



Key Statistics

31.6 million taxpayers for the tax year 2018 to 2019, of these 18.1 million are male and 13.5 million female ([Table 3.3](#))



This represents an increase of 400,000 taxpayers since the 2017 to 2018 taxyear. The number of male taxpayers increased by 0.6%, while the number of female taxpayers increased by 2.3%.

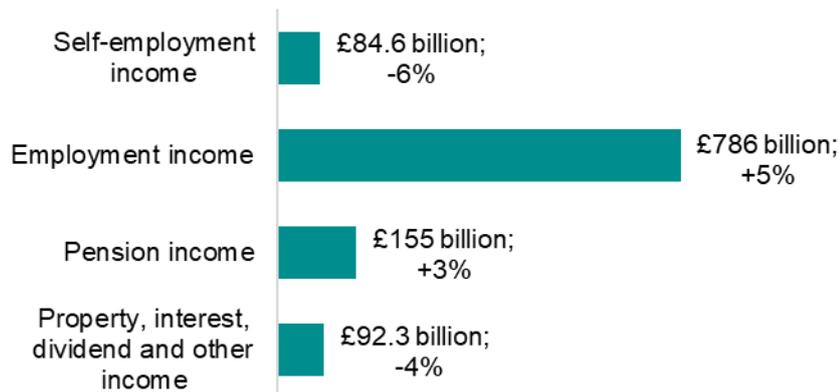
Total Income Breakdown

£1,120 billion total income before tax received by taxpayers in the tax year 2018 to 2019 ([Table 3.3](#))



The total income before tax received by taxpayers is 3.7% higher than the total income reported in the previous tax year.

Amount of income in the tax year ending 2019 and percentage change since tax year ending 2018



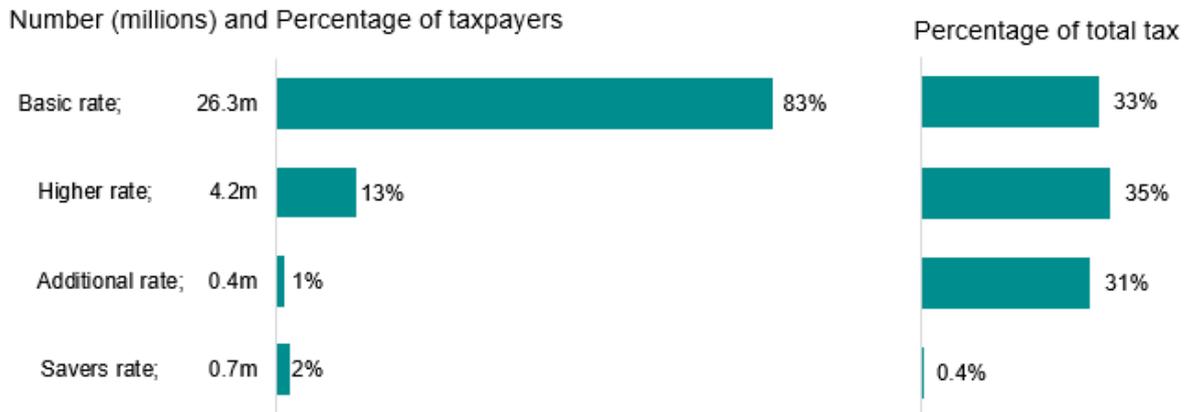
Employment income saw an increase of 5%, while pension income increased by 3%. There was a decrease in self-employment income of 6% and in property, interest, dividend and other income of 4% ([Table 3.5](#) and [Table 3.6](#)). These decreases are largely due to methodological changes made to the Self Assessment grossing factors (applied to the sample in order to reach population estimates). Please see the supporting documentation for more details.

Income Tax liabilities breakdown by tax rate

£187 billion Income Tax liabilities for tax year 2018 to 2019 ([Table 3.4](#))



Total Income Tax liabilities increased by around £6 billion (3%) compared to the previous tax year.

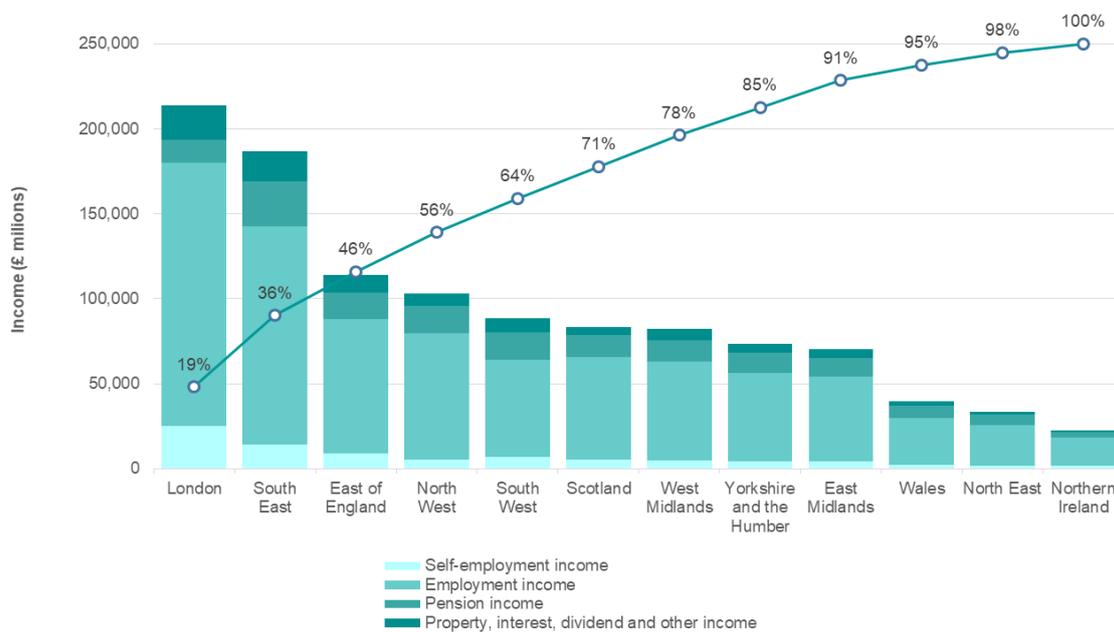


There were 26.3 million basic rate taxpayers who accounted for 83% of taxpayers and 33% of total tax. There were 4.2 million higher rate taxpayers, who accounted for 13% of taxpayers and 35% of total tax. There were 399,000 additional rate taxpayers who accounted for 1% of taxpayers and 31% of total tax.

Total Income by Region/Country

The region with the highest number of taxpayers was again the South East region with around 4.7 million (15%) of the total figure. The region with the highest amount of total income was London, which saw an increase of around £9 billion since the tax year ending 2018 and reached £214 billion, however its share of total income remains unchanged at 19% ([Table 3.11](#)).

Type of Income by Region/Country



Note that individual figures have been rounded independently. Therefore, the sum of component items may not necessarily add to the totals shown.

About this publication

The Survey of Personal Incomes (SPI) is based on information held by HMRC on individuals who could be liable to UK Income Tax. It is carried out annually by HMRC and covers income assessable to tax for each tax year.

Most tables in this statistics release exclude individuals who are not taxpayers. This can occur for a number of reasons, for example if they have no Income Tax liability due to their deductions, reliefs and personal allowances exceeding their total income, or if their income is below the Personal Allowance. Figures cover the United Kingdom and tax year 2018 to 2019 unless stated otherwise.

The SPI is compiled to provide information to the public, Members of Parliament, other Government Departments, companies, and organisations. It is a quantified evidence base from which to cost proposed changes to tax rates, personal allowances and other tax reliefs for Treasury Ministers. It is used to inform policy decisions within HMRC, the Treasury and the Devolved Administrations, as well as for tax modelling and forecasting purposes. In addition, it is used to provide summary information for the National Accounts that are prepared by the Office for National Statistics.

