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Personal Incomes Statistics 2012-13

Tables 3.1-3.11



Personal Incomes statistics - Contents

Personal Incomes statistics	2
About these statistics	3
New or updated statistics in this release	3
SECTION 1: Introduction and background information	4
What is the Survey of Personal Incomes?.....	4
What does this publication tell me?	5
Who might be interested?	5
User engagement.....	5
Publication and revision strategy.....	6
Statistical contacts.....	6
SECTION 2: Personal Incomes statistics	7
Summary of key statistics.....	7
Table 3.1 – Percentile points for total income before and after tax, 1992-93 to 2012-13	9
Table 3.2 – Distribution of median and mean income and tax by age range and gender, 2012-13	12
Table 3.3 – Distribution of total income before and after tax by gender, 2012-13	14
Table 3.4 – Income tax liabilities of starting, “savers”, basic, higher and additional rate taxpayers, by largest source of income, 2012-13.....	16
Table 3.5 – Income and deductions, 2012-13	18
Table 3.6 – Profit, employment and pension income, 2012-13	20
Table 3.7 – Property, interest, dividend and other income, 2012-13	22
Table 3.8 – Deductions and reliefs, 2012-13.....	24
Table 3.9 – Self employment income assessable to tax, 2012-13.....	27
Table 3.10 – Income of individuals with self employment sources, 2012-13	29
Table 3.11 – Income and tax, by gender, region and country, 2012-13	31
Annex A: National Statistics Tables 3.1 to 3.11, 2012-13	33
Notes on the tables	33
Annex B: Data sources and Methodology	55
Coverage of the SPI	56
UK Standard Industrial Classification of Economic Activities 2007 (SIC2007)	58
Estimates and measures of precision.....	59
Precision of estimates: sub UK areas.....	60
Methodological Changes since the 2011-12 SPI.....	62
Annex C: Glossary of Terms	63

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

2012-13 SPI

This release contains the first release of personal incomes statistics from the Survey of Personal Incomes for 2012-13. There are no new or updated statistics for earlier years.

2013-14 SPI

National Statistics from SPI survey data for 2013-14 are scheduled to be released in January and February 2016. 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.

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>

We also encourage users to participate in a Personal Incomes Statistics survey which can be found at the following link:

https://www.surveymonkey.com/s/Personal_Incomes

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>

All data derived from the survey are the property of HM Revenue & Customs, not the third party technology provider, and will not be divulged or shared with any third parties. Some data may be disclosed in response to a Freedom of Information request, but any personal data will be protected in accordance with our obligations under the Data Protection Act.

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 delays 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 2012-13 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 2012-13. Data sources and methods are described in more detail in Annex B.

Summary of key statistics

The key findings for 2012-13:

- There were 30.6 million individual income taxpayers; 17.3 million were male and 13.3 million were female (Table 3.2).
- Total income was approximately £904 billion and the total tax liabilities were around £157 billion (Table 3.3).
- Of the 30.6 million taxpayers, 84% (25.7 million taxpayers) were liable at the basic rate, 12% (3.7 million taxpayers) liable at the higher rate, 2% (0.6 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 and 3.6):
 - Self employment income: £73.4 billion (8%)
 - Employment income: £638.0 billion (71%)
 - Pension income: £122.9 billion (14%)
 - Property, interest, dividend and other income: £70.3 billion (8%)
- 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 £157 billion (18%) of all income (Table 3.11).

Compared to 2011-12:

- The total number of taxpayers has fallen by 0.2 million; the number of males has not changed and females have decreased by 0.1 million.
- Taxpayers’ total income has risen by £18 billion and total tax has risen by £1 billion.
- The average amount of total income for taxpayers has risen by £800 and the average amount of total tax has risen by £80.

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 2012-13
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 increasing by 4% in 2011-12 to £20,300 and by a further 3% in 2012-13 to £21,000.

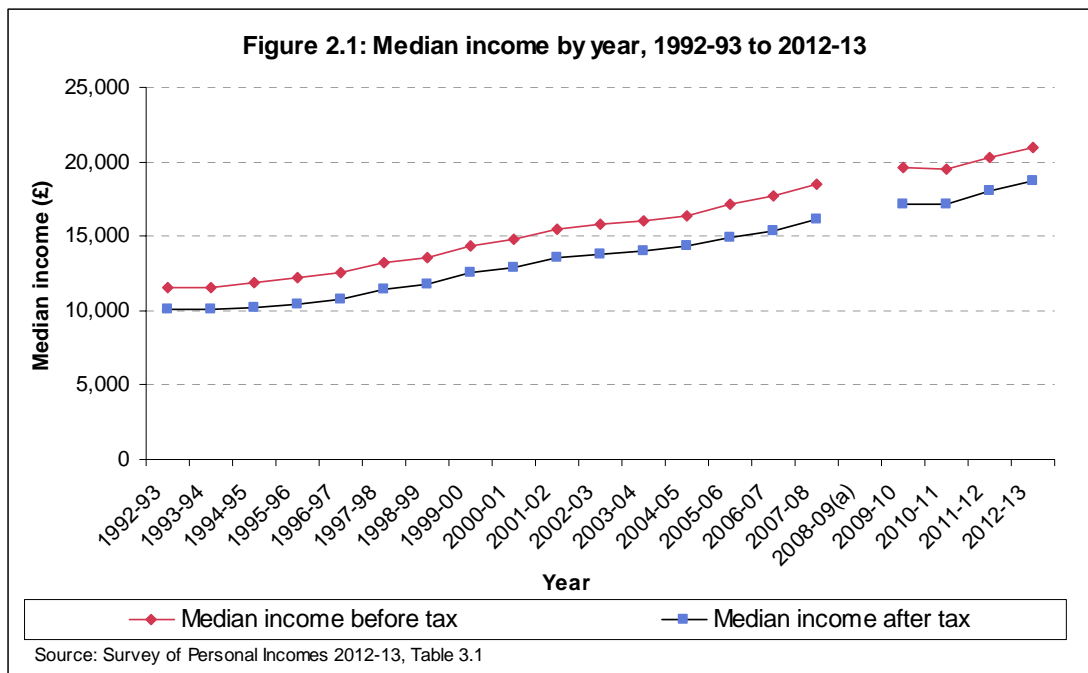


Figure 2.2 illustrates the incomes of taxpayers at the top and bottom of the income distribution. The income level of the 99th percentile has increased 139% from £62,800 in 1992-93 to £150,000 in 2012-13. For those at the 1st percentile, income has increased 131% over the same period, from £3,630 to £8,370 while the personal allowance increased 135% from £3,445 to £8,105. Median income has increased 83% from £11,500 to £21,000 over the same period.

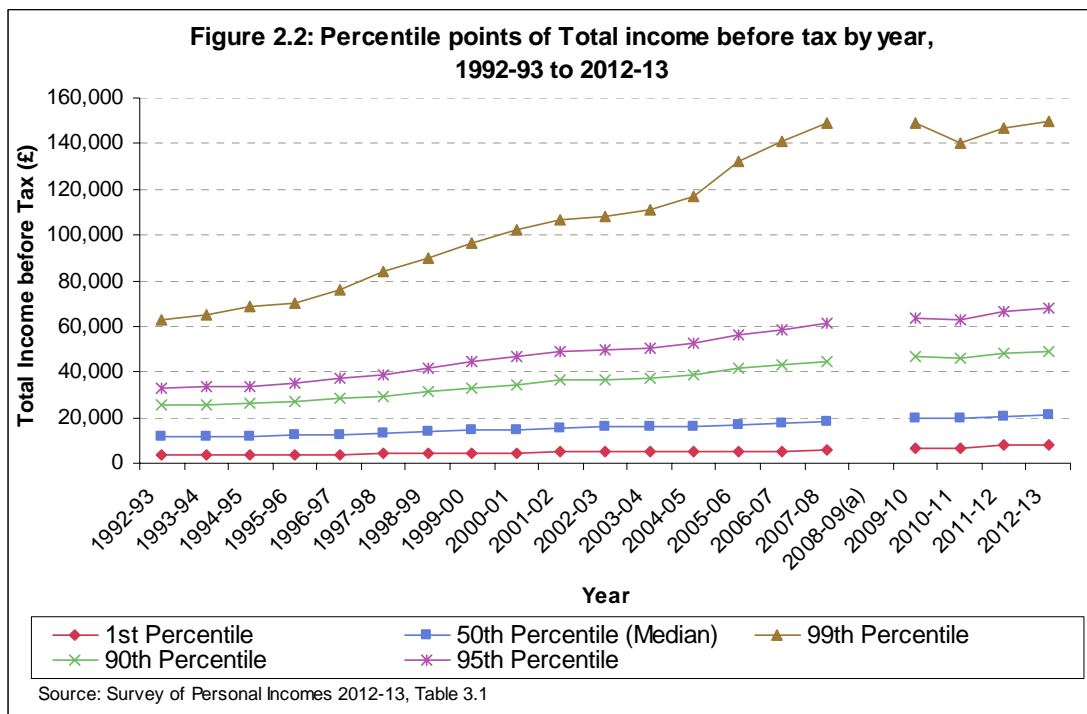


Figure 2.3 shows that in 2012-13, 10% of taxpayers have an income before tax of less than £10,900, while the median income is £21,000. At the upper end of the distribution, 10% of taxpayers have an income before tax of more than £49,200.

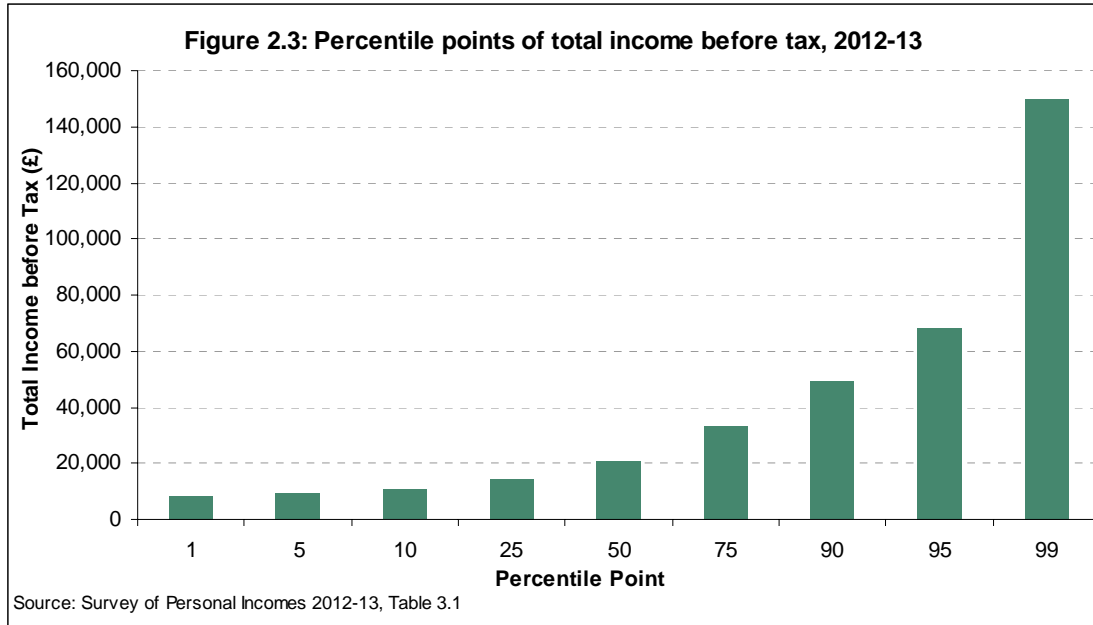


Table 3.1a, Percentile points from 1 to 99 for total income before and after tax, 1999-00 to 2012-13 is available at:

<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, 2012-13
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 £23,700 for males and £18,200 for females.

Figure 2.4 shows that the number of taxpayers peaks at the 45-49 age range for both males (1.85 million) and females (1.52 million).

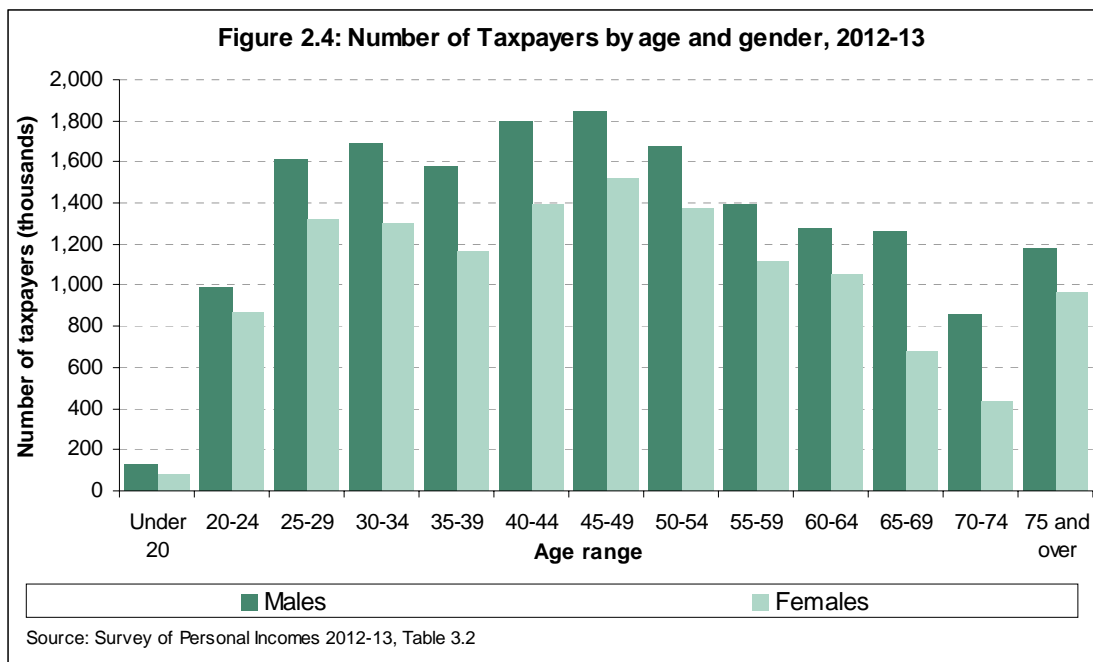


Figure 2.5 shows that male median income peaked at the 45-49 age range (£29,600), while the peak for females was reached at the 30-34 age range (£21,200).

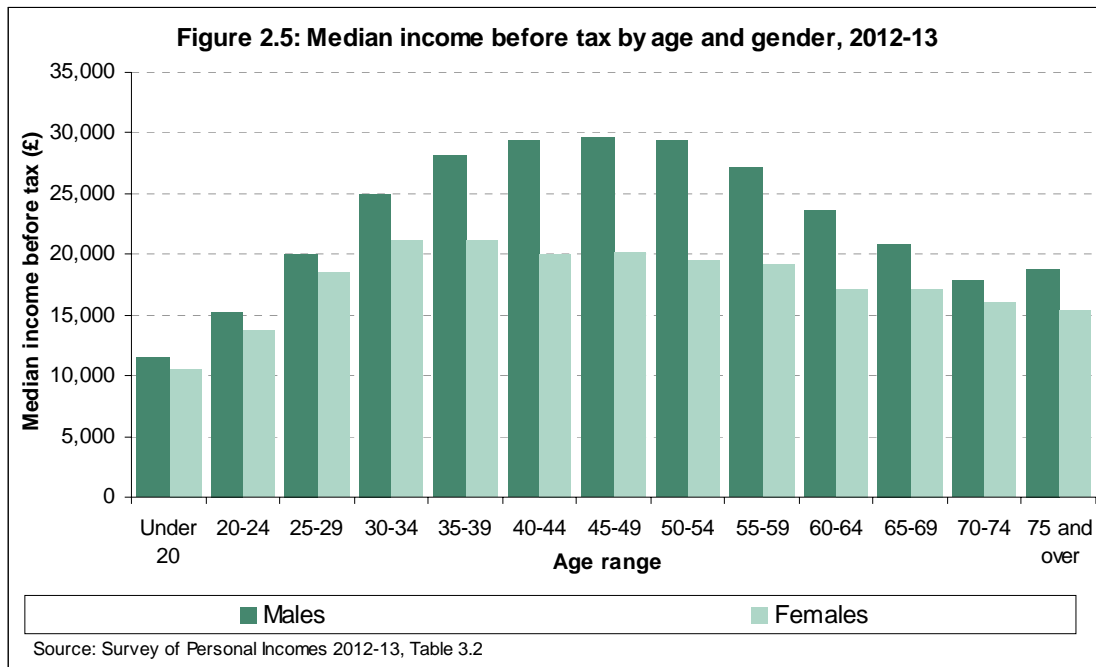


Table 3.3 – Distribution of total income before and after tax by gender, 2012-13
Taxpayers only

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](#).



