



Coverage:
United Kingdom

Theme:
The Economy

Released:
02 March 2017
(table 3.10 revised 19 April 2017)

Next update:
January 2018/February 2018

Frequency of release:
Annually

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Personal Incomes Statistics 2014-15

Tables 3.1-3.11



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About these statistics

This is a National Statistics publication produced by HM Revenue and Customs (HMRC). For more information on National Statistics and governance of statistics produced by public bodies please see the UK Statistics Authority website (www.statisticsauthority.gov.uk).

The tables in this publication provide detailed breakdowns of individuals liable to UK income tax (taxpayers) and their incomes using sample based estimates.

New or updated statistics in this release

2014-15 SPI

This release contains the first release of personal incomes statistics from the Survey of Personal Incomes for 2014-15. There are no new or updated statistics for earlier years.

2015-16 SPI

National Statistics from SPI survey data for 2015-16 are expected to be released in January / February 2018. In accordance with the Code of Practice for Official Statistics, the exact date of publication will be given not less than one calendar month before publication on both the HMRC website and Office for National Statistics publication hub.

Delay to the 2008-09 SPI

The 2008-09 SPI is still unavailable but HMRC remains committed to producing the 2008-09 SPI and National Statistics Tables 3.1 to 3.15a for 2008-09 and will announce their publication dates as soon as they have been confirmed.

Amendments to 2014-15 SPI tables

This publication was originally released in March 2017. A mistake affecting 4 figures was subsequently found in Table 3.10. Therefore Table 3.10 has been corrected in this re-issue of the publication. All other tables remain unchanged.

A National Statistics breach report covering this has been published on the Internet page for this release.

SECTION 1: Introduction and background information

What is the Survey of Personal Incomes?

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.

Uses of the SPI

The SPI is compiled to provide 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 and the Treasury, 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. Finally, it is used to provide information to Members of Parliament, other Government Departments, companies, organisations and individuals.

Sample Design

HMRC holds information about individuals who could be liable to UK income tax in three operational computer systems.

1. The National Insurance and PAYE Service (NPS) system covers all employees and occupational pension recipients with a Pay-As-You-Earn (PAYE) record. NPS replaced the Computerisation of PAYE (COP) system.
2. The Computerised Environment for Self Assessment (CESA) system covers people with self-employment, rental or untaxed investment income. It also covers those with higher incomes and other people with complex tax affairs. Where people have both NPS and CESA records, their CESA record is selected because it provides a more complete picture of their taxable income.
3. The Claims system covers people without NPS or CESA records who have had too much tax deducted at source and claim a repayment.

Separate samples are drawn from each of these systems and then joined together to create the SPI.

For more information about how the SPI is constructed, its coverage and methodological changes from previous SPIs, please see Annex B.

What does this publication tell me?

All the statistics in this publication provide detailed information on individuals liable to UK income tax and their incomes, including gender, age, income source, income by source and tax distribution.

Tables are based on a sample of administrative data for the relevant tax year. Tax liabilities are modelled using the HM Revenue and Customs Personal Tax Model. Methods used to calculate income tax liabilities are described in Annex B of the latest Income Tax Liabilities Statistics bulletin, available at: <https://www.gov.uk/government/collections/income-tax-statistics-and-distributions>.

Who might be interested?

These tables would be of interest to policy makers in government, academics, journalists, think tanks, and other research bodies. They would be of use to individuals or organisations interested in the distributions of numbers and amounts of personal incomes, for example by taxpayer marginal rate or income band. Users may also like to view the tables on Income Tax Liabilities which are available at: <https://www.gov.uk/government/collections/income-tax-statistics-and-distributions>.

User engagement

We are committed to providing impartial quality statistics that meet our users' needs. We encourage our users to engage with us so we can improve our official statistics and identify gaps in the statistics that we produce.

Comments or queries on these statistics can be sent to the statistical contacts named at the end of this section, or through the feedback form link below. We will review user comments on a quarterly basis and use this information to influence the development of our official statistics. We will summarise and publish user comments at regular intervals.

<https://www.gov.uk/government/organisations/hm-revenue-customs/about/statistics#contact-us>

The results from the last full user consultation held between February and May 2012 are in the 'User engagement' section available at:

<https://www.gov.uk/government/collections/personal-incomes-statistics>

Publication and revision strategy

These statistics are published annually, usually in January/February. Release dates will be announced on the UK Statistics Hub and the HMRC National Statistics website ([Scheduled updates](#)).

Any changes to the publication date will be announced on the HMRC National Statistics website ([Announcements](#)).

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Any media enquiries should be directed to the HMRC Press Office contacts listed on the front page of this release.

SECTION 2: Personal Incomes statistics

The statistics in Section 2 provide analyses of the incomes of UK taxpayers and the income tax to which they are liable for the 2014-15 tax year based on Tables 3.1 to 3.11 in Annex A. These tables are derived from the annual Survey of Personal Incomes where the latest tax year is 2014-15. Data sources and methods are described in more detail in Annex B.

Summary of key statistics

The key findings for 2014-15:

- There were 30.7 million individual income taxpayers; 17.6 million were male and 13.1 million were female (Table 3.2).
- Total income was approximately £977 billion and the total tax liabilities were around £167 billion (Table 3.3).
- Of the 30.7 million taxpayers, 82% (25.1 million taxpayers) were liable at the basic rate, 14% (4.3 million taxpayers) liable at the higher rate, 2% (0.7 million taxpayers) liable at the “savers” rate and 1% were liable at each of the starting rate (0.3 million taxpayers) and additional rate (0.3 million taxpayers) (Table 3.4).
- Total income comprises profit, employment and pension income plus property, interest, dividend and other income, of which (Table 3.5, 3.6 and 3.7):
 - Self employment income: £78.2 billion (8%)
 - Employment income: £672.0 billion (69%)
 - Pension income: £140.3 billion (14%)
 - Property, interest, dividend and other income: £86.9 billion (9%)
- The South East region has the highest number of taxpayers, with around 4.5 million (15%) of the total figure. However, the highest total income amount was located in London, with around £177 billion (18%) of all income (Table 3.11).

Compared to 2013-14:

- The total number of taxpayers has increased by 0.3 million; the number of males has increased by 0.2 million and females has increased by 0.1 million.
- Taxpayers’ total income has risen by £26 billion and total tax has risen by £2 billion.
- The average amount of total income for taxpayers has risen by £500 and the average amount of total tax has risen by £20.

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

Table 3.1 – Percentile points for total income before and after tax, 1992-93 to 2014-15
Taxpayers only

This table shows how the income distribution of individual taxpayers has changed over time.

For total income before and after tax, it shows the median value, such that as many taxpayers have a higher value as a lower value, the interquartile range (from 1999-00 onwards, the 25th percentile to 75th percentile) and the values for the upper and lower 1%, 5% and 10% of the taxpayer population.

Figure 2.1 shows that median income before tax increased every year between 1992-93 and 2009-10, from £11,500 to £19,600 before falling in 2010-11 to £19,500 and then again increasing annually to £22,400 in 2014-15 a 2% increase on the 2013-14 median income of £21,900.

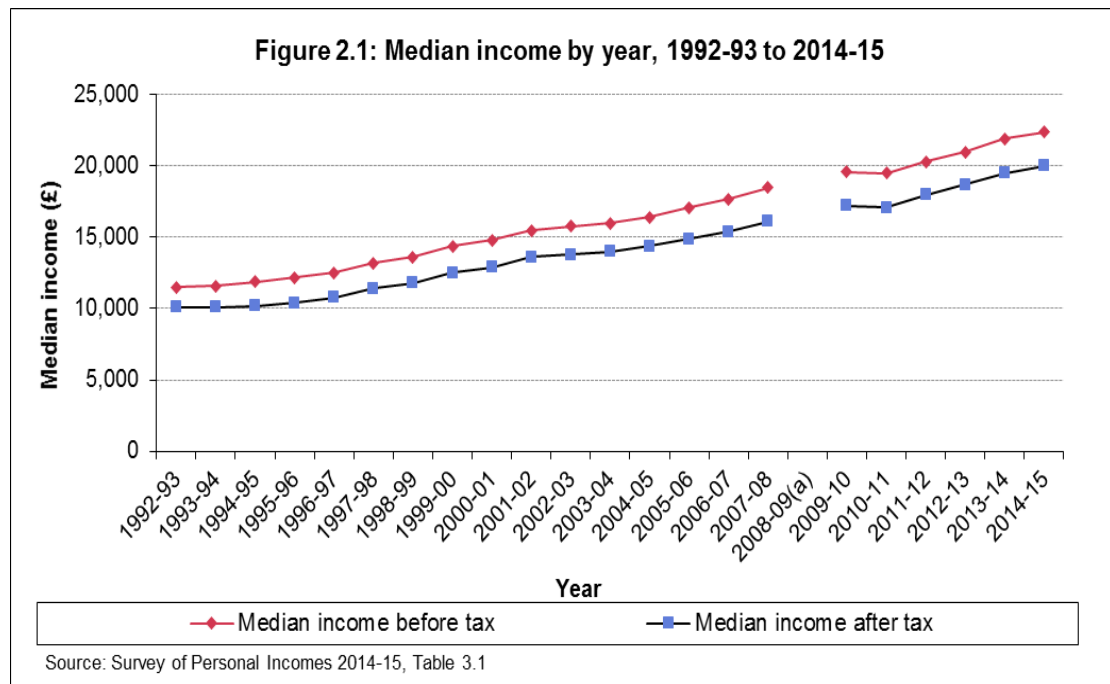


Figure 2.2 illustrates the incomes of taxpayers at the top and bottom of the income distribution. The income level of the 99th percentile has increased 158% from £62,800 in 1992-93 to £162,000 in 2014-15. For those at the 1st percentile, income has increased 184% over the same period, from £3,630 to £10,300 while the personal allowance increased 190% from £3,445 to £10,000. Median income has increased 95% from £11,500 to £22,400 over the same period.

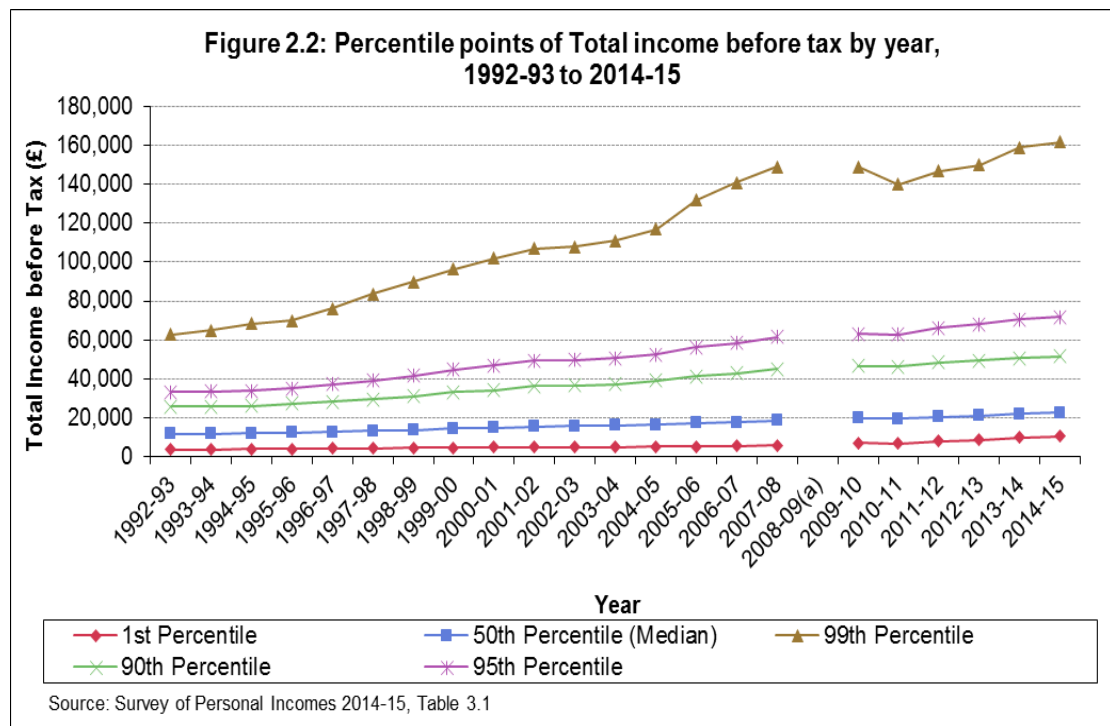


Figure 2.3 shows that in 2014-15, 10% of taxpayers have an income before tax of less than £12,200, while the median income is £22,400. At the upper end of the distribution, 10% of taxpayers have an income before tax of more than £51,400.

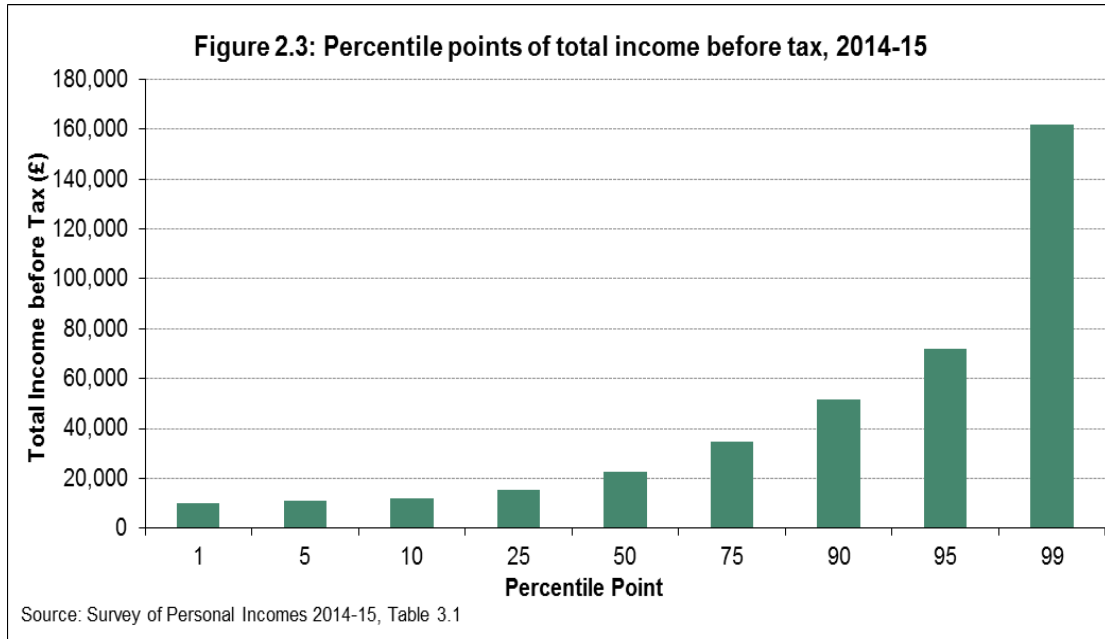


Table 3.1a, Percentile points from 1 to 99 for total income before and after tax, 1999-00 to 2014-15 is available at:

<https://www.gov.uk/government/statistics/percentile-points-from-1-to-99-for-total-income-before-and-after-tax>

Table 3.2 – Distribution of median and mean income and tax by age range and gender, 2014-15
Taxpayers only

This table provides estimates by age and gender of taxpayer numbers and the mean and median values of tax and income before tax.

Figures 2.4 and 2.5 show that there were more male than female taxpayers in every age range and males had higher median income throughout. Note that this relates to total income for the tax year and comprises profit, employment and pension income plus property, interest, dividend and other income. The survey has no information on hours worked and alternative working patterns, e.g. part-time. Across all age ranges, median income was £24,900 for males and £19,600 for females.

Figure 2.4 shows that the number of taxpayers peaks at the 45-49 age range for both males (1.8 million) and females (1.41 million).

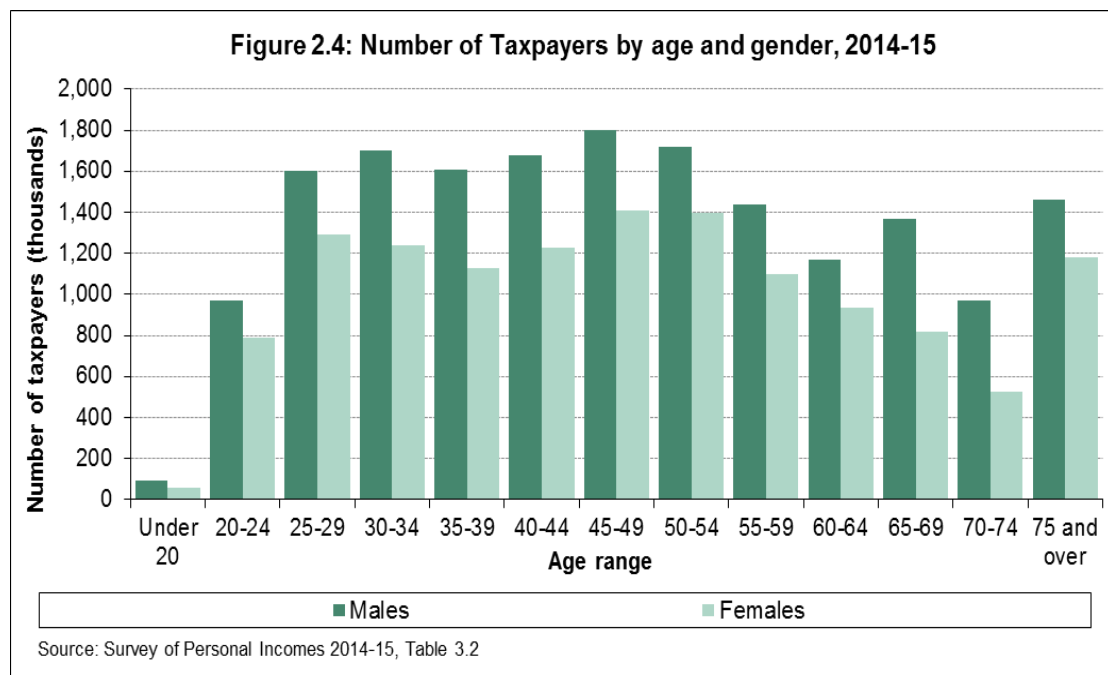


Figure 2.5 shows that male median income peaked at the 45-49 age range (£31,400), while the peak for females was reached at the 35-39 age range (£23,400).

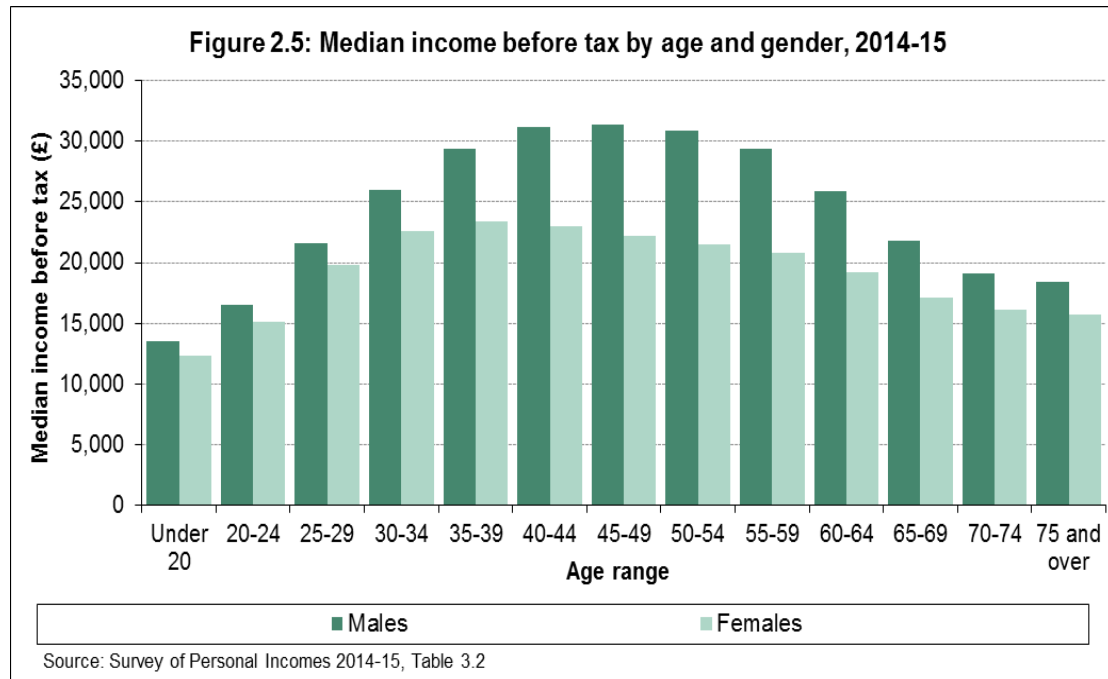


Table 3.3 – Distribution of total income before and after tax by gender, 2014-15
Taxpayers only

This table provides estimates by gender and range of total income (before and after tax) of taxpayer numbers, amounts of total income before and after tax and of total tax liabilities.

Figures 2.6, 2.7 and 2.8 show, by gender and range of total income before tax, the number of taxpayers, amount of total income before tax and amount of total tax.

They show that the relatively small number of taxpayers with total income over £50,000 account for a significant proportion of total income and an even greater proportion of total tax. More information on percentile shares of total income and tax are given in [Table 2.4](#).

