

3.8 Deductions and reliefs, 2011-12

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			
														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	%	%	%
7,475	25	7	280	2	-	276	4	-	117	31	8	260	0.0	88.6	5.4	6.0	
8,000	318	143	449	27	19	690	31	11	370	369	173	467	0.6	82.6	10.8	6.6	
10,000	305	177	580	133	69	517	54	29	537	467	275	587	0.9	64.5	25.0	10.5	
12,000	457	325	710	239	147	615	97	79	821	737	551	748	1.9	58.9	26.7	14.4	
15,000	971	904	930	436	313	718	157	152	968	1,440	1,370	951	4.7	66.0	22.9	11.1	
20,000	1,870	2,660	1,420	706	665	941	311	352	1,130	2,620	3,680	1,410	12.6	72.3	18.1	9.6	
30,000	2,440	5,820	2,390	700	1,110	1,580	371	541	1,460	3,110	7,470	2,400	25.6	78.0	14.8	7.2	
50,000	593	2,150	3,630	494	1,530	3,110	195	385	1,980	982	4,070	4,150	13.9	52.9	37.7	9.5	
70,000	222	1,120	5,020	273	1,420	5,190	143	340	2,370	467	2,870	6,150	9.8	38.9	49.3	11.8	
100,000	76	576	7,540	109	1,270	11,700	123	385	3,140	227	2,230	9,830	7.6	25.8	56.9	17.3	
150,000	23	221	9,760	41	861	21,100	48	250	5,190	81	1,330	16,400	4.6	16.6	64.7	18.8	
200,000	11	140	12,500	26	752	28,700	34	307	9,100	52	1,200	22,900	4.1	11.7	62.7	25.6	
300,000	5	85	18,800	15	676	43,900	20	379	18,900	29	1,140	38,900	3.9	7.4	59.3	33.2	
500,000	2	64	31,500	8	509	60,800	12	559	46,100	16	1,130	69,800	3.9	5.6	45.0	49.4	
1,000,000	1	29	39,300	3	270	79,200	6	1,430	239,000	8	1,730	227,000	5.9	1.7	15.7	82.7	
All ranges	7,320	14,400	1,970	3,210	9,610	2,990	1,600	5,200	3,240	10,600	29,200	2,750	100.0	49.3	32.9	17.8	

Source: Survey of Personal Incomes 2011-12
Table updated January 2014

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, 2011-12

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](#)



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