

Income statistics: Coherence and comparison information

April 2024



Contents

Overview	3
1. Household income – cross sectional (including low-income)	4
2. Household income – longitudinal (including persistent low-income)	12
3. Individual income	17
4. Household sector income	19
5. Income statistics for local areas	21
6. Main comparison tables	26
7. Terminology	33

Overview

This guidance document provides coherence and comparison information on key criteria for income statistics produced by the Office for National Statistics (ONS), Department for Work and Pensions (DWP), and HM Revenue and Customs (HMRC). This information helps users to understand and assess the differences between these statistics.

1. Household income – cross sectional (including low-income)

Households below average income (HBAI)

Status and producer

Accredited Official Statistics, published by the Department for Work and Pensions (DWP).

Frequency and timeliness

Published annually, usually 12 months after the end of the reference period.

Time series

Available from financial year ending (FYE) 2003 for the UK. Results for Great Britain are available from FYE 1995.

Reference period

Annual (financial year).

Source data

The Family Resources Survey (FRS), which included around 25,000 households for FYE 2023.

Main unit(s) of analysis

- Distribution (quintile, decile and selected percentiles)
- Mean
- Median

Main concept(s) measured

- Disposable household income, both before and after housing costs, presented in pounds (£) per week
- Relative low-income rates, below 50%, 60% and 70% of median disposable household income, both before and after housing costs
- Absolute low-income rates, below 50%, 60% and 70% of FYE 2011 median household income, held constant in real terms, both before and after housing costs
- Material deprivation
- Combined low income (both relative and absolute) and material deprivation
- Income inequality (Gini coefficient, income shares)

Comparability

Disposable household income, Gini coefficient, S80/S20 ratio and P90/10 ratio¹ statistics are also published by ONS in its [Household disposable income and inequality \(HDII\)](#) and [Effects of taxes and benefits on UK household income \(ETB\)](#) publications, which are based on the [Household Finances Survey \(HFS\)](#).

However, in the ONS releases, annual (rather than weekly) household income is presented, and there are methodological differences between the DWP and ONS outputs, including deductions made to derive disposable household income. These differences are explained in more detail in the [Income and earnings statistics guide](#).

Low-income rates (relative low income below 50%, 60% and 70% of median household income) are also available in the [European Union Statistics on Income and Living Conditions \(EU-SILC\)](#) database. However, the UK is only included in the EU-SILC database up to and including 2018.

The EU-SILC survey source for the UK is the Survey of Living Conditions (SLC) conducted by the ONS. EU-SILC data are on a calendar year basis. Whereas, in the HBAI release, data are on a financial year basis. There are also many other methodological differences between the statistics.

The devolved administrations also have their own publications, which use data from, and are consistent with, DWP's HBAI publication. They are published at the same time or shortly after the HBAI publication.

In Scotland, the publication is called [Poverty and income inequality statistics](#).

In Wales, the publication is called [Relative income poverty](#).

In Northern Ireland, the publication is called the [Northern Ireland poverty and income inequality report](#).

The HBAI dataset is used for the following DWP statistics:

- [Pensioners' Incomes statistics](#)
- [Children in low income families: local area statistics](#)
- [Separated families statistics](#).

The HBAI dataset is also used for ONS's [Income estimates for small areas](#) publication, together with the FRS dataset.

1 In the HBAI publication the S80/S20 ratio is called the "Ratio top quintile share to bottom quintile share" and the P90/P10 ratio is called "Ratio of top to bottom quintile medians"

Geographic coverage

UK, Great Britain, country and region (NUTS1).

Main breakdowns

- Age
- Disability
- Economic status (for example, one or more full-time or self-employed, single or couple all in full-time work)
- Educational attainment
- Ethnicity
- Family type (pensioner couple, single pensioner, couple with children, etc)
- Gender
- Household bills in arrears
- Household food security status and food bank usage
- Housing tenure and length of residency
- Income source
- Marital status
- Number of children in family
- Population group (all individuals, children, working-age adults or pensioners)
- Savings and investments
- State support received

Adjusted for inflation?

Yes, the time series are adjusted for inflation.

