

SURVEY OF PERSONAL INCOMES PUBLIC USE TAPE DOCUMENTATION

INFORMATION ABOUT THE INCOME SURVEY

Introduction

1. The Survey of Personal Incomes (SPI) is based on information held by HMRC tax offices on individuals who could be liable to UK tax. It is carried out annually by the Inland Revenue Analysis and Research department and covers income assessable to tax in each tax year.

Uses of The SPI

2. The principal reason for conducting the SPI is to cost proposed changes to tax rates, personal allowances and other tax reliefs for Treasury Ministers. It is also used to assist in the making of policy decisions within the Department and the Treasury, as well as for tax modelling and forecasting purposes. In addition, it is used to provide information to the National Accounts that are prepared by the Office of National Statistics. Finally, it is used to provide information to Members of Parliament, other Government Departments and other groups.

Sample Design of the 2004/2005 SPI

3. HMRC holds information about individuals who could be liable to UK tax on one of three databases. The first of these is the Computerisation of PAYE (COP) database which covers all employees and occupational pension recipients with a Pay-As-You-Earn (PAYE) record. The second is the Computer Environment for Self Assessment (CESA) database which 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. Some people have both a COP and CESA record. Finally, there is the Claims database. This covers people without COP or CESA records who have had too much tax deducted at source and claim repayment.

4. Separate samples were drawn from each of these databases for the purpose of the 2004-05 SPI. Different sampling strategies were used for each database as follows:

- (a) COP data was captured electronically for the first time for the 1998-99 survey. Previously the COP part of the sample was collected by a paper survey (Form X). In the 2004-05 survey, the COP population was stratified by sex and pay plus occupational pension in the previous year. 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 200,000 individuals were selected from COP for inclusion in the 2004-05 SPI.

- (b) For SA, the main source of income (that is, self-employment or employment/occupational pension) and tax liability were used to stratify the sample, with the sampling fraction varying from 1 to 1 for cases with very high incomes up to about 1 in 600 for employees and occupational pensioners with smaller 2003-04 tax liabilities. In all, about 200,000 individuals were selected from SA for inclusion in the 2004-05 SPI.
- (c) For claims cases, a random sample of about 1 in 40 were selected for inclusion in the SPI. This led to around 11,000 cases being selected for the survey.

5. Once data were collected for the three constituent parts of the sample, the data sets were appended together. After allowing for non-response and for forms that failed data validation tests, there were 523,621 valid cases on the 2004-05 final SPI file.

Coverage of the SPI

6. Not all of the individuals in the SPI sample are taxpayers. About 15 per cent do not pay tax because the personal reliefs and allowances they receive cover their total income. Where income exceeds the threshold for the operation of PAYE (£4,745 in 2004-05), 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.

7. HMRC does not collect information about income, such as income from National Savings Certificates, which is not taxable. As the SPI is based on information held by tax offices, it only covers income that is subject to tax.

8. The coverage of investment income on the raw SPI file is incomplete. This is because investment income from which tax has been deducted at source is not always known by HMRC tax offices. In order to overcome this deficiency in the data source, estimates of bank and building society interest and dividends from United Kingdom companies have been added to the file. The missing income has been distributed in a manner that is consistent with information from external data sources and the National Accounts, to individuals where there is no such investment income already reported by the tax office. The amount of investment income allocated in this way is large and is potentially subject to a wide margin of error. This estimated data has been included on the public use tape, but has been combined with other investment income items.

9. As with investment income, the Inland Revenue 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 tax offices do 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 contributions has been estimated and has been distributed among earners in

the Survey of Personal Incomes sample. The method used is consistent with information about the number of employees who are contracted in or out of the State Earnings Related Pension scheme and the proportion of their earnings contributed.

10. 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, tax offices do not need to collect personal pensions data for this group of taxpayers and the SPI file hence does not have complete information about relief given on personal pensions. To overcome this, a significant proportion of the amount of personal pensions contributions has been imputed using data from external data sources. The estimated data for this and for superannuation contributions has been combined with other pensions reliefs and included on this public use tape.

Taxes Confidentiality

11. The Taxes Acts impose special responsibilities on HMRC to safeguard the confidentiality of information on identifiable taxpayers. The legislation specified that such information can only be released outside the department in a very limited number of circumstances. We are allowed to pass employer names and addresses to the Office for National Statistics because this is specifically allowed by statute, but we are not allowed to give out any other information, which might be attributable to any identifiable individual, for statistical purposes, even to other Government departments. We have hence had to go through a number of stages to ensure that the data is suitably anonymised. In deciding how to do this we have had to take account of information on individuals' incomes which is already known to third parties, such as employers.

Steps Taken To Anonymise The 2004-05 SPI File

Stage 1

The first step was to round all sources of income and deductions, reliefs to three significant figures and use the dataset as input in the Personal Tax Model to calculate the tax amounts with rounded figures.

Stage2

The file was examined to ascertain whether any cases had 'unusual' allowances that could enable certain individuals to be identified. For example, a person claiming two sets of Blind Person's Allowance would be considered an 'unusual' case. No cases that had unusual combinations of allowances were removed from the sample.

Stage 3

In the next stage, some variables were combined together to further ensure anonymity. For example, the original SPI file contains several variables relating to different types of pension relief. These variables were all combined into one variable holding all pension relief information. Details of the variables on the public use tape are given in Annex A.

Stage 4

The next stage of the anonymisation process was to identify all of the strata that were sampled more heavily than 1 in 60 in the original survey, and had populations less than 10,000. Further samples were then drawn from these strata to reduce the sampling fraction to no more than 1 in 60.

Stage 5

Composite records have been created for people with total incomes over £600,000. This has been done by combining high income cases with similar characteristics and taking an average for each variable on the file. High-income cases were combined according to their stratum and gender status. The designatory variables contain the value “-1”, enabling easy recognition of the composite records.

Where there was only one person in a particular stratum with total income in excess of £600,000, it was combined with the next highest case. For example, if the person with total income over £600,000 were an SA case and male, the next highest male in that stratum would be used to form the composite record. Each composite record has been given a description and a summary of information about each case has been provided at Annex B.

Stage 6

As a final step, all the remaining income figures were rounded to the nearest £10.

Other Documentation in This Package

1. Annex A - Variable List
2. Annex B - Composite Case List
3. Annex C - Income Tax Personal Allowances and Reliefs, 1990-91 to 2004-05
4. Annex D - Rates of Income Tax, 1990-91 to 2004-05

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ANNEX A: LIST OF VARIABLES ON PUBLIC USE TAPE 2004-05

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>CODES / ITEM RANGE</u>
AGERANGE	Age range indicator	1 Under 25 2 25 – 34 3 35 – 44 4 45 – 54 5 55 – 64 6 65 – 74 7 75 and over
BPADUE	Blind person's allowance due	0 – 3,120
CAPALL	Capital allowances used for all sources of self-employment income less balancing charges (Negative values indicate a net balancing charge)	-99,037 – 1,059,000
COVNTS	Covenanted payments to charities	0 – 117,000
DIVIDENDS	Dividend income	0 – 4,104,270
DSHIPS	Directorship indicator	1 Director of a closed business 2 Director but not of any closed business 3 Not a director 4 Director recorded from PAYE data
EIDF	Earned income deductions due at full relief	0 – 201,550
EPB	Gross expenses payments and benefits	-111,205 – 718,000
EXPS	Deductions for expenses from employment	-20,000 – 1,395,000
FACT	2004/05 grossing factor - This variable must be applied to the sample data in the public use tape in order to obtain figures for the whole UK population.	8.1954 – 613.2401
GIFTAID	Gift Aid payments to charities	0 – 1,551,610
GIFTINV	Gifts of qualifying investments and property to charities	0 – 675,910