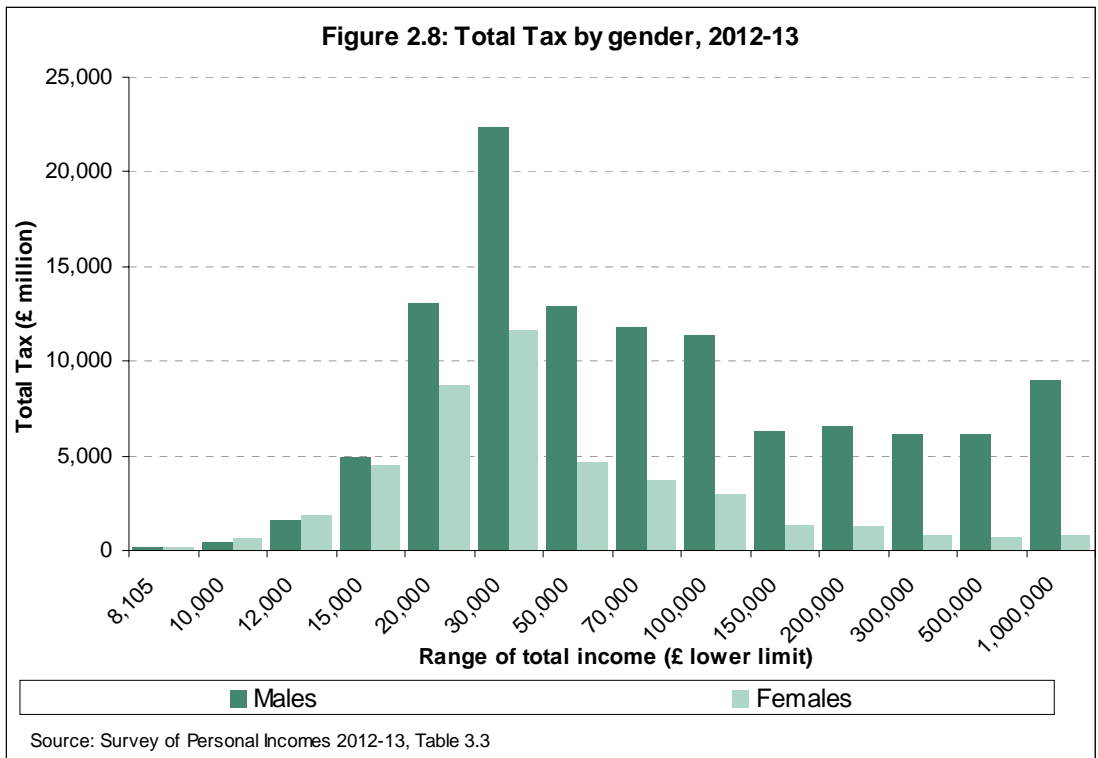
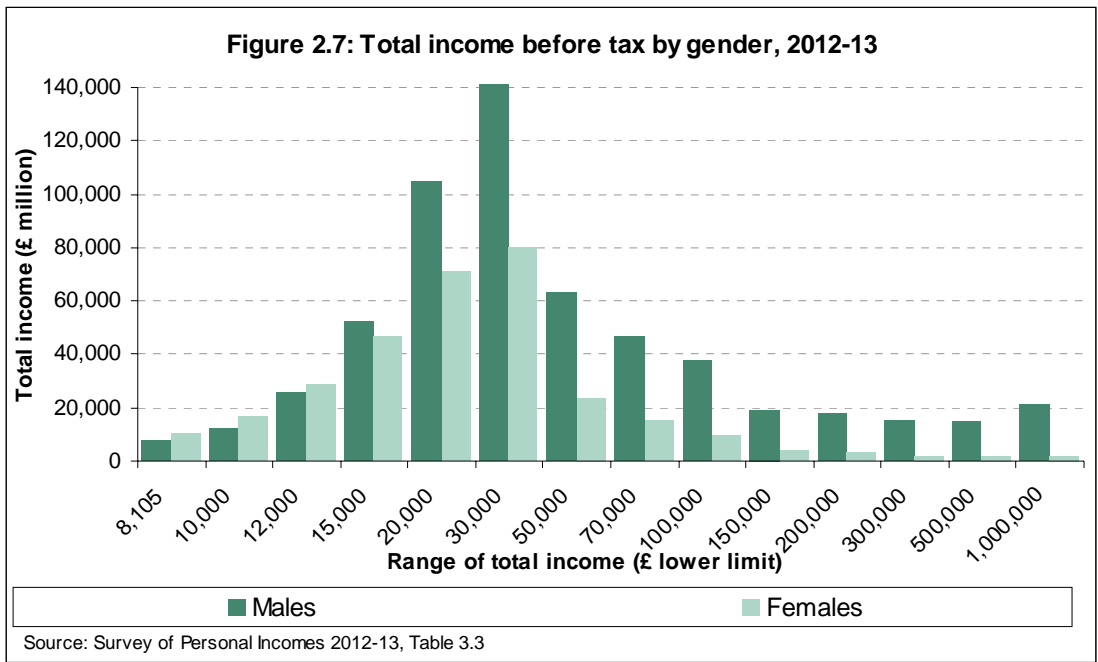


Table 3.4 – Income tax liabilities of starting, “savers”, basic, higher and additional rate taxpayers, by largest source of income, 2012-13

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 (25.7 million, 84%) are basic rate taxpayers and account for £61.4 billion (39%) of tax. Higher rate taxpayers (3.7 million, 12%) account for £56.8 billion (36%) of tax. Additional rate taxpayers (0.3 million, 1%) account for £38 billion (24%) 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, 67% have pension income or property, interest, dividend and other income as their largest source.

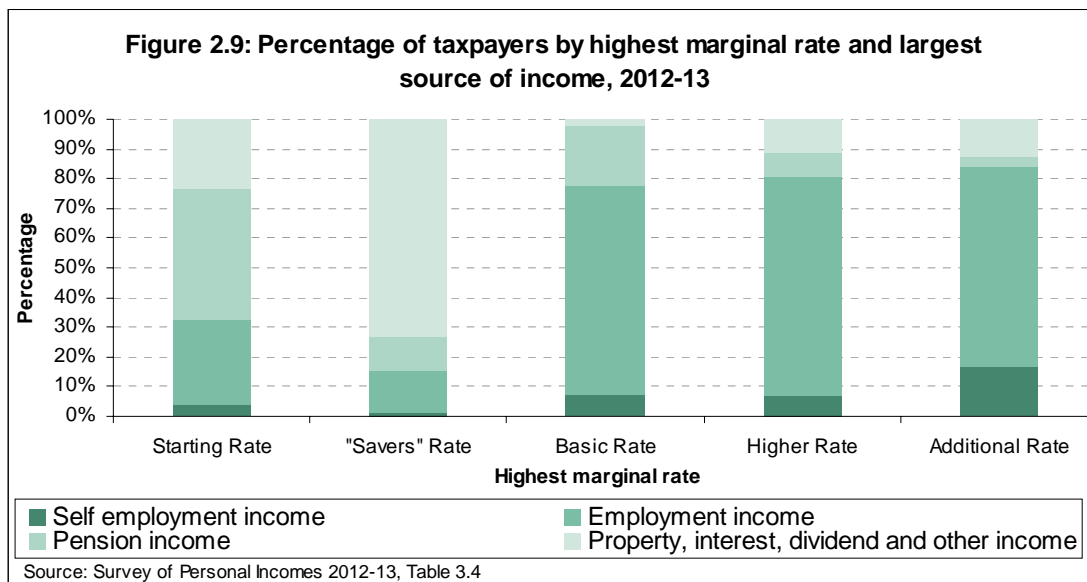


Figure 2.10 shows that among additional rate taxpayers, a higher than average proportion of tax comes from those whose main source is property, interest, dividend and other income or self employment income. Among basic rate taxpayers, those with pension income as the largest source (Figure 2.9) account 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 (71%) comes from property, interest, dividend and other income, which is noticeably higher than the proportion of taxpayers (23%) 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.

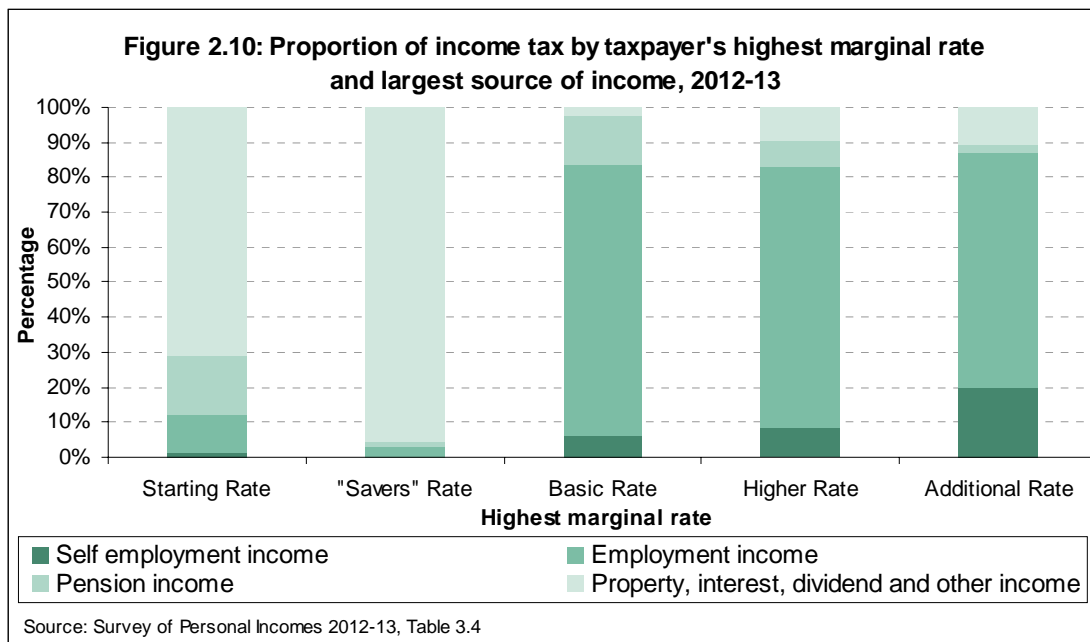


Table 3.5 – Income and deductions, 2012-13
Taxpayers only

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 more than 70% have some property, interest, dividend and other income in income ranges over £10,000. At the upper end of the income distribution (£300,000 and above) more than 80% have property, interest, dividend and other income. Less than 40% of taxpayers with total income below £30,000 have any deductions and reliefs and the proportion declines as income falls. In contrast, for incomes over £50,000, 60% or more taxpayers 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.

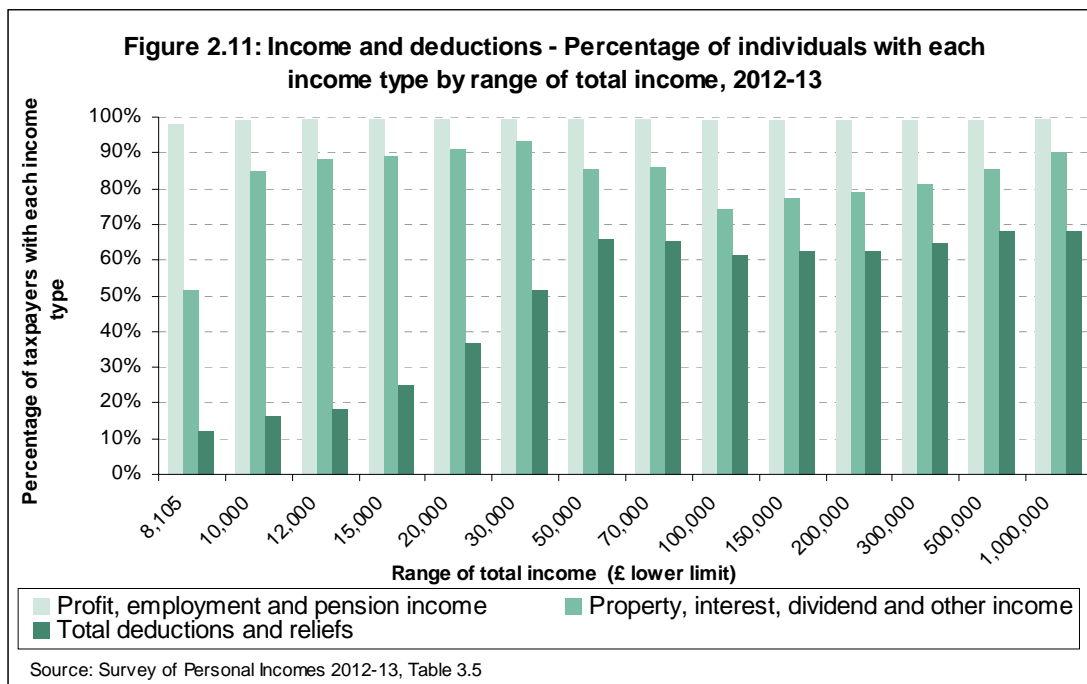


Figure 2.12 shows that profit, employment and pension income is the largest component of total income, but it accounts for a decreasing share as total income increases. It also shows that among the highest incomes, property, interest, dividend and other income accounts for a higher proportion of total income. The proportion of total income sheltered by deductions and reliefs is small, at 3.0% on average; 1.0% or less for incomes under £15,000 and no more than 5.6% 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.

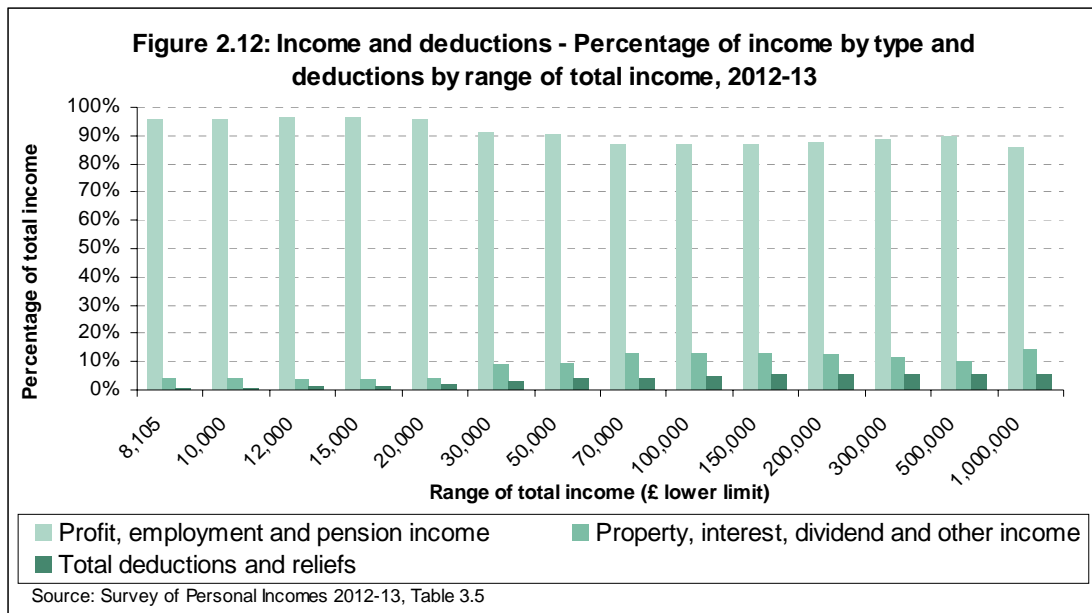


Table 3.6 – Profit, employment and pension income, 2012-13
Taxpayers only

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 over 60% to almost 90%. The proportion with self employment income is around 10% for income ranges from £10,000 to £70,000 but then rises in higher income ranges to reach over 45% where total income exceeds £1 million. For incomes below £10,000, the proportion with self employment income rises to over 20%.

About 20% of taxpayers with profit, employment and pension income have National Insurance pension income and 24% have other pension income. The income range £10,000 to £15,000 is the only one in which national insurance pensions and all other pensions are over 30%, this is also the only income range in which employment income pension 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%.

