

# **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 Inland Revenue 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 2002/2003 SPI**

3. The Inland Revenue 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 2002/03 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 2002-03 survey, the COP population was stratified by sex, marital status 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 300 for people with low combined pay and pensions. In all, about 200,000 individuals were selected from COP for inclusion in the 2002-03 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 400 for employees and occupational pensioners with smaller 2002/03 tax liabilities. In all, about 200,000 individuals were selected from SA for inclusion in the 2002/03 SPI.
- (c) For claims cases, a random sample of about 1 in 40 were selected for inclusion in the SPI. This led to around 12,000 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 412,787 valid cases on the 2002/03 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 (£4,615 in 2002/03), the SPI provides the most comprehensive and accurate official source of data on personal incomes. However, as the Inland Revenue 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. The Inland Revenue 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 Inland Revenue 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 Inland Revenue 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 2002/03 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, sex and marital 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 was an SA case, male and married, the next highest married 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, 1992-93 to 2004-05
4. Annex D - Rates of Income Tax, 1992-93 to 2003-04

**HMRC KAI Analysis & Information  
April 2005**

**ANNEX A: LIST OF VARIABLES ON PUBLIC USE TAPE 02-03**

<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 – 2,960
CAPALL	Capital allowances used for all sources of self-employment income less balancing charges (Negative values indicate a net balancing charge)	-119,530 – 948,000
COVNTS	Covenanted payments to charities	0 – 188,000
DSHIPS	Directorship indicator	1 Director of a closed business 2 Director but not of any closed business 3 Not a director
EIDF	Earned income deductions due at full relief	0 – 100,580
EPB	Gross expenses payments and benefits	-18,000 – 461,000
EXPS	Deductions for expenses from employment	0 – 461,000
FACT	2000/01 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.	1.3014 – 616.168
GIFTAID	Gift Aid payments to charities	0 – 917,110

<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 – 2,424,310
INCPBEN	Taxable Incapacity Benefit	0 – 8,920
INCPROP	Net income from UK and overseas property (income - expenses)	0 – 471,000
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 – 229,933
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

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>CODES / ITEM RANGE</u>
MAINTREL	Total maintenance relief	0 - 2,110
MAR	Marginal rate of tax indicator	ST = Standard income NS = Non-Standard income (savings) DV = Dividends LR/BR/HR = Tax band NONTP = Non Taxpayer
MARITAL	Marital status indicator	1 Married 2 Other than married
MCAS	Sum of WBA and BPA allowances	0 - 5,535
MOTHDED	All other charges, deductions and reliefs not included elsewhere	0 - 2,139,410
MOTHINC	Any other income not shown elsewhere	-10,570 - 1,135,960
OMORTAL	Home loans outside of MIRAS mortgage interest	0 - 2,840
OSSBEN	Other taxable Social Security benefits	0 - 10,100
OTHALLS	Other allowances due to case	0 - 2,960
OTHERINV	Other investment income	0 - 6,587,340
PAS	Personal allowance due for aged/non-aged and super aged individuals	4,615 - 6,370
PAY	Pay from employment net of benefits and foreign earnings	0 - 8,736,070
PENSION	Occupational, personal, overseas and other pensions	0 - 1,176,150
PENSRLF	Sum of reliefs due to different types of pension contributions	0 - 546,000
PROFITS	Gross profits assessable for all sources of self-employment income	0 - 6,196,000

<u>ITEM</u>	<u>DESCRIPTION</u>	<u>CODES / ITEM RANGE</u>
SEX	Gender indicator	1 Male 2 Female
SREF	Statistics reference	1 – 20116052
SRP	State Retirement Pension & Widow's Pension	0 – 18,900
TAXINC	Amount of taxable income	0 – 19,113,520
TAXPAYER	Taxpayer status indicator  (rounding reduces some figures under 5 to zero, this indicates those with some tax liability)	1 Taxpayer 2 Non taxpayer
TAXTERM	Taxable pay on termination of Employment	0 – 421,000
TEI	Total earned income	-29,780 – 14,215,560
TI	Total income (sum of TEI and TII)	-29,670 – 20,907,970
TII	Total investment income	0 – 6,692,420
TOTTAX	Total tax liability less tax credits	0 – 7,203,790
UBISJA	Unemployment Benefit, Income Support payments and Jobseekers Allowance	0 – 8,110

**ANNEX B: LIST OF COMPOSITE RECORDS ON PUBLIC USE TAPE**

<b>Composite Record Number</b>		<b>1</b>		<b>Source: SA/COP</b>
<b>Sex</b>	Male			
<b>Marital Status</b>	Married			
<b>Stratum</b>	101			
<b>Income</b>	Over £600,000			
<b>Grossing Factor</b>	209.6652			
<b>Number of original cases</b>	12			
		<b>Code</b>	<b>Description</b>	<b>% Of Record With Code</b>
<b>Breakdown Of Composite Record</b>	<b>Code</b>			
<b>Government Office Region</b>	2		North West	17%
	5		West Midlands	8%
	6		East of England	33%
	8		South East	8%
	10		Wales	8%
	11		Scotland	25%
<b>Industry Group</b>	300		Manufacturing	8%
	500		Construction	42%
	1000		Real estate, renting & business	8%
			Unknown	42%