Supporting documents to the SPI annual publication are:

- Accompanying statistical tables by tax year
<https://www.gov.uk/government/collections/personal-income-by-tax-year>
- Accompanying statistical tables and supporting documentation on the methodology used to produce these statistics is available on our website for the tax year 2018 to 2019
<https://www.gov.uk/government/statistics/personal-incomes-tables-31-to-311-316-and-317-for-the-tax-year-2018-to-2019>

Related publications

Income Tax liabilities

HMRC also produce statistics on [Income Tax liabilities](#). Use these to find out detailed breakdowns of the number of people paying Income Tax and the distribution of Income Tax liabilities across taxpayers and tax bands.

PAYE Real Time Information (RTI) Statistics

[Experimental monthly estimates](#) of payrolled employees and their pay from HM Revenue and Customs' (HMRC's) Pay As You Earn (PAYE) Real Time Information (RTI) data. This is a joint release between HMRC and the Office for National Statistics (ONS).

ONS guide to sources of data on income and earnings

This [guide](#) outlines the different data sources and outputs that feed into the analysis of income and earnings within the UK. It explains important information for each data source, including what data are available and the sources' main uses, strengths and limitations.



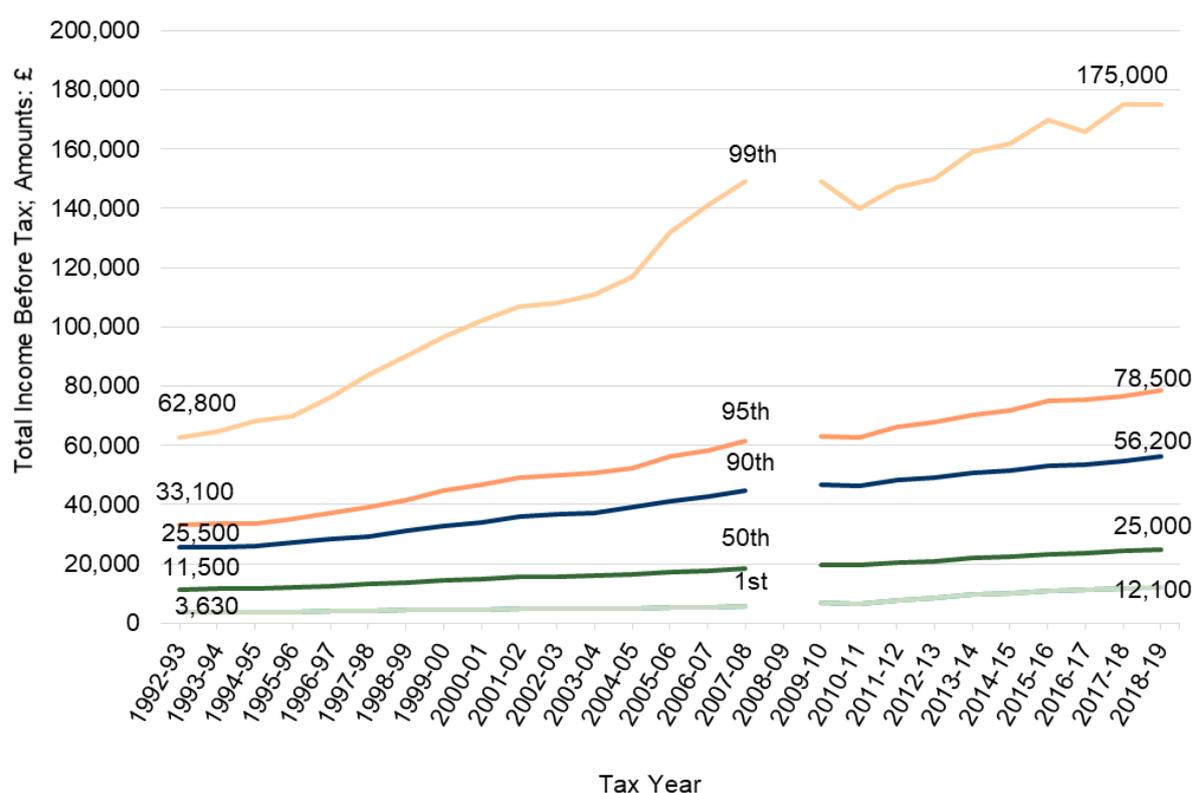
Website: <https://www.gov.uk/government/collections/personal-incomes-statistics>
Statistical contact: Melanie Whent 03000 586 132
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Media contact: HMRC Press Office 03000 585 024, Out of hours: 07860 359 544
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Commentary

**Table 3.1 - Percentile points for total income before and after tax, for tax year ending 1993 to tax year ending 2019
Taxpayers only**

Individuals who are not taxpayers are not included in [Table 3.1](#).

Figure 2.1: Total income before tax at selected percentiles



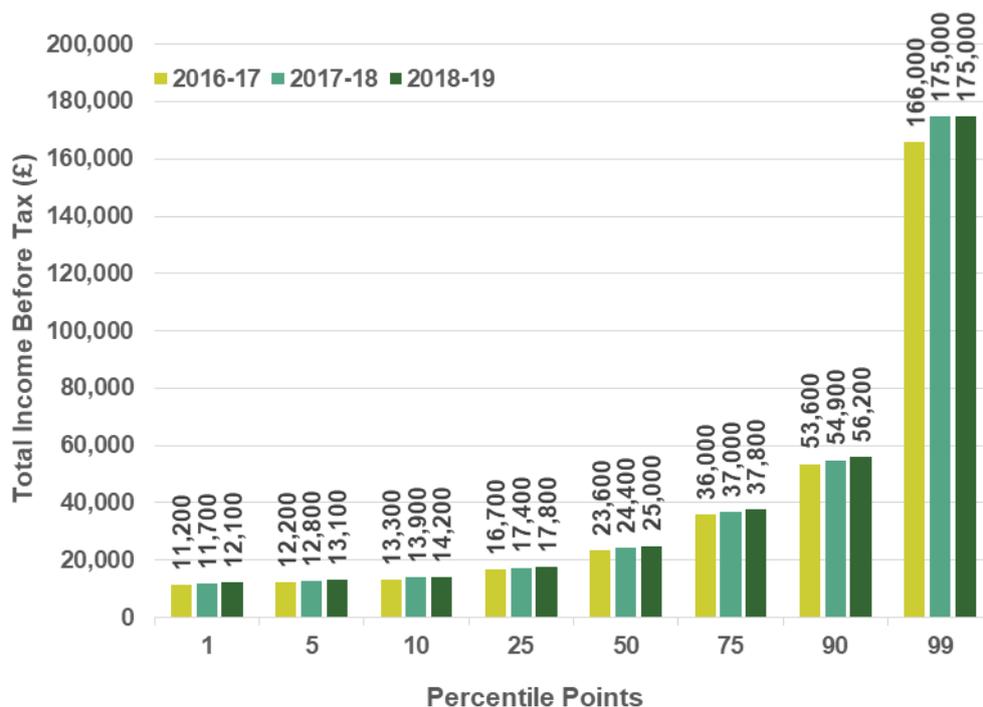
The median income before tax increased every year between tax year ending 1993 and tax year ending 2010, from £11,500 to £19,600. It fell in the tax year ending 2011 to £19,500 and then began increasing again annually to reach £25,000 in the tax year ending 2019, a 2% increase on the previous tax year median income of £24,400.

Figure 2.1 shows that the income level of the 99th percentile increased from £62,800 in the tax year ending 1993 to £175,000 in the tax year ending 2019. There has been no change in the 99th percentile since the tax year ending 2018.

For those at the 1st percentile, income has increased over the same period, from £3,630 to £12,100. However, as the statistics include only taxpayers, at this end of the income distribution the increase is largely a result of the increase in the Personal Allowance for Income Tax which increased from £3,445 to £11,850 over the same period.

Income distributions have also been affected by methodological changes made to the Self Assessment grossing factors, particularly at the top end of the income distribution (individuals with total income over £100,000 are required to submit a Self Assessment tax return). Please see the supporting documentation for more details.