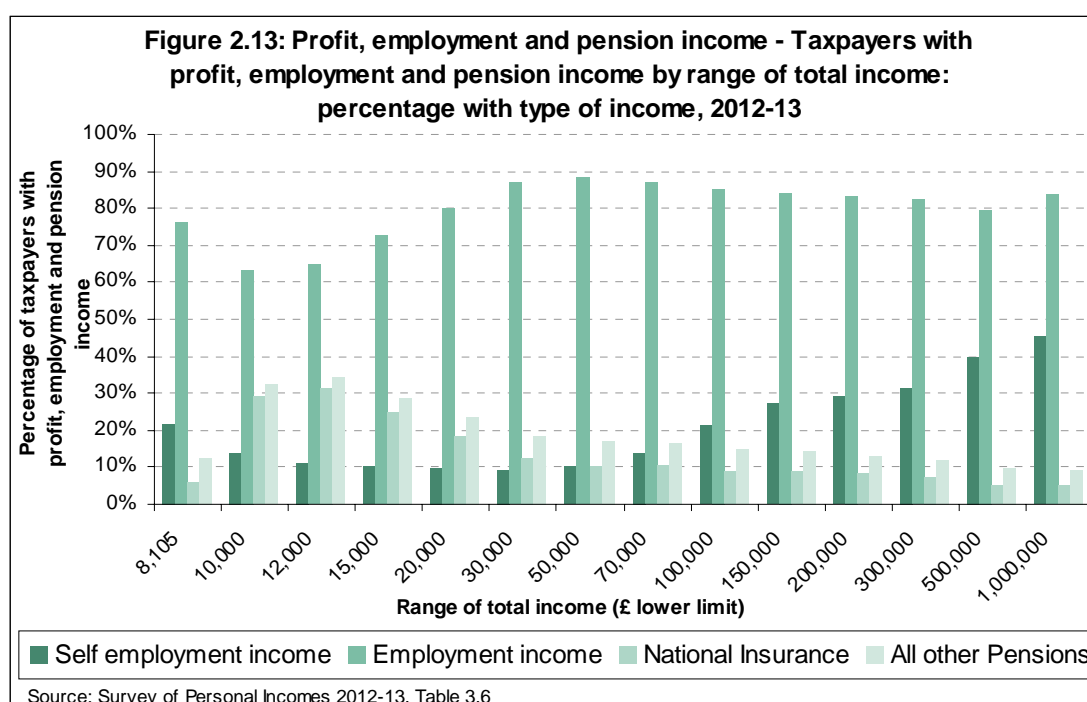


Figure 2.14 shows the percentage share of profit, employment and pension income attributable to the four component categories. Employment income is the largest in each income range. Pensions (National Insurance and other pensions) account for significant shares of the overall amount where total income is between £10,000 and £20,000. The share due to self employment income peaks at 30%, where total income exceeds £500,000. The share increases as total income rises from £30,000 and also rises as total income falls from £30,000 to the personal allowance.

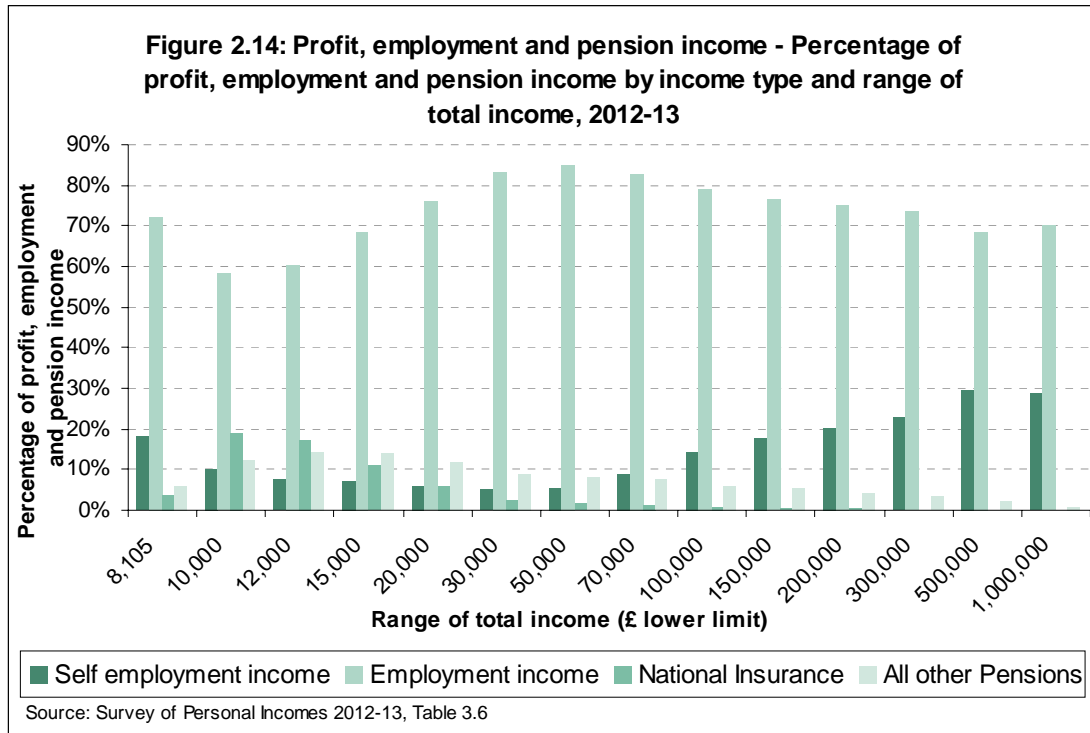


Table 3.7 – Property, interest, dividend and other income, 2012-13

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 85% or more of taxpayers with property, interest, dividend and other income have interest income if their total income is less than £100,000. The proportion declines for higher levels of total income but remains above 75% across all income ranges. Less than 15% have dividend income if their total income is less than £30,000, but for higher incomes the proportion grows to 70%.

The proportion of individuals with property income is less than 10% in income ranges below £50,000 but rises with higher incomes to exceed 20%. Other income, relatively rare where total income is less than £50,000, is present in more than 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%.

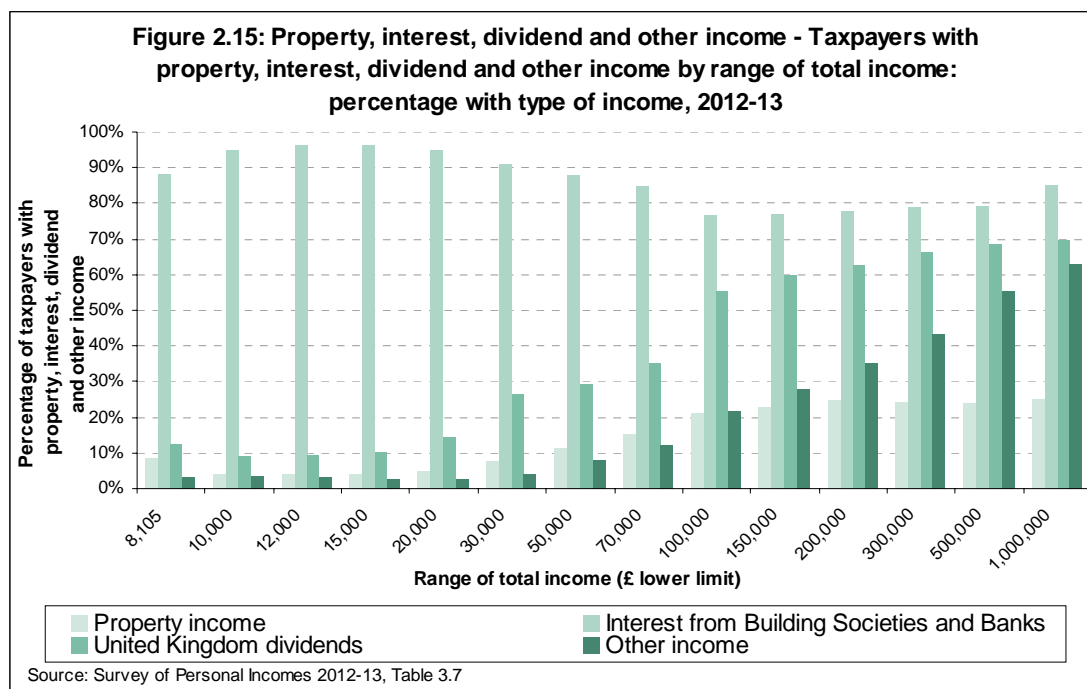


Figure 2.16 shows the percentage share of property, interest, dividend and other income attributable to each income type. For total incomes above £30,000, 60% or more of property, interest, dividend and other income is due to dividends. In contrast, for total incomes between £8,105 and £12,000, they account for less than 25%.

Interest accounts for as much as 37% of property, interest, dividend and other income where total income is between the personal allowance and £15,000 but falls to less than 10% in higher income ranges. Property income declines as a share of property, interest, dividend and other income from more than 30% at lower income levels (below £20,000) to 6% for total incomes of £1 million or more.

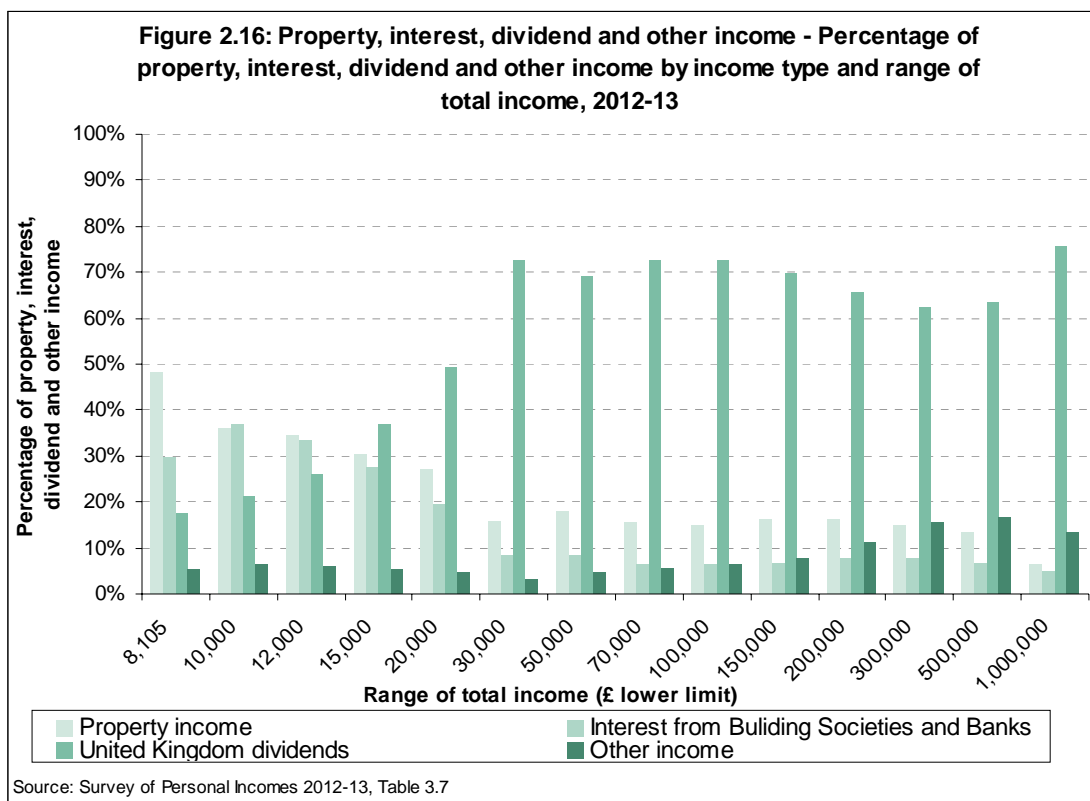


Table 3.8 – Deductions and reliefs, 2012-13

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 83%. The likelihood of having such a relief exceeds 55% where total income is below £70,000.

The proportion of taxpayers with relief for personal pension contributions varies between 7% and just over 55%. It falls to 7% for total income below £10,000 and increases to around 45% or more for income in the range from £50,000 to £300,000, before falling to 33% for those with income over £1 million.

The proportion of taxpayers with relief for other interest, charges and deductions is below 15% 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%.

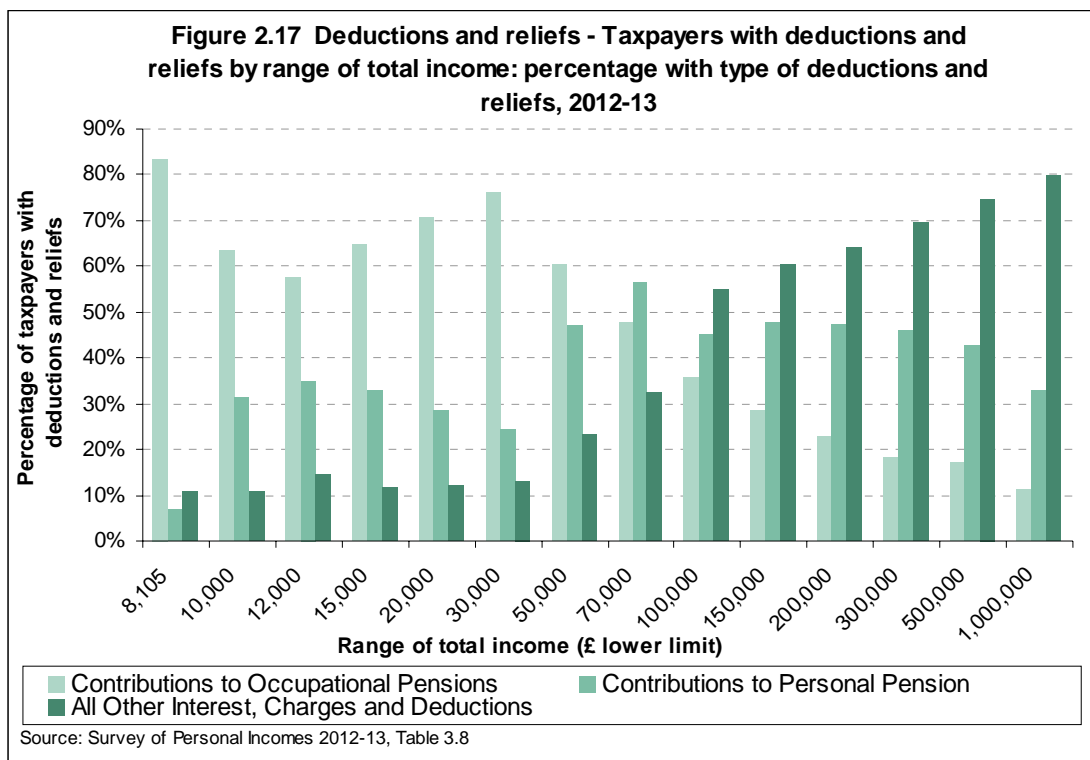


Figure 2.18 shows what proportion of total reliefs and deductions in each income range is accounted for by each relief type. Occupational pensions are more than 55% of the total amount in each income range below £70,000 and most of the rest is personal pension. For incomes above £100,000, reliefs for personal pensions predominate until, for incomes above £500,000, other reliefs become more important.

Contributions to occupational pensions account for 2% to 80% of all deductions and reliefs, depending on total income. They exceed 55% of all deductions and reliefs where total income is less than £70,000 but fall to under 15% where total income exceeds £200,000.

Contributions to personal pensions account for 12% to 62% of all deductions and reliefs, again depending on total income. They exceed 35% in income ranges from £70,000 to £1 million. For incomes above £1 million, they account for about 12% 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 85% for incomes over £1 million.

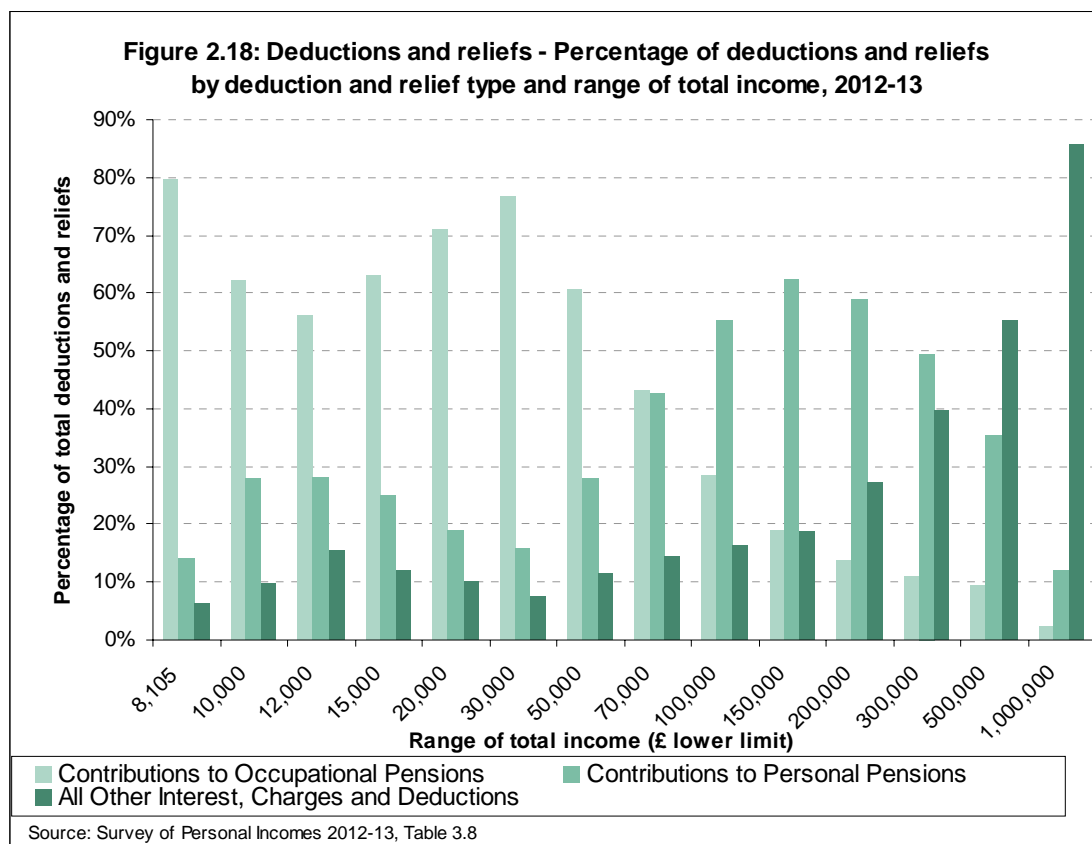


Table 3.9 – Self employment income assessable to tax, 2012-13

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 5.76 million self employment sources, accounting for £79.9 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 20% 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.