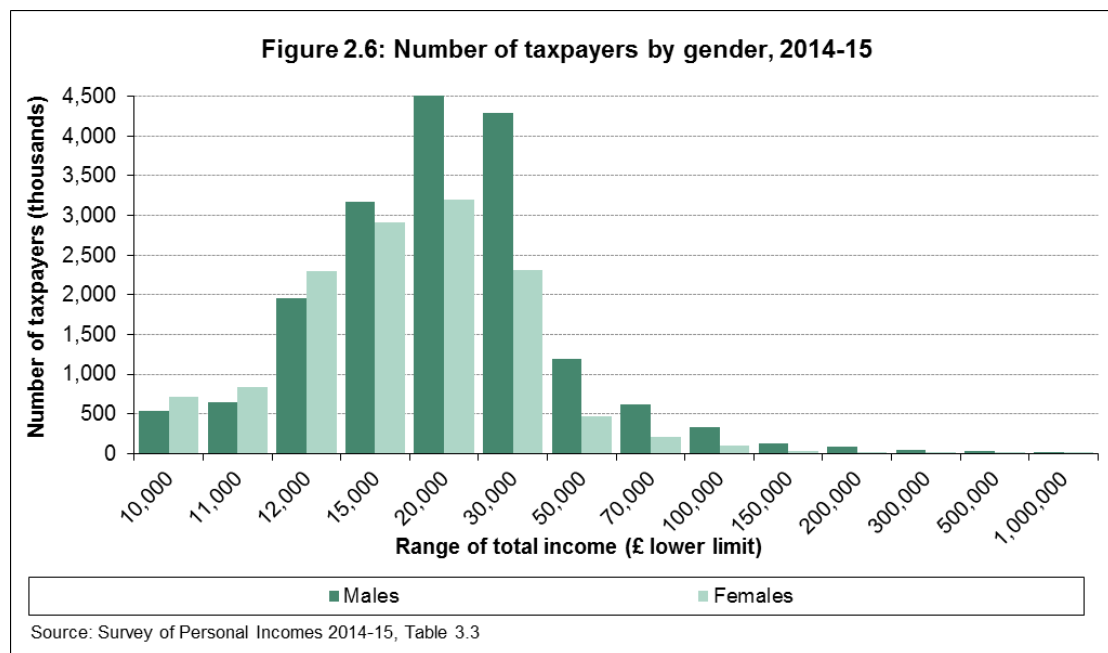
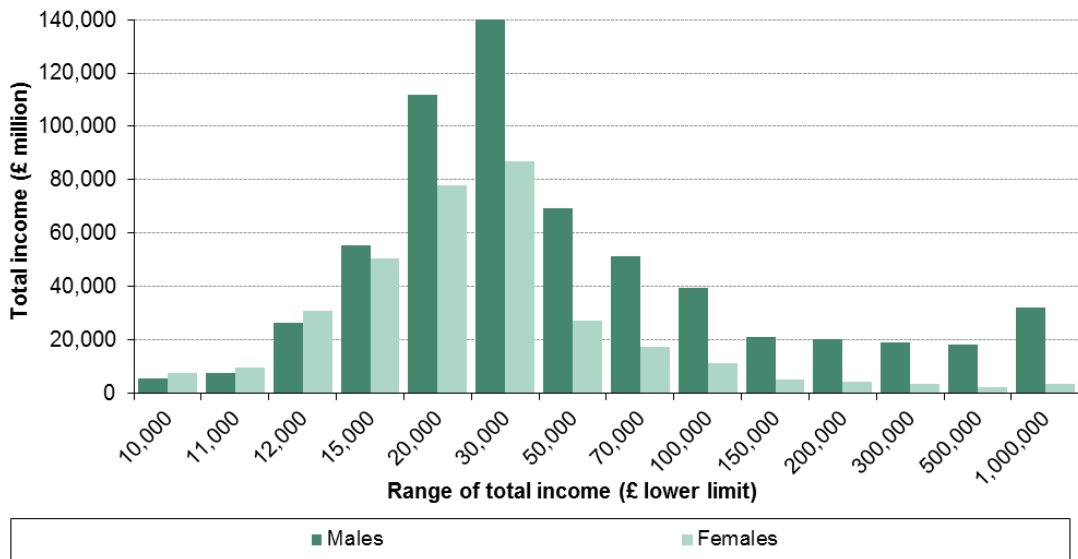
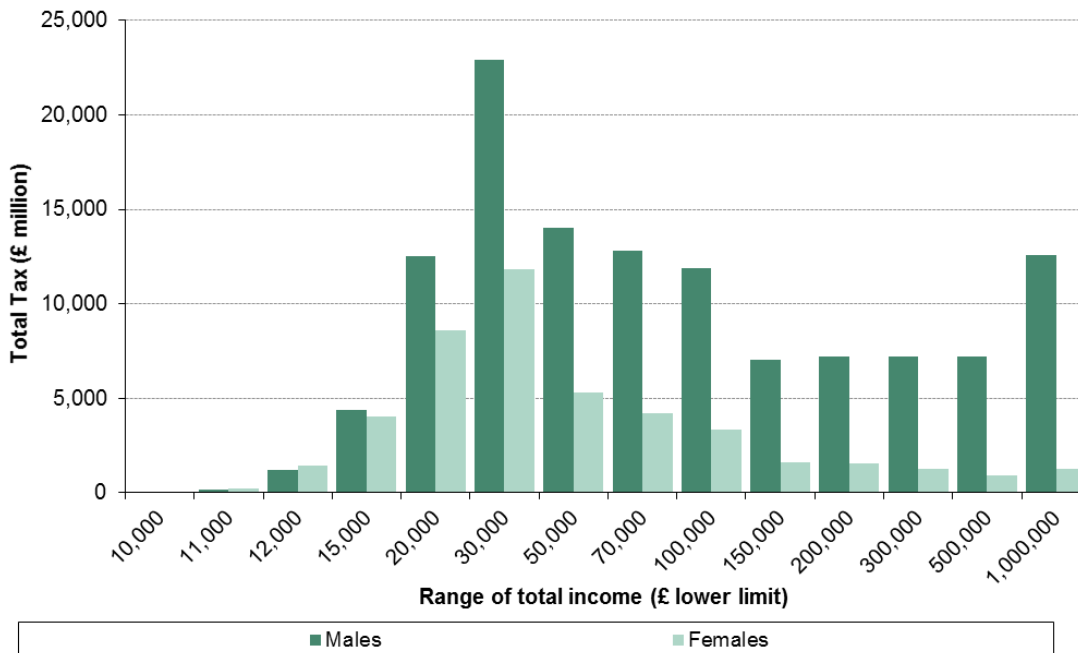


Figure 2.7: Total income before tax by gender, 2014-15



Source: Survey of Personal Incomes 2014-15, Table 3.3

Figure 2.8: Total Tax by gender, 2014-15



Source: Survey of Personal Incomes 2014-15, Table 3.3

Table 3.4 – Income tax liabilities of starting, “savers”, basic, higher and additional rate taxpayers, by largest source of income, 2014-15
Taxpayers only

This table 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.

Taxpayers liable only at the starting rate are taxed only on savings income up to the starting rate limit. They may also have non-savings income, but as the first slice of income to be charged to income tax, this will all have been sheltered by personal allowances, deductions and reliefs.

Most taxpayers (25.1 million, 82%) are basic rate taxpayers and account for £56.4 billion (34%) of tax. Higher rate taxpayers (4.3 million, 14%) account for £62.6 billion (37%) of tax. Additional rate taxpayers (0.3 million, 1%) account for £46.7 billion (28%) of tax.

Figure 2.9 shows that most basic, higher and additional rate taxpayers have employment income as their largest source. For most taxpayers liable at the “savers” rate, property, interest, dividend and other income is their largest source while for taxpayers liable at the starting rate, 66% have pension income or property, interest, dividend and other income as their largest source.

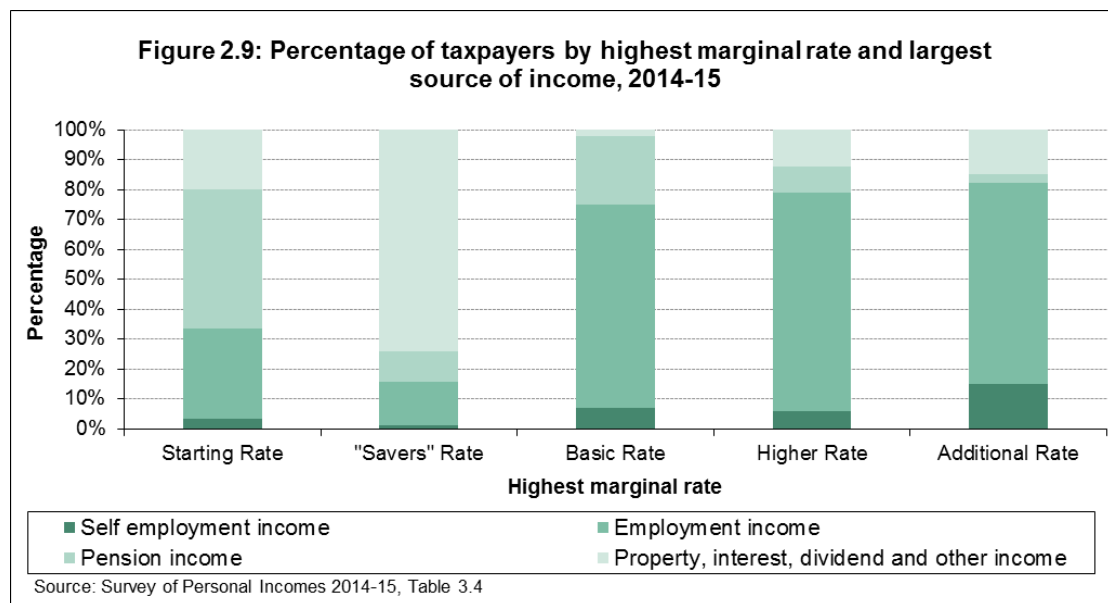


Figure 2.10 shows that among additional rate taxpayers, a higher than average proportion of tax comes from those whose main source is property, interest, dividend and other income or self employment income. Among basic rate taxpayers, those with pension income as the largest source (Figure 2.9) account for proportionately less of the total tax (Figure 2.10). At the “savers” rate, almost all of the tax comes from those with property, interest, dividend and other income as the largest source.

At the starting rate, the largest share of tax (74%) comes from investment (i.e. property, interest, dividend and other income), which is noticeably higher than the proportion of taxpayers (20%) with this as their largest source of income. In general this is because interest and dividend income is the “top-slice” of their income when calculating tax, i.e. the personal allowance will be set against employment and pension income first.

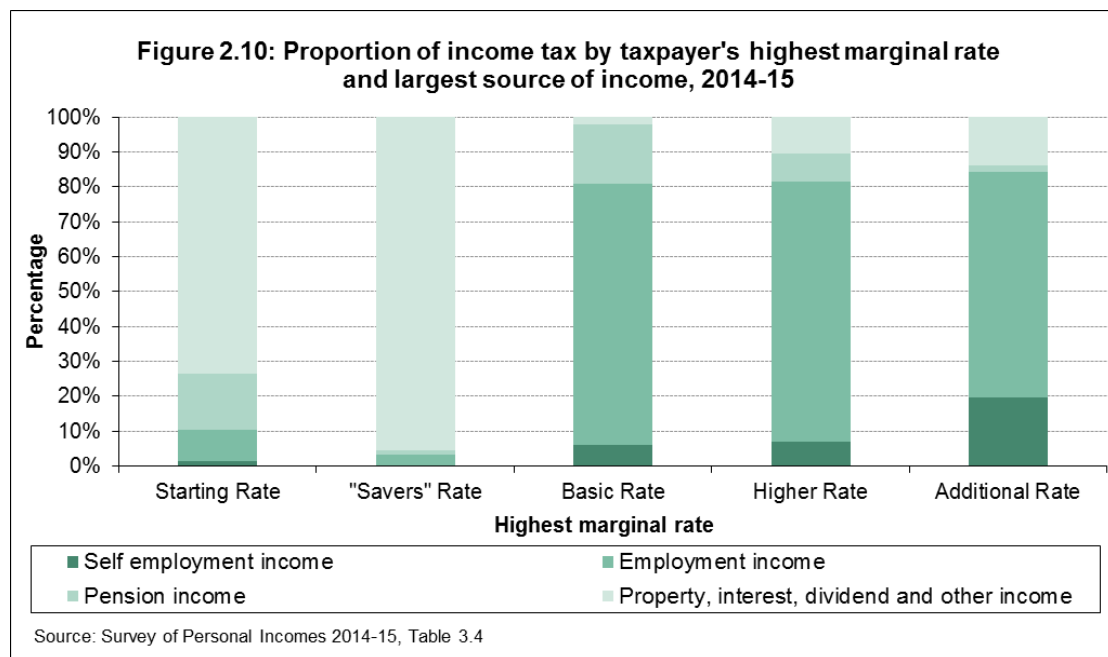


Table 3.5 – Income and deductions, 2014-15
Taxpayers only

This table shows, for ranges of total income, how total income comprises profit, employment 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 (1) profit, employment and pension income, (2) property, interest, dividend and other income and (3) sheltered by deductions and reliefs.

Figure 2.11 shows that almost all taxpayers have some profit, employment and pension income, and that in each income range between £11,000 and £100,000 more than 80% have some property, interest, dividend and other income. At the upper end of the income distribution (£300,000 and above), again at least 80% have property, interest, dividend and other income in each income range. Less than 45% of taxpayers with total income between £20,000 and £30,000 have any deductions and reliefs and the proportion declines as income falls. In contrast, for incomes over £30,000, 55% or more of taxpayers in each income range have some deductions and reliefs.

From 2010-11 the personal allowance was reduced by £1 for every £2 of taxable income over £100,000 until fully withdrawn, regardless of the individual's age. There are also some taxpayers who are not entitled to a Personal Allowance due to residence/domicile rules or who choose not to receive a Personal Allowance and are taxed on the remittance basis. Finally, the tax charge will include the liability arising from recovery of excess pension relief. Therefore not all taxpayers will have received a personal allowance.

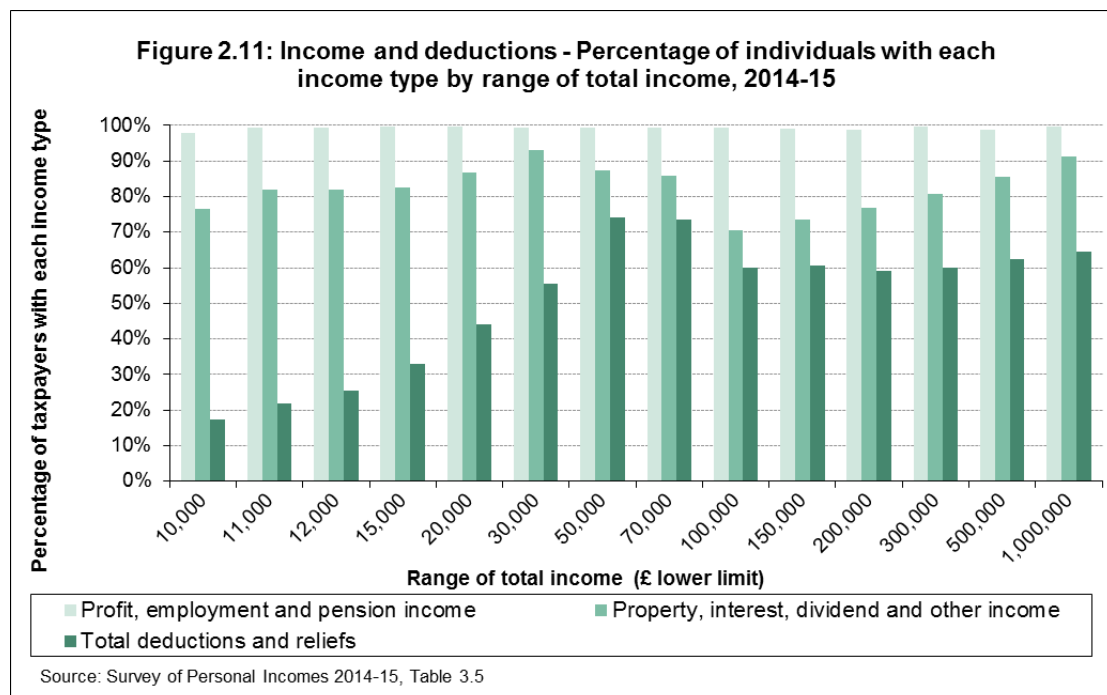


Figure 2.12 shows that profit, employment and pension income is the largest component of total income, but generally accounts for a decreasing share as total income increases. It also shows that among the highest incomes, property, interest, dividend and other income accounts for a higher proportion of total income than for those in the lower income ranges. The proportion of total income sheltered by deductions and reliefs is small, at 2.6% on average; 1.2% or less for incomes under £20,000 and no more than 4.7% in the higher income ranges. The ratio of tax to total income increases with income level, reflecting higher tax rates, but will fall short of the highest marginal rate that applies to that income level due to the varying rates of income tax that apply by type of income, income sheltered by deductions and reliefs and by personal allowances.

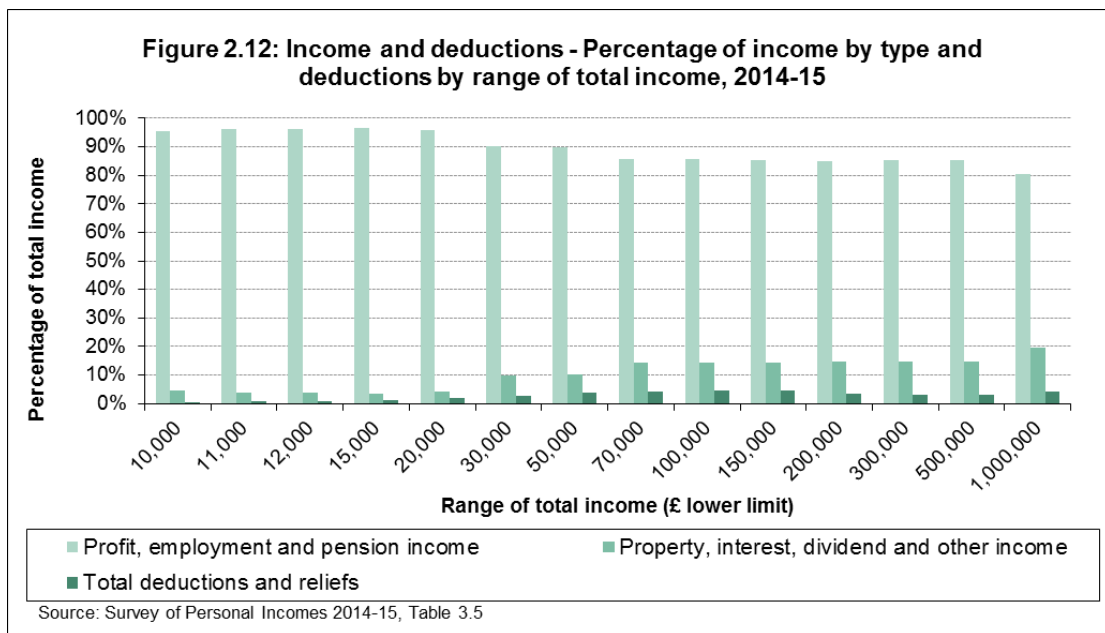


Table 3.6 – Profit, employment and pension income, 2014-15
Taxpayers only

This table shows the types of income that comprise total profit, employment and 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.

Figure 2.13 shows that in all income ranges taxpayers with profit, employment and pension income are most likely to have employment income, ranging from just under 60% to almost 90%. The proportion with self employment income is around 10% for income ranges from £11,000 to £100,000 but then rises in higher income ranges to reach over 35% where total income exceeds £500,000. For incomes below £11,000, the proportion with self employment income rises to almost 18%.

About 22% of taxpayers with profit, employment and pension income have National Insurance pension income and 26% have other pension income. The income ranges £10,000 to £12,000 are the only ones where national insurance pensions and all other pensions are over 25%, whilst income ranges £10,000 to £15,000 are the only ones where employment income falls below 70%. This highlights the position of state pensioners and others with pension income within the overall taxpayer income distribution. Note that as taxpayers can have more than one type of income in this table, the proportions in Figure 2.13 can sum to more than 100%.

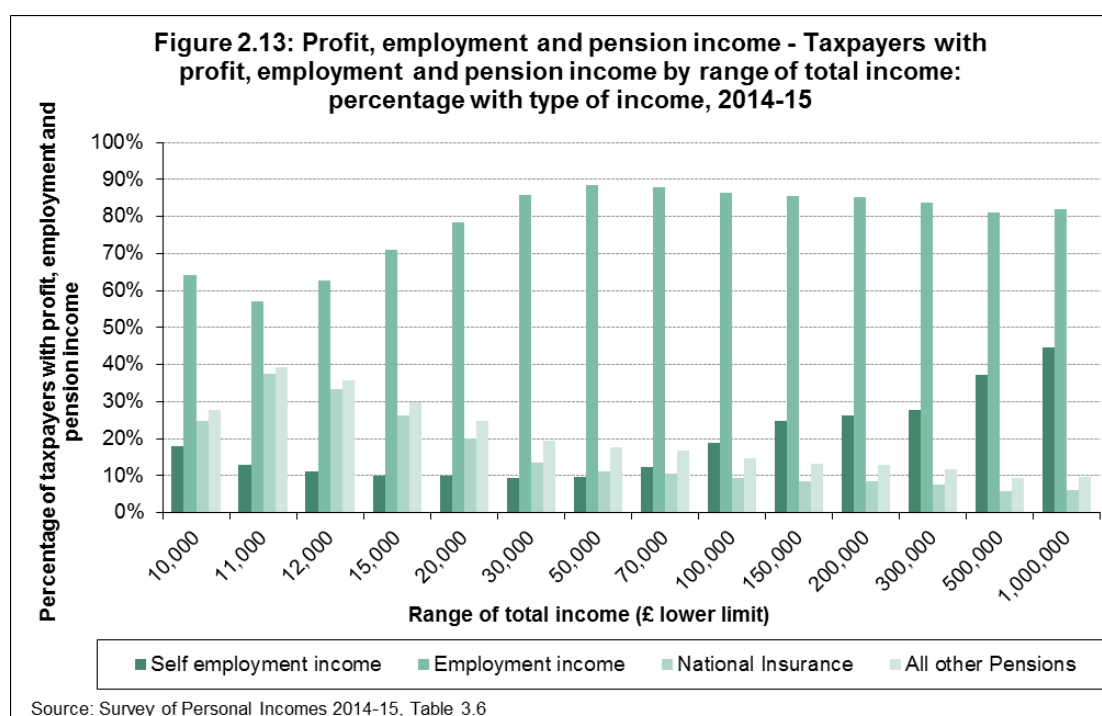


Figure 2.14 shows the percentage share of profit, employment and pension income attributable to the four component categories. Employment income is the largest in each income range. Pensions (National Insurance and other pensions) account for significant shares of the overall amount where total income is between £10,000 and £20,000. The share due to self employment income peaks at 32%, where total income exceeds £1 million. The share increases as total income rises from £50,000 and also rises as total income falls from £30,000 to the personal allowance.

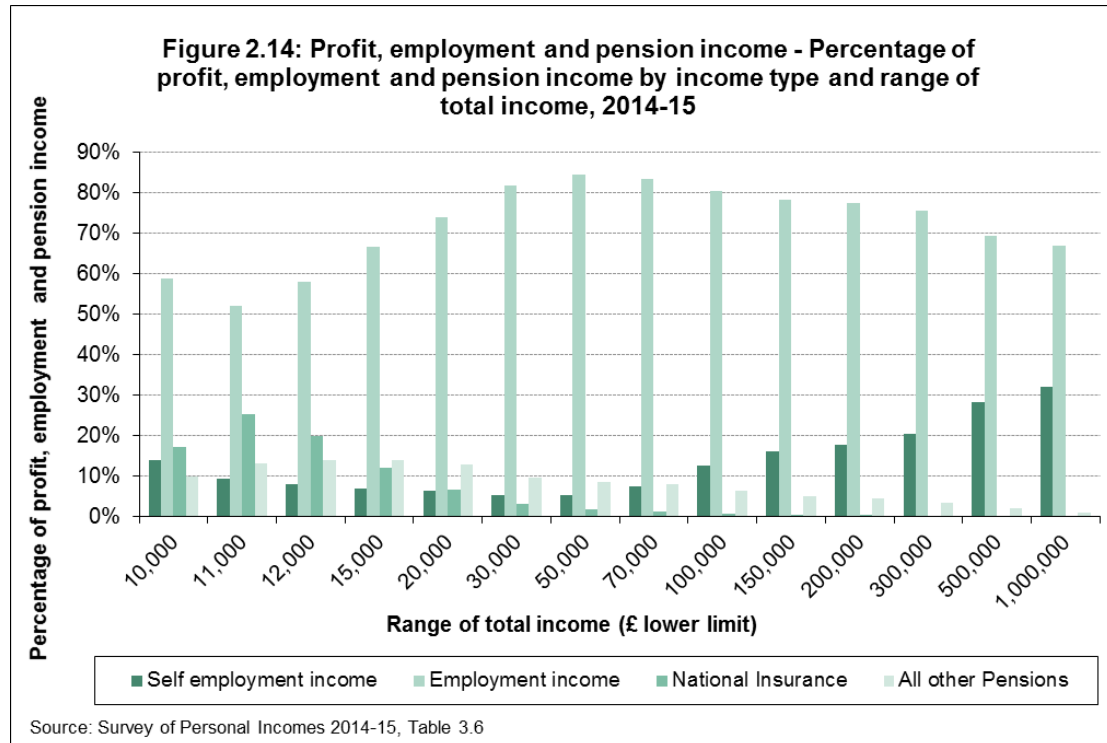


Table 3.7 – Property, interest, dividend and other income, 2014-15

Taxpayers only

This table shows the types of income that comprise total property, interest, dividend and other income for taxpayers in each range of total income, the level, average amount and percentage share by type of property, interest, dividend and other income along with the share of total property, interest, dividend and other income in each range of total income.

