

Statistical bulletin

# Regional gross disposable household income, UK: 1997 to 2020

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 2020, gross disposable household income (GDHI) per head in the UK fell 0.2% when compared with 2019; England fell by 0.2% and Northern Ireland by 0.5%, while Wales and Scotland reported increases of 0.9% and 0.3%, respectively.
- Of the countries and regions classified by [International Territorial Levels](#) (ITL1) in 2020, London had the highest GDHI per head where, on average, each person had £29,890 available to spend or save; Northern Ireland had the lowest at £17,301, which compares with a UK average of £21,440.
- GDHI per head of population increased in 7 of the 12 ITL1 countries and regions; the largest percentage increases were in the North East, North West, and Wales at 0.9%; the largest decreases were in London, South East, and South West at negative 0.9%.
- In 2020, Kensington and Chelsea, and Hammersmith and Fulham was the local area (ITL3) with the highest GDHI per head (£60,277), nearly three times the UK average; Nottingham had the lowest GDHI per head at £13,952.
- In 2020, the ITL3 local areas showing the largest increases in GDHI per head were Manchester (3.4%), Kingston upon Hull (3.0%), Nottingham (2.9%), and Liverpool (2.7%); the local areas with the largest decreases in 2020 were Westminster (negative 8.6%), Camden and City of London (negative 6.0%), Barnet (negative 2.2%), and Buckinghamshire (negative 2.1%).

We have now adopted the new UK classification of [International Territorial Levels](#) (ITL) in place of the Nomenclature of Units for Territorial Statistics (NUTS) classification. This transition has not changed the names of regions, or the areas covered by them; it is simply a change to the codes used (for example, UKC1 is now TLC1).

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

UK total gross disposable household income (GDHI) in 2020 was £1.4 trillion. Of that, 86.4% was in England, 7.5% was in Scotland, 3.9% was in Wales and Northern Ireland had the lowest share of total GDHI in 2020 at 2.3%. When compared with the size of each country's population, only England had a GDHI per head above the UK average.

GDHI per head in the UK fell 0.2% between 2019 and 2020, from £21,475 in 2019 to £21,440 in 2020. Over the same period, GDHI per head in England and Northern Ireland fell by 0.2% and 0.5%, respectively. In Wales and Scotland GDHI per head increased by 0.9% and 0.3%, respectively between 2019 and 2020.

Table 1 provides an overview of GDHI for the four UK countries and [International Territorial Levels](#) (ITL1) regions. GDHI per head of population increased in 7 of the 12 ITL1 countries and regions. The largest percentage increases were in the North East, North West, and Wales at 0.9%. The largest decreases were in London, South East, and South West at negative 0.9%.

Table 1: Gross disposable household income by UK and constituent countries and regions, UK, 2020

| Countries and regions of the UK | Population (million) <sup>1</sup> | GDHI per head (£) <sup>2</sup> | GDHI per head growth on 2019 (%) | GDHI per head index (UK=100) | Total GDHI (£ million) | Total growth on 2019 (%) | Share of the UK population (%) | Share of UK total GDHI (%) |
|---------------------------------|-----------------------------------|--------------------------------|----------------------------------|------------------------------|------------------------|--------------------------|--------------------------------|----------------------------|
| <b>United Kingdom</b>           | 67.1                              | 21,440 -0.2                    | 100.0                            | 1,438,237                    | 0.3                    | 100.0                    | 100.0                          |                            |
| <b>England</b>                  | 56.6                              | 21,962 -0.2                    | 102.4                            | 1,241,970                    | 0.2                    | 84.3                     | 86.4                           |                            |
| <b>North East</b>               | 2.7                               | 17,416 0.9                     | 81.2                             | 46,688                       | 1.3                    | 4.0                      | 3.2                            |                            |
| <b>North West</b>               | 7.4                               | 18,900 0.9                     | 88.2                             | 139,242                      | 1.2                    | 11.0                     | 9.7                            |                            |
| <b>Yorkshire and The Humber</b> | 5.5                               | 18,119 0.5                     | 84.5                             | 100,134                      | 0.9                    | 8.2                      | 7.0                            |                            |
| <b>East Midlands</b>            | 4.9                               | 18,844 0.6                     | 87.9                             | 91,689                       | 1.2                    | 7.3                      | 6.4                            |                            |
| <b>West Midlands</b>            | 6.0                               | 18,363 0.2                     | 85.6                             | 109,479                      | 0.7                    | 8.9                      | 7.6                            |                            |
| <b>East of England</b>          | 6.3                               | 22,310 -0.4                    | 104.1                            | 139,863                      | 0.2                    | 9.3                      | 9.7                            |                            |
| <b>London</b>                   | 9.0                               | 29,890 -0.9                    | 139.4                            | 269,080                      | -0.4                   | 13.4                     | 18.7                           |                            |
| <b>South East</b>               | 9.2                               | 24,551 -0.9                    | 114.5                            | 226,291                      | -0.5                   | 13.7                     | 15.7                           |                            |
| <b>South West</b>               | 5.7                               | 21,117 -0.9                    | 98.5                             | 119,503                      | -0.3                   | 8.4                      | 8.3                            |                            |
| <b>Wales</b>                    | 3.2                               | 17,592 0.9                     | 82.1                             | 55,760                       | 1.4                    | 4.7                      | 3.9                            |                            |
| <b>Scotland</b>                 | 5.5                               | 19,706 0.3                     | 91.9                             | 107,713                      | 0.4                    | 8.1                      | 7.5                            |                            |
| <b>Northern Ireland</b>         | 1.9                               | 17,301 -0.5                    | 80.7                             | 32,794                       | -0.4                   | 2.8                      | 2.3                            |                            |