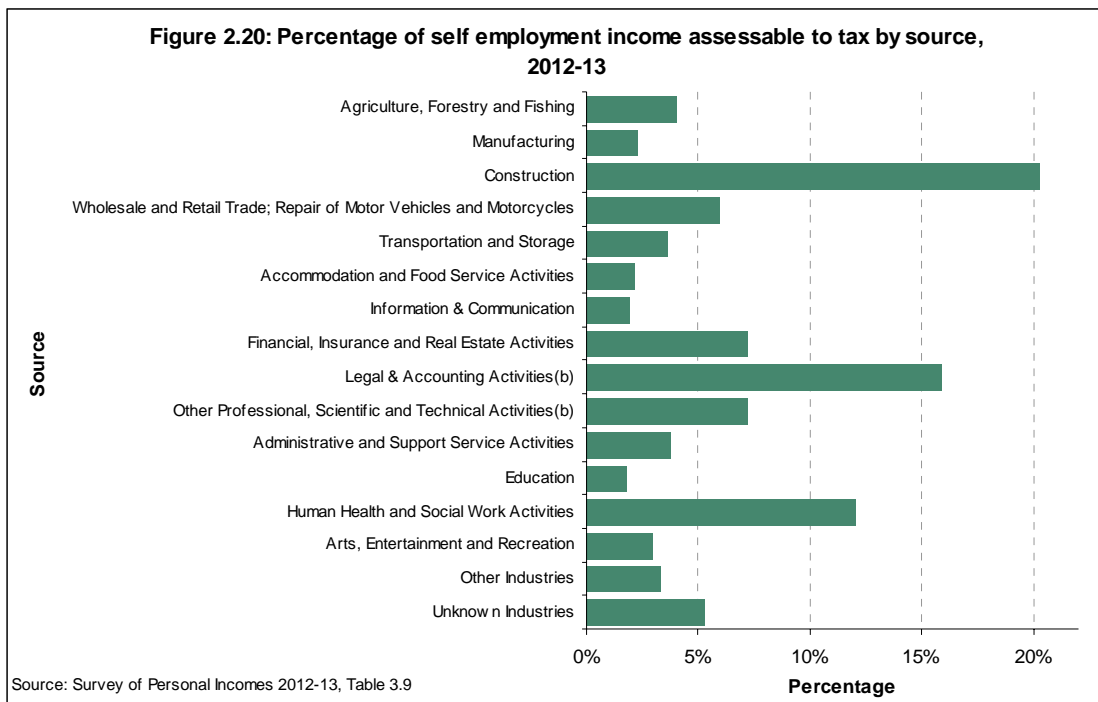
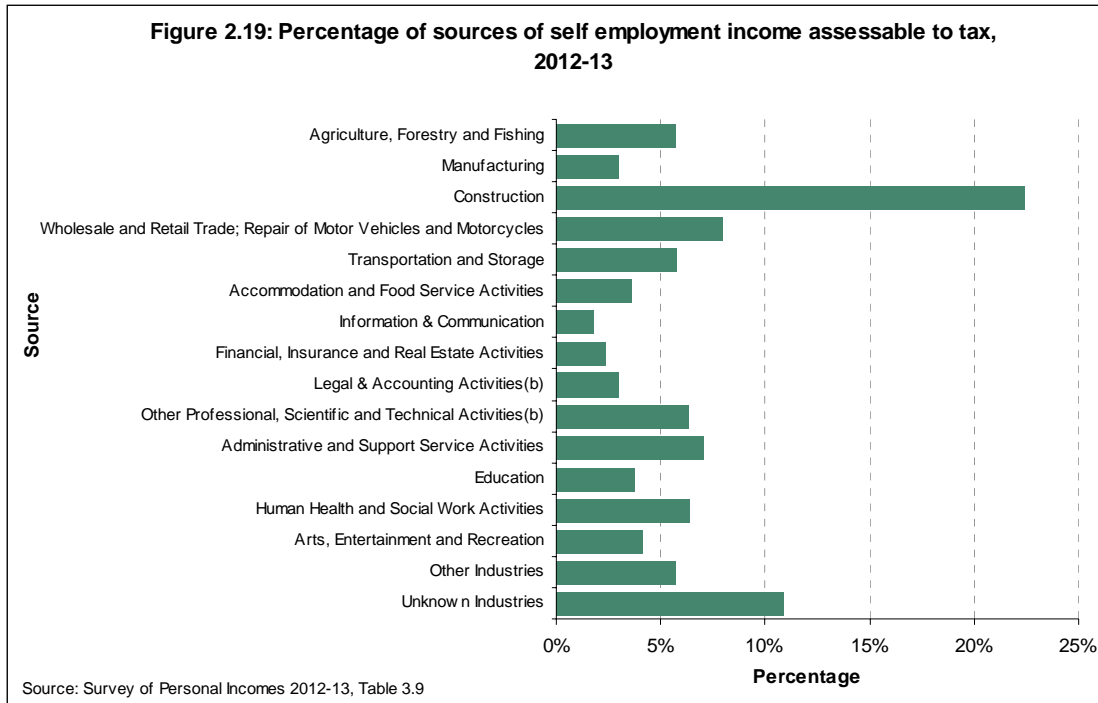


Table 3.10 – Income of individuals with self employment sources, 2012-13

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 5.50 million, of which 3.49 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 17% and 59%. It is around 20% for profit levels from £7,500 to £30,000 and exceeds 40% among loss makers, those with profit below £3,000, and the top income band (over £100,000).

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 £7,500 but then rises with income to just below 90% 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 57% to 88% 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.

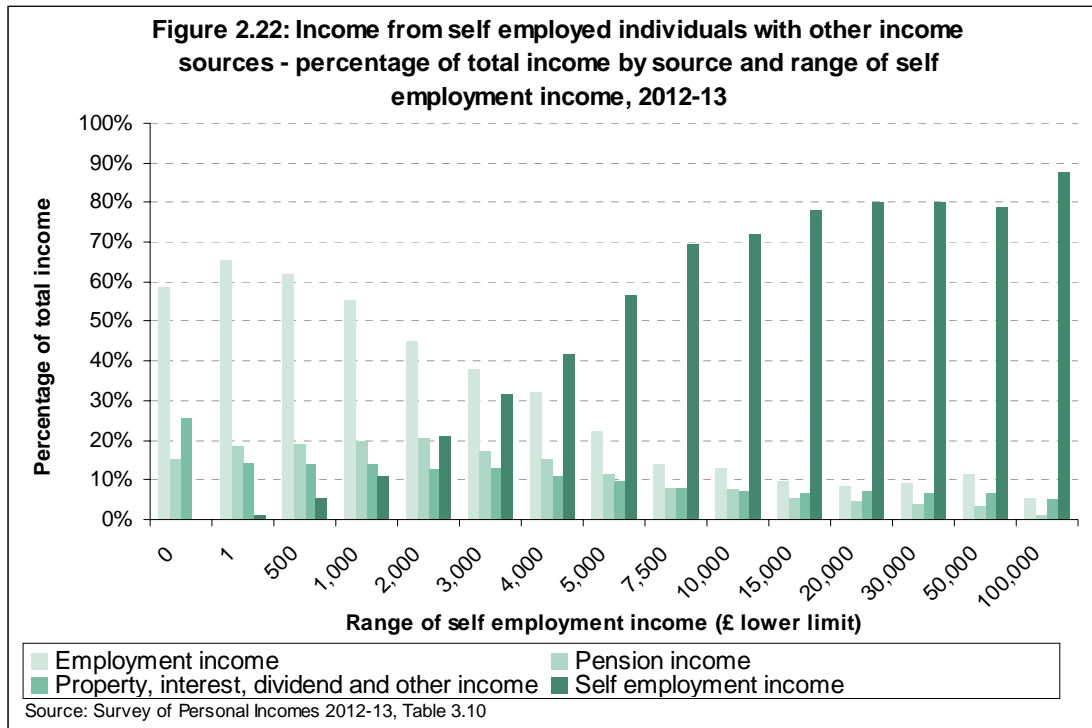


Table 3.11 – Income and tax, by gender, region and country, 2012-13

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 (3.9 million). In contrast, Northern Ireland had the lowest number of taxpayers (0.73 million).

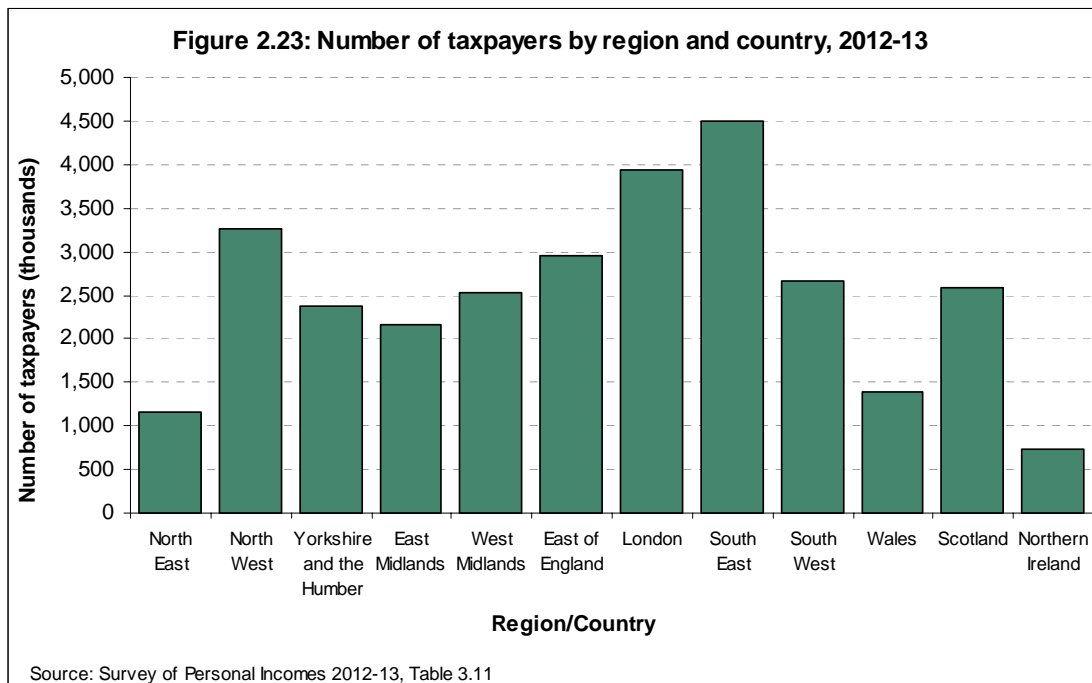
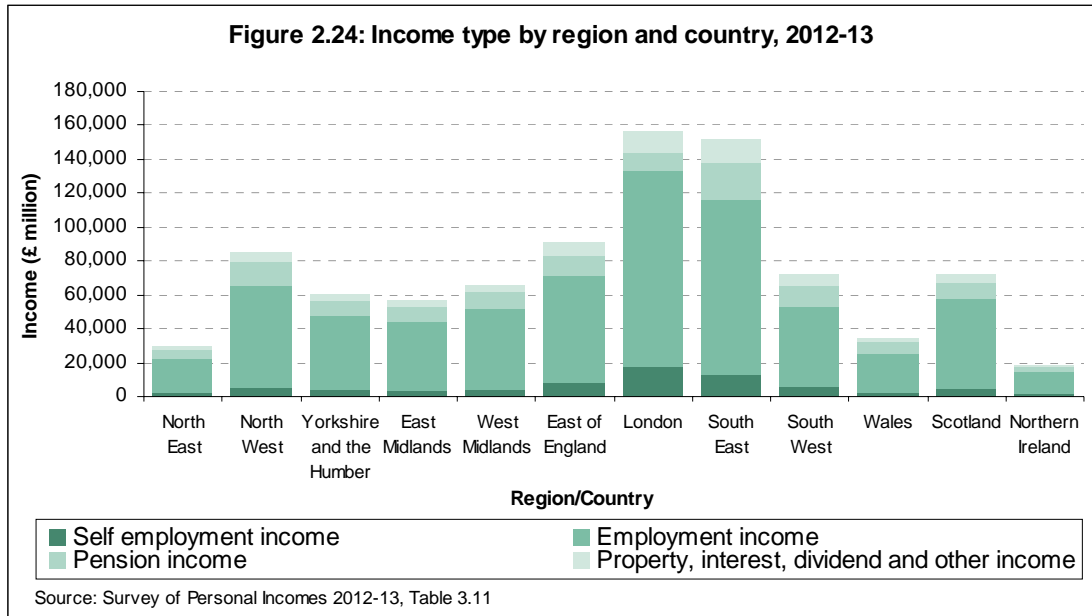


Figure 2.24 also shows that London had the highest amount of total income (£157 billion), followed by the South East (£152 billion). Northern Ireland had the least total income, £18.2 billion.



Annex A: National Statistics Tables 3.1 to 3.11, 2012-13

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 2012-13

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
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

Source: Survey of Personal Incomes 2012-13

Table updated January 2015

Footnote

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

Notes on the Table

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, 2012-13

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	208	11,200	589	12,700	923
20-24	1,860	14,500	1,260	16,400	1,670
25-29	2,930	19,300	2,190	22,700	3,100
30-34	2,990	23,400	2,910	28,900	4,760
35-39	2,760	25,000	3,170	33,600	6,320
40-44	3,180	25,100	3,170	35,600	7,070
45-49	3,370	25,000	3,130	36,500	7,380
50-54	3,050	24,500	3,030	35,800	7,070
55-59	2,520	23,200	2,790	33,400	6,230
60-64	2,330	20,400	2,330	28,100	4,710
65-69	1,940	19,300	1,700	26,500	3,950
70-74	1,300	17,200	1,290	23,300	3,090
75 and over	2,140	17,000	1,060	22,700	2,730
All ranges	30,600	21,000	2,360	29,600	5,140
By age range Male					
	No. of taxpayers	Median income before tax	Median tax	Mean income before tax	Mean tax
Under 20	131	11,500	667	13,200	1,010
20-24	991	15,300	1,410	17,400	1,920
25-29	1,610	20,000	2,330	24,000	3,470
30-34	1,690	25,000	3,250	31,500	5,580
35-39	1,580	28,100	3,700	38,300	7,830
40-44	1,800	29,400	3,910	42,400	9,270
45-49	1,850	29,600	3,910	44,200	9,910
50-54	1,680	29,400	3,860	43,500	9,560
55-59	1,390	27,200	3,520	40,200	8,370
60-64	1,280	23,600	2,930	33,300	6,220
65-69	1,260	20,900	2,010	29,100	4,720
70-74	862	17,900	1,460	24,800	3,550
75 and over	1,180	18,800	1,250	25,100	3,320
All ranges	17,300	23,700	2,860	34,000	6,530
By age range Female					
	No. of taxpayers	Median income before tax	Median tax	Mean income before tax	Mean tax
Under 20	77	10,600	474	12,000	768
20-24	868	13,700	1,100	15,100	1,390
25-29	1,320	18,500	2,010	21,200	2,650
30-34	1,300	21,200	2,490	25,400	3,690
35-39	1,170	21,100	2,460	27,300	4,260
40-44	1,390	20,100	2,240	26,900	4,220
45-49	1,520	20,200	2,270	27,200	4,290
50-54	1,380	19,500	2,130	26,400	4,030
55-59	1,120	19,200	2,050	25,000	3,580
60-64	1,050	17,100	1,720	21,800	2,890
65-69	683	17,100	1,260	21,800	2,540
70-74	440	16,000	1,040	20,300	2,190
75 and over	964	15,400	894	19,700	2,010
All ranges	13,300	18,200	1,840	23,800	3,320

Source: Survey of Personal Incomes 2012-13
Table updated January 2015

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, 2012-13

Taxpayers only

Numbers: thousands; Amounts: £ million

Total								
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
8,105 ^(a)	1,960	17,600	337	17,300	2,390	22,000	513	21,500
10,000	2,640	29,200	1,130	28,100	3,240	37,600	1,750	35,900
12,000	4,050	54,500	3,570	50,900	4,850	70,600	5,350	65,300
15,000	5,700	99,200	9,450	89,700	6,260	121,000	12,800	108,000
20,000	7,210	177,000	21,900	155,000	7,100	199,000	26,500	173,000
30,000	6,080	231,000	34,000	197,000	5,030	226,000	37,200	188,000
50,000	1,500	87,000	17,700	69,300	948	72,800	17,800	55,000
70,000	746	61,600	15,500	46,100	458	52,900	15,800	37,100
100,000	394	47,200	14,300	32,900	193	34,700	11,800	22,800
150,000	135	23,000	7,710	15,300	54	14,800	5,570	9,240
200,000	88	21,100	7,800	13,300	36	14,500	5,780	8,680
300,000	46	17,500	6,980	10,500	20	12,900	5,370	7,530
500,000	24	16,300	6,900	9,430	10	11,600	5,000	6,590
1,000,000	11	22,800	9,910	12,900	4	13,900	5,830	8,040
All ranges	30,600	904,000	157,000	747,000	30,600	904,000	157,000	747,000