Figure 2.15 shows that 80% or more of taxpayers with property, interest, dividend and other income have interest income if their total income is between £10,000 and £100,000. The proportion declines for higher levels of total income but remains above 70% across all income ranges. Around 15% or less have dividend income if their total income is less than £30,000, but for higher incomes the proportion grows to almost 80%.

The proportion of individuals with property income is less than 10% in income ranges between £10,000 and £50,000 but rises with higher incomes to almost 30%. Other income, relatively rare where total income is less than £50,000, is present in almost half of taxpayer cases with total income of £500,000 or more. Note that as taxpayers can have more than one type of income in this table, the proportions can sum to more than 100%.

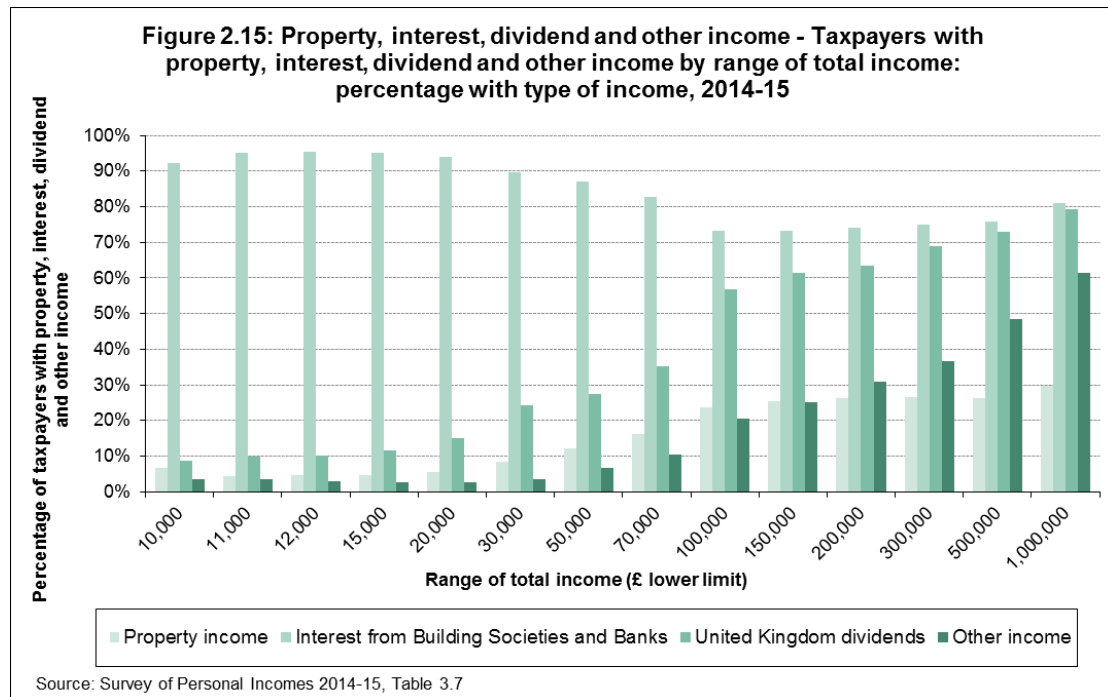


Figure 2.16 shows the percentage share of property, interest, dividend and other income attributable to each income type. For total incomes above £30,000, 70% or more of property, interest, dividend and other income is due to dividends. In contrast, for total incomes between £10,000 and £15,000, they account for 26% or less.

Interest accounts for as much as 35% of property, interest, dividend and other income where total income is between £11,000 and £15,000 but falls to less than 5% in higher income ranges. Property income declines as a share of property, interest, dividend and other income from around 30% or more at lower income levels (below £20,000) to 4% for total incomes of £1 million or more.

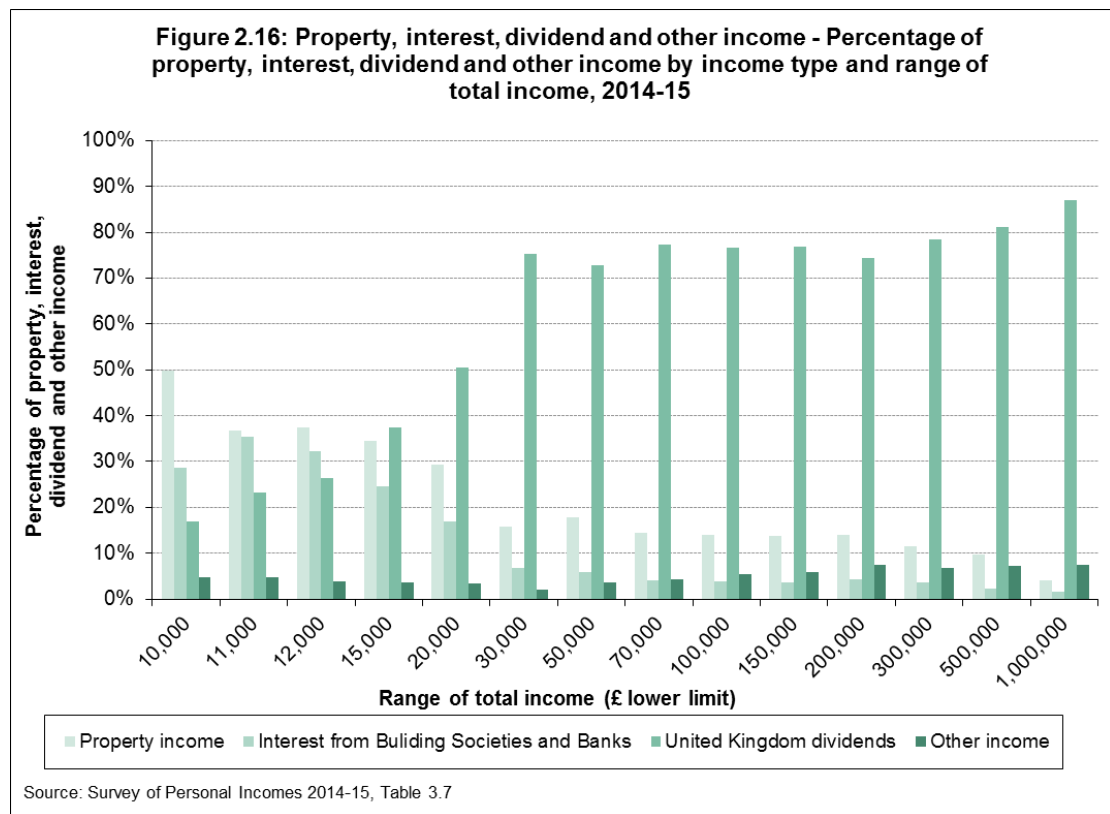


Table 3.8 – Deductions and reliefs, 2014-15

Taxpayers only

This table shows the types of deductions and reliefs set against total income by taxpayers in each range of total income.

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 occupational and personal pensions, and a variety of other deductions and reliefs including charitable giving and loss relief etc.

The table 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.

Note that occupational and personal pension contributions are imputed onto the sample records for many individuals within the SPI in order to get a full estimate of total income for all cases. Consequently, distributions by total income range should be viewed as indicative (see Annex B).

Figure 2.17 shows the proportion of taxpayers with relief for contributions to occupational pensions varies across ranges of total income from 11% to 73%. The likelihood of having such a relief exceeds 50% where total income is below £70,000.

The proportion of taxpayers with relief for personal pension contributions varies between just over 26% and almost 70%. It falls to just under 40% for total income below £30,000 and increases to 62% or more for income in the range from £50,000 to £100,000, before falling to 26% for those with income over £1 million.

The proportion of taxpayers with relief for other interest, charges and deductions is below 20% in income ranges below £50,000. However, for incomes over £50,000 the proportion rises steeply alongside income and exceeds 50% for total incomes in excess of £100,000. Note that taxpayers may have more than one relief type, so the proportions can sum to more than 100%.

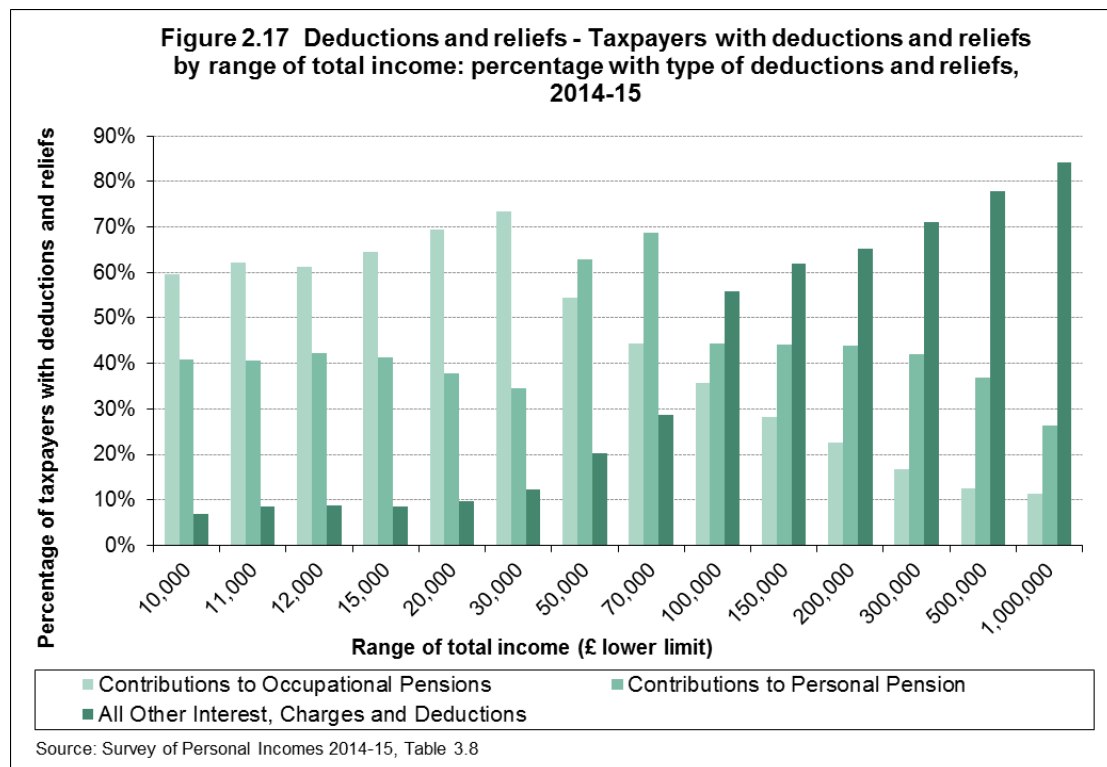


Figure 2.18 shows what proportion of total reliefs and deductions in each income range is accounted for by each relief type. Occupational pensions are more than 58% of the total amount in each income range below £70,000 and most of the rest in these income ranges is personal pension. For incomes above £100,000, reliefs for personal pensions predominate until, for incomes above £500,000, other reliefs become more important.

Contributions to occupational pensions account for 1% to 76% of all deductions and reliefs, depending on total income. They exceed 58% of all deductions and reliefs where total income is less than £70,000 but fall to under 20% where total income exceeds £200,000.

Contributions to personal pensions account for 6% to 60% of all deductions and reliefs, again depending on total income. They exceed 32% in income ranges from £70,000 to £1 million. For incomes above £1 million, they account for 6% of total deductions and reliefs.

For total income below £200,000, other deductions and reliefs account for less than 20% 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 over 90% for incomes over £1 million.

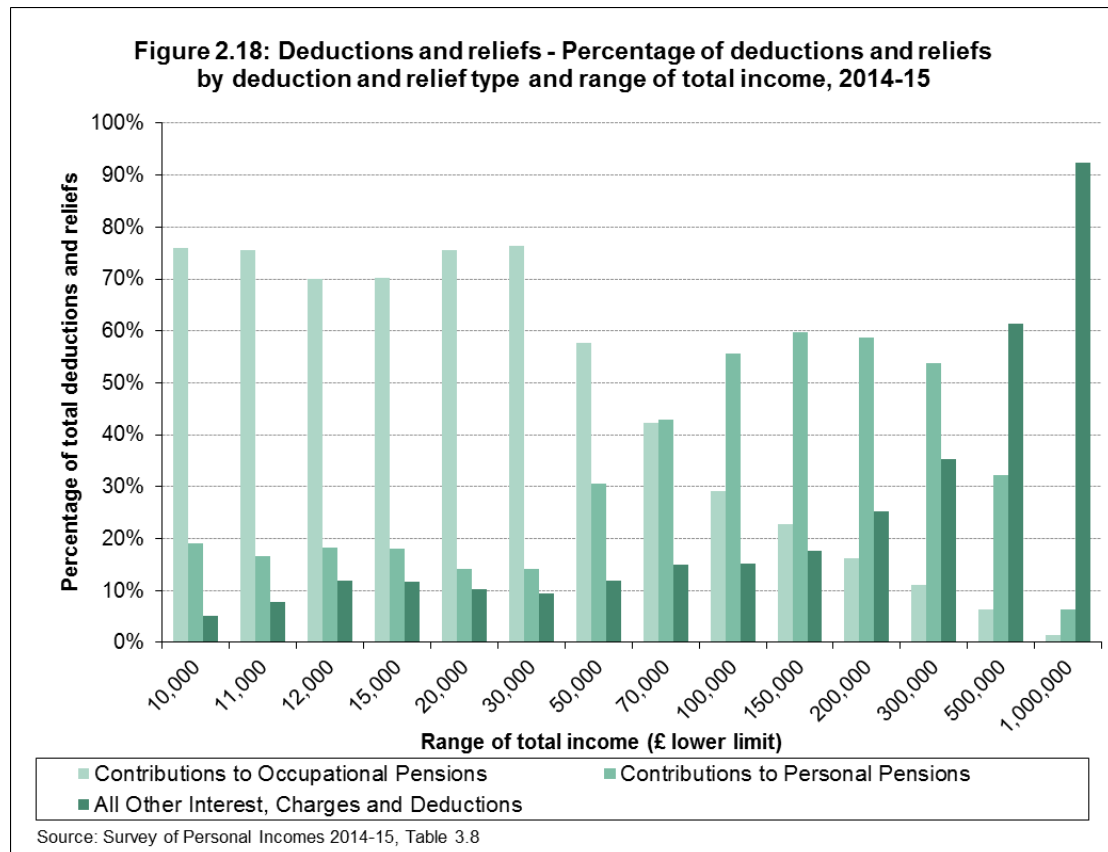


Table 3.9 – Self employment income assessable to tax, 2014-15

Sources of income for individuals by range and industry

This table shows the number of sources of self employment income and the amount of profit for those sources, ranged on the self employment income from the source. The sources of all individuals in the survey, whether taxpayers or not, are recorded.

An individual may have several instances of self employment income from activity both as a sole trader and as a partner in a partnership. 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.

The table shows that there were 5.75 million self employment sources, accounting for £87.5 billion profit. In this table, loss making sources are shown in the zero range of self employment income.

Figures 2.19 and 2.20 show the proportion of sources and profit by industry group based on Standard Industry Classification (SIC) 2007.

In general the industry groups comprise one or several of the categories at sector level from SIC2007. Annex B shows the composition of each category in the table. Sparsely populated sectors have been combined into 'Other Industries'. The only exception is 'Legal and Accounting Activities' which, although at sub-sector level in SIC2007, is sufficiently significant in terms of self employment income to warrant being separately identified.

Construction accounts for 22% of all sources and 21% of all profits. Legal & Accounting Activities and Human Health and Social Work Activities both account for a significantly higher proportion of total profit than number of sources, indicating average profits above the norm.

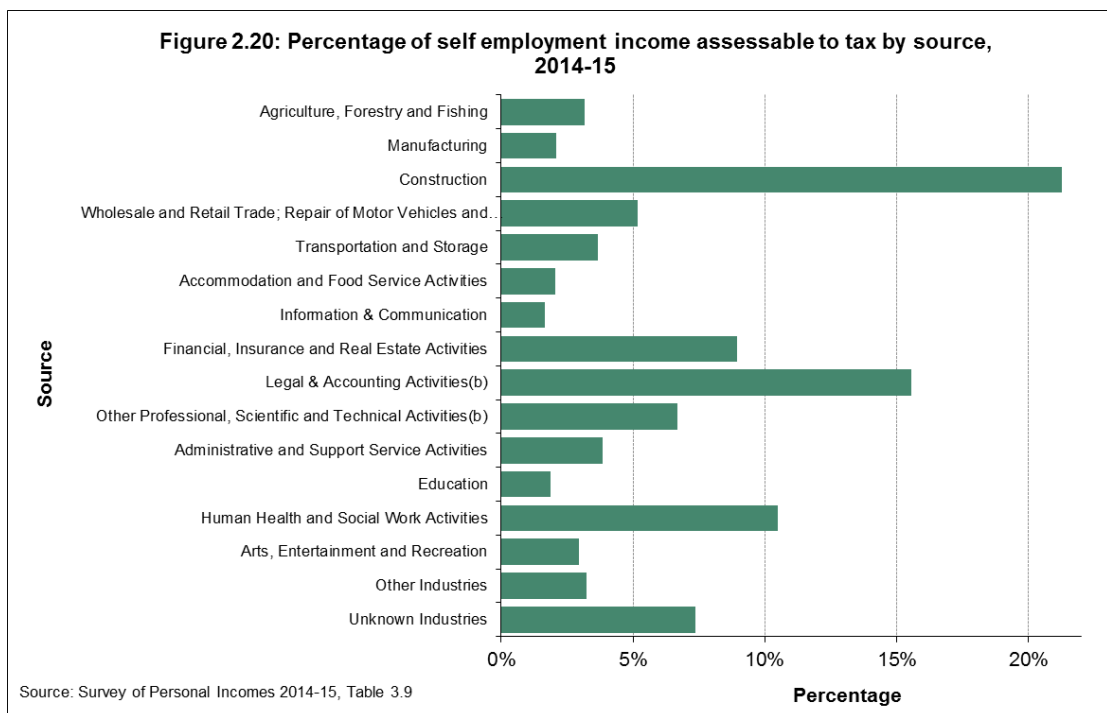
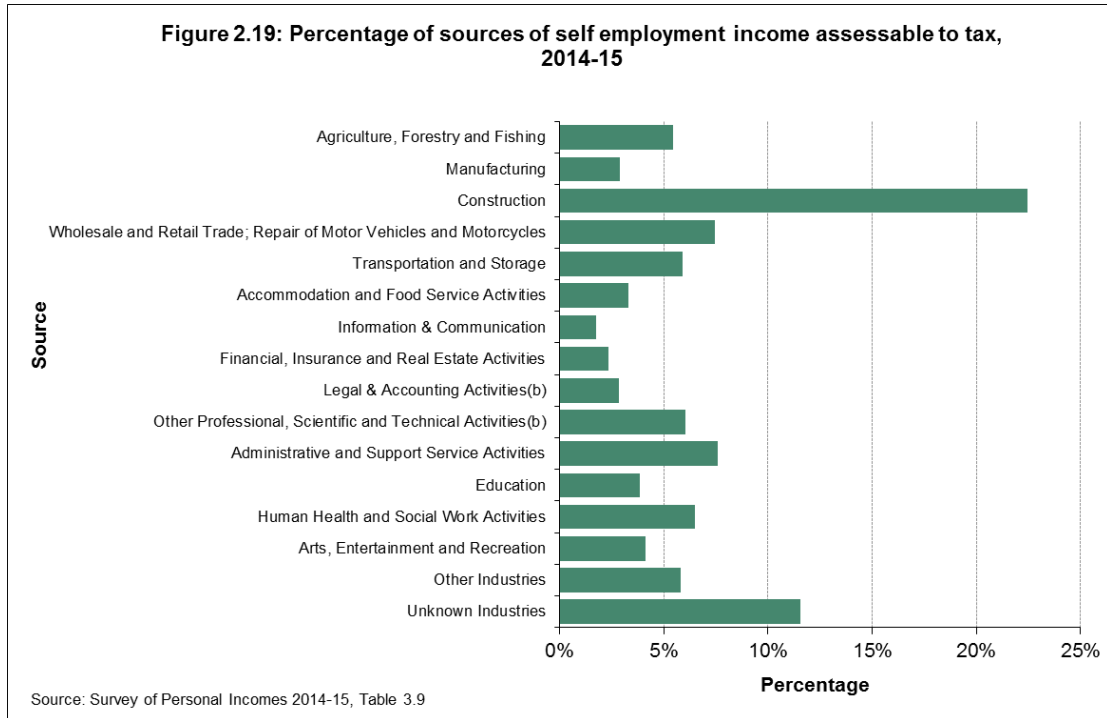


Table 3.10 – Income of individuals with self employment sources, 2014-15

By range of self employment income and source

This table comprises individuals with self employment income sources, 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 number of individuals with at least one self employment income source is 5.6 million, of which 3.33 million are taxpayers (Table 3.6).

Figure 2.21 looks at the other forms of income received by those with some self employment income. The proportion with employment income excluding pensions varies between 11% and 54%. It is between 11% and 15% for profit levels from £7,500 to £30,000 and exceeds 40% among loss makers and those with profit below £3,000.

The proportion of cases with pension income is 20% or more for profit levels under £3,000 and fluctuates between 10% and 15% for higher income ranges. The proportion with property, dividend and other income, over 30% in the lowest profit ranges, falls to about 25% for profits from £5,000 to £15,000 but then rises with income to 87% where profits are £100,000 or more.

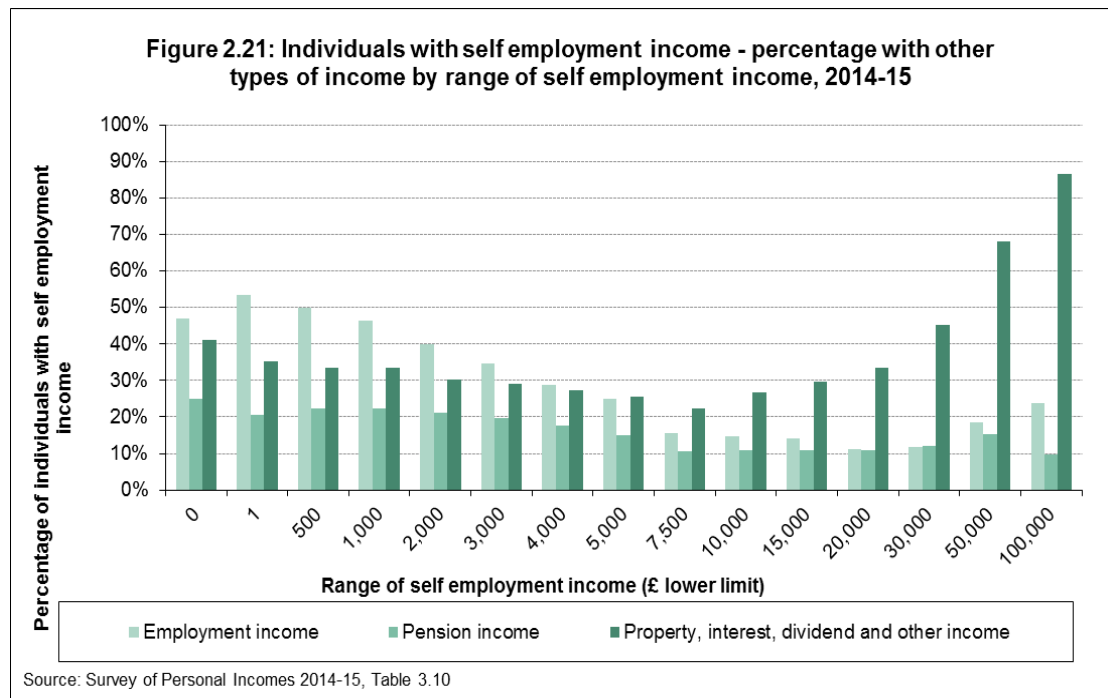


Figure 2.22 shows the percentage of total income accounted for by different income types for those individuals with self employment income sources, by range of self employment income.