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

#### Notes:

1. Population estimates are sourced from [Population estimates for the UK, England and Wales, Scotland and Northern Ireland: mid-2020](#).
2. Figures may not sum to totals as a result of rounding; per head (£) figures are rounded to the nearest pound sterling.
3. 2020 estimates are provisional.
4. Figures for the UK are consistent with those published in the [UK National Accounts, The Blue Book: 2021](#).

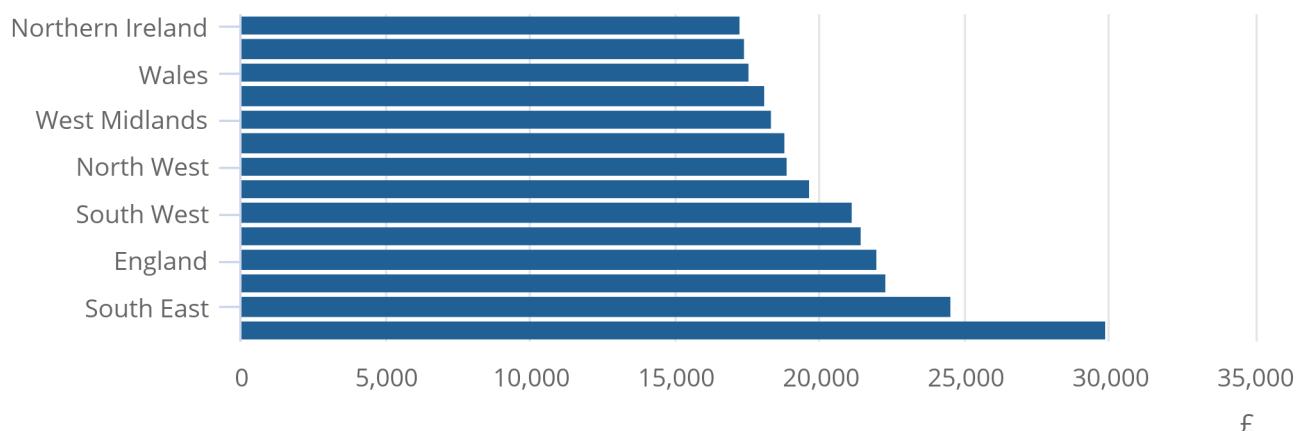
When ordered by GDHI per head, three ITL1 regions reported a value above UK GDHI per head. These were: London, the South East and East of England (Figure 1). The lowest GDHI per head was seen in Northern Ireland.

**Figure 1: London reported the highest gross disposable household income per head in the UK in 2020**

**Gross disposable household income (GDHI) per head, UK and constituent countries and regions, 2020**

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Gross disposable household income (GDHI) per head, UK and constituent countries and regions, 2020



**Source:** Office for National Statistics – Regional gross disposable household income (GDHI)

**Notes:**

1. Figures are rounded to the nearest pound sterling and may not sum to totals as a result.
2. 2020 estimates are provisional.
3. Figures for the UK are consistent with those published in the [UK National Accounts, The Blue Book: 2021](#).