Equivalised household income?

Yes, the statistics are equivalised.

Production framework

Micro framework (household survey).

Population coverage

Private households living in housing units.

Primary purpose

The primary purpose of the release is to meet DWP's statutory obligation to publish a measure of relative and absolute low income, and combined low income and material deprivation for children under section 4 of the [Welfare Reform and Work Act 2016](#).

Effects of taxes and benefits on household income (ETB)

Status and producer

Accredited Official Statistics, published by the Office for National Statistics (ONS).

Frequency and timeliness

The output is split into two annual publications.

The first is a headline publication, [Household disposable income and inequality \(HDII\)](#), which is usually published 10 months after the end of the reference period.

The main publication, [Effects of taxes and benefits on UK household income \(ETB\)](#), is usually published 15 months after the end of the reference period.

The HDII publication is based on the same core dataset as the ETB publication, therefore the disposable household income statistics are consistent between both publications.

Time series

Available from 1977 onwards.

Reference period

Annual (financial year).

Source data

From FYE 2018 onwards, the ETB dataset is sourced from the [Household Finances Survey \(HFS\)](#) which is a combination of data from the Living Costs and Food Survey (LCF) and the Survey of Living Conditions (SLC).

In recent years the LCF has had a sample of around 5,000 households, while the SLC has had a sample of around 12,000 households (giving a sample of 17,000 household in total). Before FYE 2018, the LCF was the source data.

Main unit(s) of analysis

- Distributional (quintile and decile)
- Mean
- Median

Main concept(s) measured

HDII release:

- Original household income, presented in £ per year
- Gross household income, presented in £ per year
- Disposable household income, presented in £ per year

- Income inequality (Gini coefficient, S80/S20 ratio, P90/P10 ratio, Palma ratio, percentage shares)

ETB release (in addition to the concepts listed previously):

- Post tax household income, presented in £ per year
- Final household income, presented in £ per year

Comparability

Disposable household income, Gini coefficient, S80/S20 ratio and P90/10 ratio² statistics are also published by DWP in its [Household below average income \(HBAI\)](#) publication, which is based on the Family Resources Survey (FRS).

However, in the HBAI release, weekly (rather than annual) household income is presented, and there are methodological differences between the DWP and ONS outputs, including in the deductions made to derive disposable household income. These differences are explained in more detail in the [Income and earnings statistics guide](#).

Geographic coverage

UK, country and region (NUTS1).

Main breakdowns

- Age
- Employment status (for example, self-employed, full-time employee)
- Ethnicity
- Household type (retired, non-retired, with or without children)
- Housing tenure
- Income source
- Individuals in households receiving more benefits than they pay in taxes
- Output Area Classification
- Population group (all people, retired and non-retired, individuals in non-retired households with children and with no children)
- Sex
- Socio-economic classification
- State support type received
- Taxes
- Urban rural

2 In the HBAI publication the S80/S20 ratio is called the “Ratio top quintile share to bottom quintile share” and the P90/P10 ratio is called “Ratio of top to bottom quintile medians”.

Adjusted for inflation?

Yes, the time series are adjusted for inflation.

Equivalised household income?

Yes, the statistics are equivalised.

Production framework

Micro framework (household survey).

Population coverage

Private households living in housing units.

Primary purpose

The primary purpose of the HDII is to provide headline statistics on household income and inequalities before the main ETB release, which comes out several months later.

The main purpose of the ETB release is to provide analysis of the effects of government intervention (through taxes and benefits) on the income of private households in the UK.

Family Resources Survey (FRS)

Status and producer

Accredited Official Statistics, published by DWP.

Frequency and timeliness

Published annually, usually 12 months after the end of the reference period.

Time series

Some time series are available from FYE 2002, while data tables are available from FYE 1992.

Reference period

Annual (financial year).

Source data

The Family Resources Survey (FRS), which included around 25,000 households for FYE 2023.

Main unit(s) of analysis

- Number of adults
- Number of households
- Percentage
- Sample size

Main concept(s) measured

- The circumstances of UK households

Comparability

The Department for Communities, Northern Ireland, has its own [FRS report](#) based on the Northern Ireland part of the UK FRS dataset.

