

Statistical bulletin

# Regional gross disposable household income, UK: 1997 to 2021

Annual estimates of regional gross disposable household income (GDHI) for the UK International Territorial Level (ITL) ITL1, ITL2, ITL3 regions, local and combined authorities, city regions and other economic and enterprise regions.



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# 1 . Main points

- In 2021, gross disposable household income (GDHI) in the UK grew by 3.6% when compared with 2020; Northern Ireland increased by 4.5%, while England, Wales and Scotland reported increases of 3.7%, 2.8% and 2.6%, respectively.
- Of the countries and regions classified by International Territorial Levels (ITL1) in 2021, London had the highest GDHI per head where, on average, each person had £31,094 available to spend or save; Northern Ireland had the lowest at £17,636, which compares with a UK average of £21,679.
- In 2021, Westminster was the local area (ITL3) with the highest GDHI per head (£67,389), over three times the UK average; Leicester had the lowest GDHI per head at £14,605.
- In 2021, the ITL3 local areas showing the largest increases in total GDHI were Kensington and Chelsea, and Hammersmith and Fulham (6.4%), Camden and City of London (6.3%), and Derry City and Strabane (6.0%); the local areas with the smallest increases in 2021 were Causeway Coast and Glens (0.2%), Bridgend and Neath Port Talbot (1.2%), and Falkirk (1.4%).

## 2 . Gross disposable household income by UK constituent country and region

UK total gross disposable household income (GDHI) in 2021 was £1.5 trillion. Of that, 86.4% was in England, 7.4% was in Scotland, 3.9% was in Wales, and Northern Ireland had the lowest share of total GDHI in 2021 at 2.3%. When compared with the size of each country's population, only England had a GDHI per head above the UK average.

Total GDHI in the UK increased by 3.6% between 2020 and 2021. Over the same period, total GDHI grew in all four countries of the UK, with the highest growth seen in Northern Ireland at 4.5%. The smallest increase between 2020 and 2021 was in Scotland, where total GDHI grew by 2.6%.

Table 1 provides an overview of GDHI for the four UK countries and International Territorial Levels (ITL1) regions. Total GDHI increased in all 12 ITL1 countries and regions, with the largest and smallest percentage increases in Northern Ireland and Scotland, respectively.

Table 1: Gross disposable household income by UK and constituent countries and regions, UK, 2021

Countries and regions of the UK	Population (million)	GDHI per head (£)	GDHI per head index (UK=100)	Total GDHI (£ million)	Total GDHI growth on 2020 (percentage)	Share of the UK population (percentage)	Share of UK total GDHI (percentage)
<b>United Kingdom</b>	67.0	21,679	100.0	1,453,047	3.6	100.0	100.0
<b>England</b>	56.5	22,213	102.5	1,255,871	3.7	84.3	86.4
<b>North East</b>	2.6	17,663	81.5	46,749	3.0	3.9	3.2
<b>North West</b>	7.4	18,864	87.0	140,015	3.2	11.1	9.6
<b>Yorkshire and The Humber</b>	5.5	18,363	84.7	100,657	3.1	8.2	6.9
<b>East Midlands</b>	4.9	18,956	87.4	92,505	3.4	7.3	6.4
<b>West Midlands</b>	6.0	18,566	85.6	110,549	3.4	8.9	7.6
<b>East</b>	6.3	22,337	103.0	141,800	4.2	9.5	9.8
<b>London</b>	8.8	31,094	143.4	273,521	4.0	13.1	18.8
<b>South East</b>	9.3	24,623	113.6	228,844	3.8	13.9	15.7
<b>South West</b>	5.7	21,221	97.9	121,233	4.1	8.5	8.3
<b>Wales</b>	3.1	18,038	83.2	56,015	2.8	4.6	3.9
<b>Scotland</b>	5.5	19,630	90.6	107,572	2.6	8.2	7.4
<b>Northern Ireland</b>	1.9	17,636	81.3	33,588	4.5	2.8	2.3

Source: Regional gross disposable household income (GDHI) from the Office for National Statistics

Notes:



1. Figures may not sum to totals as a result of rounding; per head (£) figures are rounded to the nearest pound sterling.
2. Figures for the UK are consistent with those published in the [UK National Accounts, The Blue Book: 2022](#).
3. 2021 estimates are provisional.
4. Population estimates are sourced from [Population estimates for the UK, England and Wales, Scotland and Northern Ireland: mid-2021](#).