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>CODES / ITEM RANGE</u>
GORCODE	Government Office Region indicator	1 North East 2 North West 3 Yorkshire and the Humber 4 East Midlands 5 West Midlands 6 East of England 7 London 8 South East 9 South West 10 Wales 11 Scotland 12 Northern Ireland 13 Address abroad 14 Address unknown
IIDF	Investment income deductions due at full relief	0 – 2,480,040
INCBBS	Bank and Building Society interest	0 – 1,621,070
INCPBEN	Taxable Incapacity Benefit	0 – 16,400
INCPROP	Net income from UK and overseas property (income - expenses)	0 – 601,330
INDUSTRY	Indicator of industry	100 Agriculture, forestry and fishing 200 Mining & quarrying 300 Manufacturing 400 Electricity, Gas and Water supply 500 Construction 600 Wholesale and retail trade 700 Hotels and restaurants 800 Transport, storage and communications 900 Financial intermediation 1000 Real estate, renting & business 1100 Public administration and defence 1200 Education 1300 Health and social work 1400 Other services (community, personal) 1500 Others 1600 Pensioners (and persons moving into Pension during the year) 1700 Claimants 1800 Extra territorial organisation and bodies
LOSSBF	Losses brought forward from earlier years and used against profits for all sources of self-employment income	0 – 155,000

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>CODES / ITEM RANGE</u>
MAINSRC	Main source indicator	1 Main source pay 2 Main source occupational pension 3 Main source sole trader 4 Main source partnership 5 Main source other 6 Claims case
MAINTREL	Total maintenance relief	0 - 2,210
MAR	Marginal rate of tax indicator	ST = Standard income NS = Non-Standard income (savings) DV = Dividends LR/BR/HR = Tax band NONTP = Non Taxpayer
MCAS	Married couple's allowance	0 - 5,800
MOTHDED	All other charges, deductions and reliefs not included elsewhere	0 - 1,280,170
MOTHINC	Any other income not shown elsewhere	-13,660 - 1,448,760
OSSBEN	Other taxable Social Security benefits	0 - 20,400
OTHALLS	Other allowances due to case	0 - 3,120
OTHERINV	Other investment income	0 - 443,130
PAS	Personal allowance due for aged/non-aged and super aged individuals	4,745 - 6,950
PAY	Pay from employment net of benefits and foreign earnings	0 - 8,737,510
PENSION	Occupational, personal, overseas and other pensions	0 - 475,000
PENSRLF	Sum of reliefs due to different types of pension contributions	0 - 202,000
PROFITS	Gross profits assessable for all sources of self-employment income	0 - 9,687,240
SEINC_NUM	Indicator for self employed cases (Those submitting pages in their tax return for income from trades or partnerships)	-1 Not classified 0 Not self employed 1 Self employed

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>CODES / ITEM RANGE</u>
SEX	Gender indicator	0 Not attributable 1 Male 2 Female
SREF	Statistics reference	2778619 – 3061445
SRP	State Retirement Pension & Widow's Pension	0 – 41,600
STR_BEN	Short tax return state benefits (incpbn and ubisja reported together)	0 – 5,650
TAXINC	Amount of taxable income	0 – 20,315,180
TAXPAYER	Taxpayer status indicator (rounding reduces some figures under 5 to zero, this indicates those with some tax liability before rounding)	1 Taxpayer 2 Non taxpayer
TAXTERM	Taxable pay on termination of Employment	0 – 495,000
TEI	Total earned income	-13,125 – 15,988,300
TI	Total income (sum of TEI and TII)	0 – 21,097,510
TII	Total investment income	0 – 5,109,220
TOTTAX	Total tax liability less tax credits	0 – 7,817,710
UBISJA	Unemployment Benefit, Income Support payments and Jobseeker's Allowance	0 – 8,990

Variable relationships

TEI	$((\text{pay} + \text{incpben} + \text{ossben} + \text{taxterm} + \text{ubisja} + \text{epb} + \text{mothinc} + \text{str_ben}) - \text{exps})$ $+ (\text{srp} + \text{pension})$ $+ (\text{profits} - (\text{capall} + \text{lossbf}))$
TII	$\text{otherinv} + \text{dividends} + \text{incprop} + \text{incbbs}$
Deductions and reliefs	$\text{covnts} + \text{mothded} + \text{giftaid} + \text{giftinv}$ $+ \text{pensrlf} + \text{bpadue} + \text{maintrel}$
Personal allowances	$\text{pas} + \text{mcas}$
Employed income	$((\text{pay} + \text{incpben} + \text{ossben} + \text{taxterm} + \text{ubisja} + \text{epb} + \text{mothinc} + \text{str_ben}) - \text{exps})$
Self employed income	$(\text{profits} - (\text{capall} + \text{lossbf}))$
Pensions income	$(\text{srp} + \text{pension})$

ANNEX B: LIST OF COMPOSITE RECORDS ON PUBLIC USE TAPE
2004-05

Composite Record Number		1		Source: SA
Gender		Male		
Stratum		101		
Income		Over £600,000		
Grossing Factor		366.26		
Number of original cases		20		
Breakdown Of Composite Record	Code	Code	Description	% Of Record With Code
Government Office Region	2		North West	5%
	3		Yorkshire & the Humber	5%
	4		East Midlands	5%
	5		West Midlands	10%
	6		East of England	10%
	7		London	10%
	8		South East	25%
	9		South West	15%
	10		Wales	5%
	11		Scotland	10%
	Industry Group	100		Agriculture, forestry & fishing
500			Construction	15%
600			Wholesale and retail trade	5%
800			Transport, storage & communication	10%
1000			Real estate, renting & business	15%
1600			Pensioners	15%
.			Unknown	35%
Income or deductions status	Category			
		total income	present	100%
		total tax	present	100%
		earned income	present	100%
		investment income	present	95%
		deductions and reliefs	present	85%
		self employed	present	55%
		employed	present	85%
		state pension	present	5%
		other pensions	present	15%
		property	present	50%
		bank and building society	present	90%
		dividends	present	85%
		other interest	present	55%

note some self employed do have no self employed income

Composite Record Number	2	Source: SA
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Gender	Male
Stratum	102
Income	Over £600,000
Grossing Factor	112.1862
Number of original cases	3

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
	5	West Midlands	17%
	8	South East	50%
	11	Scotland	17%
Industry Group	500	Construction	33%
	1000	Real estate, renting & business	33%
	.	Unknown	33%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	67%
	deductions and reliefs	present	100%
	self employed	present	67%
	employed	present	33%
	state pension	present	0%
	other pensions	present	0%
	property	present	0%
	bank and building society	present	67%
	dividends	present	67%
	other interest	present	0%

note some self employed do have no self employed income

Composite Record Number	3	Source: SA
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Gender	Male
Stratum	103
Income	£600,000-£615,000
Grossing Factor	488.5133
Number of original cases	47

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	2%
	3	Yorkshire & the Humber	2%
	4	East Midlands	2%
	5	West Midlands	2%
	6	East of England	19%
	7	London	43%
	8	South East	21%
	9	South West	6%
	13	Address abroad	2%
	Industry Group	300	Manufacturing
600		Wholesale and retail trade	2%
900		Financial intermediation	36%
1000		Real estate, renting & business	19%
1400		Other services (community, personal)	2%
1600		Pensioners	11%
.		Unknown	26%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	94%
	deductions and reliefs	present	89%
	self employed	present	19%
	employed	present	96%
	state pension	present	4%
	other pensions	present	9%
	property	present	9%
	bank and building society	present	89%
	dividends	present	45%
	other interest	present	28%

note some self employed do have no self employed income

Composite Record Number	4	Source: SA
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Gender	Male
Stratum	103
Income	£615,000-£630,000
Grossing Factor	426.1499
Number of original cases	41