The FRS dataset is used for the follow DWP statistics:

- [Households below average income](#)
- [Pensioners' incomes statistics](#)
- [Income-related benefits: estimates of take-up](#)
- [Separated families statistics](#).

The FRS dataset is also used for ONS's [Income estimates for small areas](#) publication, together with the Households below average income (HBAI) dataset.

Geographic coverage

UK, Great Britain, country and region (NUTS1), inner and outer London.

Main breakdowns

- Age
- Benefit unit type
- Care provided and received
- Disability
- Economic status (for example, one or more full-time or self-employed, single or couple all in full-time work)
- Educational attainment
- Employment status (full-time or part-time)
- Ethnicity
- Gender
- Household composition (for example, adult male over State Pension age, adult female over State Pension age)
- Household food security status and food bank usage
- Housing tenure and length of residency
- Income source
- Income (gross or net weekly)
- Pension scheme participation
- Savings and investments
- State support received
- Urban rural

Adjusted for inflation?

Yes, the time series is adjusted for inflation.

Equivalised household income?

No, the statistics are not equivalised.

Production framework

Micro framework (household survey).

Population coverage

Private households living in housing units.

Primary purpose

The primary purpose of the release is to provide the DWP with data to inform the development, monitoring and evaluation of social welfare policy.

2. Household income – longitudinal (including persistent low-income)

Income dynamics (ID)

Status and producer

Official statistics, published by the Department for Work and Pensions (DWP).

Frequency and timeliness

Published annually, usually 15 months after the end of the reference period.

Time series

DWP uses the source data from 2010 to 2011 onwards in the publication. However, as the analysis is longitudinal, the time series start date depends on the unit of analysis.

Reference period

Persistent poverty: four survey periods (a survey period being two calendar years).

Low-income entries, exists and events: two survey periods (a survey period being two calendar years).

Income mobility analysis: number of waves increases as new waves of data become available.

Source data

[Understanding Society \(USoc\)](#), a longitudinal survey run by the University of Essex. It has a two-year survey period (“wave”) based upon calendar years, with individuals interviewed once a year. Wave 13 (2021 to 2022) allowed longitudinal analysis of approximately 25,000 individuals.

Main unit(s) of analysis

- Distribution (quartile, quintile, decile, selected percentiles)
- Percentage
- Sample sizes

Main concept(s) measured

- Persistent low-income rates, below 60% and 70% of median disposable household income, both before and after housing costs
- Rates of entry into and exit from low-income, both before and after housing costs
- Movements across income quintiles, both before and after housing costs

Comparability

Persistent low-income rates, below 60% and 70% of median disposable household income (before housing costs) are also available in the [European Union Statistics on Income and Living Conditions \(EU-SILC\)](#) database and the Office for National Statistics (ONS) corresponding release, [Persistent poverty in the UK and EU](#). The UK is only included in EU-SILC database up to and including 2018, and the ONS article has not been updated since the publication of data for 2017.

However, the EU-SILC database defines the persistent rates as being in low-income in the current year and at least two of the three preceding years.

Whereas, in the income dynamics release, it is defined as being in low-income in any three of the last four years.

The Scottish and Welsh Governments have their own publications, which use data from, and are consistent with DWP's Income Dynamics publication. They are published at the same time, or shortly after, the Income Dynamics publication.

In Scotland, the publication is called [Persistent poverty in Scotland](#).

In Wales, the publication is called [Persistent poverty](#).

Geographic coverage

UK, country and region (NUTS1).

Main breakdowns:

- Age
- Disability and long standing illness
- Education
- Ethnicity
- Employment status of family (for example, all adults in work, at least one adult in work but not all)
- Family type (for example, pensioner couple, couple with children)
- Household up to date on bills
- Housing tenure
- Number of children in family
- Population group (all individuals, children, working-age adults and pensioners)
- Sex

Adjusted for inflation?

Not applicable.

Equivalised household income?

Yes, the statistics are equivalised.

Production framework

Micro framework (household survey).

Population coverage

Private households living in housing units.