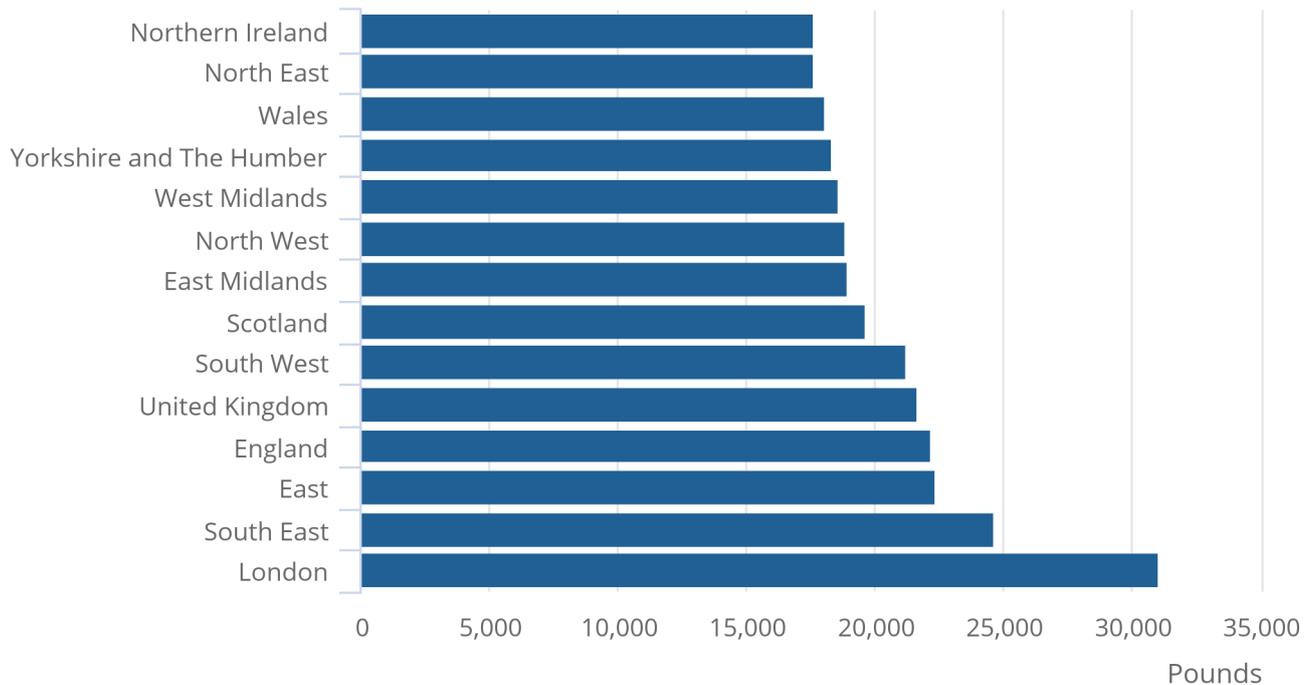
When ordered by GDHI per head, three ITL1 regions reported a value above UK GDHI per head. These were: London, the South East, and East of England (Figure 1). The lowest GDHI per head was seen in Northern Ireland.

## Figure 1: London reported the highest gross disposable household income per head in the UK in 2021

Gross disposable household income (GDHI) per head, UK and constituent countries and regions, 2021

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Source: Regional gross disposable household income (GDHI) from the Office for National Statistics

#### Notes:

1. Figures are rounded to the nearest pound sterling and may not sum to totals as a result.
2. Estimates for 2021 are provisional.
3. Figures for the UK are consistent with those published in the [UK National Accounts, The Blue Book: 2022](#).

### **3 . Gross disposable household income for ITL3 local areas**

At the International Territorial Level 3 (ITL3), the 10 places with the highest gross disposable household income (GDHI) per head in 2021 were all in London and the South East of England, with the top 8 all in London (Table 2). The area with the highest GDHI per head was Westminster where, on average, each person had £67,389 to spend or save. This is over three times the UK average of £21,679.

The ITL3 area with the lowest GDHI per head was Leicester where, on average, each person had £14,605 to spend or save. The 10 places with the lowest GDHI per head were all in four ITL1 regions of England, with two in each of the East Midlands, North West, and Yorkshire and The Humber, and four in the West Midlands.

In the data tables published with this bulletin (Section 5) you can find a full breakdown of the income components flowing into and out of households, showing for each area which components are having the greatest impact on household finances.