Figure 2.2: Percentile points of total income before tax for the last three tax years



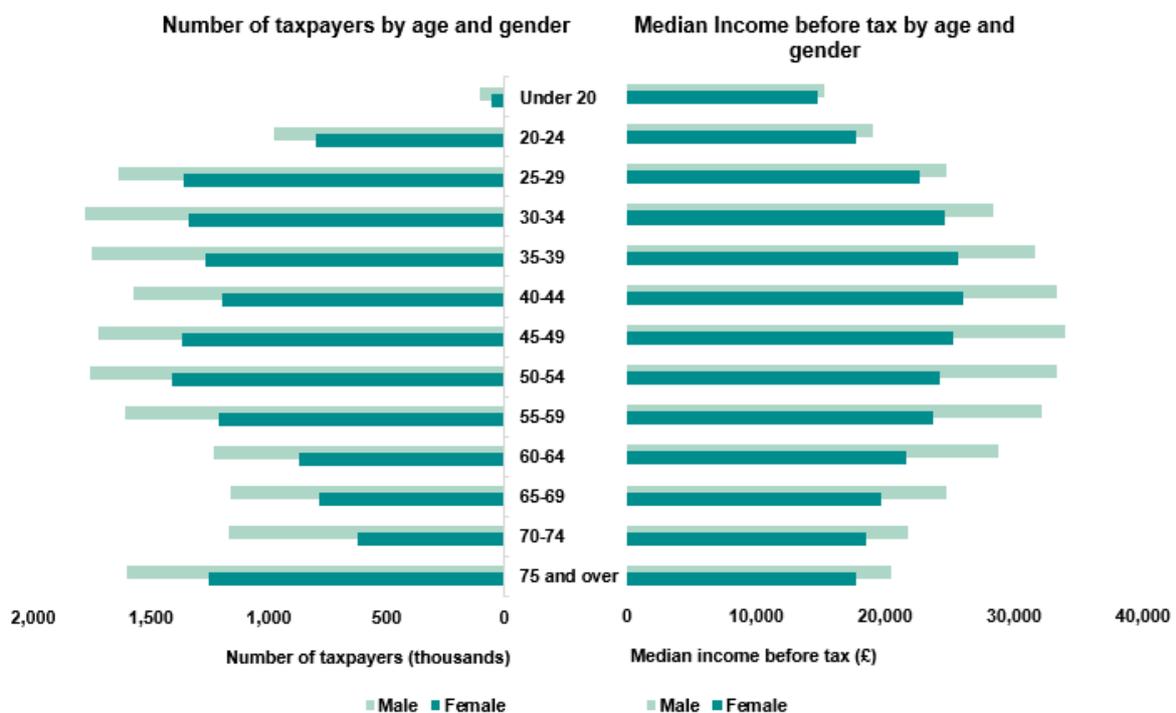
Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.1](#) and [Table 3.1a](#)

Figure 2.2 shows that in the tax year 2018 to 2019, 10% of taxpayers had an income before tax of less than £14,200. At the upper end of the distribution, 10% of taxpayers had an income before tax of more than £56,200.

Table 3.2 - Distribution of median and mean income and tax by age range and gender, tax year 2018 to 2019
Taxpayers only

The data presented in [Table 3.2](#) relates to total income for the tax year and comprises employment, profit and pension income plus property, interest, dividend and other income. The survey has no information on hours worked and alternative working patterns, for example, part-time working.

Figure 2.3: Number of taxpayers and median income before tax by age and gender



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.2](#)

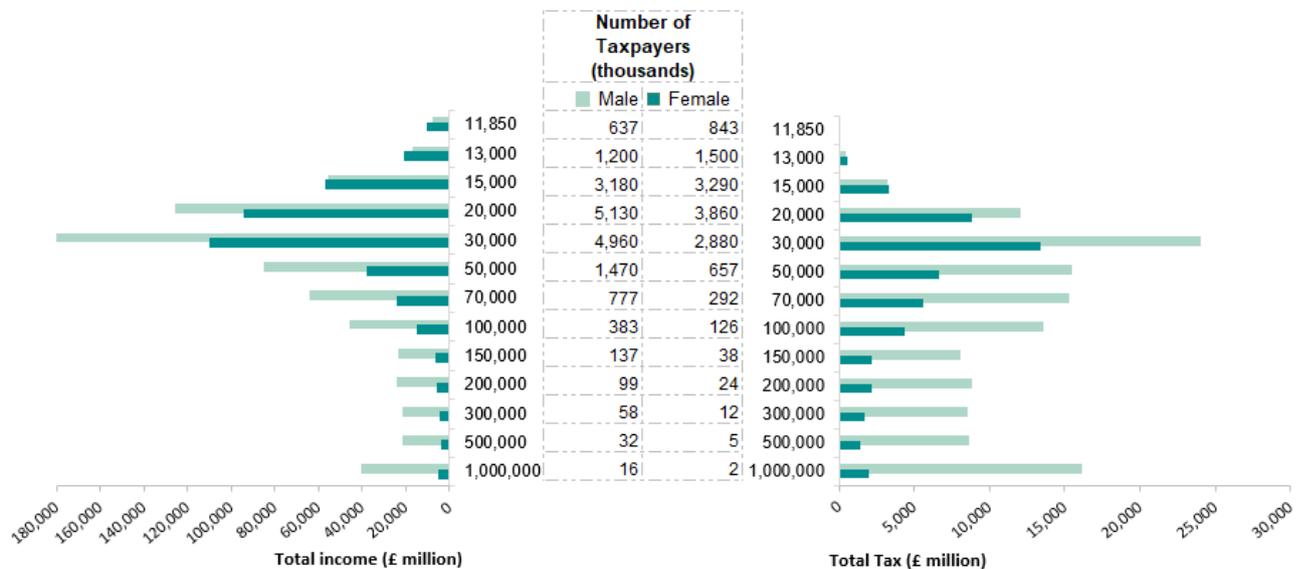
Figure 2.3 shows that there were more male than female taxpayers in every age range and males had higher median income throughout. The number of taxpayers peaks at the 30-34 age range for males (1.8 million) and at 50-54 age range for females (1.4 million). The median income across all age groups was £27,400 for males and £22,200 for females. The highest median income was found in the 45-49 age range (£34,100) for males and in the 40-44 age range (£26,000) for females.

Table 3.3 – Distribution of total income before and after tax by gender, tax year 2018 to 2019
Taxpayers only

[Table 3.3](#) provides estimates of taxpayer numbers, amounts of total income (before and after tax) and of total tax liabilities by gender and range of total income (before and after tax).

A relatively small number of taxpayers (4.1 million, 13%) have total income over £50,000 but these taxpayers account for a significant proportion of total income (£429 billion, 38%) and an even greater proportion of total tax (£121 billion, 65%). More information on percentile shares of total income and tax are given in [Table 3.1](#).

Figure 2.4: Total income before tax and total tax by gender and range of income



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.3](#)

Table 3.4 – Income tax liabilities of “savers”, basic, higher and additional rate taxpayers, by largest source of income, tax year 2018 to 2019 Taxpayers only

[Table 3.4](#) categorises taxpayers by their highest marginal rate of Income Tax, range of total income and largest source of income, showing the number of taxpayers and amount of tax. An individual’s marginal tax rate is the proportion of an extra pound of income that would be paid in Income Tax, which depends on their total taxable income and its composition.

This table can include individuals liable to tax at the additional rate but whose income is below the £150,000 threshold for additional rate due to the Pension Tax Charge, which occurs when a taxpayer makes contributions to their pension above the annual (or lifetime) threshold for tax relief.

Most taxpayers (26.3 million, 83%) are basic rate taxpayers and account for £61.6 billion (33%) of tax. Higher rate taxpayers (4.2 million, 13%) account for £65.6 billion (35%) of tax. Additional rate taxpayers (0.4 million, 1%) account for £58.6 billion (31%) of tax.

The number of additional rate taxpayers increased by 7,000 between the tax year 2017 to 2018 and the tax year 2018 to 2019 to 399,000. Income Tax liabilities of additional rate taxpayers increased by £1.3 billion to £58.6 billion. The increase was mainly driven by increases in employment income. The growth in the total income and tax liability due to additional rate taxpayers is also partly due to the additional rate threshold remaining unchanged at £150,000. Their share of total tax decreased from 32% to 31%.