Primary purpose

The primary purpose of the release is to present information on the percentage of children living in households in persistent poverty (as defined by households whose income has been less than 60% of median equivalised net household income, in at least three out of the last four survey periods). This is required under section 4 of the [Welfare Reform and Work Act 2016](#), and, in Scotland, the [Child Poverty \(Scotland\) Act 2017](#).

European Union Statistics on Income and Living Conditions (EU-SILC)

Status and producer

Official statistics for the UK published by Eurostat. UK statistics were most recently produced and supplied by the ONS. However, UK statistics have not been supplied since the UK left the EU on 31 January 2020. Data up to and including the 2018 calendar year remain available in the EU-SILC database.

The ONS also had its own publication based on EU-SILC outputs called [Persistent poverty in the UK and EU](#), although it hasn't been updated since the publication of data for 2017.

Frequency and timeliness

Annual statistics for individual European members states are made available on the EU-SILC database once they have been supplied by the members states and validated. Eurostat publishes a range of annual news articles on key results from EU-SILC which start around 9 months after the end of the reference period.

Time series

For the UK, the main series is available from 2005, with limited information available from 1995.

Reference period

Annual (calendar year).

Each annual update to the persistent low-income rates covers four survey periods.

Source data

In the UK, the source is the Survey of Living Conditions (SLC) conducted by the ONS. In recent years, it has had a sample of around 11,000 households.

Main unit(s) of analysis

- Distribution (quintile)
- Mean
- Median
- Percentage
- Thousand persons

Main concept(s) measured

- Net household income, both before and after social transfers, presented in pounds (£) per year
- Relative low-income rates (the “at risk of poverty rate”), below 40%, 50%, 60% and 70% of median disposable household income (both before and after social transfers)
- Relative low-income rates (the “at risk of poverty rate”), below 40%, 50% and 60% of mean disposable household income (both before and after social transfers)
- Absolute low-income rates (the “at risk of poverty rate”), below 60% of median disposable household income anchored at 2008, held constant in real terms
- Relative low-income rates (the “at risk of poverty rate”) below 60% of median disposable household income after housing costs
- Persistent low-income rates (the “persistent at risk of poverty rate”), below 40%, 50%, 60% and 70% of median disposable household income
- Persistent low-income rates (the “persistent at risk of poverty rate”), below 40%, 50%, 60%, of mean disposable household income
- Inequality (S80/S20, S50/S20, S40/S100 and Gini coefficient)

Comparability

Relative low-income rates (the “at risk of poverty rate” in the EU-SILC database), below 50%, 60% and 70% of median disposable household income (after social transfers), are also available in DWP’s [Households below average income \(HBAI\)](#) publication, which is based on the Family Resources Survey (FRS).

However, HBAI data are on a financial year basis. Whereas, in the EU-SILC database, the data are on a calendar year basis. There are also many other methodological differences between the statistics.

Persistent low-income rates (the “persistent at risk of poverty rate” in the EU-SILC database), below 60% and 70% of median disposable household income, are also available in DWP’s [Income dynamics](#) release which is based on the [Understanding Society \(USoc\)](#) survey.

However, DWP's Income Dynamics publication defines the persistent rates as being in low-income in any three of the last four years. Whereas, in the EU_SILC database, it is defined as being in low-income in the current year and at least two of the three preceding years. There are also many other methodological differences between the statistics.

Geographic coverage

UK

Main breakdowns:

- Age
- Citizenship and country of birth
- Education
- Employment status (for example, employed persons, employees, employed persons except employees)
- Household composition (for example, single person, single person with dependent children)
- Housing tenure
- Sex
- Urbanisation

Adjusted for inflation?

The time series are expressed in Euro, in purchasing power standard and in national currency.

Equivalised household income?

Yes, the statistics are equivalised.

Production framework

Micro framework (household survey).

Population coverage

Private households living in housing units.

Primary purpose

To meet the requirements of [Regulation \(EC\) No 1177/2003 of the European Parliament and of the Council of 16 June 2003 concerning Community statistics on income and living conditions \(EU-SILC\)](#).