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	12%
	5	West Midlands	10%
	6	East of England	7%
	7	London	34%
	8	South East	24%
	9	South West	5%
	11	Scotland	5%
	13	Address abroad	2%
Industry Group	300	Manufacturing	5%
	600	Wholesale and retail trade	5%
	900	Financial intermediation	17%
	1000	Real estate, renting & business	17%
	1300	Health & social work	2%
	1400	Other services (community, personal)	2%
	1600	Pensioners	20%
.	Unknown	32%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	95%
	deductions and reliefs	present	83%
	self employed	present	32%
	employed	present	93%
	state pension	present	5%
	other pensions	present	20%
	property	present	20%
	bank and building society	present	93%
	dividends	present	66%
	other interest	present	61%

note some self employed do have no self employed income

Composite Record Number	5	Source: SA
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Gender	Male
Stratum	103
Grossing Factor	394.9682
Income	£630,000-£645,000
Number of original cases	38

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	2	North West	8%	
	3	Yorkshire & the Humber	5%	
	4	East Midlands	3%	
	5	West Midlands	8%	
	6	East of England	11%	
	7	London	32%	
	8	South East	29%	
	9	South West	3%	
	11	Scotland	3%	
	Industry Group	100	Agriculture, forestry & fishing	5%
		300	Manufacturing	5%
500		Construction	3%	
600		Wholesale and retail trade	8%	
900		Financial intermediation	21%	
1000		Real estate, renting & business	13%	
1300		Health & social work	3%	
1400		Other services (community, personal)	3%	
1600		Pensioners	24%	
.	Unknown	16%		

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	92%
	deductions and reliefs	present	76%
	self employed	present	16%
	employed	present	95%
	state pension	present	13%
	other pensions	present	21%
	property	present	24%
	bank and building society	present	89%
	dividends	present	74%
	other interest	present	47%

note some self employed do have no self employed income

Composite Record Number	6	Source: SA
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Gender	Male
Stratum	103
Grossing Factor	415.756
Income	£645,000-£660,000
Number of original cases	40

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	3	Yorkshire & the Humber	8%
	6	East of England	8%
	7	London	48%
	8	South East	30%
	9	South West	3%
	11	Scotland	5%
Industry Group	300	Manufacturing	3%
	600	Wholesale and retail trade	5%
	800	Transport, storage & communication	5%
	900	Financial intermediation	38%
	1000	Real estate, renting & business	20%
	1400	Other services (community, personal)	3%
	1600	Pensioners	13%
.	Unknown	15%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	95%
	deductions and reliefs	present	90%
	self employed	present	18%
	employed	present	95%
	state pension	present	0%
	other pensions	present	13%
	property	present	13%
	bank and building society	present	90%
	dividends	present	60%
	other interest	present	28%

note some self employed do have no self employed income

Composite Record Number	7	Source: SA
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Gender	Male
Stratum	103
Grossing Factor	550.8767
Income	£660,000-£680,000
Number of original cases	53

Breakdown Of Composite Record	Code	Description	% Of Record With Code
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Government Office Region	2	North West	2%
	3	Yorkshire & the Humber	2%
	4	East Midlands	2%
	5	West Midlands	2%
	6	East of England	9%
	7	London	45%
	8	South East	25%
	9	South West	2%
	10	Wales	2%
	11	Scotland	4%
	12	Northern Ireland	4%
	13	Address abroad	2%

Industry Group	100	Agriculture, forestry & fishing	2%
	300	Manufacturing	4%
	500	Construction	2%
	600	Wholesale and retail trade	4%
	900	Financial intermediation	25%
	1000	Real estate, renting & business	15%
	1400	Other services (community, personal)	4%
	1600	Pensioners	25%
	.	Unknown	21%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	98%
	investment income	present	94%
	deductions and reliefs	present	87%
	self employed	present	21%
	employed	present	94%
	state pension	present	9%
	other pensions	present	25%
	property	present	19%
	bank and building society	present	87%
	dividends	present	68%
	other interest	present	38%

note some self employed do have no self employed income

Composite Record Number	8	Source: SA
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Gender	Male
Stratum	103
Income	£680,000-£700,000
Grossing Factor	394.9682
Number of original cases	38

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	5%
	3	Yorkshire & the Humber	11%
	4	East Midlands	3%
	6	East of England	11%
	7	London	37%
	8	South East	26%
	11	Scotland	8%
Industry Group	300	Manufacturing	3%
	500	Construction	5%
	900	Financial intermediation	37%
	1000	Real estate, renting & business	18%
	1400	Other services (community, personal)	3%
	1600	Pensioners	8%
	.	Unknown	26%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	92%
	deductions and reliefs	present	87%
	self employed	present	29%
	employed	present	97%
	state pension	present	3%
	other pensions	present	8%
	property	present	16%
	bank and building society	present	87%
	dividends	present	58%
	other interest	present	34%

note some self employed do have no self employed income

Composite Record Number	9	Source: SA
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Gender	Male
Stratum	103
Income	£700,000-£730,000
Grossing Factor	540.4828
Number of original cases	52

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	1	North East	2%	
	2	North West	4%	
	3	Yorkshire & the Humber	6%	
	5	West Midlands	8%	
	6	East of England	12%	
	7	London	37%	
	8	South East	19%	
	9	South West	6%	
	11	Scotland	4%	
	12	Northern Ireland	2%	
	13	Address abroad	2%	
	Industry Group	600	Wholesale and retail trade	12%
		700	Hotels and restaurants	2%
800		Transport, storage & communication	2%	
900		Financial intermediation	35%	
1000		Real estate, renting & business	10%	
1400		Other services (community, personal)	10%	
1500		Others	2%	
1600		Pensioners	12%	
.	Unknown	17%		

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	98%
	investment income	present	85%
	deductions and reliefs	present	88%
	self employed	present	31%
	employed	present	92%
	state pension	present	4%
	other pensions	present	12%
	property	present	19%
	bank and building society	present	81%
	dividends	present	63%
	other interest	present	33%

note some self employed do have no self employed income

Composite Record Number	10	Source: SA
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Gender	Male
Stratum	103
Income	£730,000-£760,000
Grossing Factor	550.8767
Number of original cases	53

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	1	North East	4%	
	2	North West	11%	
	3	Yorkshire & the Humber	2%	
	4	East Midlands	2%	
	6	East of England	9%	
	7	London	43%	
	8	South East	19%	
	11	Scotland	2%	
	12	Northern Ireland	4%	
	13	Address abroad	4%	
	Industry Group	300	Manufacturing	6%
		900	Financial intermediation	28%
		1000	Real estate, renting & business	15%
1400		Other services (community, personal)	2%	
1600		Pensioners	21%	
.		Unknown	28%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	87%
	deductions and reliefs	present	81%
	self employed	present	34%
	employed	present	96%
	state pension	present	4%
	other pensions	present	19%
	property	present	15%
	bank and building society	present	77%
	dividends	present	66%
	other interest	present	38%

note some self employed do have no self employed income

Composite Record Number	11	Source: SA
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Gender	Male
Stratum	103
Income	£760,000-£790,000
Grossing Factor	436.5438
Number of original cases	42