For individuals with self employment income of £4,000 or more, their self employment income is the largest income type and it constitutes 51% to 87% of total income where self employment income is £5,000 or more. At lower profit levels, the proportion of total income accounted for by employment income predominates.

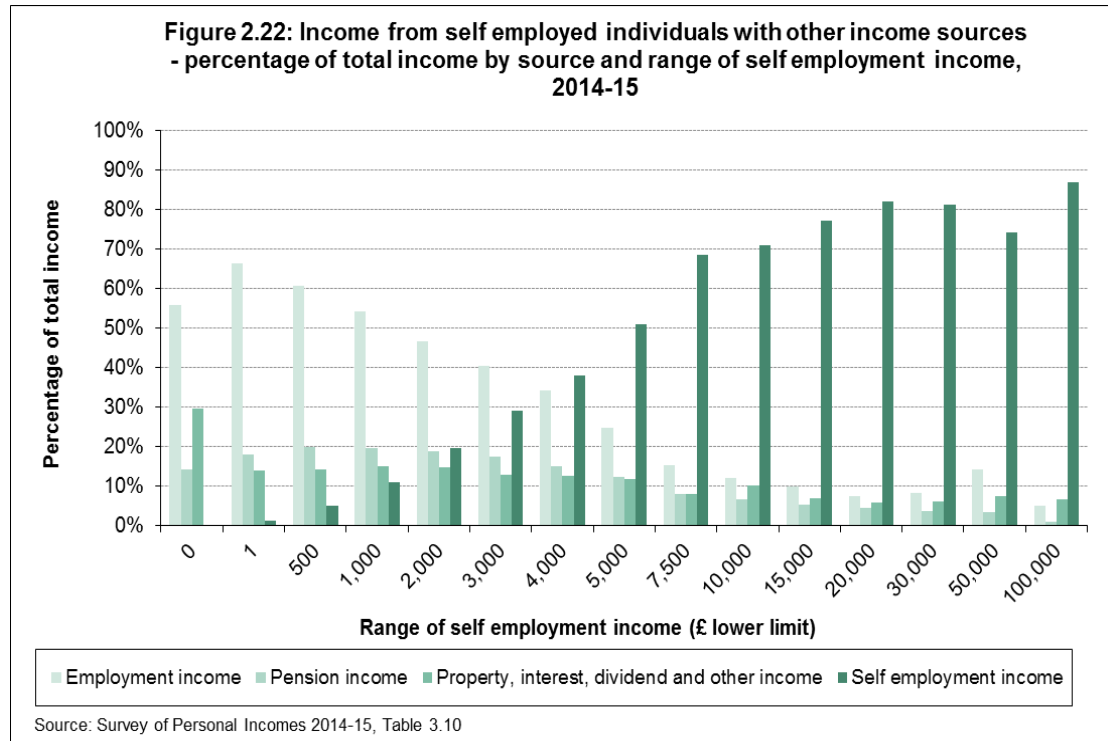


Table 3.11 – Income and tax, by gender, region and country, 2014-15

Taxpayers only

This table shows the sources of income that comprise total income and tax for taxpayers in each total income band by gender, region and country.

Figure 2.23 shows that the South East had the highest number of taxpayers (4.5 million), followed by London (4 million). In contrast, Northern Ireland had the lowest number of taxpayers (0.74 million).

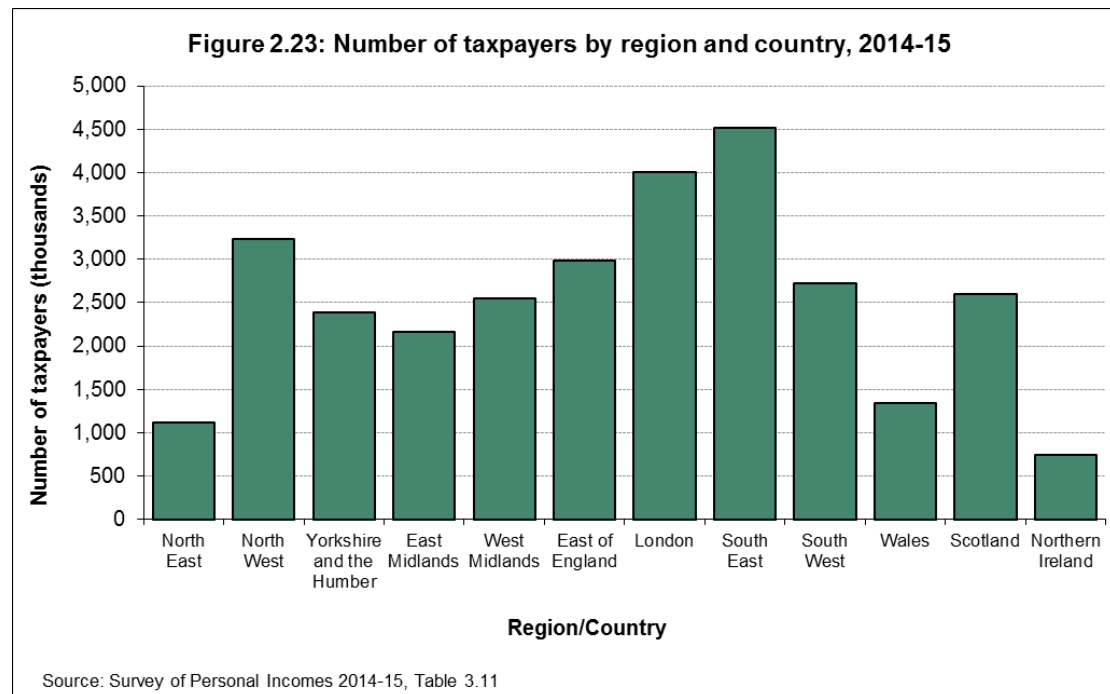
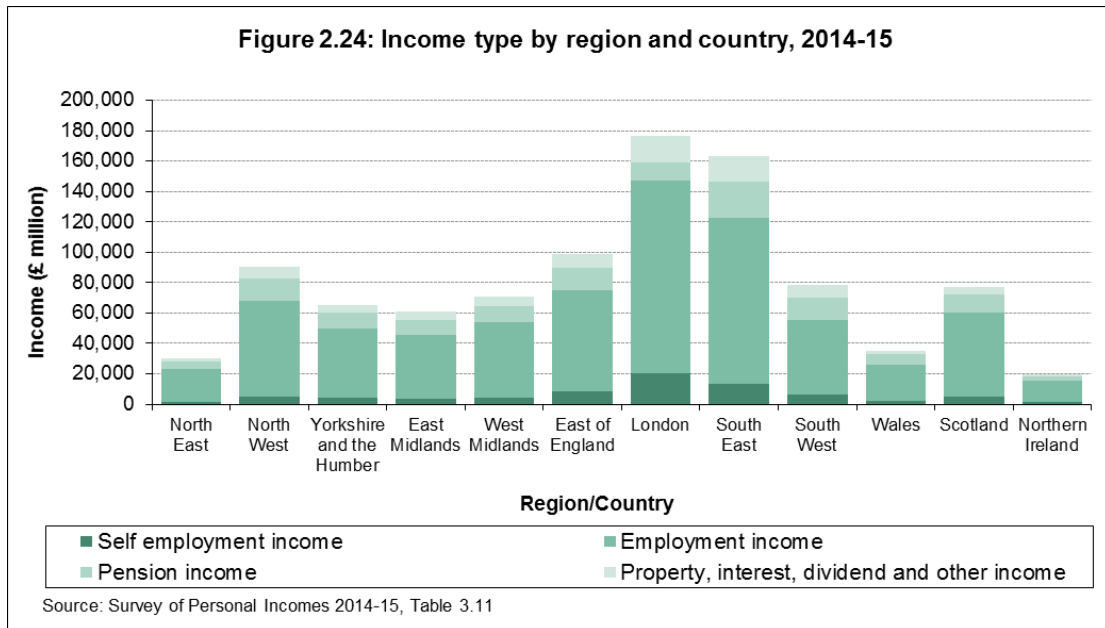


Figure 2.24 also shows that London had the highest amount of total income (£177 billion), followed by the South East (£164 billion). Northern Ireland had the least total income, £19.3 billion.



Annex A: National Statistics Tables 3.1 to 3.11, 2014-15

Notes on the tables

In all the tables in this section, the following conventions have been used:

Symbol	Definition
..	Not available, due to small sample size
-	Negligible
.	Not applicable

Individual figures have been rounded independently to three significant figures. Therefore, the sum of component items may not necessarily add to the totals shown.

3.1 Percentile points for total income before and after tax, 1992-93 to 2014-15

Taxpayers only

Amounts: £

Percentile point	1	5	10	25	50	75	90	95	99
Total income before tax									
1992-93	3,630	4,400	5,160		11,500		25,500	33,100	62,800
1993-94	3,670	4,440	5,220		11,600		25,800	33,500	64,800
1994-95	3,690	4,460	5,270		11,900		26,100	33,700	68,400
1995-96	3,760	4,640	5,420		12,200		27,100	35,100	69,900
1996-97	4,000	4,900	5,650		12,500		28,300	37,200	76,100
1997-98	4,260	5,220	6,020		13,200		29,400	39,000	83,700
1998-99	4,450	5,410	6,220		13,600		31,100	41,600	90,000
1999-00	4,600	5,630	6,570	9,260	14,400	22,300	33,000	44,600	96,400
2000-01	4,620	5,520	6,480	9,280	14,800	23,000	34,200	46,700	102,000
2001-02	4,780	5,850	6,860	9,910	15,500	24,300	36,200	49,200	107,000
2002-03	4,860	5,960	6,970	10,000	15,800	24,700	36,700	49,800	108,000
2003-04	4,820	5,850	7,000	10,100	16,000	25,100	37,100	50,600	111,000
2004-05	4,980	6,070	7,260	10,300	16,400	26,100	39,000	52,400	117,000
2005-06	5,200	6,350	7,610	10,800	17,100	27,400	41,300	56,200	132,000
2006-07	5,410	6,600	7,880	11,200	17,700	28,400	42,900	58,500	141,000
2007-08	5,600	6,870	8,240	11,800	18,500	29,500	44,900	61,500	149,000
2008-09(a)									
2009-10	6,800	7,970	9,510	12,900	19,600	30,900	46,600	63,200	149,000
2010-11	6,730	7,830	9,350	12,700	19,500	30,900	46,300	62,600	140,000
2011-12	7,740	8,840	10,200	13,500	20,300	32,100	48,300	66,200	147,000
2012-13	8,370	9,570	10,900	14,200	21,000	32,900	49,200	67,900	150,000
2013-14	9,710	10,800	11,800	15,000	21,900	33,900	50,600	70,400	159,000
2014-15	10,300	11,200	12,200	15,500	22,400	34,500	51,400	71,700	162,000
Total income after tax									
1992-93	3,600	4,250	4,880		10,100		21,100	26,500	45,300
1993-94	3,630	4,290	4,920		10,100		20,900	26,400	46,100
1994-95	3,640	4,310	4,980		10,200		21,100	26,200	48,100
1995-96	3,720	4,440	5,150		10,400		21,900	27,200	49,200
1996-97	3,950	4,690	5,390		10,800		23,100	29,000	53,400
1997-98	4,220	4,990	5,750		11,400		24,300	30,700	58,800
1998-99	4,400	5,180	5,930		11,800		25,600	32,500	62,800
1999-00	4,570	5,500	6,340	8,490	12,500	18,800	27,300	34,800	67,500
2000-01	4,600	5,410	6,270	8,510	12,900	19,400	28,400	36,200	71,000
2001-02	4,760	5,730	6,650	9,120	13,600	20,600	30,000	38,000	74,300
2002-03	4,840	5,830	6,760	9,230	13,800	20,900	30,400	38,400	75,000
2003-04	4,800	5,730	6,790	9,290	14,000	21,100	30,700	39,000	77,000
2004-05	4,950	5,940	7,040	9,470	14,400	22,000	32,100	40,500	81,500
2005-06	5,170	6,210	7,340	9,930	14,900	23,100	33,900	43,100	91,100
2006-07	5,370	6,450	7,610	10,300	15,400	23,800	35,000	44,800	97,400
2007-08	5,570	6,710	7,940	10,800	16,100	24,800	36,600	46,800	103,000
2008-09(a)									
2009-10	6,740	7,690	8,940	11,800	17,200	26,300	39,200	49,300	105,000
2010-11	6,690	7,580	8,800	11,700	17,100	26,300	39,000	49,000	96,200
2011-12	7,690	8,600	9,830	12,500	18,000	27,500	40,000	51,500	100,000
2012-13	8,320	9,300	10,500	13,200	18,700	28,200	40,700	52,500	101,000
2013-14	9,660	10,600	11,400	14,000	19,500	29,300	41,500	54,000	107,000
2014-15	10,200	11,000	11,800	14,500	20,000	29,900	42,300	55,100	108,000

Source: Survey of Personal Incomes 2014-15

Table updated March 2017

Footnote

(a) Figures for 2008-09 tax year are not currently available.

Notes on the Table

Percentile points for total income before and after tax, 1992-93 to 2014-15

1. This table gives certain percentile points of the income distribution as estimated from the Survey of Personal Incomes for each survey year shown. The table only covers individuals who have some liability to income tax. The percentile points have been independently calculated on total income before tax and total income after tax.

2. Total income is the sum of all income subject to tax for the year (see the Income tax statistics and distributions introduction). For most types of income this is approximately the same as income that is earned in the tax year but this is not the case for self-employment income (see the notes on the tables for 3.9 and 3.10) and some other kinds of income.

3.2 Distribution of median and mean income and tax by age range and gender, 2014-15

Taxpayers only

Numbers: thousands; Amounts: £

By age range Total					
	No. of taxpayers	Median income before tax	Median tax	Mean income before tax	Mean tax
Under 20	150	13,000	579	14,900	1,030
20-24	1,760	15,800	1,130	17,900	1,620
25-29	2,890	20,800	2,090	24,400	3,100
30-34	2,940	24,500	2,760	30,300	4,700
35-39	2,740	26,800	3,120	36,100	6,590
40-44	2,920	27,500	3,180	39,600	7,860
45-49	3,210	27,100	3,120	40,200	8,080
50-54	3,110	26,300	2,980	39,400	7,730
55-59	2,540	25,200	2,790	37,300	7,020
60-64	2,100	22,500	2,340	31,800	5,320
65-69	2,190	19,800	1,820	27,000	4,000
70-74	1,500	17,900	1,450	25,000	3,380
75 and over	2,650	17,100	1,130	22,700	2,710
All ranges	30,700	22,400	2,300	31,800	5,430
By age range Male					
	No. of taxpayers	Median income before tax	Median tax	Mean income before tax	Mean tax
Under 20	90	13,500	680	15,400	1,110
20-24	970	16,500	1,280	19,000	1,880
25-29	1,600	21,600	2,250	25,900	3,530
30-34	1,700	26,000	3,050	32,600	5,420
35-39	1,610	29,400	3,540	40,400	8,020
40-44	1,680	31,200	3,820	46,200	10,100
45-49	1,800	31,400	3,870	48,100	10,800
50-54	1,720	30,900	3,740	47,700	10,500
55-59	1,440	29,400	3,510	44,600	9,400
60-64	1,170	25,900	2,970	37,800	7,110
65-69	1,370	21,800	2,220	29,900	4,840
70-74	973	19,100	1,680	27,300	4,030
75 and over	1,460	18,400	1,280	24,900	3,250
All ranges	17,600	24,900	2,780	36,400	6,890
By age range Female					
	No. of taxpayers	Median income before tax	Median tax	Mean income before tax	Mean tax
Under 20	60	12,300	430	14,200	913
20-24	787	15,100	983	16,700	1,310
25-29	1,290	19,800	1,890	22,600	2,560
30-34	1,240	22,600	2,380	27,100	3,710
35-39	1,130	23,400	2,490	29,900	4,550
40-44	1,230	23,000	2,380	30,500	4,790
45-49	1,410	22,200	2,240	30,100	4,670
50-54	1,400	21,500	2,110	29,100	4,330
55-59	1,100	20,800	1,970	27,700	3,890
60-64	937	19,200	1,730	24,400	3,090
65-69	817	17,100	1,320	22,200	2,600
70-74	527	16,100	1,070	20,600	2,180
75 and over	1,180	15,700	967	20,000	2,050
All ranges	13,100	19,600	1,780	25,700	3,470

Source: Survey of Personal Incomes 2014-15
Table updated March 2017

Notes on the Table

1. This table only covers individuals with some liability to tax.

3.3 Distribution of total income before and after tax by gender, 2014-15

Taxpayers only

Numbers: thousands; Amounts: £ million

Range of total income (lower limit) £	Total							
	Before tax, by range of total income before tax				After tax, by range of total income after tax			
	No. of taxpayers	Total income before tax	Total tax	Total income after tax	No. of taxpayers	Total income before tax	Total tax	Total income after tax
10,000 ^(a)	1,260	13,100	108	13,000	1,520	16,000	159	15,800
11,000	1,490	17,100	347	16,700	1,840	21,700	538	21,200
12,000	4,250	57,300	2,630	54,700	5,150	73,400	3,980	69,400
15,000	6,080	106,000	8,350	97,400	6,800	129,000	11,500	118,000
20,000	7,730	189,000	21,100	168,000	7,750	215,000	25,900	189,000
30,000	6,600	251,000	34,700	216,000	5,680	253,000	39,900	213,000
50,000	1,670	96,600	19,200	77,400	1,070	81,500	19,500	62,000
70,000	829	68,500	17,000	51,500	513	58,800	17,400	41,400
100,000	425	50,700	15,300	35,400	210	37,800	12,700	25,100
150,000	151	25,700	8,630	17,100	63	17,000	6,200	10,800
200,000	101	24,300	8,780	15,500	47	18,200	6,920	11,300
300,000	59	22,100	8,450	13,700	26	16,300	6,420	9,900
500,000	30	20,700	8,130	12,500	15	16,300	6,450	9,850
1,000,000	15	35,200	13,900	21,400	6	23,700	9,160	14,600
All ranges	30,700	977,000	167,000	811,000	30,700	977,000	167,000	811,000

Range of total income (lower limit) £	Male							
	Before tax, by range of total income before tax				After tax, by range of total income after tax			
	No. of taxpayers	Total income before tax	Total tax	Total income after tax	No. of taxpayers	Total income before tax	Total tax	Total income after tax
10,000 ^(a)	538	5,600	49	5,550	652	6,870	73	6,800
11,000	649	7,460	155	7,310	816	9,640	246	9,390
12,000	1,950	26,300	1,220	25,100	2,420	34,600	1,910	32,700
15,000	3,170	55,200	4,350	50,900	3,670	70,100	6,240	63,900
20,000	4,540	112,000	12,500	99,100	4,690	130,000	15,900	115,000
30,000	4,290	164,000	22,900	141,000	3,840	172,000	27,600	145,000
50,000	1,190	69,300	14,000	55,400	786	60,200	14,600	45,600
70,000	618	51,100	12,800	38,300	394	45,400	13,500	31,800
100,000	330	39,400	11,900	27,400	169	30,400	10,300	20,100
150,000	122	20,900	7,020	13,900	52	14,200	5,160	9,000
200,000	83	20,000	7,230	12,700	40	15,500	5,880	9,580
300,000	50	18,800	7,190	11,600	23	14,500	5,710	8,770
500,000	27	18,300	7,220	11,100	13	14,600	5,780	8,780
1,000,000	14	32,000	12,600	19,400	6	21,700	8,370	13,300
All ranges	17,600	640,000	121,000	519,000	17,600	640,000	121,000	519,000

3.3

Distribution of total income before and after tax by gender, 2014-15

Taxpayers only

Continued

Numbers: thousands; Amounts: £ million

Female								
Range of total income (lower limit) £	Before tax, by range of total income before tax				After tax, by range of total income after tax			
	No. of taxpayers	Total income before tax	Total tax	Total income after tax	No. of taxpayers	Total income before tax	Total tax	Total income after tax
10,000 ^(a)	720	7,550	59	7,490	863	9,140	87	9,050
11,000	837	9,630	191	9,430	1,030	12,100	293	11,800
12,000	2,300	31,000	1,410	29,600	2,730	38,800	2,080	36,700
15,000	2,910	50,500	4,000	46,500	3,120	59,300	5,270	54,000
20,000	3,200	77,800	8,600	69,200	3,060	84,300	10,100	74,200
30,000	2,310	86,700	11,800	74,900	1,840	80,400	12,300	68,100
50,000	472	27,300	5,280	22,000	283	21,300	4,940	16,400
70,000	211	17,400	4,210	13,200	118	13,400	3,830	9,550
100,000	95	11,300	3,340	7,960	41	7,350	2,430	4,910
150,000	28	4,850	1,620	3,240	11	2,860	1,040	1,830
200,000	18	4,330	1,550	2,780	7	2,770	1,040	1,730
300,000	9	3,320	1,260	2,060	3	1,840	707	1,130
500,000	3	2,360	915	1,450	2	1,750	674	1,070
1,000,000	1	3,220	1,250	1,960	1	2,060	791	1,270
All ranges	13,100	337,000	45,500	292,000	13,100	337,000	45,500	292,000

Source: Survey of Personal Incomes 2014-15

Table updated March 2017

Footnote

(a) Can include some taxpayers who are not entitled to a Personal Allowance whose total income can be less than the Personal Allowance of £10,000 for 2014-15 (see Annex B for details).

Notes on the Table

1. This table only covers individuals with some liability to tax.

2. It should be noted that individuals may not necessarily fall into the same total income range for before and after tax breakdowns. Total income before tax is used to assign people to an income range for columns 2 to 5, whereas total income after the deduction of tax is used to assign individuals to an income band for columns 6 to 9.

