

## 3.8 Deductions and Reliefs, 2010-11

Taxpayers only

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

Range of total income (lower limit)	Contributions to occupational pensions <sup>(a)</sup>			Contributions to personal pensions <sup>(b)</sup>			All other interest, charges and deductions <sup>(c), (d)</sup>			Total deductions and reliefs			Distribution of amounts of total deductions and reliefs	Percentage of total deductions and reliefs			
														Contributions to occupational pensions	Contributions to personal pensions	All other interest, charges and deductions	
	£	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	No. of individuals	Amount	Mean	%	%	%	%
6,475	19	5	233	6	1	175	4	1	127	30	6	206	0.0	73.2	18.1	8.7	
7,000	78	25	324	32	13	419	13	4	333	123	43	352	0.2	58.5	31.1	10.4	
8,000	156	64	408	88	56	642	34	19	554	275	139	507	0.5	45.8	40.5	13.7	
10,000	199	98	492	122	94	775	55	36	664	370	229	617	0.8	42.8	41.3	15.9	
12,000	377	235	624	237	194	819	89	83	929	692	512	740	1.9	45.9	37.9	16.2	
15,000	849	691	814	490	440	899	140	163	1,170	1,460	1,290	889	4.8	53.4	34.0	12.6	
20,000	1,990	2,350	1,180	865	961	1,110	278	346	1,240	3,080	3,660	1,190	13.4	64.3	26.3	9.5	
30,000	2,810	5,180	1,850	855	1,510	1,760	340	527	1,550	3,870	7,220	1,860	26.5	71.8	20.9	7.3	
50,000	531	1,430	2,700	551	1,570	2,840	186	387	2,080	1,160	3,390	2,930	12.4	42.3	46.3	11.4	
70,000	220	813	3,690	276	1,350	4,890	135	349	2,580	541	2,510	4,640	9.2	32.4	53.7	13.9	
100,000	140	748	5,320	99	1,100	11,100	106	415	3,910	266	2,270	8,530	8.3	33.0	48.7	18.3	
150,000	53	394	7,440	38	586	15,400	43	249	5,800	99	1,230	12,300	4.5	32.0	47.7	20.3	
200,000	35	364	10,300	24	431	17,700	30	373	12,500	67	1,170	17,500	4.3	31.2	36.9	31.9	
300,000	20	326	16,100	13	284	21,500	18	367	20,200	37	977	26,100	3.6	33.4	29.0	37.6	
500,000	11	316	29,700	7	244	35,300	12	595	50,500	20	1,160	56,800	4.2	27.4	21.1	51.5	
1,000,000	5	396	79,100	2	146	60,200	5	885	172,000	9	1,430	158,000	5.2	27.7	10.2	62.0	
All ranges	7,490	13,400	1,800	3,710	8,980	2,420	1,490	4,800	3,220	12,100	27,200	2,250	100.0	49.4	33.0	17.6	

Source: Survey of Personal Incomes 2010-11  
Table updated December 2012

### 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.

### Notes on the Table

#### Deductions and Reliefs, 2010-11

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.

2. For more information about the SPI and symbols used in this table, please refer to

[Personal Income Statistics release 2010-11](#)



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The next update of these tables, with information for 2011-12, will be published in December 2013.

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