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	1	North East	2%
	2	North West	5%
	3	Yorkshire & the Humber	2%
	4	East Midlands	2%
	5	West Midlands	2%
	6	East of England	12%
	7	London	31%
	8	South East	29%
	9	South West	10%
	10	Wales	2%
	11	Scotland	2%
Industry Group	300	Manufacturing	5%
	500	Construction	2%
	600	Wholesale and retail trade	2%
	900	Financial intermediation	55%
	1000	Real estate, renting & business	7%
	1400	Other services (community, personal)	2%
	1600	Pensioners	5%
.	Unknown	21%	
Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	100%
	deductions and reliefs	present	90%
	self employed	present	31%
	employed	present	100%
	state pension	present	2%
	other pensions	present	2%
	property	present	24%
	bank and building society	present	100%
	dividends	present	79%
other interest	present	50%	

note some self employed do have no self employed income

Composite Record Number	12	Source: SA
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Gender	Male
Stratum	103
Income	£790,000-£820,000
Grossing Factor	488.5133
Number of original cases	47

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	2	North West	6%	
	3	Yorkshire & the Humber	4%	
	4	East Midlands	2%	
	5	West Midlands	2%	
	6	East of England	11%	
	7	London	36%	
	8	South East	32%	
	10	Wales	2%	
	11	Scotland	2%	
	13	Address abroad	2%	
	Industry Group	600	Wholesale and retail trade	4%
		800	Transport, storage & communication	2%
		900	Financial intermediation	28%
1000		Real estate, renting & business	11%	
1400		Other services (community, personal)	4%	
1600		Pensioners	21%	
.	Unknown	30%		

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	98%
	deductions and reliefs	present	94%
	self employed	present	21%
	employed	present	98%
	state pension	present	9%
	other pensions	present	19%
	property	present	23%
	bank and building society	present	89%
	dividends	present	72%
	other interest	present	43%

note some self employed do have no self employed income

Composite Record Number	13	Source: SA
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Gender	Male
Stratum	103
Income	£820,000-£850,000
Grossing Factor	478.1194
Number of original cases	46

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	7%
	6	East of England	13%
	7	London	43%
	8	South East	30%
	11	Scotland	7%
Industry Group	500	Construction	2%
	600	Wholesale and retail trade	2%
	800	Transport, storage & communication	2%
	900	Financial intermediation	30%
	1000	Real estate, renting & business	20%
	1300	Health & social work	2%
	1400	Other services (community, personal)	2%
	1600	Pensioners	13%
.	Unknown	26%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	93%
	deductions and reliefs	present	89%
	self employed	present	35%
	employed	present	93%
	state pension	present	0%
	other pensions	present	13%
	property	present	22%
	bank and building society	present	85%
	dividends	present	74%
	other interest	present	48%

note some self employed do have no self employed income

Composite Record Number	14	Source: SA
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Gender	Male
Stratum	103
Income	£850,000-£900,000
Grossing Factor	498.9072
Number of original cases	48

Breakdown Of Composite Record	Code	Description	% Of Record With Code
Government Office Region	2	North West	2%
	3	Yorkshire & the Humber	4%
	4	East Midlands	2%
	5	West Midlands	6%
	6	East of England	15%
	7	London	35%
	8	South East	25%
	9	South West	4%
	10	Wales	2%
	11	Scotland	4%
	Industry Group	300	Manufacturing
500		Construction	2%
600		Wholesale and retail trade	6%
800		Transport, storage & communication	2%
900		Financial intermediation	38%
1000		Real estate, renting & business	17%
1400		Other services (community, personal)	2%
1500		Others	2%
1600		Pensioners	15%
.	Unknown	15%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	96%
	deductions and reliefs	present	90%
	self employed	present	21%
	employed	present	98%
	state pension	present	4%
	other pensions	present	13%
	property	present	19%
	bank and building society	present	96%
	dividends	present	71%
	other interest	present	40%

note some self employed do have no self employed income

Composite Record Number	15	Source: SA
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Gender	Male
Stratum	103
Income	£900,000-£950,000
Grossing Factor	467.7255
Number of original cases	45

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	2%
	3	Yorkshire & the Humber	2%
	4	East Midlands	4%
	5	West Midlands	2%
	6	East of England	13%
	7	London	56%
	8	South East	16%
	12	Northern Ireland	4%
Industry Group	100	Agriculture, forestry & fishing	2%
	500	Construction	2%
	600	Wholesale and retail trade	2%
	900	Financial intermediation	49%
	1000	Real estate, renting & business	9%
	1400	Other services (community, personal)	2%
	1600	Pensioners	11%
.	Unknown	22%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	96%
	deductions and reliefs	present	89%
	self employed	present	22%
	employed	present	98%
	state pension	present	7%
	other pensions	present	11%
	property	present	18%
	bank and building society	present	91%
	dividends	present	73%
	other interest	present	36%

note some self employed do have no self employed income

Composite Record Number	16	Source: SA
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Gender	Male
Stratum	103
Income	£950,000-£1,00,000
Grossing Factor	374.1804
Number of original cases	36

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
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Government Office Region	2	North West	8%
	5	West Midlands	6%
	6	East of England	17%
	7	London	53%
	8	South East	11%
	9	South West	3%
	11	Scotland	3%

Industry Group	500	Construction	3%
	900	Financial intermediation	42%
	1000	Real estate, renting & business	6%
	1600	Pensioners	17%
	.	Unknown	33%

Income or deductions status

Category

total income	present	100%
total tax	present	100%
earned income	present	100%
investment income	present	100%
deductions and reliefs	present	89%
self employed	present	22%
employed	present	100%
state pension	present	8%
other pensions	present	14%
property	present	19%
bank and building society	present	97%
dividends	present	64%
other interest	present	42%

note some self employed do have no self employed income

Composite Record Number	17	Source: SA
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Gender	Male
Stratum	103
Income	£1,000,000-£1,100,000
Grossing Factor	592.4523
Number of original cases	57

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	1	North East	2%
	2	North West	7%
	3	Yorkshire & the Humber	2%
	4	East Midlands	4%
	5	West Midlands	2%
	6	East of England	18%
	7	London	40%
	8	South East	23%
	11	Scotland	2%
	13	Address abroad	2%
	Industry Group	100	Agriculture, forestry & fishing
300		Manufacturing	2%
600		Wholesale and retail trade	5%
900		Financial intermediation	26%
1000		Real estate, renting & business	12%
1200		Education	2%
1300		Health & social work	2%
1400		Other services (community, personal)	4%
1600		Pensioners	11%
.	Unknown	35%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	89%
	deductions and reliefs	present	88%
	self employed	present	26%
	employed	present	98%
	state pension	present	0%
	other pensions	present	11%
	property	present	19%
	bank and building society	present	86%
	dividends	present	63%
	other interest	present	44%

note some self employed do have no self employed income

Composite Record Number	18	Source: SA
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Gender	Male
Stratum	103
Income	£1,100,000-£1,200,000
Grossing Factor	530.0889
Number of original cases	51

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	1	North East	2%
	2	North West	2%
	4	East Midlands	2%
	5	West Midlands	2%
	6	East of England	16%
	7	London	45%
	8	South East	16%
	9	South West	6%
	10	Wales	2%
	11	Scotland	8%
	Industry Group	300	Manufacturing
600		Wholesale and retail trade	6%
700		Hotels and restaurants	2%
800		Transport, storage & communication	2%
900		Financial intermediation	35%
1000		Real estate, renting & business	8%
1100		Public administration and defence	2%
1400		Other services (community, personal)	2%
1500		Others	2%
1600		Pensioners	14%
.	Unknown	22%	

Income or deductions status	Category	present	%
	total income	present	100%
	total tax	present	100%
	earned income	present	98%
	investment income	present	92%
	deductions and reliefs	present	90%
	self employed	present	27%
	employed	present	94%
	state pension	present	8%
	other pensions	present	12%
	property	present	4%
	bank and building society	present	88%
	dividends	present	73%
	other interest	present	55%

note some self employed do have no self employed income

Composite Record Number	19	Source: SA
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Gender	Male
Stratum	103
Income	£1,200,000-£1,300,000
Grossing Factor	405.3621
Number of original cases	39