3.4 Income tax liabilities of starting, "savers", basic, higher and additional rate taxpayers, by largest source of income, 2014-15

Taxpayers only

Numbers: thousands; Amounts: £ million

Range of total income (lower limit)	Largest source of income								Total Income	
	Self-employment		Employment		Pension		Property, interest, dividend and other income		Number of taxpayers	Total amount of tax
£	Number of taxpayers	Total amount of tax	Number of taxpayers	Total amount of tax	Number of taxpayers	Total amount of tax	Number of taxpayers	Total amount of tax		
Taxpayers liable only at starting rate										
10,000 ^(a)	7	-	61	2	64	1	11	-	142	3
11,000	3	1	24	6	69	11	46	56	143	73
All ranges	10	1	86	7	133	12	56	56	285	76
Taxpayers liable at "savers" rate²										
10,000 ^(a)	3	-	33	1	19	1	8	1	63	3
11,000	3	1	42	13	37	6	35	10	117	30
15,000	..	..	24	16	10	6	70	56	105	78
20,000	..	..	..	..	..	..	152	230	154	232
30,000	..	..	1	1	..	..	245	682	247	684
All ranges	8	2	101	31	68	14	509	980	686	1,030
Taxpayers liable at basic rate (excluding higher rate taxpayers)										
10,000 ^(a)	159	15	620	59	248	18	27	10	1,050	102
11,000	460	253	3,080	1,740	1,920	903	59	34	5,510	2,930
15,000	407	583	3,920	5,590	1,580	2,010	62	83	5,960	8,270
20,000	488	1,360	5,510	15,400	1,440	3,800	133	315	7,570	20,900
30,000	261	1,270	3,920	19,200	594	2,860	215	792	4,990	24,200
All ranges	1,770	3,490	17,000	42,100	5,770	9,590	496	1,230	25,100	56,400
Taxpayers liable at higher rate (excluding additional rate taxpayers)										
10,000 ^(a)	..	..	..	..	..	..	..	..	..	..
30,000	..	..	..	..	..	..	..	..	2	11
40,000	67	515	981	7,460	143	1,080	184	880	1,380	9,930
50,000	73	881	1,270	15,000	139	1,680	168	1,570	1,650	19,200
70,000	52	1,040	594	12,500	59	1,260	118	2,120	824	17,000
100,000	45	1,520	295	11,000	23	858	60	1,920	424	15,300
150,000	9	388	14	670	1	33	2	81	26	1,170
200,000	1	24	1	21	..	..	..	..	1	51
300,000	..	..	..	..	..	..	..	..	..	..
500,000	..	..	..	..	..	..	..	..	..	..
1,000,000	..	..	..	..	..	..	..	..	..	..
All ranges	247	4,370	3,150	46,700	366	4,920	533	6,580	4,300	62,600

3.4 Income tax liabilities of starting, "savers", basic, higher and additional rate taxpayers, by largest source of income, 2014-15

Continued Taxpayers only

Numbers: thousands; Amounts: £ million

Range of total income (lower limit)	Largest source of income								Total Income	
	Self-employment		Employment		Pension		Property, interest, dividend and other income		Number of taxpayers	Total amount of tax
£	Number of taxpayers	Total amount of tax	Number of taxpayers	Total amount of tax	Number of taxpayers	Total amount of tax	Number of taxpayers	Total amount of tax	Number of taxpayers	Total amount of tax
Taxpayers liable at additional rate³										
10,000 ^(a)	..	..	..	..	..	..	..	..	..	..
150,000	12	708	88	5,440	5	312	19	995	124	7,460
200,000	15	1,280	67	6,040	3	282	14	1,140	100	8,730
300,000	11	1,500	38	5,650	1	203	9	1,100	58	8,450
500,000	8	1,970	18	5,070	-	108	4	983	30	8,130
1,000,000	4	3,660	9	7,940	..	..	2	2,230	15	13,900
All ranges	49	9,110	220	30,100	10	961	48	6,440	328	46,700
All Taxpayers	2,090	17,000	20,600	119,000	6,350	15,500	1,640	15,300	30,700	167,000

Source: Survey of Personal Incomes 2014-15

Table updated March 2017

Footnote

(a) Can include some taxpayers who are not entitled to a Personal Allowance whose total income can be less than the Personal Allowance of £10,000 for 2014-15 (see Annex B for details).

Notes on the Table

Income tax liabilities of starting, "savers", basic, higher and additional rate taxpayers, by largest source of income, 2014-15

1. This table shows the number of individuals liable to tax at the starting, 'savers', basic, higher or additional rates and the amounts of tax. It also analyses taxpayers according to their largest source of income. The largest source is one of self employment; employment; pensions or property, interest, dividend and other income. See the Income Tax Liabilities Statistics bulletin (section 1) for an explanation of the calculation of tax liabilities.

2. From 2008-09 the starting rate was abolished for all non-savings income (e.g. self employed trading profits, employment, pensions and property income) and applied only to non-dividend savings income.

3. The additional rate was introduced on 6 April 2010.

4. The 'Investment' column has been renamed as 'Property, interest, dividend and other income'. This change ensures that the income components remain consistent with the historical back series from previous SPIs.

5. The notes to Table 3.7 also apply to this table.

3.5 Income and deductions, 2014-15

Taxpayers only

Numbers: thousands; Amounts: £ million; Means £

Range of total income (lower limit)	Total profit, employment and pension income			Total property, interest, dividend and other income			Total income			Total deductions and reliefs			Personal allowances	Total tax			Total income after tax	Average rate of tax	Distribution of total income by numbers	Percentage of total income			
	£	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	Amount	No. of individuals	Amount	Mean	Amount	%	%	Total profit, employment and pension income	Total property, interest, dividend and other income	Total deductions and reliefs
																					%	%	%
10,000 ^(a)	1,230	12,600	10,200	964	587	609	1,260	13,100	10,400	217	53	245	12,500	1,260	108	86	13,000	0.8	4.1	95.5	4.5	0.4	
11,000	1,480	16,400	11,100	1,220	660	542	1,490	17,100	11,500	325	113	350	15,100	1,490	347	233	16,700	2.0	4.8	96.1	3.9	0.7	
12,000	4,230	55,200	13,100	3,490	2,100	601	4,250	57,300	13,500	1,080	500	461	43,300	4,250	2,630	618	54,700	4.6	13.9	96.3	3.7	0.9	
15,000	6,060	102,000	16,900	5,020	3,690	734	6,080	106,000	17,400	2,010	1,230	613	62,700	6,080	8,350	1,370	97,400	7.9	19.8	96.5	3.5	1.2	
20,000	7,710	181,000	23,500	6,720	8,120	1,210	7,730	189,000	24,500	3,420	3,350	982	78,900	7,730	21,100	2,730	168,000	11.2	25.2	95.7	4.3	1.8	
30,000	6,570	226,000	34,500	6,150	24,400	3,970	6,600	251,000	38,000	3,660	6,410	1,750	66,300	6,600	34,700	5,260	216,000	13.8	21.5	90.3	9.7	2.6	
50,000	1,660	86,800	52,400	1,460	9,810	6,740	1,670	96,600	58,000	1,240	3,720	3,010	16,700	1,670	19,200	11,600	77,400	19.9	5.4	89.8	10.2	3.9	
70,000	823	58,800	71,400	711	9,740	13,700	829	68,500	82,600	610	2,820	4,610	8,280	829	17,000	20,500	51,500	24.8	2.7	85.8	14.2	4.1	
100,000	421	43,500	103,000	300	7,230	24,100	425	50,700	119,000	255	2,360	9,270	1,900	425	15,300	36,000	35,400	30.2	1.4	85.7	14.3	4.7	
150,000	149	22,000	148,000	111	3,730	33,600	151	25,700	171,000	91	1,170	12,800	34	151	8,630	57,300	17,100	33.5	0.5	85.5	14.5	4.5	
200,000	100	20,700	207,000	78	3,610	46,400	101	24,300	240,000	60	887	14,800	7	101	8,780	86,800	15,500	36.1	0.3	85.1	14.9	3.6	
300,000	58	18,900	323,000	47	3,280	69,300	59	22,100	378,000	35	713	20,200	2	59	8,450	144,000	13,700	38.2	0.2	85.2	14.8	3.2	
500,000	30	17,600	587,000	26	3,050	117,000	30	20,700	680,000	19	664	35,000	1	30	8,130	268,000	12,500	39.4	0.1	85.2	14.8	3.2	
1,000,000	15	28,300	1,860,000	14	6,920	498,000	15	35,200	2,310,000	10	1,530	155,000	-	15	13,900	912,000	21,400	39.4	0.0	80.4	19.6	4.3	
All ranges	30,500	890,000	29,200	26,300	86,900	3,310	30,700	977,000	31,800	13,000	25,500	1,960	306,000	30,700	167,000	5,430	811,000	17.1	100.0	91.1	8.9	2.6	

Source: Survey of Personal Incomes 2014-15

Table updated March 2017

Footnote

(a) Can include some taxpayers who are not entitled to a Personal Allowance whose total income can be less than the Personal Allowance of £10,000 for 2014-15 (see Annex B for details).

Notes on the Table

1. Mortgage interest relief for those individuals aged over 65 who took out a life annuity before March 1999 has been included in the total deductions and reliefs. As this is given as a reduction in tax otherwise payable, it is no longer possible to define taxable income and calculate tax due by subtracting reliefs, deductions and personal allowances from total income.

2. From 2010-11 the personal allowance was reduced by £1 for every £2 of taxable income over £100,000 until fully withdrawn, regardless of the individual's age. Therefore not all taxpayers will have received a personal allowance.

3 The 'Total earned income' column has been renamed as 'Total profit, employment and pension income' and the 'Total investment income' column has been renamed as 'Total property, interest, dividend and other income'. This change ensures that the income components remain consistent with the historical back series from previous SPIs.

4. The notes to Table 3.7 also apply to this table.

3.6 Profit, employment and pension income, 2014-15

Taxpayers only

Numbers: thousands; Amounts: £ million; Means: £

Range of total income (lower limit) £	Self employment income			Employment income			Pension income ^(a)						Total profit, employment and pension income ^(b)			Distribution of amounts of total profit, employment and pension %	Percentage of total profit, employment and pension income				
	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	National Insurance			All other pensions			No. of individuals	Amount	Mean		Self employment income %	Employment income %	National Insurance %	All Other Pensions %	
							No. of individuals	Amount	Mean	No. of individuals	Amount	Mean									
10,000 ^(c)	221	1,760	7,940	790	7,410	9,380	306	2,150	7,010	340	1,240	3,650	1,230	12,600	10,200	1.4	14.0	59.0	17.1	9.9	
11,000	189	1,570	8,270	840	8,550	10,200	552	4,160	7,530	578	2,160	3,730	1,480	16,400	11,100	1.8	9.5	52.0	25.3	13.1	
12,000	474	4,420	9,300	2,650	32,000	12,100	1,420	10,900	7,720	1,510	7,790	5,170	4,230	55,200	13,100	6.2	8.0	58.0	19.8	14.1	
15,000	609	7,080	11,600	4,300	68,100	15,800	1,590	12,500	7,850	1,810	14,400	7,990	6,060	102,000	16,900	11.5	6.9	66.7	12.2	14.1	
20,000	777	11,900	15,200	6,030	134,000	22,300	1,540	11,900	7,740	1,920	23,200	12,100	7,710	181,000	23,500	20.4	6.5	74.1	6.6	12.8	
30,000	618	12,100	19,500	5,640	185,000	32,800	887	6,900	7,780	1,280	22,000	17,200	6,570	226,000	34,500	25.4	5.3	81.9	3.1	9.7	
50,000	159	4,490	28,200	1,460	73,500	50,200	183	1,470	8,060	292	7,410	25,400	1,660	86,800	52,400	9.8	5.2	84.6	1.7	8.5	
70,000	101	4,380	43,100	723	49,000	67,800	88	744	8,490	137	4,660	34,000	823	58,800	71,400	6.6	7.4	83.4	1.3	7.9	
100,000	80	5,450	68,200	364	34,900	96,000	39	345	8,740	62	2,730	44,200	421	43,500	103,000	4.9	12.5	80.4	0.8	6.3	
150,000	37	3,540	95,600	128	17,300	135,000	13	114	9,110	19	1,100	56,500	149	22,000	148,000	2.5	16.1	78.4	0.5	5.0	
200,000	26	3,670	140,000	85	16,000	188,000	8	79	9,360	13	909	69,500	100	20,700	207,000	2.3	17.7	77.5	0.4	4.4	
300,000	16	3,890	241,000	49	14,300	292,000	4	41	9,320	7	650	93,700	58	18,900	323,000	2.1	20.6	75.7	0.2	3.4	
500,000	11	4,980	447,000	24	12,200	504,000	2	17	9,990	3	366	131,000	30	17,600	587,000	2.0	28.3	69.5	0.1	2.1	
1,000,000	7	9,060	1,340,000	12	19,000	1,520,000	1	10	11,000	1	253	170,000	15	28,300	1,860,000	3.2	32.0	67.1	0.0	0.9	
All ranges	3,330	78,200	23,500	23,100	672,000	29,100	6,630	51,400	7,750	7,960	88,900	11,200	30,500	890,000	29,200	100.0	8.8	75.5	5.8	10.0	

Source: Survey of Personal Incomes 2014-15
Table updated March 2017

Footnotes

(a) From 2009-10, State Pension lump sum (one off lump sum payment) has been categorised as part of the National Insurance Pension if it can be separately identified in source data. Any such amounts reported on the Self Assessment Short Tax Return cannot be separately identified and remain as part of other pensions.

(b) Includes Income from benefits which are not shown separately in this table.

(c) Can include some taxpayers who are not entitled to a Personal Allowance whose total income can be less than the Personal Allowance of £10,000 for 2014-15 (see Annex B for details).

Notes on the Table

1. Profit, employment and pension income consists of income chargeable under the Income Tax (Earnings and Pensions) Act 2003 (mainly pay, private and occupational pensions, retirement annuities, state retirement pensions and taxable social security income) and the Income Tax (Trading and Other Income) Act 2005 (self-employment and miscellaneous income).

2. Pay is shown before deduction of superannuation contributions. Under PAYE, tax is paid on pay after deduction of superannuation contributions and HMRC does not record the amounts deducted. The total amount of superannuation contributions has therefore been estimated and has been distributed among earners in the Survey of Personal Incomes sample by a method consistent with information about the number of employees who are contracted in or out of the State Second Pension (S2P, formerly SERPS) and the proportion of their earnings contributed. On 6 April 2002, the State Second Pension reformed SERPS to provide a more generous additional State Pension for low and moderate earners, and to extend access to include certain carers and people with long-term illness or disability.

3. Self employment income is profit chargeable under the Income Tax (Trading and Other Income) Act 2005 less losses brought forward and capital allowances allowed. The number of individuals with self employment income shown in this table is lower than that shown in Table 3.10. In this table only individuals who are liable to tax in 2014-15 are included, whereas Table 3.10 includes all people with a self employment source in 2014-15. Employment income includes all pay from employment, from taxable benefits and from unemployment benefit, income support or Job Seeker's allowance.

4. The title for this table has been changed from 'Earned income' to 'Profit, employment and pension income'. This change also affects column headings in this table, where columns previously called 'Earned income' have been renamed as 'Profit, employment and pension income'. This is to ensure that Tables 3.6 remain consistent with the historical back series from previous SPIs.

3.7 Property, interest, dividend and other income, 2014-15

Taxpayers only

Numbers: thousands; Amounts: £ million; Means: £

Range of total income (lower limit)	Net income from property			Interest from building societies and banks			Dividends			Other income			Total property, interest, dividend and other income			Distribution of amounts of total property, interest, dividend and other income %	Percentage of total property, interest, dividend and other income					
	£	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount		Mean	Net income from property %	Interest			Other income %
																			from building societies and banks %	United Kingdom dividends %		
10,000 ^(a)	63	292	4,650	888	168	189	85	100	1,170	34	27	801	964	587	609	0.7	49.7	28.6	17.0	4.7		
11,000	54	242	4,510	1,160	233	201	119	154	1,290	43	31	721	1,220	660	542	0.8	36.7	35.3	23.3	4.7		
12,000	157	787	5,020	3,320	677	204	355	552	1,560	104	81	780	3,490	2,100	601	2.4	37.5	32.3	26.3	3.9		
15,000	230	1,270	5,540	4,770	904	189	577	1,380	2,390	126	132	1,050	5,020	3,690	734	4.2	34.5	24.5	37.4	3.6		
20,000	364	2,370	6,520	6,320	1,380	218	1,020	4,100	4,030	171	272	1,590	6,720	8,120	1,210	9.3	29.2	17.0	50.5	3.4		
30,000	508	3,870	7,610	5,510	1,660	302	1,490	18,400	12,300	219	511	2,330	6,150	24,400	3,970	28.1	15.8	6.8	75.3	2.1		
50,000	175	1,750	9,990	1,270	579	456	400	7,130	17,800	97	355	3,670	1,460	9,810	6,740	11.3	17.8	5.9	72.7	3.6		
70,000	115	1,400	12,100	587	390	664	249	7,540	30,200	74	416	5,590	711	9,740	13,700	11.2	14.4	4.0	77.4	4.3		
100,000	71	1,020	14,400	220	281	1,280	170	5,550	32,500	62	390	6,340	300	7,230	24,100	8.3	14.0	3.9	76.7	5.4		
150,000	28	511	18,200	81	133	1,640	68	2,860	42,100	28	220	7,860	111	3,730	33,600	4.3	13.7	3.6	76.8	5.9		
200,000	20	505	24,700	58	150	2,600	49	2,690	54,400	24	268	11,200	78	3,610	46,400	4.2	14.0	4.2	74.4	7.4		
300,000	13	372	29,700	36	114	3,220	33	2,570	78,900	17	223	12,800	47	3,280	69,300	3.8	11.4	3.5	78.4	6.8		
500,000	7	291	42,600	20	69	3,470	19	2,480	131,000	13	216	17,100	26	3,050	117,000	3.5	9.6	2.2	81.1	7.1		
1,000,000	4	281	68,200	11	106	9,460	11	6,010	545,000	9	519	60,900	14	6,920	498,000	8.0	4.1	1.5	86.9	7.5		
All ranges	1,810	15,000	8,270	24,300	6,840	282	4,650	61,500	13,200	1,020	3,660	3,590	26,300	86,900	3,310	100.0	17.2	7.9	70.7	4.2		

Source: Survey of Personal Incomes 2014-15
Table updated March 2017

Footnote

(a) Can include some taxpayers who are not entitled to a Personal Allowance whose total income can be less than the Personal Allowance of £10,000 for 2014-15 (see Annex B for details).

Notes on the Table

1. This table covers rents from UK property, interest from banks, building societies and other deposit takers, UK dividends and forms of income other than profit, employment or pension. The UK dividends category comprises all income charged at the UK dividend rate. This includes dividends from shares in UK companies and unit trusts, distributions from UK authorised unit trusts and open ended investment companies, stock dividends from UK companies and non qualifying distributions written off, dividends received through a partnership or trust and dividends from abroad that are subject to UK income tax.

Other income comprises certain forms of savings income and will include, for example, interest from National Savings products, interest on securities, interest from partnerships and from trusts, settlements and estates. Generally income that is subject to tax for the year, as shown here, is the same as income due for the year but there are certain exceptions.

2. Income from which tax has been deducted at source is not always known to HMRC for cases not filing tax returns or claims forms. Estimates of missing bank and building society interest and dividends from United Kingdom companies are included in all the tables. For 2014-15, interest information submitted by interest paying institutions was used to supplement some cases. The remaining missing income is distributed, in a manner consistent with information from external survey data and the National Accounts, to individuals where there is no such income already recorded on the HMRC IT systems. The amount of income for which the distribution must be estimated is large and the potential margin of error inherent in such estimates must be kept in mind.

3. The title for this table has been changed from 'Investment income' to 'Property, interest, dividend and other income'. This change also affects column headings in this table, where columns previously called 'Investment income' have been renamed as 'Property, interest, dividend and other income'. This is to ensure that Tables 3.7 remain consistent with the historical back series from previous SPIs.

3.8 Deductions and reliefs, 2014-15

Taxpayers only

Numbers: thousands; Amounts: £ million; Means: £

Range of total income (lower limit)	Contributions to occupational pensions ^(a)			Contributions to personal pensions ^(b)			All other interest, charges and deductions ^{(c), (d)}			Total deductions and reliefs			Distribution of amounts of total deductions and reliefs %	Percentage of total deductions and reliefs					
	£	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount		Mean		Contributions to occupational pensions	Contributions to personal pensions	All other interest, charges and deductions	
																%	%	%	%
10,000 ^(e)	130	41	313	89	10	115	15	3	174	217	53	245	0.2	76.0	19.1	5.0			
11,000	202	86	425	132	19	144	28	9	316	325	113	350	0.4	75.6	16.7	7.7			
12,000	665	350	526	458	92	200	96	59	613	1,080	500	461	2.0	69.9	18.3	11.8			
15,000	1,290	863	668	831	223	268	169	144	851	2,010	1,230	613	4.8	70.2	18.1	11.7			
20,000	2,370	2,530	1,070	1,290	477	369	330	342	1,040	3,420	3,350	982	13.1	75.6	14.2	10.2			
30,000	2,690	4,900	1,820	1,260	907	717	454	609	1,340	3,660	6,410	1,750	25.1	76.4	14.1	9.5			
50,000	673	2,150	3,190	778	1,140	1,460	251	438	1,750	1,240	3,720	3,010	14.6	57.7	30.6	11.8			
70,000	271	1,190	4,390	420	1,210	2,870	175	420	2,400	610	2,820	4,610	11.0	42.3	42.8	14.9			
100,000	91	691	7,590	113	1,310	11,600	142	360	2,530	255	2,360	9,270	9.3	29.2	55.6	15.2			
150,000	26	265	10,300	40	697	17,300	57	207	3,650	91	1,170	12,800	4.6	22.7	59.7	17.7			
200,000	13	143	10,600	26	520	19,800	39	223	5,720	60	887	14,800	3.5	16.1	58.7	25.2			
300,000	6	79	13,400	15	383	25,900	25	251	10,000	35	713	20,200	2.8	11.1	53.8	35.2			
500,000	2	42	17,700	7	215	30,700	15	408	27,600	19	664	35,000	2.6	6.4	32.3	61.3			
1,000,000	1	21	18,900	3	97	37,500	8	1,410	170,000	10	1,530	155,000	6.0	1.4	6.3	92.3			
All ranges	8,430	13,300	1,580	5,470	7,300	1,330	1,800	4,880	2,710	13,000	25,500	1,960	100.0	52.3	28.6	19.1			

Source: Survey of Personal Incomes 2014-15

Table updated March 2017

Footnotes

(a) Contributions to occupational pensions include payments to an employer's occupational pension scheme (or any associated Additional Voluntary Contributions) which are deducted from pay before it is taxed.

(b) Contributions to personal pensions include retirement annuity relief, pension contributions to employer's schemes (without tax relief at the time of payments) and payments to registered pension schemes.

(c) All other interest, charges and deductions include gift aid payments to charities, gifts of qualifying investments to charities, gifts of property to charities, covenanted payments to charities, blind person's allowance and reliefs for qualifying personal loan interest, subscription for trade union for death benefit and loss reliefs.

(d) Mortgage interest relief for those individuals aged over 65 who took out a life annuity before March 1999 has been included in the total deductions and reliefs.

(e) Can include some taxpayers who are not entitled to a Personal Allowance whose total income can be less than the Personal Allowance of £10,000 for 2013-14 (see Annex B for details).

Notes on the Table

Deductions and reliefs, 2014-15

1. The contributions to personal pensions are in part based on information collected from financial institutions providing such products, but also administrative data from self-assessment returns. While about two-thirds by value of contributions to personal pensions are matched at the individual level to the SPI population, about one-third must be imputed. The contributions to occupational pensions schemes (discussed in the notes to table 3.6 (see note 2)) are almost entirely imputed using external survey data, including the distribution by earnings. The distributions shown in Table 3.8 by total income level should be viewed as indicative.