<b>Composite Record Number</b>		<b>2</b>		<b>Source: SA/COP</b>
<b>Sex</b>	Male			
<b>Marital Status</b>	Single			
<b>Stratum</b>	101			
<b>Income</b>	Over £600,000			
<b>Grossing Factor</b>	34.9442			
<b>Number of original cases</b>	2			
		<b>Code</b>	<b>Description</b>	<b>% Of Record With Code</b>
<b>Breakdown Of Composite Record</b>	<b>Code</b>			
	8		South East	50%
	9		South West	50%
<b>Industry Group</b>	1000		Real estate, renting & business	50%
	1600		Pensioners	50%

<b>Composite Record Number</b>	<b>3</b>	<b>Source: SA/COP</b>	
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Sex	Female
Marital Status	Single
Stratum	101
Income	Over £140,000
Grossing Factor	34.9442
Number of original cases	2

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	1	North East	50%
	6	East of England	50%
<b>Industry Group</b>	600	Wholesale and retail trade	50%
	1000	Real estate, renting & business	50%

<b>Composite Record Number</b>	<b>4</b>	<b>Source: SA/COP</b>	
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Sex	Male
Marital Status	Married
Stratum	102
Income	Over £600,000
Grossing Factor	72.295
Number of original cases	2

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	4	East Midlands	50%
	6	East of England	50%
<b>Industry Group</b>	500	Construction	100%

<b>Composite Record Number</b>	<b>5</b>	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Grossing Factor	493.5285
Income	£600,000-£620,000
Number of original cases	45

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Description</b>	<b>% Of Record With Code</b>
Government Office Region	2	North West	2%
	4	East Midlands	2%
	5	West Midlands	2%
	6	East of England	9%
	7	London	33%
	8	South East	36%
	9	South West	7%
	11	Scotland	4%
	13	Address abroad	4%
	Industry Group	200	Mining & quarrying
300		Manufacturing	2%
500		Construction	2%
600		Wholesale and retail trade	7%
700		Hotels and restaurants	2%
800		Transport, storage & communication	2%
900		Financial intermediation	40%
1000		Real estate, renting & business	11%
1600		Pensioners	16%
		Unknown	16%

<b>Composite Record Number</b>	<b>6</b>	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Grossing Factor	526.4304
Income	£620,000-£650,000
Number of original cases	48

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Description</b>	<b>% Of Record With Code</b>
Government Office Region	2	North West	6%
	3	Yorkshire & the Humber	6%
	4	East Midlands	4%
	5	West Midlands	4%
	6	East of England	15%
	7	London	13%
	8	South East	42%
	9	South West	4%
	11	Scotland	4%
	13	Address abroad	2%
Industry Group	200	Mining & quarrying	2%
	300	Manufacturing	6%
	500	Construction	4%
	600	Wholesale and retail trade	8%
	800	Transport, storage & communication	2%
	900	Financial intermediation	23%
	1000	Real estate, renting & business	19%
	1300	Health & social work	6%
	1600	Pensioners	13%
	.	Unknown	17%

<b>Composite Record Number</b>	<b>7</b>	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Grossing Factor	493.5285
Income	£650,000-£680,000
Number of original cases	45

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	1	North East	4%
	3	Yorkshire & the Humber	2%
	4	East Midlands	4%
	5	West Midlands	2%
	6	East of England	13%
	7	London	36%
	8	South East	29%
	9	South West	4%
	13	Address abroad	4%
	<b>Industry Group</b>	500	Construction
600		Wholesale and retail trade	7%
900		Financial intermediation	22%
1000		Real estate, renting & business	16%
1400		Other services (community, personal)	2%
1500		Others	2%
1600		Pensioners	20%
.		Unknown	27%

<b>Composite Record Number</b>	<b>8</b>	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£680,000-£710,000
Grossing Factor	449.6593
Number of original cases	41

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	5%
	3	Yorkshire & the Humber	2%
	6	East of England	10%
	7	London	51%
	8	South East	24%
	11	Scotland	7%
<b>Industry Group</b>	300	Manufacturing	5%
	600	Wholesale and retail trade	7%
	800	Transport, storage & communication	2%
	900	Financial intermediation	44%
	1000	Real estate, renting & business	7%
	1400	Other services (community, personal)	2%
	1600	Pensioners	15%
	.	Unknown	17%

<b>Composite Record Number</b>	<b>9</b>	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£710,000-£740,000
Grossing Factor	405.7901
Number of original cases	37