There was a small increase in the number of higher rate taxpayers (20,000 more than in the tax year 2017 to 2018) and an increase of £2 billion of tax. This is largely driven by increase in income from employment. The income threshold for higher rate tax increased from £45,000 to £46,350 in the tax year 2018 to 2019.

The increase in the overall number of taxpayers (400,000) is largely driven by an increase in number of taxpayers liable at the basic rate (this increased by 300,000 taxpayers). This is likely to be due to a smaller increase in Personal Allowance than previous years (it increased from £11,500 in the tax year 2017 to 2018 to £11,850 in the tax year 2018 to 2019) and increases in employment income. The amount of tax liable at the basic rate increased by £2.4 billion since the tax year 2017 to 2018.

Estimates of individuals in Self Assessment (those with incomes over £100,000 or income from self-employment, property or dividends) have been affected by methodological changes made to the Self Assessment grossing factors. These changes have decreased the number of individuals with these types of income. Please see the supporting documentation for more details.

From the tax year 2018 to 2019 the Scottish Government introduced new tax bands, rates and thresholds for Scottish Income Tax, diverging from the structure of the UK Government Income Tax system. These changes are discussed in more detail in the supporting documentation. For table 3.4, individuals who are classed as Scottish taxpayers and have total taxable non-savings/non-dividend (NSND) income in the new starter or intermediate rates for Scottish taxpayers (or the basic rate band between them) are classified as a basic rate taxpayer (or taxpayers below the higher rate). Individuals who are classed as Scottish taxpayers and have total taxable NSND income in the higher or additional rates (which have different rates to the rest of the UK) are grouped with the equivalent higher and additional rate taxpayers in all other

regions. Scottish individuals have been identified on the basis of postcode (rather than the Scottish taxpayer indicator, as defined in the supporting documentation) for this table.

Figure 2.5: Taxpayers by their largest source of income, percentages in each marginal rate band

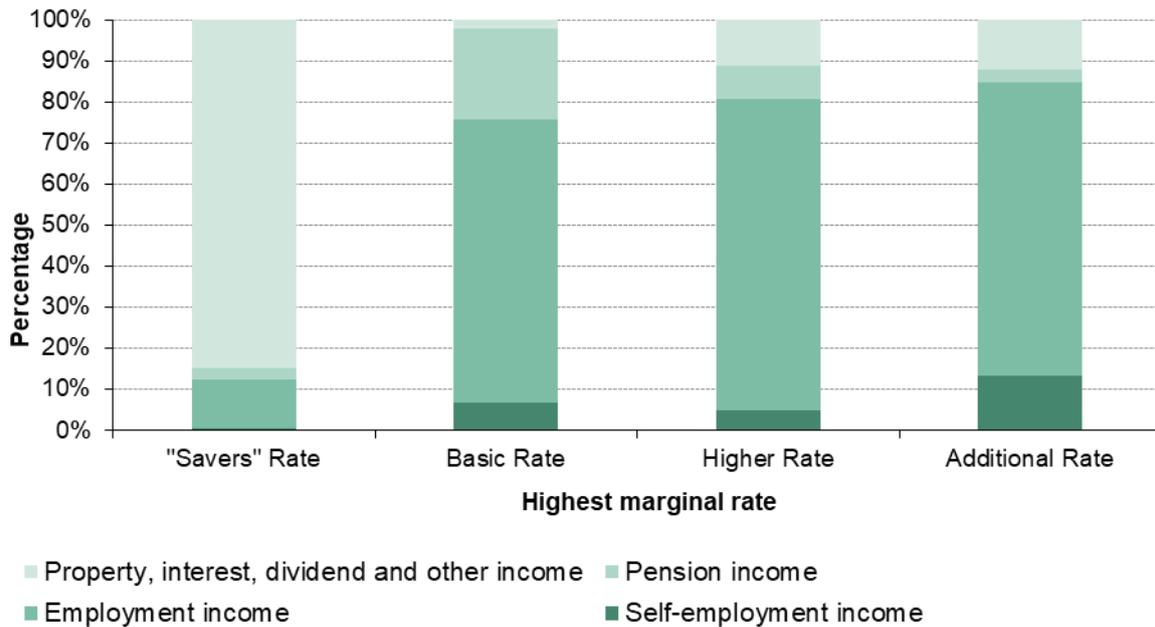


Figure 2.5 shows that employment income is the largest source of income for taxpayers in the basic, higher and additional rates. For most taxpayers liable at the starting rate for savings income (or “savers” rate), income from the property, interest, dividend and other income category was their largest source.

Figure 2.6: Income tax from taxpayers by their largest source of income, percentages in each marginal rate band

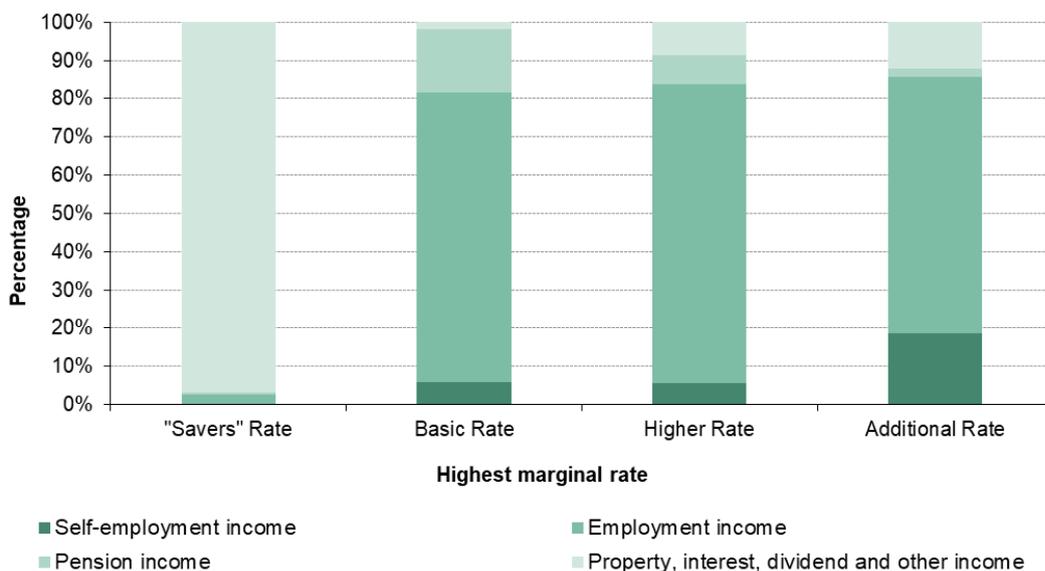


Figure 2.6 shows that the proportion of tax from self-employment income was larger than average among additional rate taxpayers. Pension income accounted for a larger than average proportion of tax among basic rate taxpayers. At the starting rate for savings income (or “savers” rate), almost all of the tax came from those with property, interest, dividend and other income as their largest source of income.