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

At the International Territorial Level 3 (ITL3), the five places with the highest gross disposable household income (GDHI) per head in 2020 were all in London (Table 2), with their ranked order unchanged since 2019. The area with the highest GDHI per head was Kensington and Chelsea, and Hammersmith and Fulham where, on average, each person had £60,277 to spend or save. This is nearly three times the UK average of £21,440.

Despite this, GDHI per head fell between 2019 and 2020 in all of the top three areas. The largest declines across all ITL3 areas were in Westminster at 8.6%, and Camden and City of London at 6.0%, followed by Barnet at 2.2%, and Buckinghamshire County Council at 2.1%. This is, to a large degree, the result of falls in property income received, which fell 21.0% at the UK level, and in mixed income, which fell by 4.1%. These falls have disproportionately affected areas in London where the levels of property income (from investments and financial assets) and self-employment are high.

The ITL3 area with the lowest GDHI per head was Nottingham where, on average, each person had £13,952 to spend or save. However, in 2020, Nottingham saw the third highest increase in GDHI per head across all ITL3 areas at 2.9%, exceeded only by Manchester at 3.4%, and Kingston upon Hull at 3.0%. Other areas showing large increases include Liverpool at 2.7%, Leicester at 2.6%, Birmingham at 2.5%, and Blackpool at 2.5%. All of these areas have seen substantial increases in social benefits received, which grew by 6.3% at the UK level.

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 five and bottom five ITL3 areas by gross disposable household income per head, 2020

|  | GDHI per head (pounds) | GDHI per head growth <sup>1</sup> (%) |
|--|------------------------|---------------------------------------|
|--|------------------------|---------------------------------------|

**Top five**

|   |        |      |
|---|--------|------|
| <b>Kensington and Chelsea,<br/>and<br/>Hammersmith and Fulham</b> | 60,277 | -1.8 |
| <b>Westminster</b>  | 48,382 | -8.6 |
| <b>Camden and City of London</b>                                  | 45,801 | -6.0 |
| <b>Wandsworth</b>   | 40,793 | 0.3  |
| <b>Hounslow and Richmond<br/>upon Thames</b>                      | 33,734 | 0.0  |

**Bottom five**

|                              |        |      |
|------------------------------|--------|------|
| <b>Coventry</b>              | 15,296 | -0.2 |
| <b>Sandwell</b>              | 14,956 | 2.0  |
| <b>Blackburn with Darwen</b> | 14,948 | 2.0  |
| <b>Leicester</b>             | 14,266 | 2.6  |
| <b>Nottingham</b>            | 13,952 | 2.9  |

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

## Notes

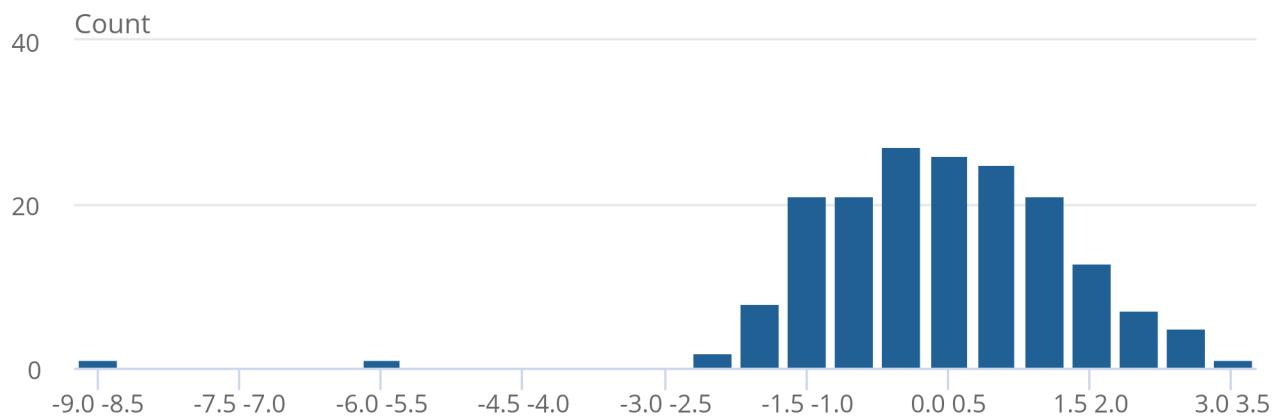
1. Growth between 2019 and 2020.
2. 2020 estimates are provisional.
3. Top five and bottom five ITL3 areas have been ranked by total GDHI per head.