Male								
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
8,105 ^(a)	823	7,360	147	7,210	996	9,130	222	8,910
10,000	1,110	12,300	468	11,800	1,390	16,200	744	15,500
12,000	1,900	25,600	1,650	24,000	2,360	34,400	2,590	31,800
15,000	3,000	52,200	4,930	47,300	3,450	67,000	7,030	60,000
20,000	4,290	105,000	13,100	92,300	4,380	124,000	16,500	107,000
30,000	3,960	151,000	22,400	129,000	3,390	154,000	25,700	128,000
50,000	1,090	63,300	12,900	50,300	709	54,600	13,400	41,200
70,000	563	46,500	11,800	34,800	358	41,500	12,500	29,000
100,000	312	37,400	11,400	26,000	157	28,400	9,730	18,700
150,000	111	18,900	6,340	12,600	46	12,700	4,790	7,900
200,000	74	17,700	6,570	11,200	31	12,600	5,070	7,560
300,000	40	15,300	6,130	9,170	18	11,500	4,780	6,680
500,000	21	14,500	6,140	8,400	9	10,600	4,600	6,030
1,000,000	10	20,900	9,070	11,800	3	12,700	5,310	7,340
All ranges	17,300	589,000	113,000	476,000	17,300	589,000	113,000	476,000

3.3

Distribution of total income before and after tax by gender, 2012-13

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
8,105 ^(a)	1,140	10,200	190	10,100	1,390	12,800	291	12,600
10,000	1,530	16,900	666	16,200	1,850	21,400	1,010	20,400
12,000	2,150	28,900	1,920	26,900	2,490	36,200	2,770	33,500
15,000	2,700	46,900	4,530	42,400	2,810	54,200	5,770	48,500
20,000	2,920	71,100	8,780	62,300	2,710	75,800	10,000	65,800
30,000	2,120	79,700	11,600	68,100	1,630	71,900	11,500	60,300
50,000	412	23,800	4,730	19,000	239	18,200	4,350	13,800
70,000	183	15,100	3,740	11,300	100	11,400	3,310	8,080
100,000	83	9,850	2,940	6,910	35	6,280	2,100	4,170
150,000	24	4,140	1,370	2,770	8	2,120	779	1,340
200,000	14	3,380	1,240	2,140	5	1,830	711	1,120
300,000	6	2,150	852	1,300	2	1,450	599	849
500,000	3	1,790	754	1,040	1	958	401	557
1,000,000	1	1,920	836	1,090	-	1,230	524	701
All ranges	13,300	316,000	44,100	272,000	13,300	316,000	44,100	272,000

Source: Survey of Personal Incomes 2012-13

Table updated January 2015

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 £8,105 for 2012-13 (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, 2012-13

Taxpayers only

Numbers: thousands; Amounts: £ million

Range of total income	Largest source of income								Total Income	
	Self-employment		Employment		Pension		Property, interest, dividend and other income		Number of taxpayers	Total amount of tax
(lower limit) £	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										
8,105 ^(a)	6	-	45	1	12	-	10	1	73	2
9,000	4	1	33	6	108	11	52	47	198	64
All ranges	10	1	78	7	120	11	63	47	270	66
Taxpayers liable at "savers" rate²										
8,105 ^(a)	3	-	33	1	4	-	6	1	46	2
9,000	..	..	9	1	..	..	4	1	15	2
10,000	3	1	45	19	52	8	50	23	150	50
15,000	..	..	3	2	11	7	92	88	106	97
20,000	..	..	..	..	..	..	133	230	135	231
30,000	..	..	..	..	..	..	177	538	179	540
All ranges	7	2	90	24	70	16	463	880	630	922
Taxpayers liable at basic rate (excluding higher rate taxpayers)										
8,105 ^(a)	176	14	565	49	66	7	23	9	829	78
9,000	156	41	708	180	86	23	14	5	963	249
10,000	562	445	3,810	3,210	1,960	930	70	51	6,400	4,630
15,000	383	679	3,760	6,760	1,370	1,810	65	96	5,590	9,350
20,000	422	1,310	5,290	16,700	1,220	3,310	138	349	7,070	21,700
30,000	236	1,250	3,890	20,700	501	2,600	216	860	4,850	25,400
All ranges	1,930	3,750	18,000	47,600	5,210	8,690	526	1,370	25,700	61,400
Taxpayers liable at higher rate (excluding additional rate taxpayers)										
8,105 ^(a)	..	..	..	..	..	..	..	..	..	..
40,000	56	448	769	6,120	107	853	136	703	1,070	8,130
50,000	74	916	1,160	13,900	113	1,410	139	1,340	1,480	17,600
70,000	56	1,140	540	11,600	50	1,080	96	1,740	742	15,500
100,000	48	1,640	275	10,300	21	794	49	1,580	394	14,300
150,000	9	400	16	721	1	22	2	74	27	1,220
200,000	1	30	1	38	..	..	..	..	2	79
300,000	..	..	..	..	..	..	..	..	-	7
500,000	..	..	..	..	..	..	..	..	..	..
1,000,000	..	..	..	..	..	..	..	..	..	..
All ranges	244	4,580	2,760	42,600	293	4,170	422	5,450	3,720	56,800

3.4 Income tax liabilities of starting, "savers", basic, higher and additional rate taxpayers, by largest source of income, 2012-13

Continued Taxpayers only

Numbers: thousands; Amounts: £ million

Range of total income	Largest source of income								Total Income	
	Self-employment		Employment		Pension		Property, interest, dividend and other income		Number of taxpayers	Total amount of tax
(lower limit)	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										
8,105 ^(a)	..	..	..	..	..	..	..	..	..	..
150,000	12	708	76	4,690	5	306	15	793	107	6,490
200,000	15	1,310	58	5,330	3	239	10	841	85	7,720
300,000	9	1,350	30	4,730	1	191	5	706	46	6,970
500,000	6	1,720	15	4,470	-	101	2	598	24	6,890
1,000,000	3	2,450	7	6,360	..	..	1	1,090	11	9,910
All ranges	45	7,540	185	25,600	9	852	33	4,020	273	38,000
All Taxpayers	2,240	15,900	21,100	116,000	5,700	13,700	1,510	11,800	30,600	157,000

Source: Survey of Personal Incomes 2012-13
Table updated January 2015

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 £8,105 for 2012-13 (see Annex B for details).

Notes on the Table

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, 2012-13

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
																					%	%	%
8,105 ^(a)	1,920	16,800	8,770	1,010	760	754	1,960	17,600	8,990	240	108	448	15,700	1,960	337	172	17,300	1.9	6.4	95.7		4.3	0.6
10,000	2,620	28,000	10,700	2,250	1,160	518	2,640	29,200	11,100	440	240	546	23,100	2,640	1,130	429	28,100	3.9	8.6	96.0		4.0	0.8
12,000	4,020	52,500	13,100	3,570	1,990	558	4,050	54,500	13,500	741	514	694	35,900	4,050	3,570	882	50,900	6.5	13.2	96.3		3.7	0.9
15,000	5,680	95,700	16,800	5,080	3,450	678	5,700	99,200	17,400	1,410	1,260	893	50,600	5,700	9,450	1,660	89,700	9.5	18.6	96.5		3.5	1.3
20,000	7,190	169,000	23,500	6,560	7,580	1,160	7,210	177,000	24,500	2,650	3,530	1,330	62,100	7,210	21,900	3,040	155,000	12.4	23.6	95.7		4.3	2.0
30,000	6,050	210,000	34,800	5,660	20,400	3,610	6,080	231,000	38,000	3,140	7,230	2,300	49,600	6,080	34,000	5,590	197,000	14.7	19.9	91.2		8.9	3.1
50,000	1,490	78,800	52,800	1,280	8,240	6,420	1,500	87,000	58,000	990	3,570	3,600	12,200	1,500	17,700	11,800	69,300	20.3	4.9	90.5		9.5	4.1
70,000	741	53,600	72,400	640	8,030	12,500	746	61,600	82,600	486	2,530	5,210	6,050	746	15,500	20,800	46,100	25.2	2.4	87.0		13.0	4.1
100,000	391	41,100	105,000	293	6,090	20,800	394	47,200	120,000	243	2,240	9,200	1,290	394	14,300	36,200	32,900	30.3	1.3	87.1		12.9	4.7
150,000	134	20,000	149,000	105	3,040	28,900	135	23,000	171,000	85	1,280	15,100	33	135	7,710	57,000	15,300	33.5	0.4	86.8		13.2	5.5
200,000	87	18,400	212,000	69	2,660	38,300	88	21,100	240,000	55	1,100	20,100	11	88	7,800	88,800	13,300	37.0	0.3	87.4		12.6	5.2
300,000	46	15,500	337,000	38	1,990	52,900	46	17,500	378,000	30	980	32,700	4	46	6,980	151,000	10,500	40.0	0.2	88.6		11.4	5.6
500,000	24	14,600	615,000	21	1,690	82,000	24	16,300	679,000	16	889	54,300	1	24	6,900	287,000	9,430	42.2	0.1	89.7		10.3	5.4
1,000,000	10	19,600	1,860,000	10	3,260	341,000	11	22,800	2,160,000	7	1,290	180,000	-	11	9,910	938,000	12,900	43.4	0.0	85.7		14.3	5.6
All ranges	30,400	834,000	27,400	26,600	70,300	2,650	30,600	904,000	29,600	10,500	26,700	2,540	257,000	30,600	157,000	5,140	747,000	17.4	100.0	92.2		7.8	3.0

Source: Survey of Personal Incomes 2012-13
Table updated January 2015

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 £8,105 for 2012-13 (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. For 2012-13 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, 2012-13

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 income %	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								
8,105 ^(c)	415	3,040	7,310	1,460	12,200	8,330	113	638	5,640	236	975	4,130	1,920	16,800	8,770	2.0	18.0	72.4	3.8	5.8	
10,000	364	2,890	7,950	1,660	16,300	9,850	770	5,310	6,900	846	3,490	4,120	2,620	28,000	10,700	3.4	10.3	58.3	19.0	12.4	
12,000	444	4,070	9,160	2,600	31,600	12,200	1,270	9,160	7,230	1,380	7,630	5,550	4,020	52,500	13,100	6.3	7.8	60.3	17.4	14.5	
15,000	581	6,660	11,500	4,120	65,400	15,900	1,410	10,300	7,280	1,620	13,400	8,230	5,680	95,700	16,800	11.5	7.0	68.3	10.8	14.0	
20,000	697	10,200	14,600	5,750	129,000	22,400	1,340	9,730	7,240	1,710	20,400	11,900	7,190	169,000	23,500	20.3	6.0	76.2	5.8	12.0	
30,000	558	10,800	19,300	5,270	175,000	33,300	748	5,450	7,290	1,120	18,600	16,700	6,050	210,000	34,800	25.2	5.1	83.4	2.6	8.9	
50,000	153	4,490	29,400	1,320	66,800	50,700	155	1,180	7,570	255	6,270	24,600	1,490	78,800	52,800	9.4	5.7	84.8	1.5	8.0	
70,000	103	4,680	45,400	646	44,300	68,600	77	601	7,790	122	4,010	32,700	741	53,600	72,400	6.4	8.7	82.7	1.1	7.5	
100,000	83	5,820	70,000	334	32,500	97,300	35	292	8,310	58	2,500	43,400	391	41,100	105,000	4.9	14.2	79.1	0.7	6.1	
150,000	36	3,570	97,800	113	15,300	136,000	11	95	8,300	19	1,070	56,000	134	20,000	149,000	2.4	17.8	76.3	0.5	5.4	
200,000	25	3,710	147,000	73	13,900	191,000	7	64	8,840	11	779	68,800	87	18,400	212,000	2.2	20.1	75.3	0.3	4.2	
300,000	14	3,530	246,000	38	11,400	301,000	3	31	9,040	5	537	98,200	46	15,500	337,000	1.9	22.9	73.5	0.2	3.5	
500,000	9	4,320	456,000	19	10,000	528,000	1	11	8,910	2	297	128,000	24	14,600	615,000	1.8	29.5	68.4	0.1	2.0	
1,000,000	5	5,670	1,190,000	9	13,700	1,560,000	1	6	10,700	1	158	159,000	10	19,600	1,860,000	2.3	28.9	70.2	0.0	0.8	
All ranges	3,490	73,400	21,000	23,400	638,000	27,200	5,950	42,900	7,210	7,390	80,000	10,800	30,400	834,000	27,400	100.0	8.8	76.5	5.1	9.6	

Source: Survey of Personal Incomes 2012-13
Table updated January 2015

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 £8,105 for 2012-13 (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 2012-13 are included, whereas Table 3.10 includes all people with a self employment source in 2012-13. 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, 2012-13

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 from building societies and banks	United Kingdom dividends	Other income
8,105 ^(a)	87	368	4,230	889	224	252	128	133	1,040	33	40	1,220	1,010	760	754	1.1	48.4	29.5	17.5	5.2
10,000	94	418	4,440	2,130	432	202	205	245	1,190	77	73	936	2,250	1,160	518	1.7	35.9	37.1	21.0	6.2
12,000	139	689	4,950	3,440	666	194	344	518	1,510	108	118	1,090	3,570	1,990	558	2.8	34.6	33.5	26.0	5.9
15,000	200	1,050	5,230	4,890	950	194	519	1,270	2,440	136	181	1,340	5,080	3,450	678	4.9	30.4	27.6	36.8	5.3
20,000	322	2,060	6,380	6,240	1,450	233	949	3,740	3,940	192	342	1,780	6,560	7,580	1,160	10.8	27.1	19.2	49.3	4.5
30,000	423	3,240	7,670	5,160	1,700	330	1,500	14,800	9,900	232	642	2,770	5,660	20,400	3,610	29.0	15.9	8.3	72.6	3.1
50,000	146	1,460	10,000	1,130	703	622	375	5,700	15,200	102	381	3,720	1,280	8,240	6,420	11.7	17.8	8.5	69.1	4.6
70,000	97	1,230	12,700	541	526	971	224	5,830	26,000	78	444	5,710	640	8,030	12,500	11.4	15.4	6.5	72.6	5.5
100,000	62	907	14,700	225	379	1,690	162	4,420	27,200	63	399	6,290	293	6,090	20,800	8.7	14.9	6.2	72.6	6.4
150,000	24	489	20,200	81	207	2,570	63	2,120	33,600	29	241	8,240	105	3,040	28,900	4.3	16.1	6.8	69.8	7.8
200,000	17	431	24,900	54	203	3,740	44	1,740	40,000	24	298	12,200	69	2,660	38,300	3.8	16.2	7.6	65.6	11.2
300,000	9	295	32,500	30	158	5,340	25	1,240	49,800	16	309	19,000	38	1,990	52,900	2.8	14.8	7.9	62.2	15.4
500,000	5	227	46,700	16	113	6,920	14	1,070	75,900	11	284	24,800	21	1,690	82,000	2.4	13.5	6.7	63.5	16.6
1,000,000	2	204	84,700	8	155	19,100	7	2,470	370,000	6	437	72,700	10	3,260	341,000	4.6	6.3	4.8	75.7	13.4
All ranges	1,630	13,100	8,030	24,800	7,870	317	4,560	45,300	9,940	1,110	4,190	3,780	26,600	70,300	2,650	100.0	18.6	11.2	64.4	5.9

Source: Survey of Personal Incomes 2012-13
Table updated January 2015

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 £8,105 for 2012-13 (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 2012-13, 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, 2012-13

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
8,105 ^(e)	201	86	428	17	15	896	26	7	258	240	108	448	0.4	79.7	14.1	6.2		
10,000	279	149	536	138	67	488	48	23	488	440	240	546	0.9	62.2	28.0	9.7		
12,000	427	288	674	259	145	562	109	80	740	741	514	694	1.9	56.1	28.3	15.6		
15,000	911	791	868	461	314	681	166	151	912	1,410	1,260	893	4.7	62.9	25.0	12.1		
20,000	1,870	2,500	1,340	751	670	893	323	355	1,100	2,650	3,530	1,330	13.2	70.9	19.0	10.1		
30,000	2,390	5,540	2,320	768	1,130	1,480	415	553	1,330	3,140	7,230	2,300	27.0	76.7	15.7	7.6		
50,000	599	2,170	3,620	466	990	2,120	233	410	1,760	990	3,570	3,600	13.3	60.7	27.8	11.5		
70,000	232	1,090	4,690	275	1,080	3,920	158	366	2,320	486	2,530	5,210	9.5	43.0	42.5	14.5		
100,000	87	640	7,380	110	1,230	11,200	134	366	2,730	243	2,240	9,200	8.4	28.6	55.1	16.3		
150,000	24	241	9,970	40	797	19,800	51	240	4,690	85	1,280	15,100	4.8	18.9	62.3	18.8		
200,000	13	152	12,000	26	649	25,000	35	300	8,530	55	1,100	20,100	4.1	13.8	58.9	27.2		
300,000	5	107	19,600	14	484	35,200	21	389	18,700	30	980	32,700	3.7	10.9	49.4	39.7		
500,000	3	85	30,600	7	314	44,900	12	490	40,100	16	889	54,300	3.3	9.6	35.3	55.2		
1,000,000	1	29	35,500	2	157	67,000	6	1,100	193,000	7	1,290	180,000	4.8	2.2	12.2	85.6		
All ranges	7,040	13,900	1,970	3,330	8,050	2,410	1,740	4,830	2,780	10,500	26,700	2,540	100.0	51.9	30.1	18.1		

Source: Survey of Personal Incomes 2012-13

Table updated January 2015

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 £8,105 for 2012-13 (see Annex B for details).