3. Individual income

The Survey of Personal Incomes (SPI)

Status and producer

Accredited Official Statistics, published by HM Revenue and Customs (HMRC).

Frequency and timeliness

Published annually, usually 23 months after the end of the reference period.

Time series

Data tables are available from tax year ending (TYE) 1993 onwards, although they are not generally presented as a time series.

Reference period

Annual (tax year).

Source data

The Survey of Personal Incomes (SPI) which is formed by sampling from two HMRC operational computer systems. For TYE 2021 there were around 850,000 valid cases in the final SPI dataset.

Main unit(s) of analysis

- Count
- Distribution (percentiles)
- Mean
- Median
- Total

Main concept(s) measured

- Gross (before tax) individual income
- Net (after tax) individual income
- Income tax liabilities

Comparability

Individual income statistics are also available in the Office for National Statistics' (ONS's) [Admin-based income statistics \(ABIS\)](#) publication, which are official statistics in development. However, the SPI release covers the UK and only includes individuals with a UK income tax liability, while ABIS statistics are for England and Wales and include all individuals aged 16 years and over.

Geographic coverage

UK, country and region (NUTS1), county, local authority and parliamentary constituency.

Main breakdowns

- Age
- Industry (section level)
- Income range
- Income source and deductions
- Marginal tax rates payable
- Sex
- Taxpayer region

Adjusted for inflation?

No, the time series are not adjusted for inflation.

Equivalised household income?

Not applicable.

Production framework

Micro framework (individual level administrative data).

Population coverage

Most published tables only include individuals with a UK income tax liability (that is, income taxpayers), and not those with income below the [tax-free Personal Allowance](#). However, the source dataset does include some information on individuals with income below the tax-free Personal Allowance.

Primary purpose

The primary purpose of the release is to provide a quantified evidence base from which to cost proposed changes to income tax rates, Personal Allowances and other tax reliefs, and inform policy decisions within HMRC, Treasury and the devolved administrations.

4. Households sector income

Gross disposable income

Status and producer

Accredited Official Statistics, published by the Office for National Statistics (ONS).

Frequency and timeliness

Published quarterly, three months after the end of the reference period.

An annual series is published three months after the end of the reference period.

Time series

Quarterly statistics are available from Quarter 1 (Jan to Mar) 1955 and annual statistics are available from 1948.

Reference period

Quarterly and annual (calendar year).

Source data

As with other components of the national accounts, the households sector account is compiled using information from a multitude of different sources, including household and business surveys as well as administrative records, to ensure that estimates are as coherent and integrated as possible.

Main unit(s) of analysis

- Total income of the household sector
- Per capita income

Main concept(s) measured

- Gross disposable household income (GDHI)

Comparability

Regional GDHI is consistent with this top-level measure for the UK.

Geographic coverage

UK

Main breakdowns

- Primary resources (for example, wages and salaries; property income received)
- Primary uses (for example, property income paid)
- Secondary resources (for example, social benefits)
- Secondary uses (for example, taxes on income and wealth)

Adjusted for inflation?

Yes, the time series are adjusted for inflation.

Equivalised household income?

Not applicable.

Production framework

Macro framework (system of national accounts).

Population coverage

The household sector (all people resident in the UK).

Primary purpose

The primary purpose of the release is to form accounts for the Households Sector, one of the institutional sectors of the economy.

5. Income statistics for local areas

Small area income statistics (SAIE)

Status and producer

Accredited Official Statistics, published by the Office for National Statistics (ONS).

Frequency and timeliness

Published biennially, usually two to three years after the reference period.

Time series

Data tables are available from financial year ending (FYE) 2005 onwards, although they are not presented as a time series.

Reference period

Annual (financial year).

Source data

Modelled data which combines [Family Resources Survey \(FRS\)](#) or [Household below average income \(HBAI\)](#) datasets with census and administrative data. The FRS or HBAI data acts as the dependent variable in the regression-based model and administrative data as the independent variables. The output shows the expected household income levels for each area, conditional on the values of their dependent variables.