Table 2: Top 10 and bottom 10 ITL3 areas by gross disposable household income per head, 2021

	Parent ITL1 region	GDHI per head (£)	GDHI per head index (UK=100)	Total GDHI growth on 2020 (percentage)
<b>Top ten</b>				
<b>Westminster</b>	London	67,389	310.9	4.3
<b>Kensington &amp; Chelsea and Hammersmith &amp; Fulham</b>	London	64,660	298.3	6.4
<b>Camden and City of London</b>	London	63,854	294.5	6.3
<b>Wandsworth</b>	London	41,584	191.8	4.9
<b>Haringey and Islington</b>	London	34,375	158.6	4.2
<b>Hounslow and Richmond upon Thames</b>	London	32,202	148.5	3.2
<b>Barnet</b>	London	31,645	146.0	3.9
<b>Lambeth</b>	London	31,534	145.5	3.0
<b>West Surrey</b>	South East	31,392	144.8	5.2
<b>East Surrey</b>	South East	29,767	137.3	4.2
<b>Bottom ten</b>				
<b>Walsall</b>	West Midlands	16,106	74.3	3.3
<b>East Lancashire</b>	North West	16,097	74.3	2.5
<b>Wolverhampton</b>	West Midlands	16,008	73.8	2.8
<b>Bradford</b>	Yorkshire and The Humber	15,704	72.4	2.5
<b>Stoke-on-Trent</b>	West Midlands	15,470	71.4	2.1
<b>Kingston upon Hull, City of</b>	Yorkshire and The Humber	15,038	69.4	2.2
<b>Blackburn with Darwen</b>	North West	15,025	69.3	3.8
<b>Nottingham</b>	East Midlands	15,015	69.3	3.1
<b>Sandwell</b>	West Midlands	14,614	67.4	3.4
<b>Leicester</b>	East Midlands	14,605	67.4	4.1

Source: Regional gross disposable household income (GDHI) from the Office for National Statistics

#### Notes

1. Top 10 and bottom 10 ITL3 areas have been ranked by GDHI per head.
2. Estimates for 2021 are provisional.

At the ITL3 level, all 179 areas saw an increase in total GDHI between 2020 and 2021. This reflects the widespread recovery of household finances from the impact of the coronavirus (COVID-19) pandemic, which affected local areas in different ways, depending on the composition of household income in each area. In general, those areas that saw the largest decreases in GDHI in 2020 are now showing larger increases in 2021, as they return to a more normal level.

In 2021, the ITL3 local areas showing the largest increases in total GDHI were Kensington and Chelsea, and Hammersmith and Fulham (6.4%), Camden and City of London (6.3%), and Derry City and Strabane (6.0%). The local areas with the smallest increases in 2021 were Causeway Coast and Glens (0.2%), Bridgend and Neath Port Talbot (1.2%), and Falkirk (1.4%).

It should be noted that GDHI figures include the effect of price inflation. Of the 179 ITL3 areas, 152 showed total GDHI growth equal to or greater than the Consumer Prices Index including owner occupiers' housing costs (CPIH) annual growth rate of 2.5%. The remaining 27 ITL3 areas showed growth lower than the CPIH annual growth rate, which might be interpreted as a decrease in the real terms value of disposable income. However, it is important to recognise that the CPIH does not account for any regional variation in the cost of living.

## 4 . Average gross disposable household income in your local area

Figure 2 allows users to explore how gross disposable household income (GDHI) per head has varied among local authorities between 1997 and 2021.

### Figure 2: Gross disposable household income per head for UK local authorities, 1997 to 2021

#### Notes:

1. The City of London is not shown on the map because its GDHI per head is a large outlier value.
2. Growth in per head estimates between 2020 and 2021 are unreliable because of a discontinuity in population data for some areas, caused by differences in the timing of census updates.

#### Download this chart

[.xlsx](#)

## 5 . Gross disposable household income data

### [Regional gross disposable household income: all ITL level regions](#)

Dataset | Released 14 September 2023

Annual estimates of UK regional gross disposable household income (GDHI) at current prices for ITL1, ITL2 and ITL3 regions.

### [Regional gross disposable household income: city regions](#)

Dataset | Released 14 September 2023

Annual estimates of UK regional GDHI for combined authorities and city regions.

### [Regional gross disposable household income: enterprise regions](#)

Dataset | Released 14 September 2023

Annual estimates of UK regional GDHI for other economic and enterprise regions.

### [Regional gross disposable household income: local authorities by ITL1 region](#)

Dataset | Released 14 September 2023

Annual estimates of UK regional GDHI for local authorities.

## 6 . Glossary

## Gross disposable household income (GDHI)

Gross disposable household income (GDHI) is the amount of money that all the individuals in the household sector have available for spending or saving after they have paid direct and indirect taxes and received any direct benefits. GDHI is a concept that is seen to reflect the “material welfare” of the household sector. The household sector includes residents of traditional households, as well as those living in communal establishments. GDHI also includes the business income of self-employed people.

## International Territorial Levels (ITL)

[International Territorial Levels \(ITL\)](#) is the new UK geographies classification system. This has superseded the Nomenclature of Units for Territorial Statistics (NUTS) classification system. The ITL areas have initially been set to be an exact copy of the current NUTS areas for the UK.

## Per head

Estimates can be divided by the resident population of a country, region, or area to give a value per head. This can be a useful way of comparing regions of different sizes. Because GDHI is measured according to the residence of the person, not their place of work, GDHI per head is not subject to distortion from commuting. It does, however, include the entire population of an area, including children and retired people.