Notes on the Table

Deductions and reliefs, 2012-13

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, 2012-13

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 Motorcycles		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	93	-	36	-	97	-	98	-	26	-	53	-
1	14	3	8	2	20	5	27	6	7	2	7	2
500	12	9	6	4	20	15	16	12	8	6	7	5
1,000	16	23	10	15	44	66	26	37	18	27	11	16
2,000	15	36	9	22	44	110	20	50	16	41	8	21
3,000	13	45	8	27	44	155	19	66	20	68	9	31
4,000	13	60	7	30	51	230	16	73	25	113	11	49
5,000	29	180	18	110	154	978	49	305	70	443	25	155
7,500	30	250	16	135	177	1,520	49	419	63	532	23	200
10,000	30	363	18	217	229	2,830	45	546	37	448	23	274
15,000	18	320	11	188	169	2,930	29	495	17	295	11	194
20,000	22	533	14	356	169	4,050	30	727	15	374	11	273
30,000	18	680	10	385	61	2,230	24	898	7	276	7	275
50,000	6	434	4	234	9	568	9	591	2	151	2	138
100,000	2	290	1	136	2	505	2	511	1	138	1	134
All ranges	329	3,230	174	1,860	1,290	16,200	459	4,740	333	2,910	209	1,770

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 Activities ^(b)		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	22	-	46	-	17	-	70	-	47	-	29	-
1	6	2	4	1	9	2	19	4	22	5	17	4
500	5	4	3	3	5	4	13	9	18	14	13	10
1,000	5	8	6	8	8	12	22	33	31	45	21	30
2,000	5	11	5	11	7	17	16	40	32	79	17	43
3,000	4	12	3	11	5	18	16	57	27	94	13	46
4,000	4	20	4	16	5	23	15	66	33	151	14	64
5,000	9	59	8	52	10	62	31	196	67	420	27	167
7,500	8	66	7	60	10	89	27	237	52	443	21	179
10,000	9	105	10	123	11	130	36	439	37	444	22	262
15,000	6	111	6	104	8	137	22	374	17	296	9	152
20,000	8	205	10	235	11	259	28	697	13	322	8	191
30,000	7	276	9	357	14	550	27	1,010	7	267	4	147
50,000	4	241	7	489	20	1,420	15	1,040	2	156	1	80
100,000	1	428	8	4,280	32	10,000	7	1,570	1	270	-	57
All ranges	104	1,550	136	5,750	172	12,700	364	5,780	407	3,010	216	1,430

3.9

Self employment income assessable to tax, 2012-13

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	Amount
0		49	-	58	-	41	-	116	-	897	-
1		15	3	20	4	16	4	49	11	258	60
500		13	9	13	9	15	11	38	28	204	150
1,000		22	32	16	24	23	35	57	84	336	497
2,000		19	48	14	36	22	55	47	116	297	736
3,000		18	64	12	42	23	81	34	120	269	939
4,000		18	80	10	44	21	97	31	139	279	1,260
5,000		36	225	23	142	47	292	71	443	674	4,230
7,500		29	250	18	157	40	345	58	500	630	5,390
10,000		28	336	19	235	35	431	50	613	637	7,790
15,000		16	282	9	162	16	285	30	515	394	6,840
20,000		20	491	9	218	16	389	26	631	411	9,950
30,000		25	960	8	303	9	336	14	520	252	9,470
50,000		34	2,480	4	262	2	149	4	287	126	8,720
100,000		29	4,350	2	762	1	151	1	240	91	23,800
All ranges		371	9,610	236	2,400	329	2,660	628	4,250	5,760	79,900

Source: Survey of Personal Incomes, 2012-13
Table updated January 2015

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 2012-13 are those earned in the business accounting periods ending in 2012-13. On average, profits assessable for 2012-13 may be regarded as profits arising in the calendar year 2012.

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, 2012-13

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		768	-	387	10,300	190	2,630	317	4,530	768	17,500	22,700	0
1		231	54	135	2,480	56	705	85	551	231	3,790	16,400	1
500		185	137	98	1,510	39	467	65	335	185	2,440	13,200	6
1,000		309	457	150	2,260	72	821	102	563	309	4,100	13,300	11
2,000		282	699	116	1,490	64	683	92	422	282	3,300	11,700	21
3,000		259	903	97	1,090	52	497	79	378	259	2,870	11,100	32
4,000		270	1,220	84	943	47	449	77	325	270	2,930	10,900	41
5,000		660	4,140	160	1,620	91	838	167	707	660	7,310	11,100	57
7,500		630	5,380	110	1,090	67	635	149	611	630	7,720	12,300	70
10,000		633	7,740	131	1,420	79	799	188	779	633	10,700	17,000	72
15,000		396	6,860	76	855	46	476	130	599	396	8,790	22,200	78
20,000		410	9,930	79	1,050	50	552	159	896	410	12,400	30,300	80
30,000		253	9,530	64	1,080	36	464	135	816	253	11,900	46,900	80
50,000		126	8,750	46	1,270	18	374	91	747	126	11,100	88,300	79
100,000		94	24,800	39	1,580	9	305	82	1,480	94	28,200	300,000	88
All ranges		5,500	80,600	1,770	30,000	916	10,700	1,920	13,700	5,500	135,000	24,500	60

Source: Survey of Personal Incomes, 2012-13
Table updated January 2015

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 2012-13 are those earned in the business accounting periods ending in 2012-13. On average, profits assessable for 2012-13 may be regarded as profits arising in the calendar year 2012.
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 SPIs.
5. The notes to Table 3.7 also apply to this table.

3.11 Income and tax, by gender, region and country, 2012-13

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												
8,105 ^(a)	415	3,040	1,460	12,200	265	1,610	1,010	760	1,960	17,600	1,960	337
10,000	808	6,960	4,260	48,000	2,430	25,600	5,820	3,160	6,690	83,700	6,690	4,700
15,000	581	6,660	4,120	65,400	1,750	23,700	5,080	3,450	5,700	99,200	5,700	9,450
20,000	697	10,200	5,750	129,000	1,840	30,100	6,560	7,580	7,210	177,000	7,210	21,900
30,000	558	10,800	5,270	175,000	1,210	24,100	5,660	20,400	6,080	231,000	6,080	34,000
50,000	153	4,490	1,320	66,800	274	7,450	1,280	8,240	1,500	87,000	1,500	17,700
70,000	103	4,680	646	44,300	134	4,610	640	8,030	746	61,600	746	15,500
100,000	83	5,820	334	32,500	63	2,790	293	6,090	394	47,200	394	14,300
150,000	36	3,570	113	15,300	21	1,170	105	3,040	135	23,000	135	7,710
200,000	25	3,710	73	13,900	13	843	69	2,660	88	21,100	88	7,800
300,000	14	3,530	38	11,400	6	568	38	1,990	46	17,500	46	6,980
500,000	9	4,320	19	10,000	3	308	21	1,690	24	16,300	24	6,900
1,000,000	5	5,670	9	13,700	1	163	10	3,260	11	22,800	11	9,910
All Ranges	3,490	73,400	23,400	638,000	8,010	123,000	26,600	70,300	30,600	904,000	30,600	157,000
Male												
8,105 ^(a)	288	2,230	526	4,300	91	504	315	322	823	7,360	823	147
10,000	570	5,330	1,640	18,200	1,190	13,100	2,490	1,300	3,010	37,900	3,010	2,120
15,000	433	5,390	1,980	31,300	980	13,800	2,600	1,720	3,000	52,200	3,000	4,930
20,000	516	8,220	3,270	73,200	1,160	19,800	3,840	4,250	4,290	105,000	4,290	13,100
30,000	394	7,970	3,370	112,000	858	18,200	3,640	13,200	3,960	151,000	3,960	22,400
50,000	107	3,130	957	48,700	207	5,980	913	5,420	1,090	63,300	1,090	12,900
70,000	72	3,180	493	34,200	103	3,800	475	5,330	563	46,500	563	11,800
100,000	64	4,350	267	26,400	50	2,350	226	4,310	312	37,400	312	11,400
150,000	30	2,870	94	12,800	17	984	85	2,200	111	18,900	111	6,340
200,000	21	3,120	62	11,900	10	709	57	1,980	74	17,700	74	6,570
300,000	13	3,090	33	10,200	5	477	33	1,570	40	15,300	40	6,130
500,000	13	8,980	25	21,800	3	448	27	4,230	31	35,500	31	15,200
All ranges	2,520	57,900	12,700	405,000	4,670	80,200	14,700	45,800	17,300	589,000	17,300	113,000
Female												
8,105 ^(a)	127	807	938	7,890	174	1,110	694	438	1,140	10,200	1,140	190
10,000	238	1,630	2,620	29,700	1,240	12,500	3,320	1,850	3,680	45,800	3,680	2,580
15,000	148	1,260	2,130	34,100	775	9,810	2,470	1,720	2,700	46,900	2,700	4,530
20,000	181	1,980	2,480	55,500	689	10,300	2,720	3,330	2,920	71,100	2,920	8,780
30,000	164	2,810	1,900	63,800	347	5,850	2,020	7,260	2,120	79,700	2,120	11,600
50,000	46	1,360	362	18,100	67	1,460	371	2,830	412	23,800	412	4,730
70,000	31	1,500	154	10,100	30	802	165	2,690	183	15,100	183	3,740
100,000	20	1,480	67	6,160	13	438	66	1,770	83	9,850	83	2,940
150,000	7	694	19	2,430	4	183	20	835	24	4,140	24	1,370
200,000	4	587	11	1,980	2	135	12	672	14	3,380	14	1,240
300,000	2	441	4	1,200	1	91	5	420	6	2,150	6	852
500,000	1	1,010	3	1,970	-	24	3	709	4	3,720	4	1,590
All ranges	969	15,600	10,700	233,000	3,340	42,700	11,900	24,500	13,300	316,000	13,300	44,100

3.11 Income and tax, by gender, region and country, 2012-13

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
England													
Total													
8,105 ^(a)	353	2,590	1,210	10,100	215	1,290	824	592	1,610	14,600	1,610	272	
10,000	692	6,000	3,520	39,600	1,980	20,800	4,780	2,610	5,510	69,000	5,510	3,880	
15,000	501	5,770	3,410	54,000	1,440	19,300	4,190	2,960	4,720	82,000	4,720	7,820	
20,000	595	8,840	4,800	107,000	1,510	24,500	5,450	6,570	6,010	147,000	6,010	18,300	
30,000	471	9,130	4,440	147,000	1,020	20,400	4,780	17,900	5,130	195,000	5,130	28,700	
50,000	130	3,770	1,140	57,900	235	6,390	1,110	7,220	1,300	75,300	1,300	15,300	
70,000	87	3,910	567	38,900	116	4,030	563	7,130	653	53,900	653	13,600	
100,000	70	4,860	294	28,600	55	2,480	258	5,420	346	41,400	346	12,600	
150,000	32	3,110	100	13,600	19	1,060	94	2,720	120	20,500	120	6,870	
200,000	23	3,330	65	12,600	11	764	63	2,370	79	19,000	79	7,060	
300,000	13	3,240	34	10,300	5	516	35	1,810	42	15,900	42	6,360	
500,000	8	3,830	17	9,220	2	287	19	1,500	22	14,800	22	6,280	
1,000,000	4	5,210	8	12,700	1	155	9	2,760	10	20,800	10	9,060	
All Ranges	2,980	63,600	19,600	542,000	6,600	102,000	22,200	61,600	25,500	769,000	25,500	136,000	
Male													
8,105 ^(a)	247	1,910	431	3,530	70	380	254	238	674	6,060	674	117	
10,000	488	4,610	1,350	15,000	960	10,600	2,040	1,050	2,480	31,200	2,480	1,750	
15,000	373	4,690	1,640	25,800	802	11,300	2,150	1,480	2,480	43,300	2,480	4,080	
20,000	443	7,200	2,730	61,000	951	16,300	3,200	3,680	3,590	88,200	3,590	11,000	
30,000	333	6,770	2,840	93,800	723	15,400	3,070	11,500	3,340	127,000	3,340	18,900	
50,000	91	2,630	824	41,900	177	5,120	786	4,740	937	54,400	937	11,100	
70,000	61	2,660	429	29,800	89	3,310	416	4,730	490	40,500	490	10,300	
100,000	53	3,590	234	23,100	44	2,090	198	3,820	272	32,600	272	9,930	
150,000	26	2,490	83	11,300	15	891	75	1,970	98	16,700	98	5,630	
200,000	19	2,800	55	10,700	9	641	52	1,770	66	15,900	66	5,920	
300,000	12	2,840	30	9,200	4	438	30	1,410	37	13,900	37	5,570	
500,000	12	8,240	23	20,100	3	420	25	3,650	28	32,400	28	13,900	
All ranges	2,160	50,400	10,700	345,000	3,850	66,900	12,300	40,100	14,500	503,000	14,500	98,200	
Female													
8,105 ^(a)	106	679	780	6,550	144	913	571	353	940	8,500	940	155	
10,000	204	1,400	2,170	24,600	1,020	10,200	2,740	1,550	3,030	37,800	3,030	2,130	
15,000	128	1,080	1,770	28,200	636	8,010	2,040	1,480	2,230	38,700	2,230	3,740	
20,000	153	1,640	2,070	46,300	555	8,180	2,250	2,880	2,420	59,000	2,420	7,300	
30,000	139	2,360	1,600	53,600	297	4,990	1,710	6,390	1,790	67,300	1,790	9,810	
50,000	40	1,140	318	15,900	58	1,260	325	2,480	361	20,800	361	4,160	
70,000	26	1,250	138	9,070	27	719	148	2,400	163	13,400	163	3,340	
100,000	17	1,270	60	5,550	12	396	60	1,600	74	8,820	74	2,640	
150,000	6	616	17	2,220	4	170	18	748	22	3,760	22	1,240	
200,000	3	527	10	1,860	2	123	11	591	13	3,100	13	1,140	
300,000	2	401	4	1,110	1	78	5	397	5	1,990	5	787	
500,000	1	795	2	1,820	-	22	3	602	3	3,240	3	1,390	
All ranges	625	13,200	8,930	197,000	2,750	35,100	9,880	21,500	11,100	267,000	11,100	37,800	
North East													
Total													
8,105 ^(a)	13	93	59	492	11	67	39	21	74	672	74	13	
10,000	23	191	168	1,910	110	1,190	241	87	270	3,380	270	187	
15,000	16	158	185	2,990	77	1,050	225	104	248	4,310	248	413	
20,000	17	228	237	5,330	72	1,150	265	188	283	6,890	283	858	
30,000	15	275	189	6,410	42	729	196	485	210	7,900	210	1,160	
50,000	4	129	40	2,040	8	202	37	188	44	2,560	44	517	
70,000	2	84	16	1,090	3	101	15	155	17	1,430	17	357	
100,000	2	148	6	618	1	49	5	108	8	923	8	270	
150,000	1	87	2	184	-	15	2	48	2	335	2	103	
200,000	1	134	1	315	-	23	1	118	2	589	2	208	
All Ranges	93	1,530	903	21,400	326	4,570	1,030	1,500	1,160	29,000	1,160	4,090	
Male													
8,105 ^(a)	10	73	22	177	4	25	13	9	31	283	31	6	
10,000	17	147	66	743	58	651	108	34	125	1,580	125	86	
15,000	11	112	89	1,440	45	641	117	55	129	2,250	129	213	
20,000	11	164	146	3,300	46	761	165	118	177	4,340	177	544	
30,000	11	206	127	4,290	32	567	132	336	143	5,400	143	801	
50,000	3	87	31	1,600	6	163	28	139	34	1,990	34	403	
70,000	2	63	13	938	3	88	12	105	15	1,190	15	299	
100,000	2	110	5	528	1	42	4	79	6	758	6	223	
150,000	1	76	1	159	..	..	1	39	2	285	2	88
200,000	1	120	1	299	..	..	1	86	2	524	2	186
All Ranges	66	1,160	502	13,500	196	2,970	581	999	664	18,600	664	2,850	
Female													
8,105 ^(a)	4	20	38	314	7	42	27	12	43	389	43	7	
10,000	7	45	102	1,170	52	534	133	52	145	1,800	145	100	
15,000	5	46	96	1,550	32	412	109	49	119	2,060	119	199	
20,000	6	64	91	2,030	26	387	100	70	106	2,550	106	314	
30,000	4	69	62	2,120	10	162	64	149	67	2,500	67	362	
50,000	1	42	9	446	2	39	9	48	10	575	10	113	
70,000	..	..	2	152	..	..	3	51	3	237	3	57
100,000	..	38	1	90	..	..	1	29	1	165	1	47
150,000	..	..	..	..	..	..	..	..	..	..	..	..
200,000	..	..	..	..	..	..	..	..	..	..	..	..
All Ranges	27	370	401	7,920	131	1,600	446	502	495	10,400	495	1,240	