At the ITL3 level, 95 of 179 areas saw an increase in GDHI per head between 2019 and 2020 (Figure 2). By comparison, 175 of the 179 areas saw an increase in GDHI per head between 2018 and 2019. This change from the normal pattern of growth is driven by 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. Westminster at negative 8.6%, and Camden and City of London at negative 6.0% can be seen as extreme outliers in the distribution.

It should be noted that GDHI figures include the effect of price inflation. Of the 179 ITL3 areas, 50 showed GDHI per head growth equal to or greater than the Consumer Prices Index including owner occupiers' housing costs (CPIH) annual growth rate of 1.0%. The remaining 129 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.

**Figure 2: Distribution of growth in gross disposable household income per head for ITL3 areas in 2020**

Figure 2: Distribution of growth in gross disposable household income per head for ITL3 areas in 2020



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

**Notes:**

1. Chart shows count of ITL3 areas grouped by percentage change in GDHI between 2019 and 2020.
2. 2020 estimates are provisional
3. ITL3 areas are categorised according to unrounded growth between 2019 and 2020, which may differ slightly from published (rounded) figures.

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

Figure 3 allows users to explore how gross disposable household income (GDHI) per head has varied among local authorities between 1997 and 2020.

**Figure 3: Gross disposable household income per head for UK local authorities, 1997 to 2020**

**Notes:**

1. The City of London is not shown on the map because its GDHI per head is a large outlier value.

[Download the data](#)

.xlsx

## 5 . Gross disposable household income data

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

Dataset | Released 13 October 2022

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 13 October 2022

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

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

Dataset | Released 13 October 2022

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

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

Dataset | Released 13 October 2022

Annual estimates of UK regional GDHI for local authorities.

### [Regional gross disposable household income on NOMIS](#)

Dataset | Released 13 October 2022

Build your own UK regional GDHI dataset using NOMIS.

## 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. The [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 appropriate uses is available in the [regional GDHI QMI](#).

[A guide to sources of data on income and earnings](#) is available outlining the different data sources and outputs that feed into the analysis of income and earnings within the UK. Further information on [income and earnings statistics](#) produced by the Office for National Statistics (ONS) and other government departments is also available.

## Revisions

GDHI estimates in this release show revisions for the period 1997 to 2019.

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 further enhancements to the processing of local authority areas, continuing the development of these lower-level estimates. We have split several of the broad components of income into more detailed sub-components, so that we can make better use of new data sources that have become available at this level of geography. The most marked change is to the social benefits component, where we have obtained value data for all local authorities from the Department for Work and Pensions.

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) for the first time.

The pandemic has affected the components of GDHI differently and this is reflected in some unusual movements in the data for 2020, 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 2020 are provisional as national estimates have not been through supply and use balancing at the time of this publication.

Quality information on the strengths and limitations of the data is available in the [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: 2021](#).

## 9 . Related links

### [Regional and subregional productivity](#)

Article | Released 6 July 2022

Estimates for subregional labour productivity measured as gross value added (GVA) per hour worked and GVA per filled job, produced by the Office for National Statistics (ONS).

### [Consumer price inflation](#)

Bulletin | Released 14 September 2022

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](#)

Bulletin | Released 30 May 2022

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 subregions of the UK, produced by the ONS.

### [Scottish national accounts programme: primary income account and gross national income for Scotland](#)

Article | Released 19 December 2019

Estimates of gross national income (GNI) for Scotland, produced by the Scottish Government.

### [Income estimates for small areas, England and Wales](#)

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, England and Wales: tax year ending 2016 revised results](#)

Article | Released 23 June 2021

Experimental small area estimates of gross and net income using data from HM Revenue and Customs' (HMRC) Pay As You Earn (PAYE), Self-Assessment and the Department for Work and Pensions' (DWP) benefit systems, produced by the ONS.

### [UK National Accounts, The Blue Book: 2021](#)

Compendium | Released 29 October 2021

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

## 10 . Cite this statistical bulletin

Office for National Statistics (ONS), released 13 October 2022, ONS website, statistical bulletin, [Regional gross disposable household income: 1997 to 2020](#)