Main unit(s) of analysis

- Mean

Main concept(s) measured

- Gross household income, presented in pounds (£) per year
- Disposable (net) household income, presented in £ per year
- Disposable (net) equivalised household income, both before housing costs and after housing costs, presented in £ per year

Comparability

Consistent with the HBAI dataset (and the FRS dataset for gross household income) at the regional level for England and country level for Wales.

Similar income statistics for local areas, produced according to the micro framework, are also available in the [Admin-based income-statistics \(ABIS\)](#) publication. The ABIS are official statistics in development and available at the Lower layer Super Output Area (LSOA) level.

Income statistics for local areas, produced according to the macro-framework, called Gross Disposable Household Income (GDHI), are available down to the LSOA (or equivalent) for the UK.

Geographic coverage

Middle layer Super Output Area (MSOA) level data for England and Wales.

Series aggregable by geography?

Generally no, as the data are modelled specifically at the MSOA level and aggregating this to any other geography will distort the results. However, the exception is country and regional geographies as the methodology re-scales to these totals.

Main breakdowns

None.

Adjusted for inflation?

Not applicable as a time series is not produced.

Equivalised household income?

Yes, the statistics are equivalised.

Production framework

Micro framework (household survey).

Population coverage

Private households living in housing units.

Primary purpose

The primary purpose of the release is to compare the incomes of households at a local level.

Admin-based income statistics (ABIS)

Status and producer

Official statistics in development, published by the ONS.

Frequency and timeliness

Published on an ad-hoc basis.

Time series

The latest ABIS methodology is available for tax year ending (TYE) 2018.

Reference period

Annual (tax year).

Source data

Administrative data from HM Revenue and Customs' (HMRC's) Pay As You Earn (PAYE) and Self-Assessment systems and the Department for Work and Pension's (DWP's) benefit systems.

Main unit(s) of analysis

- Distribution (selected percentiles including the median)

Main concept(s) measured

- Gross income (individual and occupied address)
- Net income (individual and occupied address)

Comparability

Similar income statistics for local areas, produced according to the micro-framework, are available in the [Small Area Income Statistics \(SAIE\)](#) publication. The SAIE statistics are accredited official statistics and available at the MSOA level.

Income statistics for local areas, produced according to the macro-framework, called Gross Disposable Household Income (GDHI), are available down to the LSOA (or equivalent) for the UK.

Geographic coverage

Lower layer Super Output Area (LSOA), local authority, country and region (NUTS1) level data for England and Wales.

Series aggregable by geography?

No, the series is not aggregable by geography.

Main breakdowns

- Age
- Sex

Adjusted for inflation?

Not applicable as a time series is not produced.

Equivalised household income?

Yes (although the equivalisation is by occupied address income).

Production framework

Micro framework (individual and occupied address level administrative data).

Population coverage

The usually resident UK population (excluding those in residential institutions).

Primary purpose

The primary purpose of the release is to demonstrate the potential, and progress towards, delivering new income statistics for local areas based on record-level administrative data.

Regional gross disposable household income (GDHI)

Status and producer

Accredited Official Statistics for local authorities, official statistics in development for LSOAs in England and Wales, Data Zones (DZ) in Scotland, and Super Output Areas (SOAs) in Northern Ireland. Published by the ONS.

Frequency and timeliness

Published annually, usually 16 to 18 months after the reference period.

Time series

Available from 1997 onwards.

Reference period

Annual (calendar year).

Source data

The national aggregate is allocated to regions using a regional indicator dataset. Numerous regional indicator datasets are used comprising survey and administrative data.

Main unit(s) of analysis

- Total income of the household sector
- Per capita income

Main concept(s) measured

- Gross disposable household income (GDHI)

Comparability

Consistent with UK-level gross disposable income from the households sector account.

Income statistics for local areas, produced according to the micro framework are also available. [Small area income statistics \(SAIE\)](#) are Accredited Official Statistics available at the MSOA level and [Admin-based income statistics \(ABIS\)](#) are official statistics in development and available at the LSOA level.

Geographic coverage

Countries and regions ITL1, ITL2, ITL3, local authorities and Lower-layer Super Output Areas (LSOA) in England and Wales, Data Zones (DZ) in Scotland, and Super Output Areas (SOA) in Northern Ireland.