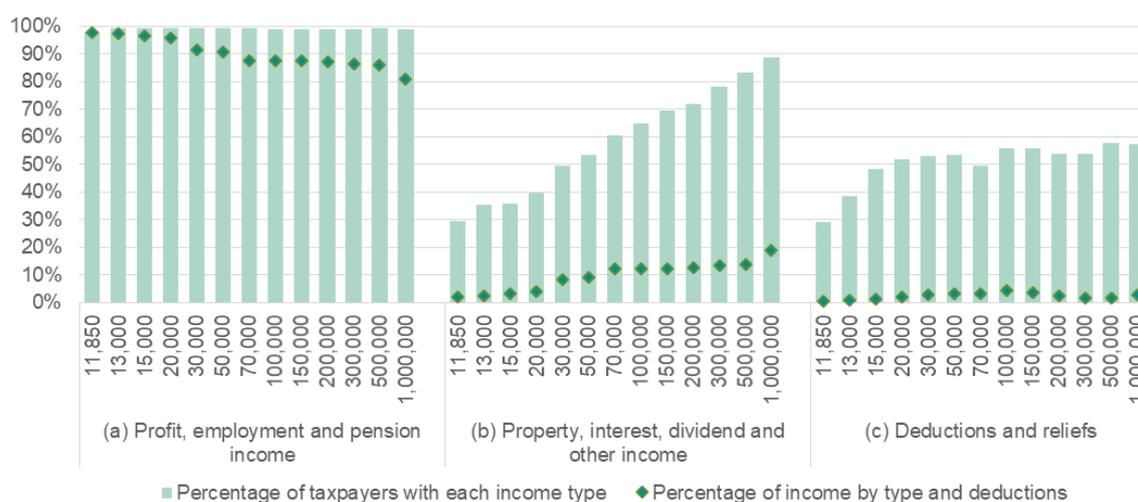
Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.4](#)

**Table 3.5 – Income and deductions, tax year 2018 to 2019
Taxpayers only**

[Table 3.5](#) shows, for ranges of total income, how total income comprises employment, profit and pension income plus property, interest, dividend and other income, the levels of deductions and reliefs and personal allowances set against that income, the Income Tax arising and the amount of income after tax. The table also shows the ratio of tax liabilities to total income as the average rate of tax, the share of total income in each income range and the percentage of total income that is accounted for by (a) profit, employment and pension income, (b) property, interest, dividend and other income and (c) sheltered by deductions and reliefs.

Estimates of the number of individuals with property, interest, dividend and other income in the tax year 2018 to 2019 have been affected by methodological changes to the Self Assessment grossing factors and the removal of the savings interest imputation. These changes have decreased the number of individuals with these types of income, with a particular decrease in the percentage of taxpayers in lower income bands with interest income. Please see the supporting documentation for more details.

Figure 2.7: Percentage of taxpayers with each income type by range of total income and percentage of income by type and deductions



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.5](#)

Almost all taxpayers had some profit, employment and pension income (a). The proportion of taxpayers with property, interest, dividend and other income increases as income rises, from 30% in the lowest income range to 89% for incomes above £1 million (b). The proportion with deductions is relatively stable for income ranges above £20,000 (ranging from 50% to 58%) however decreases as income decreases for income ranges below £20,000, to 29% in the lowest income range (c).

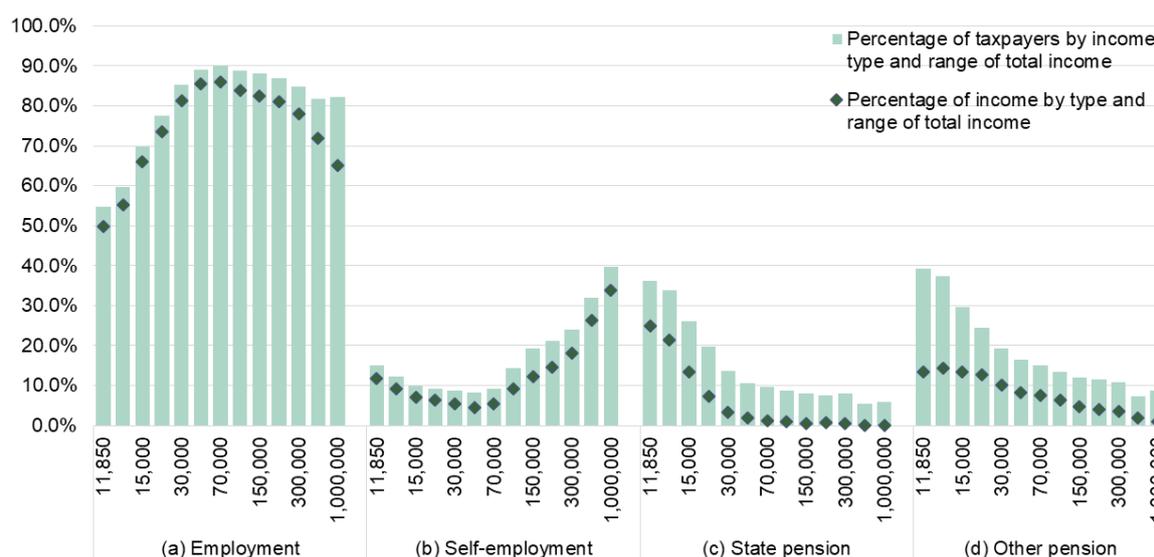
Employment, profit, and pension income, the largest component of total income, generally accounted for a decreasing share as total income increased (a). Property, interest, dividend and other income generally accounted for a higher proportion of total income among the highest income ranges compared to the lower ranges (b). The proportion of total income affected by deductions and reliefs was small, at 2.4% on average; 1.5% or less for incomes under £20,000 and 3% in the highest income range (c).

From tax year ending 2011 the Personal Allowance is reduced by £1 for every £2 of taxable income over £100,000 until fully withdrawn. There are also some taxpayers who are not entitled to a Personal Allowance due to residence/ domicile rules or who choose not to receive it and are taxed on the remittance basis. Finally, the tax charge will include the liability arising from recovery of excess pension relief.

**Table 3.6 – Profit, employment and pension income, tax year 2018 to 2019
Taxpayers only**

[Table 3.6](#) presents the (a) employment, (b) total profit (self-employment income), (c) state pension and (d) other pension income for taxpayers in each range of total income, the level, average amount and percentage share by type of income along with the percentage of total profit, employment and pension income in each total income range. The table does not include property, interest, dividend and other income.

Figure 2.8: Percentage of taxpayers and income, by type and range of total income



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.6](#)

Figure 2.8 shows that in all income ranges taxpayers with profit, employment and pension income are most likely to have employment income, ranging from 55% to 90% (a). The proportion of taxpayers with self-employment income decreases as income rises for incomes under £70,000 but rises with the income for ranges above £70,000 to reach around 40% for incomes of £1 million and above (b).

About 20% of taxpayers presented in Figure 2.8 have National Insurance (NI) / state pension income and 25% have other pension income (c, d), with the numbers peaking at 36% and 39% respectively at the lowest income band and decreasing steadily as income increases. This highlights the position of state pensioners and others with pension income within the overall taxpayer income distribution (taxpayers in the lower income ranges are more likely to have pension income). Note that as taxpayers can have more than one type of income in this table, the proportions in Figure 2.8 can sum to more than 100%.

Employment income accounts for the largest share of income in each income range. Pensions (National Insurance / state pension and all other pensions) account for significant shares of the overall amount where total income is between £11,850 and £20,000. For total income above £1 million the self-employment share is at 33.8%. The self-employment share is at its lowest at around the £50,000 income level at 4.5%.

Estimates of the number of individuals with self-employment income the tax year 2018 to 2019 have been affected by methodological changes to the Self Assessment grossing factors. These changes have decreased the number of individuals with these types of income. Please see the supporting documentation for more details.

Table 3.7 – Property, interest, dividend and other income, tax year 2018 to 2019 Taxpayers only

[Table 3.7](#) shows the types of income that comprise (a) total property; (b) interest; (c) dividend and (d) other income for taxpayers in each range of total income. It also shows the level, average amount and percentage share of each of these types of income by total income range.

The proportions can sum to more than 100% because taxpayers can have more than one type of income.

Estimates of the number of individuals with property, interest, dividend and other investment income the tax year 2018 to 2019 have been affected by methodological changes to the Self Assessment grossing factors and the removal of the savings interest imputation. These changes have decreased the number of individuals with these types of income. Please see the supporting documentation for more details.