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	2	North West	8%	
	3	Yorkshire & the Humber	8%	
	6	East of England	10%	
	7	London	31%	
	8	South East	28%	
	9	South West	8%	
	10	Wales	3%	
	11	Scotland	3%	
	13	Address abroad	3%	
	Industry Group	300	Manufacturing	8%
		600	Wholesale and retail trade	5%
		800	Transport, storage & communication	3%
		900	Financial intermediation	28%
1000		Real estate, renting & business	13%	
1600		Pensioners	18%	
.		Unknown	26%	
Income or deductions status	Category			
	total income	present	100%	
	total tax	present	100%	
	earned income	present	100%	
	investment income	present	95%	
	deductions and reliefs	present	87%	
	self employed	present	23%	
	employed	present	95%	
	state pension	present	3%	
	other pensions	present	18%	
	property	present	13%	
bank and building society	present	90%		
dividends	present	74%		
other interest	present	49%		

note some self employed do have no self employed income

Composite Record Number	20	Source: SA
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Gender	Male
Stratum	103
Income	£1,300,000-£1,500,000
Grossing Factor	613.2401
Number of original cases	59

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	1	North East	7%
	2	North West	2%
	3	Yorkshire & the Humber	2%
	4	East Midlands	3%
	5	West Midlands	7%
	6	East of England	17%
	7	London	39%
	8	South East	19%
	9	South West	3%
	13	Address abroad	2%
Industry Group	200	Mining & quarrying	2%
	500	Construction	7%
	600	Wholesale and retail trade	7%
	800	Transport, storage & communication	2%
	900	Financial intermediation	27%
	1000	Real estate, renting & business	14%
	1600	Pensioners	17%
.	Unknown	25%	
Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	97%
	deductions and reliefs	present	85%
	self employed	present	22%
	employed	present	100%
	state pension	present	7%
	other pensions	present	15%
	property	present	14%
bank and building society	present	93%	
dividends	present	76%	
other interest	present	37%	

note some self employed do have no self employed income

Composite Record Number	21	Source: SA
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Gender	Male
Stratum	103
Income	£1,500,000-£1,700,000
Grossing Factor	436.5438
Number of original cases	42

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	1	North East	2%	
	2	North West	5%	
	4	East Midlands	10%	
	5	West Midlands	2%	
	6	East of England	14%	
	7	London	48%	
	8	South East	10%	
	9	South West	5%	
	11	Scotland	5%	
	Industry Group	200	Mining & quarrying	2%
		300	Manufacturing	2%
600		Wholesale and retail trade	2%	
700		Hotels and restaurants	2%	
900		Financial intermediation	24%	
1000		Real estate, renting & business	17%	
1300		Health & social work	2%	
1400		Other services (community, personal)	5%	
1600	Pensioners	10%		
.	Unknown	33%		

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	100%
	deductions and reliefs	present	81%
	self employed	present	31%
	employed	present	100%
	state pension	present	2%
	other pensions	present	10%
	property	present	21%
	bank and building society	present	100%
	dividends	present	71%
	other interest	present	60%

note some self employed do have no self employed income

Composite Record Number	22	Source: SA
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Gender	Male
Stratum	103
Income	£1,700,000-£2,000,000
Grossing Factor	415.756
Number of original cases	40

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	4	East Midlands	8%
	5	West Midlands	3%
	6	East of England	10%
	7	London	58%
	8	South East	18%
	11	Scotland	3%
	13	Address abroad	3%
Industry Group	300	Manufacturing	8%
	900	Financial intermediation	30%
	1000	Real estate, renting & business	15%
	1300	Health & social work	3%
	1600	Pensioners	18%
	.	Unknown	28%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	93%
	deductions and reliefs	present	83%
	self employed	present	40%
	employed	present	95%
	state pension	present	5%
	other pensions	present	18%
	property	present	15%
	bank and building society	present	88%
	dividends	present	73%
	other interest	present	35%

note some self employed do have no self employed income

Composite Record Number	23	Source: SA
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Gender	Male
Stratum	103
Income	£2,000,000-£3,000,000
Grossing Factor	436.5438
Number of original cases	42

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
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Government Office Region	1	North East	5%
	2	North West	5%
	3	Yorkshire & the Humber	2%
	5	West Midlands	5%
	7	London	50%
	8	South East	24%
	9	South West	5%
	11	Scotland	2%
	13	Address abroad	2%

Industry Group	300	Manufacturing	2%
	600	Wholesale and retail trade	5%
	900	Financial intermediation	26%
	1000	Real estate, renting & business	19%
	1300	Health & social work	2%
	1500	Others	2%
	1600	Pensioners	19%
.		24%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	98%
	investment income	present	98%
	deductions and reliefs	present	83%
	self employed	present	45%
	employed	present	95%
	state pension	present	7%
	other pensions	present	19%
	property	present	26%
	bank and building society	present	98%
	dividends	present	69%
	other interest	present	62%

note some self employed do have no self employed income

Composite Record Number	24	Source: SA
Gender	Male	999%
Stratum	103	
Income	Over £3,000,000	
Grossing Factor	530.0889	
Number of original cases	51	

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	4%
	3	Yorkshire & the Humber	2%
	4	East Midlands	6%
	6	East of England	4%
	7	London	59%
	8	South East	18%
	10	Wales	4%
	13	Address abroad	4%
Industry Group	200	Mining & quarrying	2%
	300	Manufacturing	4%
	600	Wholesale and retail trade	2%
	900	Financial intermediation	31%
	1000	Real estate, renting & business	10%
	1400	Other services (community, personal)	4%
	1600	Pensioners	10%
	.		37%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	98%
	deductions and reliefs	present	94%
	self employed	present	31%
	employed	present	98%
	state pension	present	6%
	other pensions	present	10%
	property	present	18%
	bank and building society	present	96%
	dividends	present	73%
	other interest	present	53%

note some self employed do have no self employed income

Composite Record Number	25	Source: SA
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Gender	Female
Stratum	103
Income	£600,000-£900,000
Grossing Factor	426.1499
Number of original cases	41

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	1	North East	5%	
	2	North West	7%	
	5	West Midlands	2%	
	6	East of England	10%	
	7	London	41%	
	8	South East	24%	
	10	Wales	2%	
	11	Scotland	5%	
	13	Address abroad	2%	
	Industry Group	300	Manufacturing	7%
		600	Wholesale and retail trade	15%
		700	Hotels and restaurants	2%
		800	Transport, storage & communication	5%
900		Financial intermediation	22%	
1000		Real estate, renting & business	2%	
1400		Other services (community, personal)	2%	
1600		Pensioners	22%	
.	Unknown	22%		
Income or deductions status	Category			
	total income	present	100%	
	total tax	present	100%	
	earned income	present	100%	
	investment income	present	95%	
	deductions and reliefs	present	80%	
	self employed	present	22%	
	employed	present	95%	
	state pension	present	17%	
	other pensions	present	20%	
	property	present	29%	
	bank and building society	present	90%	
dividends	present	66%		
other interest	present	34%		

note some self employed do have no self employed income

Composite Record Number	26	Source: SA
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Gender	Female
Stratum	103
Income	Over £900,000
Grossing Factor	363.7865
Number of original cases	35

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	2	North West	9%	
	3	Yorkshire & the Humber	6%	
	4	East Midlands	3%	
	6	East of England	11%	
	7	London	40%	
	8	South East	20%	
	9	South West	6%	
	11	Scotland	6%	
	Industry Group	300	Manufacturing	3%
		500	Construction	3%
		600	Wholesale and retail trade	14%
900		Financial intermediation	31%	
1000		Real estate, renting & business	3%	
1400		Other services (community, personal)	3%	
1500		Others	3%	
1600		Pensioners	11%	
.	Unknown	29%		