# 7 . Measuring the data

## Methodology information

Various [guidance and methodology](#) documents relating to regional gross disposable household income (GDHI) are available. Our [Regional accounts methodology guide](#) provides an overview of the methodology used to compile regional accounts outputs.

Methodology information on how the data were created and its appropriate uses are available in our [Regional GDHI QMI](#).

For further details on the different data sources and outputs that feed into the analysis of income and earnings within the UK, see our [Income and earnings statistics guide](#). For more information on income and earnings statistics produced by the Office for National Statistics (ONS) and other government departments, see our [Explaining income and earnings: important questions answered methodology](#).

## Revisions

GDHI estimates in this release show revisions for the period 1997 to 2020.

Very few statistical revisions arise because of errors in the popular sense of the word. All estimates, by definition, are subject to statistical error but in this context the word refers to the uncertainty in any process or calculation that uses sampling, estimation, or modelling. Most revisions reflect either the adoption of new statistical techniques or the incorporation of new information, which allows the statistical error of previous estimates to be reduced.

Only rarely are there avoidable errors such as human or system errors, and such mistakes are made clear when they are discovered and corrected.

In this release we have introduced improvements to the processing of rent received by private landlords for accommodation services, which is part of the mixed income component. We now have access to information on both the number of rented dwellings and the median rent paid in each local authority area of the UK, allowing for a more precise allocation of this income component across all areas. Revisions from this change are likely to be largest in areas where rents are highest and lowest; that is, those furthest away from the average.

Otherwise, the main cause of revisions in this release is the impact of revised figures published in the [UK National Accounts, The Blue Book: 2022](#). Regional GDHI is consistent with Blue Book 2022 and revisions will come through next year to align to Blue Book 2023, but these are expected to be smaller than wider revisions to Gross Value Added (GVA).

Users can monitor revisions to the published figures over time via the [regional GDHI revisions triangles](#).

## Coronavirus (COVID-19) impact

In this release we are seeing the impact of the coronavirus (COVID-19) pandemic on regional gross disposable household income (GDHI) across 2020 and 2021.

The coronavirus pandemic has affected the components of GDHI differently and this is reflected in some unusual movements in the data for 2020 and 2021, particularly when looking at smaller geographical areas.

# 8 . Strengths and limitations

## National Statistics

Data included in this release are designated as [National Statistics](#), which means they have been assessed by the Office for Statistics Regulation as fully compliant with the Code of Practice for Statistics.

## Quality information

Figures for 2021 are provisional as national estimates have not been through supply and use balancing at the time of this publication.

This year, Census 2021 in England and Wales has provided us with new estimates of the population of areas in 2021, but we do not yet have rebased estimates for the intercensal years 2012 to 2020. As a result, there is a discontinuity in the population estimates between 2020 and 2021. We have therefore suppressed any annual growth estimates of gross disposable household income (GDHI) per head for 2020 to 2021 from this publication. We strongly advise users not to calculate and use these distorted growth rates themselves, but instead to look at annual growth in total GDHI to compare the performance of areas over time.

Quality information on the strengths and limitations of the data is available in our [Regional GDHI QMI](#).

The figures in the accompanying datasets are all in current prices, which include the effect of price inflation, and are consistent with those published in the [UK National Accounts, The Blue Book: 2022](#).

## 9 . Related links

### [Consumer price inflation, UK: July 2023](#)

Bulletin | Released 16 August 2023

Price indices, percentage changes and weights for the different measures of consumer price inflation, produced by the ONS.

### [Regional economic activity by gross domestic product, UK: 1998 to 2021](#)

Bulletin | Released 25 April 2023

Annual estimates of economic activity by UK country, region and local area using gross domestic product (GDP), produced by the ONS.

### [Development of regional household expenditure measures](#)

Article | Released 20 July 2020

Further developments to our experimental estimates of household spending and saving in the countries, regions and sub-regions of the UK, produced by the ONS.

### [Income estimates for small areas, England and Wales: financial year ending 2018](#)

Bulletin | Released 5 March 2020

Small area model-based income estimates covering local areas called Middle layer Super Output Areas (MSOAs) in England and Wales, produced by the ONS.

### [Admin-based income statistics, England and Wales: tax year ending 2018](#)

Article | Released 20 December 2022

Experimental gross and net, individual and occupied address income statistics for small areas using administrative data from Pay As You Earn, Self Assessment and benefit systems, produced by the ONS.

### [UK National Accounts, The Blue Book: 2022](#)

Compendium | Released 31 October 2022

National accounts statistics including national and sector accounts, industrial analyses and environmental accounts, published by the ONS.

## 10 . Cite this statistical bulletin

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