Series aggregable by geography?

Yes, the series is aggregable by geography.

Main breakdowns

- Primary resources (for example, wages and salaries; property income received)
- Primary uses (for example, property income paid)
- Secondary resources (for example, social benefits)
- Secondary uses (for example, taxes on income and wealth)

Adjusted for inflation?

No, the times series is not adjusted for inflation.

Equivalised household income?

Not applicable.

Production framework

Macro framework (system of national accounts).

Population coverage

The household sector (all people resident in the area).

Primary purpose

The release is compiled as part of a subset of national accounts statistics that provides comparison across different parts of the UK of economic performance over time. Regional GDHI analyses the flows of money into and out of the area from the perspective of its residents.

6. Main comparison tables

Household income – cross sectional

Publication	HBAI	ETB
Producer	Department for Work and Pensions (DWP)	Office for National Statistics (ONS)
Status	Accredited official statistics	Accredited official statistics
Frequency and timeliness	Published annually, usually 12 months after the end of the reference period.	<p>The output is split into two annual publications.</p> <p>The HDII release is usually 10 months after the end of the reference period.</p> <p>The main ETB release is usually 15 months after the end of the reference period.</p>
Time series	For the UK from financial year ending (FYE) 2003 onwards, earlier results for Great Britain are available from FYE 1995.	From 1977 onwards.
Reference period	Annual (financial year).	Annual (financial year).
Source data	The FRS which included around 25,000 households for FYE 2023.	<p>The HFS from FYE 2018 onwards, which in recent years has had a sample of 17,000 households.</p> <p>Before FYE 2018, the LCF is used.</p>
Main unit(s) of analysis	<ul style="list-style-type: none"> • Distribution (quintile, decile and selected percentiles) • Mean • Median 	<ul style="list-style-type: none"> • Distributional analysis (quintile and decile) • Mean • Median

Publication	HBAI	ETB
Main concept(s) measured	<ul style="list-style-type: none"> • Disposable household income • Relative and absolute low income • Material deprivation • Combined low income and material deprivation • Income inequality 	<ul style="list-style-type: none"> • Original, gross, disposable, post tax and final household income • Income inequality
Geographic coverage	UK, Great Britain, country and region (NUTS1).	UK, country and region (NUTS1).
Time series available adjusted for inflation?	Yes	Yes
Equivalised household income?	Yes	Yes
Production framework	Micro framework (household survey).	Micro framework (household survey).
Population coverage	Private households living in housing units.	Private households living in housing units.

Household income – longitudinal

Publication	Income Dynamics	EU-SILC
Producer	DWP	ONS
Status	Official Statistics	Official Statistics
Frequency and timeliness	Published annually, usually 15 months after the end of the reference period.	Annual
Time series	The source data is used from 2010 to 2011 onwards. However, the time series start date depends on the unit of analysis.	For the UK, the main series is available from 2005, with limited information available from 1995. Data up to and including the 2018 calendar year are available.
Reference period	Dependent on the unit of analysis.	Annual (calendar year). Each annual update to the persistent low-income rates covers four survey periods.
Source data	Understanding Society (USoc), a longitudinal survey run by the University of Essex. It has a two-year survey period (“wave”) based upon calendar years, with individuals interviewed once a year. Wave 12 (2020 – 2021) included approximately 28,000 individuals.	In the UK, the source is the Survey of Living Conditions (SLC) conducted by the ONS. In recent years it has had a sample of around 11,000 households.
Main unit(s) of analysis	<ul style="list-style-type: none"> • Distribution (quartile, quintile, decile, selected percentiles) • Percentage • Sample sizes 	<ul style="list-style-type: none"> • Distribution (quintile) • Mean • Median • Percentage • Thousand persons

Publication	Income Dynamics	EU-SILC
Main concept(s) measured	<ul style="list-style-type: none"> • Persistent low income • Rates of entry and exit from low-income 	<ul style="list-style-type: none"> • Net household income • Relative and absolute low income • Persistent low income • Inequality
Geographic coverage	UK, country and region (NUTS1).	UK
Time series available adjusted for inflation?	Not applicable.	Yes – where relevant.
Equivalised household income?	Yes	Yes
Production framework	Micro framework (household survey).	Micro framework (household survey).
Population coverage	Private households living in housing units.	Private households living in housing units.