3.11 Income and tax, by gender, region and country, 2012-13

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
North West												
Total												
8,105 ^(a)	41	300	172	1,440	31	179	113	64	220	1,980	220	36
10,000	75	629	503	5,690	299	3,180	691	310	783	9,810	783	549
15,000	50	551	489	7,770	203	2,770	597	318	657	11,400	657	1,090
20,000	54	751	621	13,900	199	3,240	702	729	762	18,600	762	2,310
30,000	44	784	536	17,800	117	2,300	569	1,980	605	22,900	605	3,350
50,000	12	366	119	6,010	23	588	112	651	132	7,620	132	1,530
70,000	8	370	48	3,180	10	335	46	596	55	4,480	55	1,120
100,000	7	551	23	2,170	5	188	20	458	28	3,370	28	1,010
150,000	3	293	7	861	2	84	6	200	8	1,440	8	479
200,000	3	748	6	1,700	2	111	6	586	7	3,150	7	1,260
All Ranges	298	5,340	2,520	60,500	890	13,000	2,860	5,890	3,260	84,800	3,260	12,700
Male												
8,105 ^(a)	31	234	61	493	11	57	35	28	90	812	90	15
10,000	55	495	204	2,270	154	1,710	314	146	365	4,620	365	258
15,000	37	443	237	3,740	115	1,650	308	165	344	6,000	344	566
20,000	39	602	359	7,990	130	2,200	419	445	458	11,200	458	1,400
30,000	30	554	352	11,700	82	1,750	376	1,360	403	15,400	403	2,260
50,000	9	249	89	4,500	17	477	82	451	99	5,680	99	1,150
70,000	5	235	37	2,460	8	289	35	416	41	3,400	41	853
100,000	6	421	19	1,800	4	162	16	327	23	2,710	23	815
150,000	3	243	6	750	1	66	5	157	7	1,220	7	407
200,000	3	670	5	1,560	1	96	5	495	6	2,820	6	1,140
All Ranges	216	4,150	1,370	37,300	524	8,440	1,590	3,990	1,840	53,900	1,840	8,860
Female												
8105 ^(a)	11	66	112	943	20	123	79	36	129	1,170	129	21
10,000	20	133	299	3,420	144	1,470	377	163	418	5,190	418	291
15,000	13	108	251	4,030	88	1,130	289	153	312	5,420	312	526
20,000	15	149	262	5,900	70	1,050	284	285	304	7,380	304	909
30,000	14	230	183	6,140	34	551	194	623	201	7,550	201	1,090
50,000	4	117	30	1,510	6	111	30	200	34	1,940	34	383
70,000	3	135	11	713	2	46	11	180	13	1,070	13	264
100,000	2	130	4	371	1	26	4	131	6	658	6	194
150,000	1	50	1	111	..	..	1	43	1	222	1	72
200,000	-	78	1	143	..	..	1	91	1	328	1	120
All Ranges	82	1,200	1,150	23,300	366	4,540	1,270	1,900	1,420	30,900	1,420	3,870
Yorkshire and the Humber												
Total												
8,105 ^(a)	33	239	124	1,030	26	158	88	52	163	1,480	163	28
10,000	62	542	375	4,190	208	2,170	505	227	571	7,130	571	398
15,000	41	462	371	5,880	145	1,920	445	257	490	8,520	490	817
20,000	46	663	474	10,600	146	2,310	528	497	576	14,000	576	1,740
30,000	36	694	368	12,200	83	1,610	392	1,290	420	15,800	420	2,320
50,000	10	306	79	4,000	17	427	75	482	90	5,220	90	1,060
70,000	6	301	33	2,180	8	257	33	449	39	3,180	39	796
100,000	5	390	16	1,470	4	152	14	323	20	2,340	20	697
150,000	2	178	5	584	1	52	5	159	6	973	6	318
200,000	2	506	4	1,010	1	127	5	466	5	2,110	5	832
All Ranges	244	4,280	1,850	43,200	639	9,180	2,090	4,200	2,380	60,800	2,380	9,020
Male												
8,105 ^(a)	23	176	46	370	11	61	30	25	70	632	70	12
10,000	44	415	146	1,600	109	1,200	222	94	263	3,300	263	182
15,000	30	365	183	2,880	86	1,200	235	134	263	4,580	263	435
20,000	34	536	284	6,330	95	1,570	324	306	357	8,740	357	1,090
30,000	26	519	248	8,210	61	1,240	264	872	287	10,800	287	1,600
50,000	7	209	59	3,010	14	344	55	317	67	3,880	67	799
70,000	4	194	25	1,700	6	220	24	301	29	2,410	29	608
100,000	4	274	13	1,260	3	130	11	230	16	1,900	16	569
150,000	2	145	4	512	1	46	4	120	5	824	5	271
200,000	2	458	3	933	1	121	4	357	5	1,870	5	738
All Ranges	177	3,290	1,010	26,800	386	6,130	1,170	2,760	1,360	39,000	1,360	6,300
Female												
8,105 ^(a)	10	63	78	656	15	97	59	27	93	844	93	16
10,000	17	128	229	2,590	99	974	282	133	308	3,830	308	216
15,000	10	97	188	2,990	59	720	209	124	227	3,930	227	382
20,000	12	127	190	4,240	52	739	204	192	219	5,300	219	652
30,000	10	175	120	4,030	22	365	127	418	133	4,990	133	723
50,000	3	97	20	991	4	83	20	165	23	1,340	23	265
70,000	2	107	7	478	2	37	8	148	9	770	9	189
100,000	1	116	3	214	1	22	3	93	4	445	4	127
150,000	..	..	1	72	..	..	1	39	1	149	1	47
200,000	..	..	..	80	..	..	1	109	1	244	1	94
All Ranges	66	991	836	16,300	253	3,050	915	1,450	1,020	21,800	1,020	2,710

3.11 Income and tax, by gender, region and country, 2012-13

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	
East Midlands												
Total												
8,105 ^(a)	24	179	112	947	19	102	76	38	140	1,270	140	24
10,000	52	434	335	3,750	196	2,070	459	219	516	6,470	516	360
15,000	40	448	320	5,100	129	1,710	391	235	431	7,500	431	721
20,000	43	612	416	9,270	133	2,110	472	523	512	12,500	512	1,550
30,000	36	718	352	11,700	84	1,560	377	1,310	403	15,200	403	2,240
50,000	8	229	81	4,130	16	402	77	473	90	5,230	90	1,060
70,000	6	253	36	2,420	9	293	36	484	42	3,450	42	865
100,000	5	314	18	1,650	4	157	16	385	21	2,510	21	756
150,000	2	190	5	660	1	41	5	181	6	1,070	6	355
200,000	2	365	4	1,070	1	88	5	375	5	1,900	5	743
All Ranges	218	3,740	1,680	40,600	592	8,540	1,910	4,230	2,170	57,100	2,170	8,680
Male												
8,105 ^(a)	17	134	35	285	6	28	21	17	52	464	52	9
10,000	38	340	127	1,380	104	1,150	201	90	235	2,970	235	161
15,000	30	375	161	2,540	77	1,080	210	128	236	4,120	236	391
20,000	33	508	249	5,530	89	1,470	291	317	320	7,830	320	973
30,000	27	544	242	8,050	63	1,220	260	866	281	10,700	281	1,580
50,000	6	163	61	3,130	13	342	57	330	68	3,970	68	810
70,000	4	184	29	1,950	7	248	28	354	33	2,740	33	691
100,000	4	237	15	1,400	3	140	13	273	17	2,050	17	622
150,000	1	157	4	579	1	32	4	137	5	904	5	301
200,000	2	313	3	944	1	77	4	287	4	1,620	4	635
All Ranges	163	2,960	926	25,800	365	5,790	1,090	2,800	1,250	37,300	1,250	6,180
Female												
8,105 ^(a)	7	45	77	662	13	75	55	21	88	802	88	15
10,000	14	93	208	2,360	92	920	257	129	281	3,500	281	199
15,000	9	73	159	2,560	51	637	180	108	195	3,380	195	329
20,000	9	105	167	3,730	44	633	181	205	193	4,680	193	576
30,000	9	174	109	3,600	20	345	117	448	122	4,570	122	658
50,000	2	65	20	997	3	60	20	143	22	1,270	22	252
70,000	1	69	7	464	2	45	8	129	9	707	9	174
100,000	1	77	3	257	1	17	3	112	4	464	4	135
150,000	..	..	1	81	..	..	1	44	1	167	1	53
200,000	..	..	1	124	..	..	1	87	1	274	1	108
All Ranges	55	785	752	14,800	227	2,750	822	1,430	915	19,800	915	2,500
West Midlands												
Total												
8,105 ^(a)	33	247	132	1,110	24	148	92	59	173	1,570	173	29
10,000	62	528	389	4,420	224	2,390	533	233	603	7,580	603	430
15,000	46	505	375	6,050	140	1,840	449	267	498	8,660	498	831
20,000	53	732	503	11,300	148	2,280	560	588	609	14,900	609	1,850
30,000	37	743	414	13,800	91	1,670	444	1,520	469	17,700	469	2,610
50,000	9	270	87	4,370	19	510	82	532	98	5,680	98	1,150
70,000	6	277	40	2,730	9	284	40	500	46	3,790	46	954
100,000	6	366	18	1,630	4	174	16	398	22	2,570	22	771
150,000	2	217	6	674	1	64	6	194	7	1,150	7	382
200,000	2	509	5	1,200	2	111	6	466	6	2,280	6	899
All Ranges	258	4,390	1,970	47,300	662	9,470	2,230	4,760	2,530	65,900	2,530	9,910
Male												
8,105 ^(a)	24	186	49	406	7	38	30	23	72	653	72	13
10,000	45	422	152	1,720	117	1,300	238	104	281	3,550	281	197
15,000	35	414	192	3,070	80	1,090	241	145	271	4,720	271	449
20,000	39	602	306	6,860	99	1,570	349	349	382	9,390	382	1,170
30,000	27	567	277	9,170	65	1,270	298	1,040	318	12,000	318	1,780
50,000	7	192	67	3,410	16	427	63	374	76	4,410	76	900
70,000	4	191	32	2,220	7	229	31	339	36	2,980	36	754
100,000	4	280	15	1,370	3	145	13	274	17	2,070	17	624
150,000	2	179	5	588	1	46	5	135	6	948	6	317
200,000	2	417	5	1,090	1	95	5	408	6	2,000	6	789
All Ranges	190	3,450	1,100	29,900	396	6,210	1,270	3,190	1,470	42,800	1,470	7,000
Female												
8,105 ^(a)	9	61	83	705	16	110	63	35	101	912	101	17
10,000	17	106	237	2,700	107	1,090	295	129	322	4,030	322	233
15,000	11	91	184	2,980	60	745	208	123	227	3,940	227	382
20,000	14	130	197	4,440	50	703	211	239	227	5,520	227	681
30,000	10	176	137	4,640	26	400	146	488	152	5,700	152	825
50,000	2	77	19	953	4	83	20	158	22	1,270	22	252
70,000	2	86	8	508	2	55	9	161	10	809	10	201
100,000	1	86	3	264	1	29	4	124	4	504	4	147
150,000	-	38	1	86	-	18	1	59	1	201	1	66
200,000	-	93	1	111	..	..	1	58	1	278	1	110
All Ranges	68	943	871	17,400	266	3,250	956	1,570	1,070	23,200	1,070	2,910

3.11 Income and tax, by gender, region and country, 2012-13

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												
8,105 ^(a)	40	290	136	1,130	27	173	97	71	184	1,660	184	31
10,000	84	734	385	4,310	220	2,270	525	308	610	7,630	610	424
15,000	60	715	363	5,710	167	2,280	458	362	522	9,070	522	855
20,000	80	1,230	542	12,100	180	2,980	625	829	697	17,100	697	2,130
30,000	62	1,240	520	17,200	130	2,650	569	2,260	613	23,400	613	3,460
50,000	17	487	142	7,190	30	833	139	922	162	9,430	162	1,920
70,000	11	491	74	5,090	14	467	72	909	84	6,960	84	1,760
100,000	8	571	39	3,770	8	334	33	702	45	5,370	45	1,640
150,000	4	382	13	1,740	2	130	12	343	15	2,590	15	879
200,000	6	1,840	15	4,780	3	214	16	1,010	19	7,850	19	3,170
All Ranges	372	7,990	2,230	63,000	783	12,300	2,550	7,720	2,950	91,100	2,950	16,300
Male												
8,105 ^(a)	28	212	44	353	8	44	27	26	71	635	71	12
10,000	60	565	141	1,560	102	1,110	214	116	265	3,340	265	186
15,000	45	592	169	2,630	94	1,350	231	180	272	4,750	272	441
20,000	62	1,030	312	6,960	114	2,000	373	477	424	10,500	424	1,300
30,000	45	948	340	11,300	94	2,030	373	1,440	409	15,700	409	2,330
50,000	12	353	106	5,410	23	657	101	605	121	7,030	121	1,440
70,000	8	361	58	4,070	10	379	55	615	66	5,430	66	1,380
100,000	6	423	32	3,150	6	280	26	489	36	4,340	36	1,330
150,000	3	317	11	1,540	2	113	10	262	13	2,230	13	759
200,000	5	1,700	14	4,290	2	173	14	788	17	6,950	17	2,810
All Ranges	275	6,500	1,230	41,200	455	8,130	1,420	5,000	1,690	60,900	1,690	12,000
Female												
8,105 ^(a)	12	77	92	774	19	129	70	45	113	1,030	113	19
10,000	24	169	244	2,760	119	1,170	311	192	345	4,290	345	239
15,000	15	123	194	3,080	73	932	227	182	250	4,320	250	414
20,000	18	202	230	5,120	66	981	252	351	273	6,650	273	823
30,000	17	297	180	5,980	37	618	196	819	204	7,710	204	1,120
50,000	5	134	36	1,770	7	176	38	317	42	2,400	42	477
70,000	3	130	16	1,020	4	88	17	294	19	1,530	19	380
100,000	2	148	7	617	2	55	7	213	9	1,030	9	313
150,000	1	65	2	201	-	18	2	81	2	365	2	120
200,000	1	141	2	493	1	41	2	224	2	898	2	358
All Ranges	97	1,490	1,000	21,800	328	4,200	1,120	2,720	1,260	30,200	1,260	4,260
London												
Total												
8,105 ^(a)	74	565	180	1,510	17	107	101	102	256	2,280	256	44
10,000	121	1,170	457	5,210	172	1,800	554	367	685	8,550	685	510
15,000	92	1,170	417	6,670	135	1,840	484	415	581	10,100	581	981
20,000	107	1,770	714	16,400	148	2,400	770	976	875	21,600	875	2,730
30,000	86	1,690	820	28,100	120	2,340	853	3,040	919	35,200	919	5,240
50,000	26	725	249	13,000	34	911	244	1,440	276	16,100	276	3,300
70,000	19	854	140	10,000	18	611	139	1,520	157	13,000	157	3,330
100,000	15	1,010	77	7,950	10	430	66	1,180	88	10,600	88	3,260
150,000	8	810	31	4,410	4	217	27	672	36	6,110	36	2,070
200,000	20	7,810	52	22,100	5	474	51	3,090	63	33,500	63	13,800
All Ranges	568	17,600	3,140	115,000	663	11,100	3,290	12,800	3,930	157,000	3,930	35,300
Male												
8,105 ^(a)	51	414	77	641	6	36	39	42	127	1,130	127	22
10,000	87	906	193	2,180	74	806	240	161	324	4,060	324	246
15,000	72	985	199	3,170	66	932	239	210	304	5,300	304	513
20,000	80	1,470	358	8,240	79	1,350	396	523	468	11,600	468	1,470
30,000	57	1,200	448	15,100	74	1,560	469	1,900	516	19,800	516	2,940
50,000	17	495	154	7,990	22	647	149	896	172	10,000	172	2,070
70,000	13	567	93	6,630	12	456	90	994	104	8,650	104	2,220
100,000	11	721	56	5,740	7	321	46	783	63	7,570	63	2,340
150,000	6	592	23	3,340	3	178	20	465	27	4,580	27	1,560
200,000	17	6,890	44	19,300	4	415	42	2,630	53	29,300	53	12,200
All Ranges	410	14,200	1,650	72,400	347	6,710	1,730	8,600	2,160	102,000	2,160	25,500
Female												
8,105 ^(a)	22	151	104	870	11	71	62	59	129	1,150	129	21
10,000	34	260	264	3,030	98	997	314	206	360	4,500	360	264
15,000	20	187	218	3,500	69	911	246	206	277	4,810	277	468
20,000	27	306	356	8,210	68	1,050	374	454	406	10,000	406	1,260
30,000	29	486	372	13,000	47	777	384	1,140	403	15,400	403	2,300
50,000	10	230	95	4,980	12	264	95	547	104	6,020	104	1,230
70,000	7	287	47	3,390	6	155	48	528	53	4,360	53	1,110
100,000	4	292	22	2,210	3	108	20	395	25	3,000	25	923
150,000	2	218	7	1,070	1	40	7	207	9	1,530	9	510
200,000	3	928	8	2,730	1	59	8	458	10	4,180	10	1,690
All Ranges	158	3,340	1,490	43,000	316	4,430	1,560	4,200	1,780	55,000	1,780	9,780