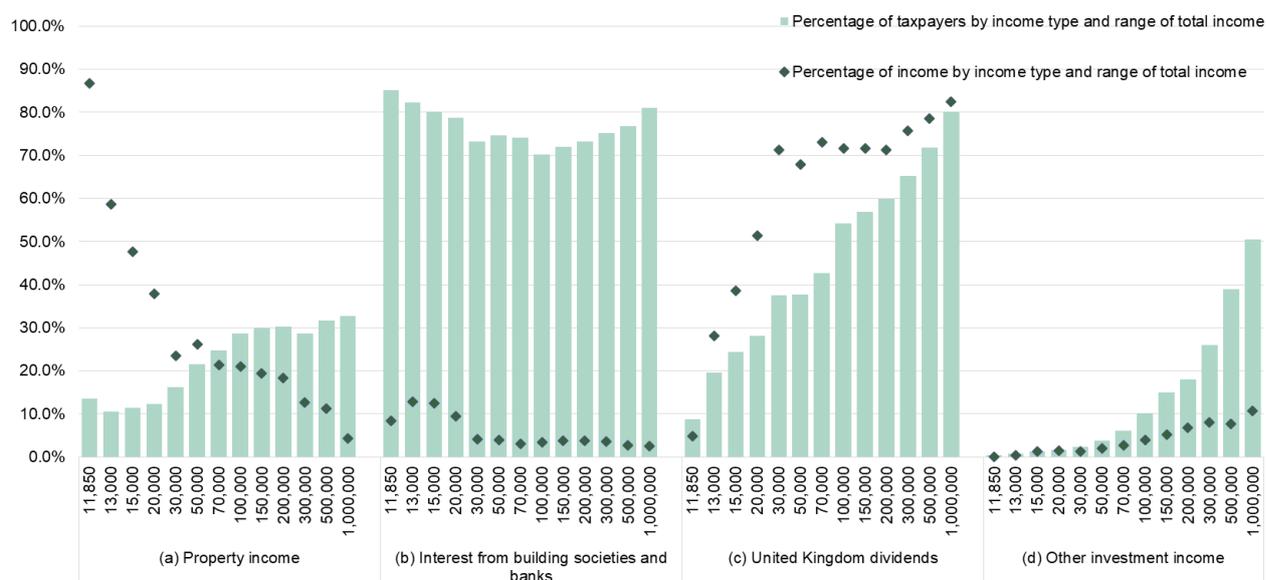
Figure 2.9 (a) shows that the proportion of individuals with property income is less than 20% in income ranges under £50,000. However it rises with higher incomes to 33% for incomes above £1 million.

Figure 2.9 (b) shows that more than 70% of taxpayers across all income ranges with property, interest, dividend and other income have interest from building societies and banks.

Figure 2.9 (c) shows if someone's income is less than £30,000 then around 51% or less of their property, interest dividend and other income is from dividends but for higher income ranges the proportion of income from dividends grows, to reach over 80% at the £1 million income range.

Figure 2.9 (d) shows it is relatively rare for taxpayers with total income below £50,000 to have other investment income. However, in the total income ranges between £500,000 and £1 million and over £1 million, 39% and 50% of taxpayers respectively have other investment income.

Figure 2.9: Percentage of taxpayers and percentage of (a) property, (b) interest, (c) dividend and (d) other income by income type and range of total income



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.7](#)

Figure 2.9 also shows the percentage share of (a) property, (b) interest, (c) dividend and (d) other income attributed to each income type. For example, for individuals in the income range £11,850 to £13,000, 87% of property, interest, dividends and other income is from property, around 8% from interest, just under 5% from dividends and 0.1% from other income.

Amongst total income ranges above £50,000, around 68% is due to dividends while for the ranges below £30,000 of total income dividends account for less than 52% of property, interest, dividend and other income (c). Interest accounts for as much as 13% of income from property, interest, dividends and other income where total income is between £13,000 and £15,000. However it falls to less than 5% in higher income ranges (b). Property income declines as a share of property, interest, dividend and other income from over 86% at lower income levels (£11,850 to £13,000) to around 4% for total incomes of £1 million or more (a).

The tax year 2018 to 2019 statistics include the effects of the [Landlords Interest Restriction](#). From 6 April 2017, landlords are no longer able to deduct all of their finance costs from their property income to arrive at their profits. Instead they receive a basic rate reduction from their Income Tax liability for their finance costs. This restriction is being tapered in over 4 years. In the tax year 2018 to 2019 deductions for finance costs were restricted to 50%, therefore the property income that is subject to tax in these tables is higher than in previous years. The remaining 50% of finance costs are given as a tax relief at basic rate which is accounted for in the total tax liability. Estimates of the number of taxpayers with property income have also been affected by the changes to grossing factors which has led to a reduction in the number of taxpayers with property income. Please see the supporting documentation for more details on the scale of these changes.

The statistics on savings interest have been updated to reflect improvement in methodology. From tax year 2018 to 2019 data on interest from banks and building societies are now received through National Insurance and PAYE Service (NPS) data (as well as Self-Assessment data) and no longer estimated through imputation. The revised estimates are

substantially lower than previous estimates (the number of taxpayers with savings interest decreased from 23.2 million to 10.5 million). Any amounts of savings interest below £1 are now rounded down to zero, therefore estimates of individuals, particularly with very small amounts of interest, are reduced compared to the previous tax year. The previous imputation method may have also slightly overestimated the number of taxpayers with interest.

Estimates of the number of taxpayers with dividend income have also been affected by the changes to grossing factors. The number of taxpayers with dividend income decreased by 240,000 between the tax year 2017 to 2018 and 2018 to 2019. This is due to the methodological change which results in a lower estimate of individuals submitting Self Assessment tax returns. Please see the supporting documentation for more details on the scale of these changes.

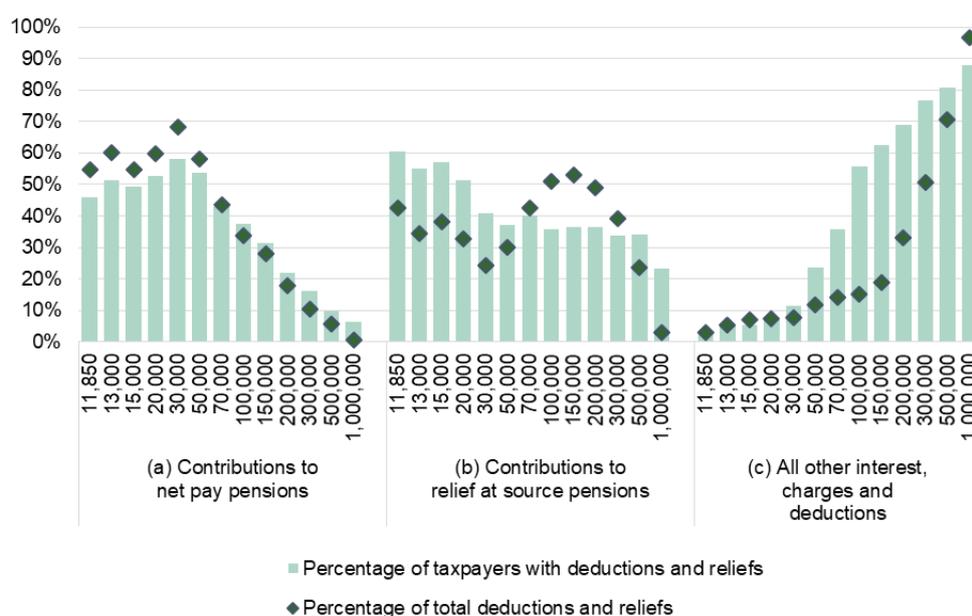
The numbers of taxpayers with dividend income is likely to have been affected by behavioural responses to changes in the taxation of dividend income which came into force in April 2016. It is likely that the increase in dividend taxation rates encouraged some individuals to take more dividend income in the tax year ending 2016 under the lower tax rates, and less in the tax year ending 2017 under higher tax rates. Dividend income increased in the tax year ending 2018 which is believed to reflect ongoing 'unwinding' of the tax year ending 2016 'forestalling' behaviour. It is likely this increase would have continued in the tax year 2018 to 2019 under the previous methodology.

**Table 3.8 – Deductions and reliefs, tax year 2018 to 2019
Taxpayers only**

[Table 3.8](#) shows the size and relative importance of each relief type by income range and the share of total deductions and reliefs that arise in each total income range.