Income statistics for local areas

Publication	SAIE	ABIS	GDHI
Producer	ONS	ONS	ONS
Status	Accredited official statistics.	Official statistics in development.	Part accredited official statistics, part official statistics in development.
Frequency and timeliness	Biennially, usually two to three years after the reference period.	Ad-hoc	Published annually, usually 16 to 18 months after the reference period.
Time series	Data tables are available from FYE 2005 onwards, although they are not presented as a time series.	The latest ABIS methodology is available for tax year ending (TYE) 2018.	Available from 1997 onwards.
Reference period	Annual (financial year).	Annual (tax year).	Annual (calendar year).
Source data	Modelled data, which combines FRS or HBAI datasets with census and administrative data.	Administrative data from HMRC's Pay As You Earn (PAYE) and Self-Assessment systems and DWP's benefit systems.	The national aggregate is allocated to regions using a regional indicator dataset. Numerous regional indicator datasets are used comprising survey and administrative data.

Publication	SAIE	ABIS	GDHI
Main unit(s) of analysis	<ul style="list-style-type: none"> • Mean 	<ul style="list-style-type: none"> • Distribution (selected percentiles including the median) 	<ul style="list-style-type: none"> • Total income of the household sector • Per capita income
Main concept(s) measured	Gross and disposable household income.	Gross and net income for both individuals and occupied addresses.	Gross and disposable household income.
Geographic coverage	Middle layer Super Output Area (MSOA) level data for England and Wales.	UK, country and region (NUTS1), county, local authority and parliamentary constituency. Lower layer Super Output Area (LSOA), local authority, region and country level data for England and Wales.	Countries and regions ITL1, ITL2, ITL3, local authorities, Lower-layer Super Output Areas (LSOA) (or equivalent) for the UK.
Aggregable by geography?	Generally no, as the data are modelled specifically at the MSOA level.	No	Yes
Time series available adjusted for inflation?	Not applicable as a time series is not produced.	Not applicable as a time series is not produced.	No
Equivalised household income?	Yes	Yes (although the equivalisation is by occupied address income).	Not applicable.

Publication	SAIE	ABIS	GDHI
Production framework	Micro framework (household survey).	Micro framework (individual and occupied address level administrative data).	Macro framework (system of national accounts).
Population coverage	Private households living in housing units.	The usually resident UK population (excluding those in residential institutions).	The household sector (all people resident in the area).

7. Terminology

There are many different terms that can be used to describe the same, or very similar, concepts which are being measured in these publications. These are described in this section.

Net and disposable income

The terms net and disposable income are sometimes used interchangeably in these releases. At other times, they do refer to a subtly different concept.

Specifically, net income is income after taxes and disposable income is income after taxes and other deductions such as student loan repayments. Generally, if net is in brackets, then the concept is disposable income.

Disposable household income

Publications use the following terms to describe disposable household income:

- HBAI: Disposable household income
- ETB: Household disposable income
- SAIE: Household disposable (net) income
- EU-SILC: Net household income

Low-income

Low-income statistics are a measure of poverty. Publications use the following terms to describe low-income:

- HBAI: Low-income
- EU-SILC: At risk of poverty

Persistent low-income

Persistent low-income statistics are a measure of persistent poverty. Publications use the following terms to describe persistent low-income:

- ID: Persistent low-income
- ONS: Persistent poverty
- EC-SILC: At risk of persistent poverty

Household income and occupied address income

The terms household income and occupied address income are closely related concepts, and in many instances one household lives at one address. However, there will be instances where more than one household lives at a single address.

Inequality ratios

In the [Household below average income \(HBAI\)](#) publication, the S80/S20 ratio is referred to as the “Ratio top quintile share to bottom quintile share” and the P90/P10 ratio is called “Ratio of top to bottom quintile medians”.