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	94%
	deductions and reliefs	present	89%
	self employed	present	14%
	employed	present	97%
	state pension	present	9%
	other pensions	present	11%
	property	present	20%
	bank and building society	present	91%
	dividends	present	66%
	other interest	present	46%

note some self employed do have no self employed income

Composite Record Number	27	Source: SA
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Gender	Male
Stratum	109
Income	£600,000-£650,000
Grossing Factor	593.3648
Number of original cases	56

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	5%
	3	Yorkshire & the Humber	9%
	4	East Midlands	4%
	6	East of England	16%
	7	London	41%
	8	South East	20%
	11	Scotland	4%
	12	Northern Ireland	2%
Industry Group	1000	Real estate, renting & business	77%
	1300	Health & social work	2%
	1400	Other services (community, personal)	5%
	1600	Pensioners	13%
	.	Unknown	4%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	98%
	deductions and reliefs	present	98%
	self employed	present	95%
	employed	present	34%
	state pension	present	0%
	other pensions	present	13%
	property	present	23%
	bank and building society	present	95%
	dividends	present	82%
	other interest	present	95%

note some self employed do have no self employed income

Composite Record Number	28	Source: SA
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Gender	Male
Stratum	109
Income	£650,000-£700,000
Grossing Factor	455.6194
Number of original cases	43

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	1	North East	2%	
	2	North West	7%	
	3	Yorkshire & the Humber	5%	
	4	East Midlands	5%	
	6	East of England	12%	
	7	London	37%	
	8	South East	19%	
	9	South West	2%	
	11	Scotland	9%	
	13	Address abroad	2%	
	Industry Group	300	Manufacturing	2%
		700	Hotels and restaurants	2%
		900	Financial intermediation	5%
1000		Real estate, renting & business	72%	
1400		Other services (community, personal)	9%	
1600		Pensioners	5%	
.	Unknown	5%		

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	95%
	deductions and reliefs	present	98%
	self employed	present	98%
	employed	present	47%
	state pension	present	0%
	other pensions	present	5%
	property	present	16%
	bank and building society	present	88%
	dividends	present	65%
	other interest	present	70%

note some self employed do have no self employed income

Composite Record Number	29	Source: SA
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Gender	Male
Stratum	109
Income	£700,000-£800,000
Grossing Factor	519.1942
Number of original cases	49

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	8%
	3	Yorkshire & the Humber	2%
	6	East of England	14%
	7	London	47%
	8	South East	20%
	11	Scotland	4%
	13	Address abroad	4%
Industry Group	300	Manufacturing	4%
	900	Financial intermediation	4%
	1000	Real estate, renting & business	69%
	1300	Health & social work	2%
	1400	Other services (community, personal)	4%
	1600	Pensioners	14%
	.	Unknown	2%

Income or deductions status

Category

total income	present	100%
total tax	present	100%
earned income	present	100%
investment income	present	98%
deductions and reliefs	present	92%
self employed	present	96%
employed	present	45%
state pension	present	6%
other pensions	present	14%
property	present	27%
bank and building society	present	98%
dividends	present	78%
other interest	present	86%

note some self employed do have no self employed income

Composite Record Number	30	Source: SA
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Gender	Male
Stratum	109
Income	£800,000-£900,000
Grossing Factor	508.5984
Number of original cases	48

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	6%
	4	East Midlands	2%
	6	East of England	17%
	7	London	44%
	8	South East	21%
	9	South West	2%
	11	Scotland	8%
Industry Group	600	Wholesale and retail trade	2%
	700	Hotels and restaurants	2%
	1000	Real estate, renting & business	71%
	1300	Health & social work	2%
	1400	Other services (community, personal)	10%
	1600	Pensioners	8%
	.	Unknown	4%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	98%
	deductions and reliefs	present	94%
	self employed	present	94%
	employed	present	42%
	state pension	present	2%
	other pensions	present	8%
	property	present	23%
	bank and building society	present	90%
	dividends	present	73%
	other interest	present	81%

note some self employed do have no self employed income

Composite Record Number	31	Source: SA
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Gender	Male
Stratum	109
Income	£900,000-£1,000,000
Grossing Factor	275.4908
Number of original cases	26

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	4%
	3	Yorkshire & the Humber	4%
	6	East of England	23%
	7	London	35%
	8	South East	31%
	11	Scotland	4%
Industry Group	100	Agriculture, forestry & fishing	4%
	700	Hotels and restaurants	4%
	900	Financial intermediation	15%
	1000	Real estate, renting & business	73%
	1400	Other services (community, personal)	4%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	100%
	deductions and reliefs	present	100%
	self employed	present	100%
	employed	present	54%
	state pension	present	0%
	other pensions	present	0%
	property	present	8%
	bank and building society	present	96%
	dividends	present	77%
	other interest	present	88%

note some self employed do have no self employed income

Composite Record Number	32	Source: SA
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Gender	Male
Stratum	109
Income	£1,000,000-£1,500,000
Grossing Factor	476.811
Number of original cases	45

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code	
Government Office Region	1	North East	2%	
	2	North West	7%	
	3	Yorkshire & the Humber	2%	
	5	West Midlands	2%	
	6	East of England	4%	
	7	London	44%	
	8	South East	31%	
	9	South West	4%	
	11	Scotland	2%	
	Industry Group	100	Agriculture, forestry & fishing	2%
		600	Wholesale and retail trade	9%
800		Transport, storage & communication	2%	
900		Financial intermediation	2%	
1000		Real estate, renting & business	16%	
1400		Other services (community, personal)	51%	
1600		Pensioners	4%	
.	Unknown	13%		

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	98%
	investment income	present	100%
	deductions and reliefs	present	91%
	self employed	present	93%
	employed	present	47%
	state pension	present	2%
	other pensions	present	13%
	property	present	33%
	bank and building society	present	96%
	dividends	present	82%
	other interest	present	73%

note some self employed do have no self employed income

Composite Record Number	33	Source: SA
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Gender	Male
Stratum	109
Income	Over £1,500,000
Grossing Factor	413.2362
Number of original cases	39

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	5%
	3	Yorkshire & the Humber	5%
	5	West Midlands	3%
	6	East of England	13%
	7	London	56%
	8	South East	15%
	12	Northern Ireland	3%
Industry Group	100	Agriculture, forestry & fishing	10%
	300	Manufacturing	3%
	900	Financial intermediation	8%
	1000	Real estate, renting & business	26%
	1400	Other services (community, personal)	23%
	1500	Others	3%
	1600	Pensioners	18%
.	Unknown	10%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	95%
	investment income	present	97%
	deductions and reliefs	present	90%
	self employed	present	90%
	employed	present	56%
	state pension	present	5%
	other pensions	present	18%
	property	present	21%
	bank and building society	present	92%
	dividends	present	77%
	other interest	present	72%

note some self employed do have no self employed income

Composite Record Number	34	Source: SA
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Gender	Female
Stratum	109
Income	Over £600,000
Grossing Factor	423.832
Number of original cases	40

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	3%
	3	Yorkshire & the Humber	3%
	4	East Midlands	8%
	5	West Midlands	8%
	6	East of England	3%
	7	London	63%
	8	South East	10%
	9	South West	5%
	Industry Group	300	Manufacturing
700		Hotels and restaurants	3%
900		Financial intermediation	5%
1000		Real estate, renting & business	48%
1400		Other services (community, personal)	8%
1500		Others	10%
1600		Pensioners	23%
.	Unknown	3%	