3.9

Self employment income assessable to tax, 2014-15

SIC 2007

Sources of income for individuals by range and industry^(a)

Numbers: thousands; Amounts: £ million

Range of self employment income in industry group (lower limit)	Agriculture, Forestry and Fishing		Manufacturing		Construction		Wholesale and Retail Trade; Repair of Motor Vehicles and		Transportation and Storage		Accommodation and Food Service Activities	
	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount
	£											
0	97	-	31	-	87	-	85	-	23	-	42	-
1	13	3	11	2	21	5	24	5	7	2	6	1
500	8	6	4	3	18	13	13	9	6	5	5	3
1,000	16	23	12	18	37	55	24	36	14	20	8	11
2,000	14	33	7	18	38	95	20	47	18	45	9	21
3,000	12	39	9	32	38	134	18	64	17	59	8	27
4,000	11	50	7	30	41	181	16	72	21	93	8	35
5,000	24	146	15	93	116	728	43	265	61	384	20	118
7,500	27	224	15	129	154	1,330	43	367	67	569	21	183
10,000	31	360	17	210	236	2,890	50	591	57	663	25	288
15,000	16	265	12	204	182	3,160	26	434	20	352	13	211
20,000	21	485	14	333	219	5,280	32	762	17	394	13	291
30,000	17	608	10	367	92	3,310	23	841	8	290	8	280
50,000	6	352	3	219	12	753	8	509	2	150	3	157
100,000	1	184	1	176	2	686	2	515	1	167	1	170
All ranges	314	2,780	167	1,830	1,290	18,600	428	4,520	338	3,190	189	1,800

Range of self employment income in industry group (lower limit)	Information & Communication		Financial, Insurance and Real Estate Activities		Legal & Accounting Activities ^(b)		Other Professional, Scientific and Technical		Administrative and Support Service Activities		Education	
	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount
	£											
0	21	-	41	-	15	-	64	-	46	-	29	-
1	6	1	5	1	7	2	18	4	20	5	16	4
500	5	4	3	2	5	4	13	10	22	17	13	9
1,000	8	11	6	9	8	11	19	28	36	53	20	28
2,000	4	9	5	12	5	13	17	40	33	81	17	40
3,000	3	11	4	12	5	18	15	53	28	97	12	43
4,000	4	18	4	17	5	22	15	65	32	143	14	62
5,000	8	47	9	52	9	57	30	182	64	395	25	154
7,500	7	61	7	61	8	71	26	220	60	508	23	194
10,000	9	105	11	126	12	147	35	430	48	569	28	336
15,000	6	97	7	110	6	107	22	379	21	366	11	182
20,000	7	168	7	181	10	231	27	663	15	369	10	236
30,000	7	246	9	324	12	434	25	953	8	304	4	156
50,000	4	253	8	501	17	1,220	14	904	2	140	1	84
100,000	2	426	11	6,400	37	11,300	8	1,900	1	302	-	103
All ranges	101	1,460	135	7,810	163	13,600	348	5,830	437	3,350	222	1,630

3.9

Self employment income assessable to tax, 2014-15

SIC 2007

Sources of income for individuals by range and industry^(a)

continued

Numbers: thousands; Amounts: £ million

Range of self employment income in industry group (lower limit)	Human Health and Social Work Activities		Arts, Entertainment and Recreation		Other Industries		Unknown Industries		All Industries	
	£	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount	No. of sources	Amount	No. of sources
0	..	..	..	..	..	..	..	..	..	..
1	13	3	19	4	15	3	57	13	245	55
500	11	8	12	9	12	9	44	31	185	133
1,000	21	31	20	30	23	36	64	90	324	462
2,000	16	40	14	33	20	49	52	122	284	669
3,000	16	57	12	42	24	82	41	136	263	878
4,000	15	66	8	34	22	96	38	162	261	1,130
5,000	31	191	22	132	43	263	81	480	607	3,630
7,500	31	263	19	159	47	402	76	627	642	5,350
10,000	34	409	20	243	43	507	83	955	759	8,810
15,000	17	284	11	184	20	338	42	688	446	7,360
20,000	20	481	12	269	18	426	41	960	496	11,500
30,000	24	892	8	311	9	338	23	829	300	10,500
50,000	35	2,260	4	239	2	121	8	488	138	8,320
100,000	35	4,200	2	885	1	168	3	866	122	28,600
All ranges	373	9,190	238	2,570	335	2,840	664	6,440	5,750	87,500

Source: Survey of Personal Incomes, 2014-15
Table updated March 2017

Footnote

(a) From 2009-10, industry categories are based on UK Standard Industrial Classification of Economic Activities 2007 (SIC2007). Most categories comprise one or several of the 21 Sections from SIC2007.

(b) Section M (Professional, Scientific and Technical Activities) has been split into two industry categories (Legal and Accounting Activities and Other Professional, Scientific and Technical Activities) so that Legal and Accounting Activities, a significant component of self employment activity, can be separately identified.

Notes on the table

1. Self employment income is as defined in the 'Notes to the table T3.6 paragraph 3'. Individuals are included in this according to whether (and how many) sets of pages covering income from trades or from partnerships were completed in the tax return. Such pages are required for all trades, and for all shares in partnerships, trading at any time in the tax year. If for any individual or source a loss is made, or the profits are completely offset by the deduction of capital allowances and/or losses brought forward from earlier years, the individual or source is included in the table but the amount of self-employment income is shown as nil.

2. Although special rules apply to businesses which have recently started or ceased trading, the general rule is that the profit assessable for 2014-15 are those earned in the business accounting periods ending in 2014-15. On average, profits assessable for 2014-15 may be regarded as profits arising in the calendar year 2014.

3. An individual with two or more sources of self employment income (from trades or partnerships) is counted more than once, according to the industry group and profit for each source.

3.10 Income of individuals with self employment sources, 2014-15

By range of self employment income and source

Numbers: thousands; Amounts: £ million

Range of self employment income (lower limit)	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Mean total income	Self employment as a percentage of total
	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount		
£											£	%
0	779	-	365	11,000	195	2,830	319	5,850	779	19,700	25,300	0
1	237	55	127	2,650	49	716	84	565	237	3,990	16,800	1
500	180	133	90	1,570	40	518	60	366	180	2,580	14,300	5
1,000	310	462	144	2,270	69	827	104	631	310	4,190	13,500	11
2,000	269	669	107	1,580	57	635	81	499	269	3,380	12,500	20
3,000	252	878	88	1,220	50	526	73	389	252	3,010	12,000	29
4,000	251	1,130	72	1,020	44	452	69	375	251	2,970	11,800	38
5,000	581	3,630	144	1,770	87	878	148	837	581	7,110	12,200	51
7,500	616	5,350	96	1,210	66	621	138	632	616	7,810	12,700	68
10,000	725	8,810	107	1,510	80	836	193	1,270	725	12,400	17,100	71
15,000	424	7,360	60	953	46	522	125	677	424	9,520	22,400	77
20,000	474	11,500	53	1,050	52	629	159	833	474	14,000	29,600	82
30,000	281	10,500	33	1,080	33	486	127	811	281	12,900	45,900	82
50,000	120	8,320	22	1,610	18	391	82	856	120	11,200	92,800	75
100,000	95	28,600	23	1,690	9	316	82	2,230	95	32,900	346,000	87
All ranges	5,600	87,500	1,530	32,200	895	11,200	1,840	16,800	5,600	148,000	26,400	59

Source: Survey of Personal Incomes, 2014-15

Table updated April 2017

This table was originally published on 2 March 2017. Following the identification of an error in the table affecting 4 figures, it was corrected and re-published in April 2017. The figures that were affected are as follows: in the total income column the number of individuals with zero self employment income and the total ("all ranges") figures; also the figures in the corresponding rows of the mean total income column.

Notes on the table

1. Self employment income is as defined in the 'Notes to the table T3.6 paragraph 3'. Individuals are included in this according to whether (and how many) sets of pages covering income from trades or from partnerships were completed in the tax return. Such pages are required for all trades, and for all shares in partnerships, trading at any time in the tax year. If for any individual or source a loss is made, or the profits are completely offset by the deduction of capital allowances and/or losses brought forward from earlier years, the individual or source is included in the table but the amount of self-employment income is shown as nil.
2. Although special rules apply to businesses which have recently started or ceased trading, the general rule is that the profit assessable for 2014-15 are those earned in the business accounting periods ending in 2014-15. On average, profits assessable for 2014-15 may be regarded as profits arising in the calendar year 2014.
3. Each individual is counted only once. This table shows how many of the individuals with self-employment income in any of the given ranges also have other sources of income, and the amounts arising from these sources. Employment income consists of income assessed under the Income Tax (Earnings and Pensions) Act 2003 and other miscellaneous income.
4. The 'Other earned income excluding pensions' column has been renamed as 'Employment income' and the 'Investment income' column has been renamed as 'Property, interest, dividend and other income'. This change ensures that the income components remains consistent with the historical back series from previous SPLs.
5. The notes to Table 3.7 also apply to this table.

3.11 Income and tax, by gender, region and country, 2014-15

Taxpayers only

Region and Gender

Numbers: thousands; Amounts: £ million

Range of total income (lower limit) £	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Total tax	
	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount
United Kingdom												
Total												
10,000 ^(a)	221	1,750	790	7,410	381	3,390	964	587	1,260	13,100	1,260	108
11,000	663	5,970	3,490	40,600	2,250	25,000	4,700	2,760	5,740	74,400	5,740	2,980
15,000	609	7,070	4,300	68,100	1,930	26,900	5,020	3,690	6,080	106,000	6,080	8,350
20,000	777	11,800	6,030	134,000	2,040	35,100	6,720	8,120	7,730	189,000	7,730	21,100
30,000	618	12,100	5,640	185,000	1,370	28,900	6,150	24,400	6,600	251,000	6,600	34,700
50,000	159	4,490	1,460	73,500	313	8,880	1,460	9,810	1,670	96,600	1,670	19,200
70,000	101	4,370	723	49,000	147	5,410	711	9,740	829	68,500	829	17,000
100,000	80	5,450	364	34,900	67	3,080	300	7,230	425	50,700	425	15,300
150,000	37	3,540	128	17,300	22	1,210	111	3,730	151	25,700	151	8,630
200,000	26	3,670	85	16,000	15	988	78	3,610	101	24,300	101	8,780
300,000	16	3,890	49	14,300	8	690	47	3,280	59	22,100	59	8,450
500,000	11	4,980	24	12,200	3	383	26	3,050	30	20,700	30	8,130
1,000,000	7	9,060	12	19,000	2	263	14	6,920	15	35,200	15	13,900
All Ranges	3,330	78,200	23,100	672,000	8,550	140,000	26,300	86,900	30,700	977,000	30,700	167,000
Male												
10,000 ^(a)	151	1,270	285	2,600	164	1,480	340	233	538	5,600	538	49
11,000	465	4,500	1,360	15,600	1,090	12,600	1,900	1,120	2,600	33,800	2,600	1,380
15,000	446	5,650	2,040	32,200	1,070	15,600	2,410	1,770	3,170	55,200	3,170	4,350
20,000	578	9,610	3,360	74,900	1,260	22,700	3,780	4,400	4,540	112,000	4,540	12,500
30,000	439	9,180	3,590	118,000	967	21,500	3,950	15,600	4,290	164,000	4,290	22,900
50,000	110	3,140	1,050	52,800	236	7,090	1,020	6,300	1,190	69,300	1,190	14,000
70,000	70	2,910	543	37,300	113	4,380	522	6,550	618	51,100	618	12,800
100,000	60	3,960	286	27,900	53	2,540	227	5,030	330	39,400	330	11,900
150,000	29	2,780	105	14,300	18	1,040	88	2,720	122	20,900	122	7,020
200,000	22	3,060	71	13,400	12	824	63	2,650	83	20,000	83	7,230
300,000	14	3,230	42	12,400	6	573	40	2,560	50	18,800	50	7,190
500,000	16	12,800	33	28,400	4	610	35	8,480	41	50,300	41	19,800
All ranges	2,400	62,100	12,800	430,000	4,990	90,900	14,400	57,400	17,600	640,000	17,600	121,000
Female												
10,000 ^(a)	69	477	505	4,810	218	1,910	624	355	720	7,550	720	59
11,000	198	1,470	2,130	25,000	1,160	12,500	2,800	1,640	3,140	40,600	3,140	1,600
15,000	163	1,420	2,260	35,800	863	11,400	2,610	1,910	2,910	50,500	2,910	4,000
20,000	199	2,220	2,670	59,500	780	12,400	2,940	3,720	3,200	77,800	3,200	8,600
30,000	179	2,900	2,050	67,600	399	7,390	2,200	8,820	2,310	86,700	2,310	11,800
50,000	49	1,350	417	20,600	76	1,790	431	3,510	472	27,300	472	5,280
70,000	31	1,470	180	11,700	34	1,030	189	3,200	211	17,400	211	4,210
100,000	20	1,490	78	7,070	15	538	73	2,200	95	11,300	95	3,340
150,000	8	764	23	2,910	4	175	22	1,010	28	4,850	28	1,620
200,000	4	609	14	2,600	3	164	15	962	18	4,330	18	1,550
300,000	3	655	7	1,840	1	118	8	715	9	3,320	9	1,260
500,000	2	1,240	4	2,810	1	36	5	1,490	5	5,580	5	2,170
All ranges	924	16,100	10,300	242,000	3,560	49,400	11,900	29,500	13,100	337,000	13,100	45,500

3.11 Income and tax, by gender, region and country, 2014-15

Taxpayers only

Continued

Region and Gender

Numbers: thousands; Amounts: £ million

Range of total income (lower limit)	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Total tax	
	£	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	
England												
Total												
10,000 ^(a)	188	1,510	657	6,170	305	2,710	781	439	1,030	10,800	1,030	81
11,000	567	5,150	2,890	33,600	1,840	20,500	3,870	2,280	4,740	61,500	4,740	2,460
15,000	524	6,140	3,560	56,200	1,590	22,100	4,140	3,120	5,040	87,600	5,040	6,910
20,000	672	10,400	5,020	112,000	1,670	28,600	5,570	7,010	6,430	158,000	6,430	17,600
30,000	523	10,300	4,770	156,000	1,150	24,300	5,200	21,500	5,580	212,000	5,580	29,400
50,000	136	3,790	1,270	63,700	267	7,540	1,260	8,680	1,440	83,700	1,440	16,700
70,000	86	3,640	636	43,000	127	4,760	625	8,630	727	60,100	727	14,900
100,000	68	4,540	321	30,800	59	2,730	266	6,500	373	44,500	373	13,500
150,000	32	3,040	113	15,300	19	1,100	99	3,350	133	22,800	133	7,670
200,000	23	3,290	77	14,400	13	898	71	3,230	91	21,800	91	7,910
300,000	15	3,570	45	13,100	7	639	44	2,930	54	20,300	54	7,750
500,000	10	4,420	22	11,300	3	335	24	2,730	28	18,700	28	7,400
1,000,000	6	8,340	11	17,600	2	256	13	6,400	14	32,600	14	12,800
All Ranges	2,850	68,200	19,400	573,000	7,060	116,000	22,000	76,800	25,700	834,000	25,700	145,000
Male												
10,000 ^(a)	128	1,090	235	2,150	127	1,150	269	166	435	4,560	435	36
11,000	399	3,900	1,120	12,900	890	10,300	1,560	908	2,150	28,000	2,150	1,140
15,000	384	4,920	1,690	26,500	884	12,900	1,980	1,470	2,630	45,800	2,630	3,600
20,000	502	8,490	2,790	62,000	1,030	18,500	3,120	3,800	3,770	92,900	3,770	10,400
30,000	371	7,920	3,040	99,200	810	18,000	3,340	13,700	3,630	139,000	3,630	19,400
50,000	94	2,660	901	45,400	201	6,010	881	5,530	1,030	59,600	1,030	12,000
70,000	59	2,420	474	32,500	97	3,840	456	5,810	538	44,500	538	11,100
100,000	50	3,280	251	24,400	46	2,250	201	4,530	288	34,400	288	10,500
150,000	25	2,380	93	12,700	16	935	79	2,450	108	18,400	108	6,210
200,000	19	2,720	63	12,000	11	747	57	2,360	74	17,800	74	6,460
300,000	12	2,970	39	11,400	6	532	37	2,300	46	17,300	46	6,600
500,000	15	11,700	30	26,200	4	560	33	7,870	37	46,300	37	18,300
All ranges	2,060	54,500	10,700	367,000	4,120	75,700	12,000	50,900	14,700	548,000	14,700	106,000
Female												
10,000 ^(a)	60	418	422	4,010	178	1,560	512	273	595	6,270	595	45
11,000	169	1,260	1,760	20,700	955	10,200	2,310	1,370	2,590	33,600	2,590	1,320
15,000	140	1,230	1,870	29,700	706	9,260	2,160	1,640	2,410	41,800	2,410	3,310
20,000	171	1,920	2,230	49,600	637	10,000	2,440	3,220	2,660	64,800	2,660	7,160
30,000	151	2,420	1,730	56,900	340	6,270	1,860	7,760	1,950	73,400	1,950	10,000
50,000	42	1,130	368	18,200	66	1,530	381	3,150	416	24,100	416	4,660
70,000	27	1,220	162	10,600	30	921	169	2,830	188	15,500	188	3,770
100,000	17	1,260	70	6,370	13	482	65	1,970	85	10,100	85	2,990
150,000	6	656	21	2,670	4	163	20	902	26	4,390	26	1,460
200,000	4	568	13	2,430	3	151	14	878	17	4,030	17	1,450
300,000	2	595	6	1,690	1	107	7	625	8	3,020	8	1,150
500,000	1	1,050	4	2,630	1	32	4	1,270	4	4,980	4	1,940
All ranges	791	13,700	8,660	206,000	2,930	40,700	9,950	25,900	10,900	286,000	10,900	39,300
North East												
Total												
10,000 ^(a)	6	52	34	311	16	137	39	14	49	514	49	4
11,000	20	187	143	1,670	100	1,110	200	92	236	3,060	236	123
15,000	14	150	176	2,840	84	1,210	211	101	247	4,300	247	341
20,000	18	248	234	5,250	81	1,390	259	232	292	7,130	292	794
30,000	16	311	194	6,490	45	830	202	603	218	8,230	218	1,140
50,000	4	109	43	2,200	10	225	41	225	48	2,750	48	544
70,000	2	85	18	1,260	4	121	17	184	20	1,650	20	403
100,000	2	124	7	703	2	61	6	135	9	1,020	9	297
150,000	1	87	2	269	-	18	2	71	3	445	3	140
200,000	1	154	1	371	..	..	1	179	2	732	2	263
All Ranges	84	1,510	853	21,400	340	5,130	979	1,840	1,120	29,800	1,120	4,050
Male												
10,000 ^(a)	5	38	12	97	8	66	13	5	20	207	20	2
11,000	14	140	54	631	48	559	82	37	105	1,370	105	56
15,000	10	115	85	1,360	48	726	104	52	129	2,260	129	179
20,000	12	184	139	3,130	52	934	153	126	178	4,380	178	494
30,000	12	249	133	4,440	34	630	138	425	151	5,750	151	804
50,000	3	72	33	1,700	8	180	31	158	37	2,110	37	424
70,000	2	60	15	1,030	3	111	13	148	16	1,350	16	332
100,000	2	94	6	602	1	51	5	100	7	848	7	249
150,000	1	68	2	234	-	14	2	57	2	374	2	117
200,000	1	140	1	350	..	..	1	127	2	645	2	233
All Ranges	60	1,160	481	13,600	203	3,300	544	1,240	648	19,300	648	2,890
Female												
10,000 ^(a)	2	13	22	214	8	70	26	9	29	307	29	2
11,000	6	47	89	1,040	52	551	118	55	131	1,700	131	66
15,000	4	35	91	1,470	36	483	107	49	118	2,040	118	161
20,000	6	64	95	2,120	28	458	105	106	114	2,750	114	300
30,000	4	62	61	2,050	11	200	64	178	67	2,490	67	337
50,000	1	36	10	492	2	45	10	67	11	640	11	120
70,000	..	..	3	231	..	..	3	36	4	302	4	71
100,000	-	29	1	101	..	..	1	34	1	174	1	49
150,000	..	..	..	..	..	..	-	14	-	71	-	22
200,000	..	..	..	..	..	..	..	..	..	..	..	..
All Ranges	24	343	373	7,780	137	1,830	435	600	476	10,600	476	1,160

3.11 Income and tax, by gender, region and country, 2014-15

Taxpayers only

Continued

Region and Gender

Numbers: thousands; Amounts: £ million

Range of total income (lower limit)	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Total tax	
	£	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	
North West												
Total												
10,000 ^(a)	22	182	90	839	46	414	110	53	142	1,490	142	11
11,000	63	569	412	4,840	265	2,980	548	250	666	8,640	666	350
15,000	53	615	502	7,960	216	3,020	579	345	688	11,900	688	943
20,000	63	912	653	14,600	219	3,760	725	753	819	20,000	819	2,220
30,000	46	837	571	18,700	133	2,840	617	2,380	654	24,700	654	3,400
50,000	12	342	132	6,640	28	807	129	817	148	8,610	148	1,710
70,000	8	354	56	3,760	11	395	53	693	63	5,200	63	1,270
100,000	6	465	25	2,280	5	204	20	558	29	3,510	29	1,040
150,000	3	333	8	991	2	84	7	274	10	1,680	10	551
200,000	3	678	8	2,300	2	147	8	1,360	9	4,490	9	1,700
All Ranges	282	5,290	2,460	62,900	926	14,700	2,800	7,480	3,230	90,300	3,230	13,200
Male												
10,000 ^(a)	16	140	32	292	19	181	39	21	60	635	60	5
11,000	45	436	176	2,050	132	1,520	232	104	315	4,110	315	170
15,000	40	500	242	3,840	117	1,710	278	188	358	6,240	358	492
20,000	46	731	363	8,060	135	2,450	406	423	476	11,700	476	1,310
30,000	32	605	377	12,300	94	2,120	409	1,630	438	16,700	438	2,310
50,000	9	240	97	4,900	22	660	95	573	110	6,370	110	1,280
70,000	5	227	44	2,980	9	332	40	472	49	4,010	49	992
100,000	5	329	20	1,830	4	160	15	409	23	2,730	23	817
150,000	3	269	7	873	1	67	6	189	8	1,400	8	460
200,000	3	582	7	2,100	2	125	7	1,120	8	3,920	8	1,490
All Ranges	204	4,060	1,360	39,200	533	9,320	1,530	5,130	1,850	57,700	1,850	9,320
Female												
10,000 ^(a)	6	42	58	547	27	233	72	32	81	855	81	6
11,000	18	132	236	2,800	133	1,460	315	147	351	4,540	351	179
15,000	13	116	260	4,120	99	1,310	301	157	330	5,710	330	451
20,000	17	181	289	6,490	84	1,310	319	330	343	8,320	343	917
30,000	14	232	194	6,380	40	724	208	751	216	8,090	216	1,090
50,000	4	102	35	1,740	6	147	34	244	39	2,230	39	428
70,000	3	126	12	779	2	62	13	221	15	1,190	15	281
100,000	2	136	5	446	1	44	5	149	7	774	7	222
150,000	1	64	1	118	-	17	1	85	2	284	2	92
200,000	-	97	1	208	-	23	1	239	1	565	1	209
All Ranges	77	1,230	1,090	23,600	393	5,330	1,270	2,350	1,380	32,600	1,380	3,880
Yorkshire and the Humber												
Total												
10,000 ^(a)	16	126	70	667	31	275	80	39	105	1,110	105	8
11,000	50	455	301	3,530	196	2,180	406	196	490	6,370	490	256
15,000	47	534	377	5,940	167	2,290	433	276	520	9,050	520	715
20,000	51	765	500	11,100	164	2,740	546	567	621	15,200	621	1,690
30,000	39	761	414	13,600	99	1,990	445	1,560	475	17,900	475	2,480
50,000	10	292	89	4,450	20	551	88	567	101	5,860	101	1,160
70,000	6	264	38	2,510	9	299	37	533	44	3,610	44	885
100,000	5	386	17	1,510	4	166	15	424	21	2,490	21	731
150,000	2	207	5	678	1	49	5	189	7	1,120	7	366
200,000	2	557	5	1,320	1	120	6	803	7	2,800	7	1,060
All Ranges	228	4,350	1,820	45,300	692	10,700	2,060	5,150	2,390	65,500	2,390	9,350
Male												
10,000 ^(a)	11	91	25	234	13	109	26	16	43	451	43	3
11,000	35	332	112	1,300	100	1,170	168	90	222	2,890	222	118
15,000	33	413	183	2,870	97	1,390	212	139	276	4,810	276	380
20,000	38	613	297	6,580	107	1,850	325	337	383	9,380	383	1,050
30,000	28	584	284	9,370	72	1,500	306	1,030	329	12,500	329	1,740
50,000	7	197	66	3,300	16	450	64	364	74	4,310	74	868
70,000	4	173	29	1,930	7	250	28	377	33	2,730	33	680
100,000	4	269	14	1,250	3	138	12	298	16	1,960	16	580
150,000	2	158	5	598	1	41	4	143	6	940	6	308
200,000	2	502	5	1,210	1	112	5	668	6	2,490	6	950
All Ranges	163	3,330	1,020	28,700	415	7,000	1,150	3,460	1,390	42,500	1,390	6,680
Female												
10,000 ^(a)	5	35	45	433	19	166	55	23	62	658	62	5
11,000	15	123	188	2,230	96	1,010	238	106	268	3,470	268	138
15,000	14	121	194	3,070	70	903	221	138	244	4,230	244	335
20,000	12	152	202	4,500	57	896	221	230	238	5,770	238	635
30,000	11	177	130	4,240	27	494	139	527	146	5,440	146	737
50,000	3	95	24	1,150	4	101	24	203	27	1,550	27	296
70,000	2	91	9	576	2	49	9	156	11	872	11	205
100,000	1	117	3	259	1	29	4	126	4	531	4	151
150,000	-	49	1	80	-	-	1	45	1	182	1	59
200,000	-	-	1	108	-	-	1	135	1	305	1	112
All Ranges	64	1,010	797	16,600	277	3,670	912	1,690	1,000	23,000	1,000	2,670

