

13.10 Property, interest, dividends and other investment income (individual taxpayers only)

Distribution of income from property, interest, dividends and other investment income, 2010-11 to 2015-16: analysis by decile¹

All taxpayers with investment income² are sorted into deciles by the total value of their investment income.

Year	Investment Income Decile ²	Lowest	2nd	3rd	4th	5th	6th	7th	8th	9th	Highest	Percentage of population with any investment income ³
2010-11	Share of total investment income	0%	0%	0%	0%	0%	0%	0%	1%	7%	91%	64%
	Minimum investment income to be in this decile:	-	£3	£8	£13	£18	£23	£46	£152	£507	£3,131	
	Average investment income in this decile:	£2	£6	£10	£15	£20	£30	£90	£285	£1,386	£18,965	
	Annual investment income (£millions)	5	16	31	45	60	88	266	843	4,099	56,087	
	of which ⁴ :											
	income from property ⁵ :	0%	0%	0%	0%	0%	0%	1%	2%	18%	20%	
	interest from banks and building societies ⁶ :	99%	99%	99%	95%	96%	85%	72%	74%	49%	11%	
dividends from shares in UK companies ⁷ :	0%	0%	1%	4%	4%	13%	24%	20%	26%	63%		
other investment income ⁸ :	1%	1%	1%	0%	0%	1%	3%	4%	7%	7%		
2011-12	Share of total investment income	0%	0%	0%	0%	0%	0%	0%	1%	5%	93%	76%
	Minimum investment income to be in this decile:	-	£3	£7	£12	£17	£22	£37	£125	£396	£2,469	
	Average investment income in this decile:	£2	£5	£10	£15	£20	£26	£74	£224	£1,046	£18,413	
	Annual investment income (£millions)	6	19	35	51	70	93	261	792	3,699	65,107	
	of which ⁴ :											
	income from property ⁵ :	0%	0%	0%	0%	0%	0%	0%	1%	15%	20%	
	interest from banks and building societies ⁶ :	99%	99%	99%	99%	99%	98%	71%	74%	57%	10%	
dividends from shares in UK companies ⁷ :	0%	0%	0%	0%	0%	2%	26%	21%	22%	64%		
other investment income ⁸ :	1%	0%	0%	0%	0%	1%	3%	3%	7%	6%		
2012-13	Share of total investment income	0%	0%	0%	0%	0%	0%	1%	2%	5%	92%	71%
	Minimum investment income to be in this decile:	-	£1	£3	£5	£15	£30	£66	£188	£620	£2,727	
	Average investment income in this decile:	£1	£2	£3	£9	£22	£45	£124	£410	£1,210	£20,406	
	Annual investment income (£millions)	2	6	11	30	74	151	413	1,369	4,041	68,130	
	of which ⁴ :											
	income from property ⁵ :	0%	0%	0%	0%	0%	0%	1%	2%	17%	20%	
	interest from banks and building societies ⁶ :	100%	100%	99%	98%	98%	96%	93%	56%	43%	9%	
dividends from shares in UK companies ⁷ :	0%	0%	0%	1%	1%	2%	4%	38%	34%	65%		
other investment income ⁸ :	1%	0%	1%	1%	1%	2%	2%	3%	6%	6%		
2013-14	Share of total investment income	0%	0%	0%	0%	0%	0%	1%	2%	6%	92%	72%
	Minimum investment income to be in this decile:	-	£3	£6	£8	£14	£45	£93	£272	£681	£4,705	
	Average investment income in this decile:	£2	£4	£7	£10	£26	£69	£153	£485	£1,837	£29,259	
	Annual investment income (millions)	£4	£11	£18	£26	£66	£177	£393	£1,242	£4,703	£74,923	
	of which ⁴ :											
	income from property ⁵ :	0%	0%	0%	0%	0%	0%	1%	2%	29%	17%	
	interest from banks and building societies ⁶ :	100%	100%	100%	99%	97%	97%	92%	54%	42%	6%	
dividends from shares in UK companies ⁷ :	0%	0%	0%	0%	2%	2%	5%	42%	25%	72%		
other investment income ⁸ :	0%	0%	0%	0%	1%	1%	2%	2%	5%	5%		
2014-15	Share of total investment income	0%	0%	0%	0%	0%	0%	0%	1%	6%	92%	73%
	Minimum investment income to be in this decile:	-	£4	£9	£13	£17	£34	£107	£235	£937	£4,819	
	Average investment income in this decile:	£2	£7	£11	£15	£24	£65	£156	£503	£1,933	£30,345	
	Annual investment income (millions)	£6	£17	£29	£40	£62	£171	£409	£1,323	£5,084	£79,799	
	of which ⁴ :											
	income from property ⁵ :	0%	0%	0%	0%	0%	0%	1%	4%	28%	17%	
	interest from banks and building societies ⁶ :	99%	100%	100%	100%	99%	96%	95%	65%	33%	5%	
dividends from shares in UK companies ⁷ :	0%	0%	0%	0%	1%	3%	3%	29%	35%	74%		
other investment income ⁸ :	1%	0%	0%	0%	1%	1%	1%	3%	4%	4%		
2015-16	Share of total investment income	0%	0%	0%	0%	0%	0%	0%	1%	5%	93%	73%
	Minimum investment income to be in this decile:	-	£4	£9	£13	£17	£34	£110	£242	£809	£5,544	
	Average investment income in this decile:	£2	£7	£11	£15	£23	£68	£160	£504	£2,025	£38,642	
	Annual investment income (millions)	£6	£17	£28	£40	£61	£179	£422	£1,335	£5,359	£102,264	
	of which ⁴ :											
	income from property ⁵ :	0%	0%	0%	0%	0%	0%	1%	3%	36%	14%	
	interest from banks and building societies ⁶ :	99%	100%	100%	100%	98%	95%	95%	51%	30%	3%	
dividends from shares in UK companies ⁷ :	0%	0%	0%	0%	1%	3%	3%	44%	30%	80%		
other investment income ⁸ :	0%	0%	0%	0%	1%	1%	1%	2%	3%	4%		

Notes on the table

1. Source: Survey of Personal Incomes 2010-11 to and 2015-16.

HMRC holds comprehensive income information for taxpayers but not for the rest of the UK population. Therefore the SPI is not a suitably representative data source for non-taxpayers and no attempt has been made to estimate the number of non-taxpayers or the amount of their income. Some interest and dividend income data may be incomplete and it is necessary to impute these amounts in a manner consistent with information from external survey data and the National Accounts. For more information about the SPI, see the personal incomes statistics at <https://www.gov.uk/government/collections/personal-incomes-statistics>

2. Investment income includes income from property, interest, dividends and other investment income.

3. Excluding those in the population with no investment income at all.

4. Net income (rent) from both UK and overseas property. Property income excludes profits of businesses trading in properties.

5. Interest from UK banks, building societies and other deposit takers.

6. Dividends from shares in UK companies and unit trusts, and all other income charged at the UK dividend rate.

7. Other investment income includes interest and dividends from overseas savings and gains on life policies. Investment income and gains arising in tax favoured products (PEP, TESSAs, ISAs etc.) and realised capital gains are excluded.

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