Deductions and reliefs are the amounts deducted from total income, along with personal allowances, to arrive at the amount of taxable income subject to an Income Tax charge. This includes amounts for contributions to ‘net pay’ and ‘relief at source’ pensions, and a variety of other deductions and reliefs including charitable giving and loss relief etc.

Figure 2.10: Percentage of taxpayers who have deductions and reliefs, and percentage of all deductions and reliefs by type and range of total income



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.8](#)

Figure 2.10 provides analysis of the taxpayers who have deductions and reliefs only. The chart shows what the proportion of all taxpayers with deductions and reliefs have each type of deduction and relief. It also shows the share of total deductions and reliefs accounted for by each type.

Across all ranges of total income, between 6% and 58% of the taxpayers in this group have reliefs for contributions to net pay pensions. The likelihood of having such a relief exceeds 46% where total income is below £70,000. Where total income is above £70,000 the likelihood of having such a relief decreases as income increases.

Looking at the taxpayers with deductions only, the proportion of those with relief at source pension contributions varies from between 23% for those with income over £1 million to 61% for those in the lowest income range.

The proportion of taxpayers with reliefs for other interest, charges and deductions is below 12% in income ranges under £50,000. However, for incomes over £50,000 the proportion rises

steeply alongside income and reaches a high of 88% for total incomes of £1 million and higher. Note that taxpayers may have more than one relief type, so the proportions can sum to more than 100%.

Contributions to net pay pensions account for between 1% to 68% of all deductions and reliefs, depending on total income. They exceed 54% of all deductions and reliefs where total income is less than £70,000 but fall to 18% and below where total income exceeds £200,000. Figure 2.10 (a)

Contributions to relief at source pensions account for around 3% to 53% of all deductions and reliefs, again depending on total income. They exceed 23% in income ranges from £70,000 to £1 million. But for incomes above £1 million, they only account for around 3% of total deductions and reliefs. Figure 2.10 (b)

For total income below £200,000, other deductions and reliefs account for at most 19% of total deductions and reliefs. In some income ranges, the proportion is less than 10%. For higher incomes, such reliefs account for an increasing share as income rises, peaking at 97% for incomes over £1 million. Figure 2.10 (c)

Table 3.9 – Self-employment income assessable to tax, 2018 to 2019 Sources of income for individuals by range and industry

The sources of all individuals with self-employment income in the survey, whether taxpayers or not, are included in this table. The figure show the proportion of sources and profit by industry group based on Standard Industry Classification (SIC) 2007. The supporting documentation shows the composition of each category in the table.

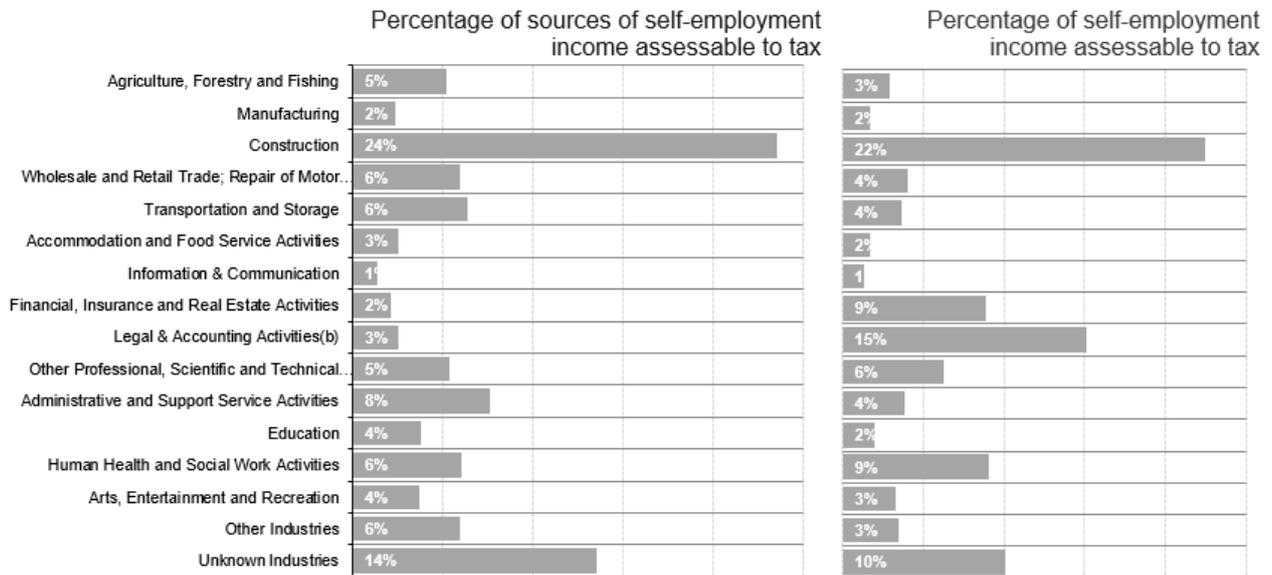
An individual may have several instances of self-employment income from activity both as a sole trader and as a partner in a partnership. So an individual may have two or more sources of self-employed income. Where there are multiple instances as a sole trader, one instance is designated the primary source and all other instances are amalgamated into a single secondary source. Similarly for multiple instances of partner income, one instance is designated the primary source and all other instances are amalgamated into a single secondary source. Where multiple instances exist, the secondary source record contains the sum of income amounts and is allocated to the industry of the most significant of those secondary sources. Consequently, the table may count up to four sources of self-employment income for each individual. The number of individuals underlying this table is shown in [Table 3.10](#).

[Table 3.9](#) shows that there were 5.27 million self-employment sources, accounting for £95.7 billion profit. The loss making sources are shown in the zero range of self-employment income.

Construction accounts for 24% of all sources and 22% of all profits. Legal & Accounting Activities; Financial, Insurance and Real Estate Activities; and Human Health and Social Work Activities each account for a significantly higher proportion of total profit than number of sources, indicating average profits above the norm.

Estimates of self-employment sources have been affected by methodological changes made to the Self Assessment grossing factors. Please see the supporting documentation for more details.

Figure 2.10: Self-employment income sources and percentage of self-employment income assessable to tax



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.9](#)

Table 3.10 – Income of individuals with self-employment sources, tax year 2018 to 2019

By range of self-employment income and source

[Table 3.10](#) sets out information about self-employment income for individuals whether they are taxpayers or not. It shows, for ranges of self-employment income, the composition of total income, average total income and the proportion of total income that is accounted for by self-employment income.

The sources of all individuals with self-employment income in the survey, whether taxpayers or not, are included in this table.

Estimates of individuals with self-employment income have been affected by methodological changes made to the Self Assessment grossing factors. This has led to a reduction in the number of self-employed individuals, from 5.75 million in the tax year 2017 to 2018 to 5.13 million in the tax year 2018 to 2019. Please see the supporting documentation for more details on the changes.

This table has also been amended to remove some individuals (around 100,000) who were previously included however had not reported any self-employment activity. This change only affects the number of individuals in the '0 to £1' income category.

The number of individuals with at least one self-employment income source is 5.13 million, of which 3.12 million are taxpayers ([Table 3.6](#)).