3.11 Income and tax, by gender, region and country, 2014-15

Taxpayers only

Continued

Region and Gender

Numbers: thousands; Amounts: £ million

Range of total income (lower limit)	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Total tax		
	£	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount
East Midlands													
Total													
10,000 ^(a)	13	99	58	545	33	296	77	33	92	973	92	7	
11,000	44	390	269	3,120	180	2,030	371	193	441	5,720	441	227	
15,000	38	423	329	5,230	146	2,050	384	237	458	7,940	458	626	
20,000	51	746	433	9,570	149	2,490	484	574	549	13,400	549	1,490	
30,000	37	741	380	12,400	93	1,890	412	1,570	439	16,600	439	2,290	
50,000	9	244	86	4,330	19	468	83	536	96	5,580	96	1,110	
70,000	5	228	39	2,610	9	320	38	584	45	3,740	45	925	
100,000	4	280	20	1,790	4	168	17	469	23	2,710	23	812	
150,000	2	197	6	703	1	56	5	229	7	1,180	7	390	
200,000	2	431	6	1,760	1	115	6	637	7	2,940	7	1,120	
All Ranges	204	3,770	1,630	42,100	637	9,870	1,880	5,060	2,160	60,800	2,160	9,000	
Male													
10,000 ^(a)	9	74	20	185	14	122	27	9	37	391	37	3	
11,000	31	292	105	1,200	96	1,110	161	91	207	2,700	207	110	
15,000	29	352	162	2,530	90	1,310	195	117	248	4,310	248	338	
20,000	39	607	259	5,730	98	1,700	292	328	342	8,370	342	940	
30,000	28	589	260	8,470	70	1,450	284	1,050	305	11,600	305	1,610	
50,000	7	187	66	3,340	14	379	62	344	73	4,250	73	853	
70,000	3	142	31	2,120	7	269	29	417	36	2,950	36	738	
100,000	3	210	16	1,510	3	140	13	345	18	2,200	18	666	
150,000	2	163	5	612	1	43	4	173	6	991	6	327	
200,000	2	383	5	1,560	1	96	5	514	6	2,550	6	970	
All Ranges	152	3,000	930	27,300	394	6,620	1,070	3,390	1,280	40,300	1,280	6,560	
Female													
10,000 ^(a)	4	24	38	360	20	174	50	24	55	583	55	4	
11,000	12	88	164	1,920	85	913	211	102	235	3,020	235	117	
15,000	9	71	168	2,700	56	736	189	120	209	3,630	209	288	
20,000	12	139	174	3,830	51	789	192	245	207	5,000	207	549	
30,000	9	152	120	3,920	23	443	128	521	134	5,040	134	684	
50,000	2	56	21	994	4	89	21	191	23	1,330	23	256	
70,000	2	86	8	486	2	51	8	167	10	789	10	187	
100,000	1	69	3	284	1	28	3	124	4	505	4	146	
150,000	..	..	1	92	..	..	1	56	1	194	1	63
200,000	..	..	1	201	..	..	1	122	1	391	1	146
All Ranges	52	768	697	14,800	242	3,250	805	1,670	880	20,500	880	2,440	
West Midlands													
Total													
10,000 ^(a)	17	140	67	630	38	347	86	41	110	1,160	110	9	
11,000	51	444	335	3,930	223	2,490	456	226	547	7,090	547	282	
15,000	46	517	392	6,230	171	2,360	452	280	540	9,390	540	741	
20,000	58	855	518	11,500	162	2,630	559	622	641	15,700	641	1,740	
30,000	42	805	441	14,600	99	1,930	475	1,770	506	19,100	506	2,640	
50,000	10	272	100	5,030	21	564	99	653	113	6,520	113	1,290	
70,000	7	314	46	2,990	10	359	44	644	52	4,310	52	1,060	
100,000	5	318	20	1,870	4	194	17	460	24	2,840	24	847	
150,000	2	191	6	798	1	63	6	225	8	1,280	8	422	
200,000	3	595	7	1,710	2	153	7	793	8	3,250	8	1,230	
All Ranges	240	4,450	1,930	49,300	730	11,100	2,200	5,710	2,550	70,600	2,550	10,300	
Male													
10,000 ^(a)	13	109	23	210	15	142	29	15	45	477	45	4	
11,000	36	344	134	1,570	112	1,310	192	93	255	3,320	255	135	
15,000	34	422	199	3,150	100	1,440	230	146	296	5,160	296	406	
20,000	45	726	300	6,710	103	1,740	325	358	390	9,540	390	1,070	
30,000	31	643	294	9,740	71	1,450	319	1,170	342	13,000	342	1,810	
50,000	7	191	75	3,800	15	451	72	431	84	4,870	84	976	
70,000	5	218	36	2,380	8	295	34	434	40	3,330	40	821	
100,000	4	232	17	1,570	3	155	14	325	19	2,280	19	686	
150,000	2	161	5	708	1	56	5	168	6	1,090	6	363	
200,000	2	476	6	1,540	2	126	6	634	7	2,780	7	1,050	
All Ranges	178	3,520	1,090	31,400	430	7,170	1,220	3,770	1,490	45,800	1,490	7,320	
Female													
10,000 ^(a)	5	31	44	420	23	205	57	26	64	682	64	5	
11,000	15	100	201	2,360	111	1,180	265	133	292	3,770	292	148	
15,000	12	95	193	3,080	71	925	222	134	244	4,240	244	335	
20,000	13	128	218	4,840	59	890	234	263	252	6,120	252	674	
30,000	11	162	147	4,850	28	480	156	598	164	6,090	164	822	
50,000	3	81	25	1,230	5	113	26	222	29	1,650	29	314	
70,000	2	95	10	613	2	64	11	210	12	982	12	235	
100,000	1	86	4	298	1	39	4	135	5	558	5	161	
150,000	..	..	1	91	..	..	1	56	1	184	1	59
200,000	..	119	1	168	..	27	1	159	1	473	1	176	
All Ranges	62	928	844	17,900	300	3,930	977	1,940	1,060	24,700	1,060	2,930	

3.11 Income and tax, by gender, region and country, 2014-15

Taxpayers only

Continued

Region and Gender

Numbers: thousands; Amounts: £ million

Range of total income (lower limit)	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Total tax		
	£	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount
East of England													
Total													
10,000 ^(a)	21	163	72	668	38	353	90	50	117	1,240	117	8	
11,000	68	633	314	3,630	210	2,330	435	260	529	6,860	529	272	
15,000	65	760	381	5,960	193	2,700	462	386	565	9,810	565	769	
20,000	92	1,480	557	12,300	202	3,510	632	834	738	18,100	738	2,030	
30,000	71	1,410	555	18,100	147	3,150	616	2,670	663	25,300	663	3,500	
50,000	17	481	164	8,240	35	998	164	1,120	187	10,800	187	2,160	
70,000	11	482	83	5,600	18	633	82	1,160	95	7,870	95	1,960	
100,000	8	534	42	4,030	8	353	34	847	48	5,760	48	1,750	
150,000	4	357	14	1,900	3	138	13	426	17	2,830	17	956	
200,000	6	2,140	19	6,230	3	249	19	1,730	23	10,400	23	3,970	
All Ranges	363	8,440	2,200	66,600	856	14,400	2,550	9,480	2,980	99,000	2,980	17,400	
Male													
10,000 ^(a)	14	115	27	249	17	159	32	16	51	541	51	4	
11,000	49	482	113	1,250	102	1,180	168	99	232	3,010	232	122	
15,000	48	605	176	2,740	108	1,590	221	177	294	5,120	294	399	
20,000	70	1,240	308	6,790	125	2,280	355	449	436	10,800	436	1,210	
30,000	51	1,110	354	11,500	105	2,380	398	1,700	436	16,700	436	2,330	
50,000	12	340	120	6,060	26	776	117	709	136	7,890	136	1,590	
70,000	8	313	63	4,350	14	510	61	774	72	5,950	72	1,490	
100,000	6	399	34	3,340	6	292	26	602	39	4,630	39	1,410	
150,000	3	297	12	1,610	2	122	10	326	14	2,350	14	796	
200,000	6	1,960	17	5,590	2	196	16	1,410	20	9,160	20	3,510	
All Ranges	266	6,860	1,220	43,500	507	9,480	1,410	6,270	1,730	66,100	1,730	12,900	
Female													
10,000 ^(a)	7	48	45	419	22	194	58	34	66	696	66	5	
11,000	19	151	202	2,370	108	1,150	267	161	297	3,840	297	151	
15,000	17	154	205	3,210	85	1,120	241	209	271	4,690	271	371	
20,000	22	245	249	5,520	77	1,230	277	385	302	7,380	302	818	
30,000	20	298	201	6,530	42	768	217	963	227	8,560	227	1,170	
50,000	5	140	45	2,180	9	222	47	414	51	2,960	51	572	
70,000	3	169	20	1,250	4	123	21	381	23	1,920	23	466	
100,000	2	136	8	691	2	61	8	245	10	1,130	10	337	
150,000	1	61	2	297	-	16	2	100	3	473	3	159	
200,000	1	179	2	638	1	53	3	321	3	1,190	3	451	
All Ranges	97	1,580	978	23,100	349	4,930	1,140	3,210	1,250	32,800	1,250	4,500	
London													
Total													
10,000 ^(a)	39	335	97	927	23	197	98	80	148	1,540	148	14	
11,000	101	982	378	4,450	148	1,640	417	329	572	7,410	572	304	
15,000	98	1,250	460	7,400	136	1,900	475	445	632	11,000	632	882	
20,000	128	2,220	771	17,700	158	2,650	786	1,100	957	23,600	957	2,670	
30,000	101	2,100	891	30,100	132	2,640	929	3,860	1,010	38,700	1,010	5,430	
50,000	28	765	283	14,700	36	971	278	1,750	311	18,100	311	3,650	
70,000	17	658	156	11,000	18	704	151	1,810	171	14,200	171	3,590	
100,000	15	987	86	8,740	10	449	68	1,450	97	11,600	97	3,580	
150,000	8	790	36	5,200	4	230	29	832	41	7,050	41	2,410	
200,000	22	10,500	63	26,800	6	562	59	5,380	75	43,200	75	16,700	
All Ranges	556	20,500	3,220	127,000	671	11,900	3,290	17,000	4,010	177,000	4,010	39,200	
Male													
10,000 ^(a)	27	244	40	376	10	84	37	39	72	743	72	7	
11,000	73	761	164	1,920	66	754	169	130	276	3,570	276	148	
15,000	74	1,020	216	3,450	66	956	211	211	323	5,640	323	453	
20,000	98	1,840	391	8,870	86	1,540	394	592	520	12,800	520	1,460	
30,000	69	1,580	488	16,300	80	1,700	510	2,340	568	21,900	568	3,070	
50,000	18	509	174	8,980	23	668	169	1,080	192	11,200	192	2,280	
70,000	11	422	104	7,390	12	504	99	1,170	114	9,490	114	2,410	
100,000	11	674	61	6,230	7	338	47	963	68	8,210	68	2,530	
150,000	6	580	27	3,940	3	186	22	579	31	5,290	31	1,810	
200,000	18	9,260	51	23,000	5	490	48	4,500	61	37,200	61	14,400	
All Ranges	405	16,900	1,720	80,400	358	7,220	1,700	11,600	2,230	116,000	2,230	28,600	
Female													
10,000 ^(a)	12	91	57	551	13	113	61	41	76	796	76	7	
11,000	28	221	213	2,530	82	889	248	199	296	3,840	296	156	
15,000	24	231	244	3,950	70	946	264	235	309	5,370	309	429	
20,000	30	373	380	8,780	72	1,110	392	507	437	10,800	437	1,210	
30,000	32	522	403	13,800	52	934	419	1,510	441	16,800	441	2,350	
50,000	10	256	109	5,680	13	303	110	668	119	6,910	119	1,370	
70,000	6	236	52	3,640	6	200	52	640	57	4,720	57	1,180	
100,000	4	313	25	2,500	3	111	21	487	29	3,420	29	1,040	
150,000	2	210	9	1,260	1	43	8	252	10	1,770	10	602	
200,000	4	1,200	11	3,850	1	72	11	882	14	6,000	14	2,300	
All Ranges	152	3,650	1,500	46,600	313	4,720	1,590	5,420	1,790	60,400	1,790	10,700	

3.11 Income and tax, by gender, region and country, 2014-15

Taxpayers only

Continued

Region and Gender

Numbers: thousands; Amounts: £ million

Range of total income (lower limit)	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Total tax		
	£	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount
South East													
Total													
10,000 ^(a)	32	249	100	939	46	394	115	77	158	1,660	158	12	
11,000	102	927	419	4,800	295	3,230	587	423	724	9,390	724	374	
15,000	97	1,140	553	8,590	283	3,930	675	654	822	14,300	822	1,120	
20,000	128	1,990	826	18,200	315	5,610	959	1,440	1,110	27,300	1,110	3,040	
30,000	108	2,160	870	28,000	250	5,710	982	4,570	1,060	40,400	1,060	5,590	
50,000	29	822	265	13,000	66	2,020	269	2,060	309	18,000	309	3,570	
70,000	20	830	151	10,200	34	1,370	152	2,110	175	14,500	175	3,610	
100,000	14	929	80	7,750	16	832	66	1,550	93	11,100	93	3,380	
150,000	7	598	28	3,870	5	337	24	779	33	5,580	33	1,900	
200,000	12	3,780	39	13,800	6	594	37	3,250	46	21,400	46	8,260	
All Ranges	548	13,400	3,330	109,000	1,320	24,000	3,870	16,900	4,520	164,000	4,520	30,800	
Male													
10,000 ^(a)	20	173	32	298	16	138	34	26	61	636	61	5	
11,000	70	684	144	1,610	125	1,410	208	150	298	3,860	298	155	
15,000	70	899	240	3,700	152	2,220	302	272	406	7,100	406	551	
20,000	92	1,580	430	9,530	189	3,580	513	719	622	15,400	622	1,730	
30,000	76	1,640	545	17,500	174	4,220	625	2,840	682	26,200	682	3,660	
50,000	21	589	190	9,440	51	1,660	190	1,270	223	13,000	223	2,610	
70,000	14	581	114	7,840	26	1,100	113	1,400	132	10,900	132	2,740	
100,000	10	688	64	6,320	13	717	52	1,080	74	8,800	74	2,700	
150,000	5	481	23	3,290	4	293	19	578	27	4,640	27	1,580	
200,000	10	3,360	34	12,400	5	523	32	2,620	40	18,900	40	7,320	
All Ranges	388	10,700	1,820	72,000	756	15,900	2,090	11,000	2,560	110,000	2,560	23,100	
Female													
10,000 ^(a)	11	77	68	641	30	256	81	50	97	1,030	97	7	
11,000	32	242	275	3,190	169	1,820	379	273	427	5,530	427	219	
15,000	27	242	313	4,890	131	1,700	372	382	415	7,220	415	569	
20,000	36	404	396	8,700	126	2,030	445	723	486	11,900	486	1,310	
30,000	32	523	325	10,400	76	1,480	357	1,740	375	14,200	375	1,930	
50,000	9	234	75	3,610	15	366	79	785	86	4,990	86	962	
70,000	5	249	36	2,330	8	269	39	713	43	3,560	43	867	
100,000	3	241	16	1,430	3	115	15	474	19	2,260	19	676	
150,000	1	116	5	584	1	44	4	202	6	946	6	315	
200,000	1	422	5	1,380	1	71	5	625	6	2,500	6	940	
All Ranges	159	2,750	1,510	37,200	560	8,170	1,780	5,960	1,960	54,100	1,960	7,790	
South West													
Total													
10,000 ^(a)	21	160	69	642	34	292	84	53	109	1,150	109	8	
11,000	70	578	316	3,590	229	2,480	447	314	537	6,960	537	274	
15,000	67	752	385	6,020	194	2,680	469	392	566	9,850	566	774	
20,000	84	1,210	526	11,400	219	3,770	619	892	708	17,300	708	1,920	
30,000	64	1,220	454	14,300	151	3,280	523	2,520	562	21,300	562	2,910	
50,000	16	463	106	5,050	33	935	111	952	128	7,400	128	1,460	
70,000	10	430	49	3,090	15	565	52	915	60	5,000	60	1,210	
100,000	8	516	24	2,090	7	301	22	600	29	3,510	29	1,030	
150,000	3	276	8	918	2	124	8	326	10	1,640	10	540	
200,000	4	810	7	2,080	2	160	8	1,170	9	4,220	9	1,580	
All Ranges	346	6,410	1,940	49,200	887	14,600	2,340	8,130	2,720	78,300	2,720	11,700	
Male													
10,000 ^(a)	13	103	23	213	16	146	32	19	46	480	46	4	
11,000	47	426	120	1,340	109	1,240	177	114	240	3,130	240	127	
15,000	47	587	183	2,880	106	1,540	228	173	297	5,180	297	405	
20,000	61	969	303	6,600	137	2,480	362	466	428	10,500	428	1,180	
30,000	45	929	303	9,540	110	2,540	352	1,550	382	14,600	382	2,010	
50,000	12	332	80	3,880	26	786	82	596	96	5,600	96	1,120	
70,000	7	285	38	2,440	11	471	38	612	46	3,810	46	934	
100,000	6	387	19	1,740	5	255	17	405	23	2,790	23	826	
150,000	2	203	7	809	2	111	6	235	8	1,360	8	449	
200,000	3	727	6	1,910	2	144	7	932	8	3,710	8	1,410	
All Ranges	243	4,950	1,080	31,300	525	9,720	1,300	5,100	1,570	51,100	1,570	8,460	
Female													
10,000 ^(a)	8	57	46	429	18	146	52	34	63	666	63	5	
11,000	23	152	196	2,250	120	1,240	270	200	297	3,840	297	147	
15,000	20	165	202	3,150	88	1,130	242	219	269	4,670	269	369	
20,000	23	236	222	4,830	82	1,290	257	426	280	6,790	280	743	
30,000	19	295	152	4,720	41	741	171	970	180	6,720	180	899	
50,000	5	131	26	1,170	7	149	29	356	31	1,810	31	344	
70,000	3	145	11	648	3	94	13	304	14	1,190	14	280	
100,000	2	129	4	353	1	46	5	195	6	723	6	208	
150,000	1	73	1	109	-	13	1	91	2	286	2	91	
200,000	-	83	1	178	-	15	1	233	1	510	1	178	
All Ranges	103	1,470	861	17,800	362	4,860	1,040	3,030	1,140	27,200	1,140	3,260	

3.11 Income and tax, by gender, region and country, 2014-15

Taxpayers only

Continued

Region and Gender

Numbers: thousands; Amounts: £ million

Range of total income (lower limit) £	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Total tax	
	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount
Wales												
Total												
10,000 ^(a)	10	77	34	321	22	191	45	22	58	611	58	5
11,000	29	243	158	1,850	114	1,260	224	115	267	3,470	267	138
15,000	26	282	213	3,370	98	1,350	252	159	298	5,170	298	407
20,000	31	416	283	6,280	114	1,990	328	339	370	9,020	370	999
30,000	26	452	229	7,550	62	1,260	250	755	267	10,000	267	1,380
50,000	5	144	45	2,230	12	323	45	270	51	2,970	51	582
70,000	4	177	17	1,100	4	121	16	243	20	1,640	20	398
100,000	3	189	8	705	2	70	7	150	9	1,110	9	324
150,000	1	95	2	270	1	31	2	75	3	471	3	153
200,000	1	132	2	471	-	19	2	240	2	863	2	319
All Ranges	134	2,210	991	24,100	428	6,620	1,170	2,370	1,340	35,300	1,340	4,710
Male												
10,000 ^(a)	7	57	14	128	10	87	18	8	27	280	27	2
11,000	20	184	60	699	52	580	86	48	116	1,510	116	62
15,000	20	232	110	1,750	56	783	131	87	164	2,860	164	226
20,000	23	333	165	3,650	75	1,360	194	195	226	5,540	226	618
30,000	18	327	151	4,990	47	987	167	492	180	6,800	180	947
50,000	4	106	35	1,710	9	268	34	190	39	2,280	39	452
70,000	2	105	13	868	3	91	12	166	15	1,230	15	301
100,000	2	149	6	565	2	63	5	109	7	886	7	260
150,000	1	71	2	226	-	27	2	56	2	380	2	123
200,000	1	111	1	442	-	-	1	165	2	731	2	280
All Ranges	98	1,670	558	15,000	254	4,260	650	1,520	778	22,500	778	3,270
Female												
10,000 ^(a)	3	20	20	192	12	104	27	14	31	331	31	2
11,000	9	59	98	1,150	62	680	138	67	151	1,950	151	76
15,000	6	50	103	1,620	42	570	121	73	134	2,310	134	181
20,000	8	83	118	2,630	39	627	134	144	144	3,480	144	381
30,000	7	125	78	2,560	15	273	83	263	87	3,220	87	434
50,000	1	38	11	515	3	55	11	80	12	687	12	130
70,000	1	72	4	233	1	30	4	77	5	413	5	96
100,000	1	39	2	140	-	-	1	41	2	228	2	64
150,000	-	-	-	45	-	-	-	19	1	91	1	30
200,000	-	-	-	-	-	-	-	-	-	-	-	-
All Ranges	37	532	433	9,120	175	2,360	520	851	567	12,900	567	1,440
Scotland												
Total												
10,000 ^(a)	15	110	65	616	34	310	82	35	102	1,070	102	8
11,000	45	393	309	3,600	197	2,200	415	173	492	6,370	492	254
15,000	40	431	389	6,250	162	2,260	443	223	525	9,160	525	728
20,000	51	702	534	12,000	184	3,150	597	498	669	16,400	669	1,830
30,000	47	880	494	16,600	115	2,430	531	1,590	567	21,500	567	2,990
50,000	12	369	117	5,920	25	697	115	647	132	7,640	132	1,520
70,000	9	408	55	3,760	13	377	54	671	63	5,220	63	1,280
100,000	7	538	26	2,530	5	180	21	437	31	3,690	31	1,080
150,000	3	300	9	1,190	1	56	7	194	10	1,740	10	567
200,000	3	1,020	9	2,570	2	124	8	761	10	4,480	10	1,680
All Ranges	230	5,150	2,010	55,000	738	11,800	2,280	5,230	2,600	77,200	2,600	11,900
Male												
10,000 ^(a)	10	81	21	191	15	140	27	11	41	423	41	3
11,000	30	278	114	1,310	95	1,100	161	65	212	2,760	212	111
15,000	28	328	177	2,830	82	1,210	198	102	255	4,460	255	355
20,000	36	541	293	6,640	106	1,910	327	248	379	9,340	379	1,050
30,000	33	633	311	10,500	83	1,840	338	1,000	364	13,900	364	1,960
50,000	8	242	87	4,450	19	552	84	432	98	5,680	98	1,140
70,000	6	276	43	3,050	10	320	42	438	49	4,080	49	1,020
100,000	5	393	22	2,150	4	149	17	288	25	2,980	25	883
150,000	2	238	8	1,060	1	52	6	137	9	1,480	9	483
200,000	3	835	8	2,340	1	108	7	559	9	3,850	9	1,440
All Ranges	161	3,840	1,080	34,500	416	7,370	1,210	3,280	1,440	49,000	1,440	8,450
Female												
10,000 ^(a)	5	29	45	425	19	170	55	24	61	648	61	5
11,000	15	115	194	2,290	103	1,100	255	108	280	3,610	280	142
15,000	12	104	213	3,420	81	1,060	246	121	270	4,700	270	373
20,000	14	161	241	5,380	78	1,240	270	251	290	7,030	290	775
30,000	14	248	183	6,110	32	591	194	589	203	7,540	203	1,020
50,000	4	127	30	1,470	6	145	31	215	34	1,960	34	373
70,000	3	132	11	711	2	57	12	233	14	1,130	14	266
100,000	2	145	5	388	1	30	5	149	6	712	6	201
150,000	1	62	1	134	-	-	1	58	2	257	2	83
200,000	-	188	1	228	-	-	1	202	1	634	1	237
All Ranges	69	1,310	923	20,500	322	4,410	1,070	1,950	1,160	28,200	1,160	3,480