3.11 Income and tax, by gender, region and country, 2012-13

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													
8,105 ^(a)	57	429	173	1,430	33	196	125	109	241	2,170	241	40	
10,000	124	1,070	530	5,930	313	3,290	741	507	864	10,800	864	599	
15,000	92	1,070	521	8,110	260	3,510	670	603	764	13,300	764	1,250	
20,000	117	1,760	800	17,800	289	4,890	945	1,350	1,050	25,800	1,050	3,190	
30,000	97	1,890	823	26,800	224	4,840	911	3,880	982	37,500	982	5,510	
50,000	29	850	248	12,400	57	1,700	247	1,770	288	16,700	288	3,400	
70,000	20	848	136	9,240	31	1,250	137	1,770	158	13,100	158	3,320	
100,000	14	994	75	7,460	15	749	65	1,330	88	10,500	88	3,210	
150,000	7	649	26	3,680	5	335	24	678	31	5,340	31	1,810	
200,000	10	3,130	32	11,100	5	447	30	1,690	37	16,300	37	6,680	
All Ranges	569	12,700	3,360	104,000	1,230	21,200	3,900	13,700	4,500	152,000	4,500	29,000	
Male													
8,105 ^(a)	39	310	58	472	11	54	34	38	98	874	98	17	
10,000	85	808	187	2,070	135	1,480	289	184	362	4,550	362	252	
15,000	67	856	234	3,590	139	1,990	324	275	384	6,710	384	621	
20,000	87	1,410	433	9,590	178	3,220	530	682	604	14,900	604	1,850	
30,000	69	1,420	524	17,100	157	3,650	584	2,400	639	24,600	639	3,640	
50,000	20	597	182	9,180	43	1,390	177	1,140	211	12,300	211	2,520	
70,000	14	587	106	7,400	25	1,050	104	1,140	123	10,200	123	2,600	
100,000	11	737	62	6,190	12	649	52	987	71	8,570	71	2,620	
150,000	6	531	23	3,180	4	287	20	496	26	4,490	26	1,530	
200,000	9	2,820	28	10,100	4	388	26	1,330	33	14,600	33	6,010	
All Ranges	407	10,100	1,840	68,900	708	14,200	2,140	8,670	2,550	102,000	2,550	21,700	
Female													
8,105 ^(a)	19	119	115	962	23	142	91	71	143	1,290	143	23	
10,000	39	264	343	3,860	178	1,800	452	322	502	6,250	502	347	
15,000	25	218	287	4,530	121	1,520	346	329	379	6,590	379	630	
20,000	31	342	367	8,180	112	1,670	416	663	445	10,900	445	1,340	
30,000	28	472	299	9,750	67	1,190	327	1,480	342	12,900	342	1,880	
50,000	9	252	66	3,240	14	308	69	622	77	4,430	77	880	
70,000	5	261	30	1,840	7	205	33	630	36	2,930	36	722	
100,000	3	257	13	1,260	3	99	13	346	16	1,960	16	588	
150,000	1	118	4	501	1	47	4	182	5	848	5	285	
200,000	1	309	4	949	1	59	4	368	5	1,690	5	668	
All Ranges	161	2,610	1,530	35,100	525	7,040	1,760	5,020	1,950	49,800	1,950	7,360	
South West													
Total													
8,105 ^(a)	37	251	121	995	27	162	92	77	164	1,480	164	27	
10,000	88	708	376	4,200	235	2,420	532	350	613	7,680	613	423	
15,000	64	690	365	5,680	181	2,400	470	394	528	9,170	528	860	
20,000	78	1,100	488	10,600	192	3,120	586	894	645	15,700	645	1,930	
30,000	58	1,090	416	13,200	129	2,680	469	2,150	506	19,100	506	2,780	
50,000	15	414	98	4,740	29	814	99	761	116	6,730	116	1,360	
70,000	9	431	46	2,940	14	431	47	745	55	4,550	55	1,130	
100,000	7	509	22	1,920	6	250	21	539	27	3,210	27	947	
150,000	3	303	6	775	2	122	7	243	9	1,440	9	474	
200,000	3	561	6	1,570	2	127	6	629	7	2,890	7	1,110	
All Ranges	363	6,050	1,940	46,700	815	12,500	2,330	6,780	2,670	72,000	2,670	11,000	
Male													
8,105 ^(a)	24	175	41	332	7	39	26	30	64	576	64	11	
10,000	57	508	135	1,480	107	1,170	214	124	260	3,280	260	180	
15,000	46	550	176	2,740	99	1,390	242	187	279	4,880	279	452	
20,000	56	876	283	6,190	123	2,140	353	468	395	9,680	395	1,190	
30,000	41	805	279	8,900	95	2,100	317	1,330	346	13,100	346	1,920	
50,000	11	290	75	3,700	22	674	74	480	89	5,150	89	1,050	
70,000	6	276	36	2,430	10	356	36	463	43	3,520	43	884	
100,000	6	386	18	1,640	5	219	17	380	22	2,630	22	780	
150,000	3	253	6	693	2	112	6	159	7	1,220	7	402	
200,000	2	499	5	1,430	1	116	5	467	6	2,510	6	966	
All Ranges	251	4,620	1,050	29,500	471	8,320	1,290	4,090	1,510	46,600	1,510	7,830	
Female													
8,105 ^(a)	13	76	80	662	20	123	66	47	100	908	100	16	
10,000	31	200	241	2,720	128	1,250	318	226	353	4,400	353	243	
15,000	19	140	189	2,940	82	1,010	228	208	249	4,300	249	408	
20,000	22	219	205	4,450	68	976	233	425	251	6,070	251	740	
30,000	17	280	137	4,320	35	583	152	818	160	6,000	160	857	
50,000	4	124	22	1,040	7	140	25	280	27	1,580	27	311	
70,000	3	155	9	514	3	75	11	282	12	1,030	12	248	
100,000	2	124	4	274	1	32	4	159	5	588	5	167	
150,000	1	50	1	82	-	10	1	85	1	226	1	72	
200,000	..	..	1	145	-	10	1	162	1	379	1	145
All Ranges	111	1,430	889	17,100	344	4,210	1,040	2,690	1,160	25,500	1,160	3,210	

3.11 Income and tax, by gender, region and country, 2012-13

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												
8,105 ^(a)	18	126	68	563	17	105	49	31	91	825	91	16
10,000	39	311	212	2,360	142	1,500	302	132	343	4,310	343	235
15,000	25	272	208	3,290	100	1,360	264	132	291	5,050	291	477
20,000	31	426	267	5,870	106	1,760	315	309	344	8,360	344	1,020
30,000	22	403	217	7,330	48	921	231	637	247	9,290	247	1,360
50,000	6	164	40	2,010	10	243	40	236	46	2,650	46	527
70,000	3	152	14	977	4	104	14	169	17	1,400	17	348
100,000	3	215	7	649	1	52	6	141	9	1,060	9	314
150,000	1	110	2	216	-	27	2	60	2	413	2	132
200,000	1	120	1	273	-	19	1	98	2	509	2	199
All Ranges	149	2,300	1,040	23,500	429	6,090	1,220	1,940	1,390	33,900	1,390	4,630
Male												
8,105 ^(a)	13	96	25	201	7	36	16	14	38	347	38	7
10,000	27	238	83	893	75	827	135	64	160	2,020	160	109
15,000	19	227	102	1,600	59	822	139	68	156	2,720	156	253
20,000	22	320	152	3,340	64	1,090	181	176	202	4,930	202	605
30,000	16	301	140	4,730	34	690	150	414	162	6,130	162	903
50,000	4	108	30	1,530	7	192	29	152	34	1,990	34	397
70,000	2	103	11	772	3	83	10	99	13	1,060	13	263
100,000	2	182	6	530	1	47	5	99	7	857	7	256
150,000	1	91	1	181	-	21	2	41	2	334	2	106
200,000	1	100	1	263	-	-	1	90	1	467	1	183
All Ranges	108	1,770	551	14,000	251	3,820	669	1,220	776	20,900	776	3,080
Female												
8,105 ^(a)	5	30	43	362	10	69	33	16	52	478	52	9
10,000	11	73	130	1,460	67	678	167	68	183	2,280	183	127
15,000	5	45	106	1,690	42	534	124	64	134	2,330	134	224
20,000	9	107	116	2,530	42	668	133	133	143	3,440	143	420
30,000	7	102	77	2,600	14	231	81	223	85	3,160	85	453
50,000	2	55	10	476	2	51	10	84	12	666	12	130
70,000	1	50	3	205	1	20	4	69	4	344	4	85
100,000	-	33	1	119	..	..	1	42	2	199	2	58
150,000	..	..	..	..	..	..	-	19	-	79	-	26
200,000	..	..	..	..	..	..	..	..	..	..	..	..
All Ranges	41	533	486	9,490	178	2,270	555	726	616	13,000	616	1,550
Scotland												
Total												
8,105 ^(a)	27	199	124	1,040	20	115	80	33	154	1,390	154	26
10,000	51	435	369	4,200	207	2,220	502	196	564	7,060	564	398
15,000	38	424	366	5,850	151	2,030	444	202	489	8,510	489	814
20,000	49	674	510	11,500	170	2,740	584	469	630	15,400	630	1,920
30,000	43	843	469	15,900	101	1,970	498	1,360	531	20,100	531	2,950
50,000	12	393	106	5,410	22	579	104	581	121	6,970	121	1,400
70,000	9	450	50	3,440	10	309	49	569	58	4,770	58	1,180
100,000	7	536	24	2,280	4	169	20	362	28	3,350	28	985
150,000	2	245	7	1,020	1	52	7	179	9	1,490	9	478
200,000	3	834	6	1,720	1	92	6	475	7	3,120	7	1,190
All Ranges	242	5,030	2,030	52,400	688	10,300	2,290	4,430	2,590	72,100	2,590	11,300
Male												
8,105 ^(a)	17	130	42	344	7	40	20	11	58	525	58	10
10,000	35	316	134	1,510	98	1,100	204	78	238	3,000	238	167
15,000	28	330	169	2,690	80	1,120	217	98	243	4,230	243	402
20,000	36	512	286	6,470	102	1,720	333	258	364	8,960	364	1,120
30,000	29	592	298	10,100	75	1,530	318	867	343	13,100	343	1,950
50,000	8	283	80	4,120	17	463	77	383	91	5,240	91	1,070
70,000	6	293	40	2,830	8	268	38	389	46	3,780	46	943
100,000	5	413	20	1,970	3	141	17	267	23	2,790	23	823
150,000	2	209	7	904	1	47	6	131	8	1,290	8	414
200,000	2	608	5	1,590	1	71	5	378	6	2,650	6	1,010
All Ranges	169	3,690	1,080	32,500	392	6,490	1,240	2,860	1,420	45,600	1,420	7,900
Female												
8,105 ^(a)	10	69	82	698	13	75	59	22	96	865	96	16
10,000	17	119	235	2,700	109	1,130	298	118	326	4,060	326	231
15,000	10	94	197	3,160	71	908	227	105	247	4,270	247	412
20,000	13	162	224	5,070	68	1,020	251	211	266	6,460	266	801
30,000	14	251	171	5,810	26	441	180	498	188	7,000	188	1,010
50,000	3	111	26	1,300	6	116	27	198	30	1,720	30	336
70,000	3	157	10	610	2	41	11	180	12	987	12	234
100,000	1	124	4	314	1	28	4	95	5	560	5	162
150,000	-	36	1	112	..	..	1	48	1	201	1	65
200,000	..	..	1	123	..	..	1	97	1	466	1	180
All Ranges	73	1,350	950	19,900	295	3,780	1,060	1,570	1,170	26,600	1,170	3,440

3.11 Income and tax, by gender, region and country, 2012-13

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												
8,105 ^(a)	14	104	43	359	5	34	26	13	57	510	57	9
10,000	23	192	125	1,430	47	476	147	54	172	2,160	172	130
15,000	16	175	116	1,910	34	439	130	57	148	2,580	148	252
20,000	19	217	152	3,460	39	653	165	117	182	4,450	182	552
30,000	19	349	113	3,840	24	478	119	291	132	4,960	132	726
50,000	5	131	19	963	4	112	19	118	23	1,320	23	261
70,000	3	132	8	541	3	80	8	106	11	860	11	212
100,000	3	169	4	336	1	43	4	95	5	642	5	188
150,000	1	71	1	120	..	..	1	37	1	240	1	79
200,000	1	188	1	147	-	21	1	133	1	489	1	172
All Ranges	104	1,730	583	13,100	158	2,350	621	1,020	732	18,200	732	2,580
Male												
8,105 ^(a)	10	80	16	134	..	..	9	5	26	233	26	4
10,000	18	153	52	594	23	236	66	25	79	1,010	79	61
15,000	12	139	59	960	17	225	68	29	78	1,350	78	132
20,000	13	162	89	2,040	22	365	96	64	108	2,630	108	329
30,000	14	267	69	2,290	17	354	73	207	83	3,120	83	460
50,000	3	85	13	667	3	94	13	80	16	927	16	186
70,000	2	93	6	418	2	65	6	77	8	654	8	161
100,000	2	126	3	277	1	39	3	77	4	519	4	152
150,000	1	52	1	109	..	..	1	29	1	199	1	65
200,000	1	156	1	131	-	21	1	97	1	405	1	140
All Ranges	77	1,310	310	7,620	88	1,420	336	690	404	11,100	404	1,690
Female												
8,105 ^(a)	4	24	26	225	3	19	17	8	31	276	31	5
10,000	6	38	73	839	24	241	82	29	92	1,150	92	69
15,000	4	36	57	946	17	214	62	27	70	1,220	70	120
20,000	5	55	63	1,420	17	288	69	53	75	1,810	75	223
30,000	5	82	45	1,550	6	124	46	84	49	1,840	49	266
50,000	1	46	6	296	1	19	6	38	7	398	7	76
70,000	1	39	2	123	..	..	2	29	3	206	3	51
100,000	1	43	1	59	..	..	1	18	1	124	1	35
150,000	..	..	..	..	..	..	..	..	..	..	..	..
200,000	..	..	..	..	..	..	..	..	..	..	..	..
All Ranges	27	414	273	5,480	70	926	285	330	328	7,150	328	890

Source: Survey of Personal Incomes 2012-13
Table updated January 2015

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 £8,105 for 2012-13 (see Annex B for details).

Notes on the Table

Income and tax, by gender, region and country, 2012-13

- 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 2012-13.
- 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 2012-13 are included, whereas Table 3.10 includes all people with a self employment source in 2012-13. 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 2012-13 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 402,500 individuals were selected from NPS for inclusion in the 2012-13 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 2012-13. In all, about 291,900 individuals were selected from SA for inclusion in the 2012-13 SPI.

(c) For claims cases, a random sample of about 1 in 20 was selected for inclusion in the SPI. This led to around 10,400 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 704,700 valid cases on the 2012-13 final SPI file.

Coverage of the SPI

Not all of the individuals in the SPI sample are taxpayers. About 24 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 (£8,105 for 2012-13), 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 this level, 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.

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 2012-13.

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 2012-13 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
	Number (thousands)	Lower limit	Upper limit	Number (thousands)	
		Number (thousands)			
Government Office Region (medium)	2,500	2,475	2,525	25.0	1.00%
County (large)	500	488	512	11.6	2.32%
County (small)	200	193	207	7.4	3.69%
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 2011-12 SPI

Changes to the PAYE Data

At the time the PAYE sample was drawn, earnings information for a small proportion of employments was not available from the analytical extract of PAYE data so earnings were estimated using data for the taxpayer from other years. These adjustments were made to sample cases representing 500,000 individuals, 1.7% of taxpayers with employment income, and amounted to £8.8bn, 1.4% of total employment income.

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

A Pension Tax Charge occurs when a taxpayer makes contributions to their pension above the annual (or lifetime) threshold for tax relief. The charge is the equivalent of taxing these contributions at the taxpayer's marginal tax rate. While this charge uses the income tax rates, and it is part of a taxpayer's tax liability, it is strictly the recovery of an excess of tax relief given. The methodology used in the personal tax model keeps this charge separate from a taxpayer's income tax liability, which maintains the link between their taxable income and the income tax paid.

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.

The tax calculation process has been revised to better reflect the treatment of a small number of cases subject to the pension charge or who under the residence and /or domicile rules do not qualify or choose to give up their personal allowance.

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.