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	90%
	investment income	present	100%
	deductions and reliefs	present	73%
	self employed	present	70%
	employed	present	35%
	state pension	present	20%
	other pensions	present	8%
	property	present	28%
	bank and building society	present	98%
	dividends	present	78%
	other interest	present	83%

note some self employed do have no self employed income

Composite Record Number	35	Source: SA
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Gender	Male and Female
Stratum	115
Income	Over £600,000
Grossing Factor	234.6069
Number of original cases	23

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	26%
	5	West Midlands	4%
	6	East of England	4%
	7	London	48%
	8	South East	4%
	9	South West	4%
	11	Scotland	9%
Industry Group	500	Construction	9%
	800	Transport, storage & communication	4%
	900	Financial intermediation	17%
	1000	Real estate, renting & business	13%
	1400	Other services (community, personal)	22%
	1600	Pensioners	9%
	.	Unknown	26%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	100%
	deductions and reliefs	present	100%
	self employed	present	87%
	employed	present	87%
	state pension	present	4%
	other pensions	present	4%
	property	present	17%
	bank and building society	present	100%
	dividends	present	78%
	other interest	present	87%

note some self employed do have no self employed income

Composite Record Number	36	Source: SA
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Gender	Male
Stratum	116
Income	£5,000,000-£9,000,000
Grossing Factor	56.0019
Number of original cases	41

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	5%
	5	West Midlands	5%
	6	East of England	5%
	7	London	59%
	8	South East	22%
	9	South West	2%
	13	Address abroad	2%
Industry Group	100	Agriculture, forestry & fishing	2%
	900	Financial intermediation	37%
	1000	Real estate, renting & business	17%
	1400	Other services (community, personal)	2%
	1600	Pensioners	15%
	.	Unknown	27%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	95%
	deductions and reliefs	present	80%
	self employed	present	46%
	employed	present	88%
	state pension	present	2%
	other pensions	present	15%
	property	present	27%
	bank and building society	present	93%
	dividends	present	63%
	other interest	present	61%

note some self employed do have no self employed income

Composite Record Number	37	Source: SA
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Gender	Male
Stratum	116
Income	£9,000,000-£14,000,000
Grossing Factor	53.2701
Number of original cases	39

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	3%
	4	East Midlands	5%
	6	East of England	5%
	7	London	59%
	8	South East	15%
	9	South West	5%
	11	Scotland	3%
	13	Address abroad	5%
Industry Group	600	Wholesale and retail trade	3%
	900	Financial intermediation	51%
	1000	Real estate, renting & business	5%
	1400	Other services (community, personal)	3%
	1600	Pensioners	18%
	.	Unknown	21%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	90%
	deductions and reliefs	present	90%
	self employed	present	62%
	employed	present	97%
	state pension	present	8%
	other pensions	present	15%
	property	present	26%
	bank and building society	present	90%
	dividends	present	72%
	other interest	present	69%

note some self employed do have no self employed income

Composite Record Number	38	Source: SA
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Gender	Male
Stratum	116
Income	Over £14,000,000
Grossing Factor	49.1724
Number of original cases	36

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	4	East Midlands	3%
	5	West Midlands	3%
	6	East of England	6%
	7	London	53%
	8	South East	25%
	9	South West	8%
	11	Scotland	3%
Industry Group	300	Manufacturing	3%
	900	Financial intermediation	47%
	1000	Real estate, renting & business	3%
	1600	Pensioners	22%
	.	Unknown	25%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	100%
	deductions and reliefs	present	92%
	self employed	present	61%
	employed	present	94%
	state pension	present	6%
	other pensions	present	22%
	property	present	31%
	bank and building society	present	94%
	dividends	present	69%
	other interest	present	72%

note some self employed do have no self employed income

Composite Record Number	39	Source: SA
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Gender	Female
Stratum	116
Income	Over £5,000,000
Grossing Factor	8.1954
Number of original cases	6

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	5	West Midlands	17%
	7	London	50%
	8	South East	17%
	11	Scotland	17%
Industry Group	900	Financial intermediation	17%
	1000	Real estate, renting & business	17%
	1400	Other services (community, personal)	17%
	1600	Pensioners	17%
	.	Unknown	33%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	100%
	deductions and reliefs	present	67%
	self employed	present	67%
	employed	present	67%
	state pension	present	17%
	other pensions	present	17%
	property	present	33%
	bank and building society	present	100%
	dividends	present	83%
	other interest	present	67%

note some self employed do have no self employed income

Composite Record Number	40	Source: SA
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Gender	Male
Stratum	103
Income	Over £600,000
Grossing Factor	20.7878
Number of original cases	2

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
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Government Office Region	7	London	50%
	12	Northern Ireland	50%

Industry Group	900	Financial intermediation	50%
	.	Unknown	50%

Income or deductions status

Category

total income	present	100%
total tax	present	0%
earned income	present	100%
investment income	present	100%
deductions and reliefs	present	100%
self employed	present	100%
employed	present	100%
state pension	present	0%
other pensions	present	0%
property	present	0%
bank and building society	present	100%
dividends	present	100%
other interest	present	100%

note some self employed do have no self employed income

Composite Record Number	41	Source: SA
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Gender	Male
Stratum	109
Income	Over £600,000
Grossing Factor	21.1916
Number of original cases	2

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
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Government Office Region	7	London	50%
	8	South East	50%

Industry Group	900	Financial intermediation	50%
	1600	Pensioners	50%

Income or deductions status

Category

total income	present	100%
total tax	present	0%
earned income	present	100%
investment income	present	100%
deductions and reliefs	present	100%
self employed	present	50%
employed	present	100%
state pension	present	50%
other pensions	present	50%
property	present	50%
bank and building society	present	100%
dividends	present	50%
other interest	present	50%

note some self employed do have no self employed income

Composite Record Number	42	Source: SA
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Gender	Male
Stratum	115
Income	Over £600,000
Grossing Factor	112.2033
Number of original cases	11

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	6	East of England	9%
	7	London	73%
	8	South East	18%
Industry Group	900	Financial intermediation	27%
	1000	Real estate, renting & business	36%
	.	Unknown	36%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	0%
	earned income	present	91%
	investment income	present	100%
	deductions and reliefs	present	100%
	self employed	present	82%
	employed	present	55%
	state pension	present	0%
	other pensions	present	0%
	property	present	36%
	bank and building society	present	100%
	dividends	present	73%
	other interest	present	100%

note some self employed do have no self employed income

Composite Record Number	43	Source: COP
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Gender	Male
Stratum	214
Income	Over £300,000
Grossing Factor	463.0089
Number of original cases	2

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	2	North West	50%
	7	London	50%
Industry Group	900	Financial intermediation	50%
	1400	Other services (community, personal)	50%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	100%
	deductions and reliefs	present	50%
	self employed	present	0%
	employed	present	100%
	state pension	present	0%
	other pensions	present	0%
	property	present	0%
	bank and building society	present	100%
	dividends	present	0%
	other interest	present	0%

Composite Record Number	44	Source: COP
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Gender	Male
Stratum	218
Income	Over £600,000
Grossing Factor	54.5298
Number of original cases	3

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
Government Office Region	4	East Midlands	33%
	7	London	67%
Industry Group	900	Financial intermediation	100%

Income or deductions status	Category		
	total income	present	100%
	total tax	present	100%
	earned income	present	100%
	investment income	present	100%
	deductions and reliefs	present	100%
	self employed	present	0%
	employed	present	100%
	state pension	present	0%
	other pensions	present	0%
	property	present	0%
	bank and building society	present	100%
	dividends	present	0%
	other interest	present	0%

Composite Record Number	45	Source: COP
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Gender	Female
Stratum	243
Income	Over £400,000
Grossing Factor	28.0123
Number of original cases	2

Breakdown Of Composite Record	Code	Code Description	% Of Record With Code
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Government Office Region	7	London	50%
	10	Wales	50%