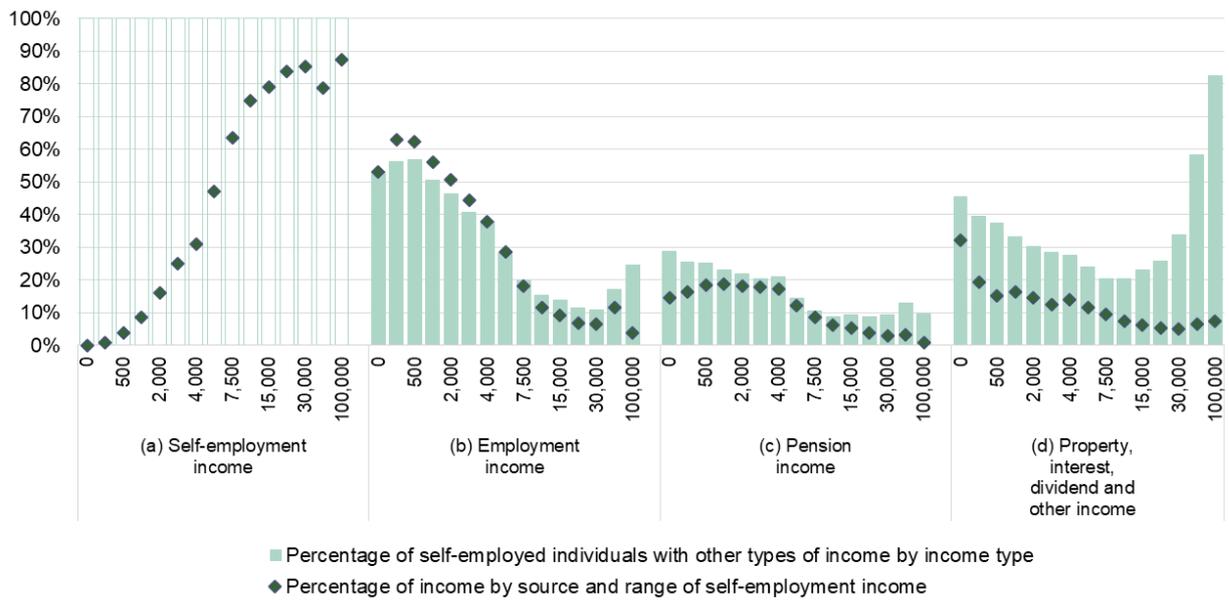
Figure 2.11 looks at the forms of income received by those with some self-employment income. The proportion of self-employed individuals with employment income varies between 11% and 57%. It is between 11% and 20% for profit levels from £7,500 to under £30,000 and exceeds 46% among loss makers and those with profit below £3,000.

The proportion of cases with pension income is 22% or more for profit levels under £3,000 and fluctuates between around 9% and 21% for higher income ranges.

The proportion with property, dividend and other income is at 30% or higher in the lowest profit ranges (below £3,000) but falls to about 20% for profits from £7,500 and under £15,000, then rises with income to 83% where profits are £100,000 or more.

For individuals with self-employment income of £5,000 or more, their self-employment income is the largest income type and it constitutes 47% to 88% of total income. At lower profit levels, the proportion of total income accounted for by employment income predominates and peaks at 63%.

Figure 2.11: Income from self-employed individuals with other income sources



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.10](#)

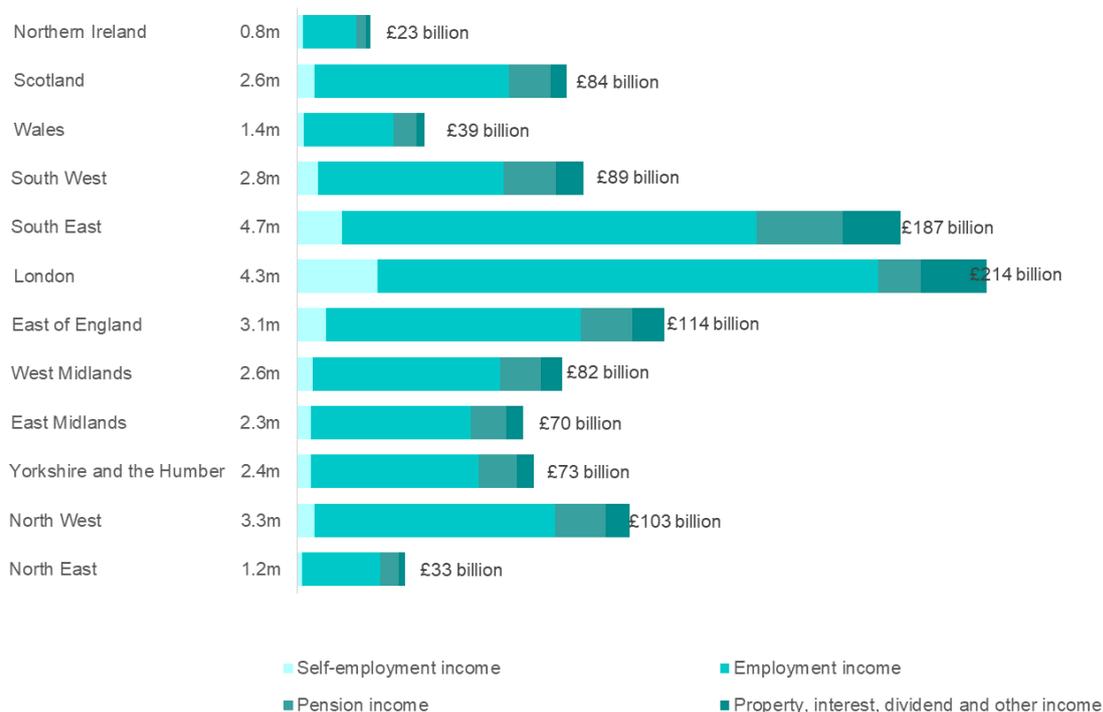
**Table 3.11 – Income and tax, by gender, region and country, tax year 2018 to 2019
Taxpayers only**

[Table 3.11](#) shows the sources of income that comprise total income and tax for taxpayers in each total income band by gender, region and country.

Figure 2.12 shows that the South East had the highest number of taxpayers (4.7 million), followed by London (4.3 million). In contrast, Northern Ireland had the lowest number of taxpayers (0.8 million).

The figure also shows that London had the highest amount of total income (£214 billion), followed by the South East (£187 billion). Northern Ireland had the least total income (£23 billion).

Figure 2.12: Number of taxpayers and Income type by region/country



Source: Survey of Personal Incomes for tax year 2018 to 2019, [Table 3.11](#)

Tables 3.16 and 3.17 – Income tax liabilities on non-savings/non-dividend income, Scotland and the rest of the UK, tax year 2018 to 2019 Taxpayers only

Tables 3.16 and 3.17 reflect the devolution of Income Tax to Scotland in the Scotland Act 2012 and the Scotland Act 2016. They show estimates constructed from the SPI of the amount of tax that is due from non-savings/ non-dividend (NSND) income, ‘earned income’.

Figure 2.13: The number of taxpayers and Income Tax due on earned income based on the Scottish taxpayer indicator and the residential postcode in Scotland



Table 3.16 presents estimates of the number of taxpayers and Income Tax due on earned income for Scottish taxpayers and non-Scottish taxpayers. The definition of a Scottish taxpayer is set out in the Scotland Act (please refer to the supporting documentation). The figures presented in table 3.16 are for tax year 2018 to 2019.

Table 3.17 presents estimates of the number of taxpayers and Income Tax due on earned income based on the residential postcode of the taxpayer. It shows separate figures for taxpayers with a residential postcode in Scotland and those with a residential postcode not in Scotland. This table classifies each individual based on their residential postcode on 5th April 2019, the end of tax year 2018 to 2019.

These tables now represent the new Scottish Income Tax bands and rates introduced in the tax year 2018 to 2019. The two new tax bands are the Starter rate (19%) and the Intermediate rate (21%) which sit either side of the Basic rate (20%). The Higher and Additional rates of tax were also increased by 1% for Scottish taxpayers increasing from 40% and 45% to 41% and 46% respectively. Additionally, the Higher Rate Threshold for the rest of UK has risen to £46,350, whereas for Scotland it was set at £43,430. Please see the supporting documentation for more details on Scottish Income Tax.

Comparison between the two tables shows that, overall, the differences between classifying taxpayers based on their residential postcode and using the Scottish taxpayer indicator are relatively small. Slightly more taxpayers are identified as having a Scottish residential postcode at the end of the year (2.54 million) as compared to those identified by the Scottish

taxpayer indicator in the 2018 to 2019 tax year (2.53 million). The total tax on earnings was also slightly higher for taxpayers identified as having a residential postcode in Scotland at the end of the tax year at £11.9 billion compared to £11.8 billion for taxpayers using the Scottish taxpayer indicator.