3.11 Income and tax, by gender, region and country, 2014-15

Taxpayers only

Continued
Region and Gender

Numbers: thousands; Amounts: £ million

Range of total income (lower limit) £	Self employment income		Employment income		Pension income		Property, interest, dividend and other income		Total income		Total tax	
	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount	No. of individuals	Amount
Northern Ireland												
Total												
10,000 ^(a)	7	51	24	229	7	56	24	8	33	343	33	3
11,000	20	164	109	1,300	47	502	123	50	156	2,020	156	82
15,000	17	186	121	1,960	40	538	128	60	158	2,740	158	219
20,000	20	261	171	3,910	44	739	177	123	206	5,030	206	564
30,000	20	360	119	3,990	27	576	127	362	140	5,290	140	730
50,000	5	153	22	1,070	6	162	22	121	26	1,510	26	294
70,000	3	124	8	498	2	65	8	120	10	806	10	192
100,000	2	157	4	351	1	44	4	89	5	641	5	182
150,000	1	82	1	143	..	..	1	58	2	300	2	97
200,000	1	212	1	200	..	..	1	196	2	622	2	219
All Ranges	95	1,750	579	13,700	174	2,710	614	1,190	738	19,300	738	2,580
Male												
10,000 ^(a)	5	42	9	84	4	27	8	3	15	157	15	1
11,000	15	129	47	558	23	252	51	23	74	961	74	39
15,000	13	155	58	958	20	278	60	31	82	1,420	82	114
20,000	15	211	98	2,240	26	425	100	68	121	2,950	121	332
30,000	15	263	69	2,310	18	386	74	237	84	3,200	84	445
50,000	4	109	16	776	4	120	15	82	19	1,090	19	216
70,000	2	83	6	377	2	58	6	88	7	606	7	146
100,000	2	113	3	287	1	40	3	63	4	502	4	143
150,000	1	61	1	130	..	..	1	39	1	242	1	79
200,000	1	168	1	182	..	..	1	134	1	495	1	173
All Ranges	72	1,330	308	7,910	97	1,610	320	767	409	11,600	409	1,690
Female												
10,000 ^(a)	..	..	15	145	..	..	16	5	18	187	18	1
11,000	5	35	62	743	24	250	72	27	82	1,060	82	42
15,000	4	31	63	1,000	20	260	68	29	76	1,320	76	105
20,000	5	50	72	1,670	18	313	77	55	85	2,080	85	232
30,000	5	96	50	1,680	9	189	52	125	56	2,090	56	285
50,000	2	44	6	295	2	41	6	39	7	419	7	78
70,000	1	41	2	121	..	..	2	32	2	200	2	46
100,000	1	44	1	65	..	..	1	26	1	139	1	39
150,000	..	..	..	..	..	..	..	..	..	58	..	18
200,000	..	..	..	..	..	..	..	..	..	128	..	45
All Ranges	24	416	271	5,740	77	1,100	294	418	328	7,680	328	893

Source: Survey of Personal Incomes 2014-15
Table updated March 2017

Footnote

(a) Can include some taxpayers who are not entitled to a Personal Allowance whose total income can be less than the Personal Allowance of £10,000 for 2014-15 (see Annex B for details).

Notes on the Table

Income and tax, by gender, region and country, 2014-15

- Estimates for sub-UK geographical areas (e.g. by country, region, county etc) should be treated with particular caution (see Personal Incomes Statistics release Annex B)
- This table gives distributions of total income and tax for United Kingdom, England, Wales, Scotland and Northern Ireland. The information is presented on a region basis for England. The numbers of individuals with self employment income are consistent with the definition used for Table 3.6 and only include people who are liable to tax in 2014-15.
- The breakdown of income is restricted to profit, employment and pension income. Separate figures for property, interest, dividend and other income are not given because, as explained in the Notes to the table 3.7 paragraph 2, large amounts of these sources of income are imputed for the Survey of Personal Incomes. Estimates have been made for the United Kingdom in tables 3.1 to 3.10 but the methods used are not sufficiently reliable to give distributions for the regions. It should not be assumed, therefore, that an estimate of the distribution of property, interest, dividend and other income obtained by subtracting profit, employment and pension income from total income in a region would be reliable.
- Incomes are allocated to regions and countries according to the residence of the recipient. The postcode has been used to determine the county and hence the region for the overwhelming majority of cases. Some members of the Forces and Merchant Navy, together with a small number of people serving overseas and people with overseas addresses have not been allocated to regions, but have been included in the UK figures. There are also a small number of people in the sample where it was not possible to identify their postcode and therefore identify the correct region. These have also been included in the UK figures. This explains why the regional amounts do not add up to the UK total.
- Self employment income is profit chargeable under the Income Tax (Trading and Other income) Act 2005 less losses brought forward and capital allowances allowed. The number of individuals with self employment income shown in this table is lower than that shown in Table 3.10. In this table only individuals who are liable to tax in 2014-15 are included, whereas Table 3.10 includes all people with a self employment source in 2014-15. Employment income includes all pay from employment, from taxable benefits and from unemployment benefit, income support or Jobseeker's Allowance. In previous years we have used as our definition of self-employed, those who have non-zero profits, capital allowances or losses brought forwards. From 2003-04 we changed the definition to encompass all taxpayers who have a self-employment source.
- The 'Investment income' column has been renamed as 'Property, interest, dividend and other income'. This change ensures that the income components remain consistent with the historical back series from previous SPIs.
- The notes to Table 3.7 also apply to this table.

Annex B: Data sources and Methodology

The data sources and methods used to compile statistics in this release are set out below:

The tables in this publication are derived from the annual Survey of Personal Incomes (SPI).

The sample survey is based on information held by HMRC on persons who could be liable to UK income tax for the income tax year. It is carried out annually and covers the income assessable for tax in each tax year. The tables in this publication are based on the surveys for 2014-15 and earlier.

Samples were selected from three HMRC operational computer systems, which are as follows:

1. The National Insurance and PAYE Service (NPS) system covers all employees and occupational pension recipients with a Pay-As-You-Earn (PAYE) record.
2. The Computerised Environment for Self Assessment (CESA) system covers people with self-employment, rental or untaxed investment income. It also covers directors, those subject to higher rate tax and other people with complex tax affairs. Where people have both NPS and CESA records, their CESA record is selected because it provides a more complete picture of their taxable income.
3. The Claims system covers people without NPS or CESA records who have had too much tax deducted at source and claim a repayment.

Separate samples were drawn from each of these systems and different sampling strategies were used for each. The samples were structured as follows:

(a) The PAYE population from NPS was stratified by gender and by the sum of pay plus occupational pension income for the previous tax year. Where the previous year's income was not available cases were stratified by gender and by whether they were a higher rate or additional rate taxpayer for the current tax year based on information available at the time the sample was drawn. The sampling fractions varied from 1 in 10 for individuals with high incomes and rare allowances to about 1 in 200 for people with low combined pay and pensions. In all, about 411,600 individuals were selected from NPS for inclusion in the 2014-15 SPI.

(b) For the SA population from CESA, the main source of income (self employment or employment/occupational pension) and ranges of income and tax were used to stratify the sample, with the sampling fraction varying from 1 in 1 for cases with very high income or tax up to about 1 in 200 for employees and occupational pensioners with smaller income or tax for 2014-15. In all, about 309,100 individuals were selected from SA for inclusion in the 2014-15 SPI.

(c) For claims cases, a random sample of about 1 in 20 was selected for inclusion in the SPI. This led to around 10,000 cases being selected for the survey.

Once data was collected for the three constituent parts of the sample, the data sets were joined together. After allowing for non-response and for records that failed data validation tests, there were about 730,700 valid cases on the 2014-15 final SPI file.

Coverage of the SPI

Not all of the individuals in the SPI sample are taxpayers. About 21 per cent have no income tax liability because deductions and reliefs and personal allowances exceed their total income. Where income exceeds the threshold for the operation of PAYE (£10,000 for 2014-15), the SPI provides the most comprehensive and accurate official source of data on personal incomes. However, as HMRC does not hold information for all people with personal incomes below the tax threshold, the SPI is not a representative data source for this part of the population and no attempt has been made to estimate the numbers of cases below the tax threshold or the amount of their incomes.

Therefore the National Statistics in this publication - with the exception of Tables 3.9 and 3.10 - only cover individuals liable to UK income tax (taxpayers) and their incomes.

An individual with income below the personal allowance can still be a taxpayer in some circumstances. This can arise where individuals who have income liable to UK tax do not qualify for a personal allowance under the residence and /or domicile rules. Some people who do qualify for the personal allowance choose to give up their personal allowance as part of the qualifying conditions for having their income taxed under the "remittance basis". These taxpayers may only have a small amount of income liable to UK tax (i.e. below where the personal allowance is set), but this income is still liable to tax and is charged at the starting, and/or basic rates.

Most sources of income are liable for income tax and adding all these sources together will give an individual's total income assessable for tax for the tax year. There are some sources of income that are not liable for tax. As they do not contribute towards an individual's taxable income; they are excluded from the SPI; these sources include some social security benefits and income from some tax efficient savings vehicles (e.g. Individual Savings Accounts and some National Savings & Investment products).

Capital Gains arising from the disposal of assets are subject to Capital Gains Tax (CGT) and are not treated as income for income tax purposes, so gains from the disposal of assets are not included in the SPI.

The coverage of investment income for the sample drawn from NPS is incomplete. This is because in order to operate the PAYE system for most individuals HMRC does not need information on interest from which tax has been deducted at source, nor on dividends and associated tax credit. In order to create a full picture of total income for this survey, it is necessary to impute values of bank and building society interest and dividends to some sample cases.

For interest and dividends imputation, the amount for each SPI case:

- is known for cases in Self Assessment from the amount declared on the Self Assessment Return
- can be inferred or estimated reasonably for NPS cases where there is an adjustment to the tax code for higher rate taxpayers
- is supplemented with information from interest paying institutions
- is unknown for NPS cases where there is no coding adjustment - typically no liability at the higher rate.

Where no information at case level is available from HMRC administrative systems, estimated values are imputed to cases so that the population as a whole has amounts consistent with evidence from other sources (for example, amounts of tax accounted for by deposit takers and the propensity to hold interest bearing accounts as indicated by household surveys).

For interest income, starting from control totals at UK level, for the number of cases with interest and the total amount of that interest, the numbers of cases and amounts of interest in Self Assessment cases and those NPS cases with coding adjustments are deducted to leave targets for the remainder of the taxpayer population. These targets are at UK level – no attempt is made to control the targets to sub-UK geographical units. The cases to which amounts are attached by the imputation process and the amounts attached are determined by probabilistic methods with just the UK targets and distributions in mind. For dividend income, the number of non SA cases with dividend income and distribution of imputed amounts were inferred from Family Resources Survey data for 2014-15.

As with investment income, HMRC does not have complete information about superannuation or personal pension contributions.

Under PAYE, tax is paid on pay after the deduction of superannuation contributions and therefore HMRC does not need to record the contributions deducted from gross pay. For a small proportion of individuals, the superannuation contribution has been taken directly from an end of year return submitted by employers. For others, their total amount of superannuation contributions has been estimated and has been distributed among earners in the SPI sample, based on information from the Annual Survey of Hours and Earnings produced by the Office for National Statistics.

Relief at basic rate is given at source for employee contributions to personal pensions. As this is the correct amount of relief for basic rate taxpayer employees, HMRC does not need to collect personal pensions data for this group of taxpayers. To compile complete estimates for personal pensions and total income for the SPI, a significant proportion of the amount of personal pension contributions has been imputed using data from external data sources. The estimated value for this and for superannuation contributions has been combined with other pension reliefs and included in these statistics.

UK Standard Industrial Classification of Economic Activities 2007 (SIC2007)

For Table 3.9, the industry categories are based on UK Standard Industrial Classification of Economic Activities 2007 (SIC2007). Most categories comprise one or several of the 21 Sections from SIC2007. The exception is that Section M (Professional, Scientific and Technical Activities) has been split into two parts so that Legal and Accounting activities, a significant component of self employment activity, can be separately identified.

The table below shows the SIC2007 Section letter and range of SIC2007 5-digit codes that form each industry category in Table 3.9.

Table 3.9 Category	Section	SIC2007 codes
Agriculture, Forestry and Fishing	A	01110 – 03220
Manufacturing	C	10110 - 33200
Construction	F	41100 - 43999
Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	G	45110 – 47990
Transportation and Storage	H	49100 – 53202
Accommodation and Food Service Activities	I	55100 – 56302
Information & Communication	J	58110 – 63990
Financial, Insurance and Real Estate Activities	K, L	64110 - 68320
Legal & Accounting Activities	M	69100 – 69203
Other Professional, Scientific and Technical Activities	M	70100 – 75000
Administrative and Support Service Activities	N	77110 – 82990
Education	P	85100 – 85600
Human Health and Social Work Activities	Q	86100 - 88990
Arts, Entertainment and Recreation	R	90010 – 93290
Other Industries	B, D, E, O, S, T and U	05100 – 09900 35110 – 39000 84110 – 84300 94110 – 99000
Unknown Industries		Blank or invalid values

More information about SIC2007 can be found on the ONS website at:

<http://www.ons.gov.uk/ons/guide-method/classifications/current-standard-classifications/standard-industrial-classification/index.html>

Estimates and measures of precision

Population and sample design

The SPI aims to cover all individuals with a UK income tax liability. The sample drawn from HMRC operational computer systems will include some cases where income is less than allowances so no tax liability arises. The section above explains how the records in each operational computer system are grouped (stratified) before the sample is selected. A random sample of records is drawn from each grouping (stratum) – the proportion of cases selected varies from stratum to stratum.

Reliability of estimates

As with all sample surveys, estimates from the SPI have a sampling error attached to them. A statistic (e.g. an estimate of a mean or a total from a random sample) will be subject to sampling variation – its value will vary from one sample to the next if repeated random samples are drawn. The Standard Error of the statistic measures the extent of the variability. It reflects how much spread exists in the observations from the sample and the size of the sample.

In general, the larger the sample size, the smaller the Standard Error. To a lesser extent, the standard error of the statistic will decline as the proportion of the population surveyed increases, but only by taking measurements for the whole population can sampling error for the statistic be removed entirely.

A Confidence Interval for the statistic is constructed from the Standard Error. It gives an estimated range of values which is likely to include the estimated population size statistic. If independent samples are taken repeatedly from the same population and the Confidence Interval is calculated for each sample, then a proportion (known as the Confidence Level) of such intervals will include the unknown population parameter.

A 95% Confidence Interval is one that if compiled repeatedly would encompass the population parameter 19 times in 20. For a given sample size, narrower intervals can be compiled if a greater risk of failing to encompass the true population value is acceptable, whereas if greater certainty of including the true value is required, the interval will be wider.

The Upper and Lower boundaries of the Confidence Interval are called the Confidence Limits. They are a function of the statistic, the Standard Error of the statistic and the degree of confidence required of the interval.

The calculation of sampling errors assumes a simple random sampling method but can be extended to more complex sample designs. The sample for the SPI, as described earlier, is selected using a stratified sample.

Precision of estimates: sub UK areas

The population is not stratified by geographical area before the SPI sample is selected. Estimates of taxpayer numbers for low level geographical areas of the UK depend on measuring the proportion of the UK population which belong to the area. Typically these proportions are very small and to ensure high precision for any estimated proportion, the sample size across the UK needs to be large.

The table below gives an indication of the level of precision which may be assumed, with 95% confidence, for an estimate of taxpayer numbers from a simple random sample as large as the 2014-15 SPI. It shows that for estimated populations of 2.5 million or more, the estimate will be within 1% of the true population with 95% confidence.

As the estimated population falls, the 95% Confidence Interval increases in size relative to the estimate (far right column). For a typical Parliamentary Constituency with an estimated taxpayer count of 46,000, the true figure may lie between 42 thousand and 50,000. The error could be +/- 8% of this estimate. For a large Parliamentary Constituency, the error may be about 4,000 (7% of the estimate), while for a small constituency, the error may be 3,000 (about 9%).

**Survey of Personal Incomes:
Confidence Intervals for estimates of taxpayer numbers⁽¹⁾**

Geographical area	Estimated value	Confidence Limits		95% Confidence Interval (+/-)	As % of estimate
		Lower limit	Upper limit		
	Number (thousands)	Number (thousands)		Number (thousands)	
Government Office Region (medium)	2,500	2,475	2,525	25.0	1.00%
<hr/>					
County (large)	500	488	512	11.6	2.32%
County (small)	200	193	207	7.4	3.69%
<hr/>					
Parliamentary Constituency					
Large	57	53	61	4.0	6.93%
Medium	46	42	50	3.6	7.72%
Small	34	31	37	3.1	8.98%

⁽¹⁾Assumes a taxpayer population of 29 million, a simple random sample of 400,000.

In practice, estimates will reflect the more complex SPI sample design.

Broadly speaking, as sample size changes by a factor x , the Confidence Interval will change by a factor $\frac{1}{\sqrt{x}}$, so a fourfold increase in sample size will halve the Confidence Interval.

Year on year changes in published estimates of taxpayer numbers within small geographical areas (e.g. districts and constituencies) should be viewed with caution. They involve measuring small differences between two very small proportions. The Confidence Interval for the difference could be large relative to the measured difference, so any observed change may be due to sampling fluctuation alone.

Similar precision, or relative precision, to that shown in the table above in estimates for subsets of taxpayers (e.g. pensioners or higher rate taxpayers) in small geographical areas (e.g. districts and constituencies) requires even greater national samples, far in excess of the present sample size of the SPI. Estimates in such detail are not considered sufficiently reliable to be published.

Methodological Changes since the 2013-14 SPI

Changes to the PAYE Data

There have been no changes to the PAYE data.

Changes to the Self Assessment Data

There have been no changes to the Self Assessment data.

Changes to the Claims Data

There have been no changes to the claims data.

Changes to the Imputation Process

There have been no changes to the imputation process.

Annex C: Glossary of Terms

Annex C aims to explain acronyms, abbreviations and terms associated with personal incomes and income tax liabilities.

Allowances

The amount of income which an individual can receive before being liable for income tax. The personal allowance is an example of an allowance.

Average rate of tax

The ratio of income tax liability to total income, where income is measured before deductions, reliefs and allowances.

Basic rate limit

The highest income point for taxable income (after allowances) at which basic rate income tax is charged.

CESA (Computerised Environment for Self Assessment)

The computer system used to administer Self Assessment from which SA data for the SPI has been extracted since 1996-97. See Self Assessment (SA).

COP (Computerisation of PAYE)

The computer system which used to administer PAYE until it was replaced by NPS and from which PAYE data for the SPI was extracted for tax years 1997-98 to 2007-08 inclusive.

Deductions and Reliefs

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 occupational and personal pensions, and a variety of other Deductions and Reliefs including charitable giving and loss relief etc.

Dividend Income

Income derived from shares.

Geographical Areas

Some tables present information for sub-UK areas described as Government Office Region, County, District and Parliamentary Constituency. Administrative and Political geographical areas are not held on taxpayers' records. For the SPI, the areas are attached by matching the individual's postcode to the Office for National Statistics Postcode Directory.

Industry

Industry categories are based on UK Standard Industrial Classification of Economic Activities 2007 (SIC2007). Income from self employment (sole trade and partner) is assigned an industry using the business text descriptions supplied on Self Assessment Returns.

National Insurance and PAYE System (NPS)

NPS is the computer system HMRC uses to administer PAYE. It replaced COP and is the source of PAYE data for SPI for tax year 2008-09 onwards.

National Insurance Recording System 2 (NIRS2)

The computer system used to monitor payment of National Insurance (NI) contributions and to calculate and prove entitlement to contributory benefits. These include Job Seekers Allowance (JSA) and the National Insurance Pension. It provides contribution information to a number of government departments.

P14s

Form P14 is an End of Year summary for an employment that is submitted by the employer to HMRC, showing pay, tax and NI contributions for the year. The employer provides similar information to the employee on an end of year certificate, form P60.

Pay As You Earn (PAYE)

PAYE is the system used by HMRC to collect and account for income tax on earnings from employment and pensions. Income Tax and National Insurance Contributions are deducted by the employer and paid over to HMRC on behalf of the individual for each pay period.

Personal Allowance

The amount of income you can receive for the tax year without having to pay tax on it.

Savings Income

A particular class of income that includes interest on bank and building society accounts.

Self Assessment (SA)

SA is a system where an individual declares their income and can calculate their own income tax due after the end of the tax year. Taxpayers included in SA can be higher earners, self-employed and taxpayers with complex tax affairs.

Starting rate limit/Starting rate for savings limit

The highest income point for taxable income (after allowances) at which starting rate income tax is charged. From 2008-09 the starting rate was abolished for non-savings income and applied only to non-dividend savings income.

Superannuation contributions

The regular amounts paid by an employee into an employer occupational pension fund; these are deducted from the employee's salary. Superannuation contributions to an authorised fund or scheme are not liable to income tax and the employer would deduct the amount of superannuation contributions from the gross pay before assessing the income tax liability through PAYE.

Survey of Personal Incomes (SPI)

An annual survey of individuals who could be liable for income tax derived from HMRC administrative systems holding data on persons within PAYE, SA and income tax claims.

Tax liabilities

The amount of income tax due on taxable income after applying tax rates to the tax base. The income tax liability for each sample case in SPI is calculated by reference to the amounts of income by type, deductions and reliefs and the tax regime parameters that apply for the year. The calculated liability for a tax year will differ from the amount of tax receipts collected in a financial year.

Tax receipts

The amount of income tax collected by HMRC. The SPI measures the amount of income tax liability for a tax year, but not the amount of receipts in the financial year.

Taxable income

Income assessable to income tax after allowances.

Taxpayer

An individual calculated to have a positive income tax liability for the tax year, based on the income, allowances, reliefs and deductions for the year.

Total income

The sum of an individual's components of income taken into account in calculating income tax. This includes earnings from employment, profits from self-employment, pension income, some social security benefits, savings income, income from shares (dividends), rental income, and income paid from trusts. It excludes:

- gains from the disposal of assets that are classified as capital gains
- interest, dividends or bonuses from tax exempt investments (for example, ISAs and National Savings & Investments Savings Certificates)
- interest and terminal bonuses from Save As You Earn Schemes
- Premium Bond, National Lottery and gambling prize winnings

Total income is calculated before relief for contributions to occupational and personal pensions, other deductions and reliefs or personal allowances.

In the tax system, income is streamed into three main categories: dividends; savings income (not dividends); and non-savings income as different rules apply.