Industry Group	1000	Real estate, renting & business	50%
	1400	Other services (community, personal)	50%

Income or deductions status

Category

total income	present	100%
total tax	present	100%
earned income	present	100%
investment income	present	100%
deductions and reliefs	present	100%
self employed	present	0%
employed	present	100%
state pension	present	0%
other pensions	present	0%
property	present	0%
bank and building society	present	100%
dividends	present	0%
other interest	present	0%

ANNEX C: INCOME TAX PERSONAL ALLOWANCES AND RELIEFS, 1990-91 TO 2004-05

Financial years	Non-aged allowances			Aged allowances				Income limit ³
	Personal	Married couple's ¹	Blind ²	Personal		Married couple's		
				65-74	75+	65-74	75+	
1990-91	3,005	1,720	1,080	3,670	3,820	2,145	2,185	12,300
1991-92	3,295	1,720	1,080	4,020	4,180	2,355	2,395	13,500
1992-93	3,445	1,720	1,080	4,200	4,370	2,465	2,505	14,200
1993-94	3,445	1,720	1,080	4,200	4,370	2,465	2,505	14,200
1994-95	3,445	1,720 (4)	1,200	4,200	4,370	2,665 (4)	2,705 (4)	14,200
1995-96	3,525	1,720 (5)	1,200	4,630	4,800	2,995 (5)	3,035 (5)	14,600
1996-97	3,765	1,790 (5)	1,250	4,910	5,090	3,115 (5)	3,155 (5)	15,200
1997-98	4,045	1,830 (5)	1,280	5,220	5,400	3,185 (5)	3,225 (5)	15,600
1998-99	4,195	1,900 (5)	1,330	5,410	5,600	3,305 (5)	3,345 (5)	16,200
1999-2000	4,335	1,970 (6)	1,380	5,720	5,980	5,125 (6)	5,195 (6)	16,800
2000-01	4,385	-	1,400	5,790	6,050	5,185 (6,7)	5,255 (6)	17,000
2001-02	4,535	-	1,450	5,990	6,260	5,365 (6,7)	5,435 (6)	17,600
2002-03	4,615	-	1,480	6,100	6,370	5,465 (6,7)	5,535 (6)	17,900
2003-04	4,615	-	1,510	6,610	6,720	5,565 (6,7)	5,635 (6)	18,300
2004-05	4,745	-	1,560	6,830	6,950	5,725 (6,7)	5,795 (6)	18,900

Table updated April 05

(1) Given in addition to the personal allowance to married couples. The additional personal allowance and the widow's bereavement allowance have the same value as the married couple's allowance.

(2) Married couples where both spouses are blind get double the single amount.

(3) The marginal fraction is 1/2. See general note 3.

(4) Allowance available at a flat rate of 20%.

(5) Allowance available at a flat rate of 15%.

(6) Allowance available at a flat rate of 10%.

(7) At least one of the partners must be aged 65 before 6 April 2000.

Notes on personal allowances

1. Every individual taxpayer is entitled to a personal allowance (called single allowance before the introduction of independent taxation in 1990-91). The personal allowance is an amount you can receive without having to pay any tax and can be set against any type of income. Where an individual's total income is less than the allowance, their tax liability is reduced to nil. However any unused part of the personal allowance cannot be transferred to any other person.
2. Up to 1989-90, the married allowance was given to married men instead of a single allowance. With the introduction of independent taxation in 1990-91, each partner of the married couple is entitled to a personal allowance and one of them to an additional allowance called married couple's allowance. In the year of marriage the allowance is reduced by one twelfth for each complete month (beginning on the sixth day of each calendar month) prior to the date of marriage. The married couple's allowance, and allowances linked to it, i.e. the additional personal allowance and the widow's bereavement allowance, were restricted to 20 percent in 1994-95, 15 percent between 1995-96 and 1998-99 and 10 percent onwards. The amounts for the age related MCA in 1999-2000 were increased so that the value of this allowance was protected for people born before 5th April 1935. From April 2000, the MCA for people born after 5 April 1935 has been withdrawn.
3. The amount of the personal allowance (single allowance before 1989-90) depends on the age of the individual taxpayer. The amount of the married couple's allowance (married allowance before 1989-90) depends on the age of the elder of the husband or wife. The maximum values of these age-related allowances will be given provided the individual taxpayer's total income is below the income limit shown. For incomes in excess of the limit, the allowance is reduced by £1 for each additional £2 of income (the marginal fraction was $\frac{2}{3}$ from 1975-76 to 1988-89) until the basic levels of the personal and married couple's allowances are reached.
4. The additional personal allowance may be claimed by a single person who has a child resident with him or her during the year, or by a married man with children if his wife is totally incapacitated. From April 1997 it may also be claimed by married women with children if the husband is totally incapacitated. From April 2000, the additional personal allowance has been withdrawn.
5. Widow's bereavement allowance is due to a widow in the year of her husband's death and in the following year provided the widow has not remarried before the beginning of that year. This allowance has been withdrawn for deaths occurring after 5 April 2000.
6. You can claim the blind person's allowance if you are registered as blind with a local authority in England or Wales or live in Scotland or Northern Ireland and are unable to perform any work for which eyesight is essential. Surplus blind person's allowance may be transferred to a husband or wife.

ANNEX D: RATES OF INCOME TAX: 1990-91 TO 2004-05

	1990-91		1991-92		1992-93	
	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %
Lower rate					1-2,000	20
Basic rate	1-20,700	25	1-23,700	25	2,001-23,700	25
Higher rate	Over 20,700	40	Over 23,700	40	Over 23,700	40
	1993-94		1994-95		1995-96	
	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %
Lower rate	1-2,500	20	1-3,000	20	1-3,200	20
Basic rate	2,501-23,700	25 (3)	3,001-23,700	25 (3)	3,201-24,300	25 (3)
Higher rate	Over 23,700	40	Over 23,700	40	Over 24,300	40
	1996-97		1997-98		1998-99	
	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %
Lower rate	1-3,900	20	1-4,100	20	1-4,300	20
Basic rate	3,901-25,500	24 (4)	4,101-26,100	23 (4)	4,301-27,100	23 (4)
Higher rate	Over 25,500	40	Over 26,100	40	Over 27,100	40
	1999-2000		2000-01		2001-02	
	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %
Starting rate	1-1,500	10	1-1,520	10	1-1,880	10
Basic rate	1,501-28,000	23 (5)	1,521-28,400	22 (5)	1,881-29,400	22 (5)
Higher rate	Over 28,000	40 (6)	Over 28,400	40 (6)	Over 29,400	40 (6)
	2002-03		2003-04		2004-05	
	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %	Bands of taxable income(1) £	Rate of tax %
Starting rate	1-1,920	10	1-1,960	10	1-2,020	10
Basic rate	1,921-29,900	22 (5)	1,961-30,500	22 (5)	2,021-31,400	22 (5)
Higher rate	Over 29,900	40 (6)	Over 30,500	40 (6)	Over 31,400	40 (6)

Table updated April 05

(1) Taxable income is defined as gross income for income tax purposes less any allowances and reliefs available at the taxpayer's marginal rate.

(2) Applies to the income of discretionary and accumulation trusts. Prior to 1993-94 trusts paid tax at the basic rate, with an additional rate of 10%.

(3) The basic rate of tax on dividend income is 20% (see also Section 11 paragraph 6).

(4) The basic rate of tax on dividends and savings income is 20% (see also section 11 paragraph 6 and section 2 paragraph 10).

(5) The basic rate of tax on dividends is 10% and savings income is 20% (see also section 11 paragraph 6 and section 2 paragraph 10).

(6) The higher rate of tax on dividends is 32.5 (see also section 11 paragraph 6 and section 2 paragraph 10).