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	1	North East	3%
	2	North West	3%
	3	Yorkshire & the Humber	3%
	5	West Midlands	3%
	6	East of England	14%
	7	London	41%
	8	South East	30%
	11	Scotland	5%
<b>Industry Group</b>	200	Mining & quarrying	3%
	300	Manufacturing	3%
	400	Electricity, Gas & Water supply	3%
	600	Wholesale and retail trade	5%
	900	Financial intermediation	46%
	1000	Real estate, renting & business	8%
	1600	Pensioners	16%
.	Unknown	16%	

<b>Composite Record Number</b>	<b>10</b>	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£740,000-£770,000
Grossing Factor	405.7901
Number of original cases	37

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	5%
	3	Yorkshire & the Humber	5%
	5	West Midlands	5%
	6	East of England	11%
	7	London	41%
	8	South East	24%
	11	Scotland	3%
	13	Address abroad	5%
<b>Industry Group</b>	300	Manufacturing	5%
	500	Construction	3%
	600	Wholesale and retail trade	3%
	700	Hotels and restaurants	3%
	900	Financial intermediation	24%
	1000	Real estate, renting & business	8%
	1400	Other services (community, personal)	3%
	1600	Pensioners	24%
.	Unknown	27%	

<b>Composite Record Number</b>	11	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£770,000-£800,000
Grossing Factor	274.1825
Number of original cases	25

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	3	Yorkshire & the Humber	8%
	4	East Midlands	4%
	6	East of England	8%
	7	London	52%
	8	South East	20%
	9	South West	8%
<b>Industry Group</b>	300	Manufacturing	4%
	600	Wholesale and retail trade	4%
	800	Transport, storage & communication	4%
	900	Financial intermediation	20%
	1000	Real estate, renting & business	8%
	1400	Other services (community, personal)	4%
	1600	Pensioners	24%
.	Unknown	32%	

<b>Composite Record Number</b>	12	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£800,000-£850,000
Grossing Factor	438.692
Number of original cases	40

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	1	North East	5%
	2	North West	10%
	4	East Midlands	3%
	5	West Midlands	13%
	6	East of England	8%
	7	London	38%
	8	South East	15%
	11	Scotland	8%
	13	Address abroad	3%
<b>Industry Group</b>	200	Mining & quarrying	3%
	300	Manufacturing	3%
	600	Wholesale and retail trade	3%
	900	Financial intermediation	30%
	1000	Real estate, renting & business	23%
	1400	Other services (community, personal)	3%
	1600	Pensioners	15%
.	Unknown	20%	

<b>Composite Record Number</b>	13	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£850,000-£900,000
Grossing Factor	263.2152
Number of original cases	24

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	2	North West	4%
	3	Yorkshire & the Humber	17%
	5	West Midlands	8%
	6	East of England	8%
	7	London	33%
	8	South East	8%
	9	South West	4%
	11	Scotland	8%
	12	Northern Ireland	8%
	Industry Group	300	Manufacturing
900		Financial intermediation	17%
1000		Real estate, renting & business	25%
1600		Pensioners	17%
		Unknown	33%

<b>Composite Record Number</b>	14	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£900,000-£950,000
Grossing Factor	274.1825
Number of original cases	25

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	2	North West	12%
	5	West Midlands	4%
	6	East of England	12%
	7	London	36%
	8	South East	28%
	9	South West	8%
Industry Group	300	Manufacturing	4%
	600	Wholesale and retail trade	4%
	700	Hotels and restaurants	4%
	900	Financial intermediation	36%
	1000	Real estate, renting & business	12%
	1600	Pensioners	20%
	Unknown	20%	

<b>Composite Record Number</b>	15	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£950,000-£1,000,000
Grossing Factor	318.0517
Number of original cases	29

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	4	East Midlands	3%
	6	East of England	7%
	7	London	59%
	8	South East	24%
	9	South West	3%
	11	Scotland	3%
Industry Group	900	Financial intermediation	31%
	1000	Real estate, renting & business	7%
	1400	Other services (community, personal)	3%
	1600	Pensioners	10%
		#N/A	48%

<b>Composite Record Number</b>	16	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£1,000,000-£1,100,000
Grossing Factor	460.6266
Number of original cases	42

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	2	North West	7%
	3	Yorkshire & the Humber	5%
	4	East Midlands	2%
	5	West Midlands	5%
	6	East of England	5%
	7	London	38%
	8	South East	33%
	11	Scotland	2%
	13	Address abroad	2%
Industry Group	300	Manufacturing	2%
	500	Construction	2%
	600	Wholesale and retail trade	2%
	800	Transport, storage & communication	2%
	900	Financial intermediation	26%
	1000	Real estate, renting & business	14%
	1600	Pensioners	17%
.	Unknown	33%	

<b>Composite Record Number</b>	17	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£1,100,000-£1,300,000
Grossing Factor	526.4304
Number of original cases	48

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Description</b>	<b>% Of Record With Code</b>	
Government Office Region	2	North West	13%	
	3	Yorkshire & the Humber	6%	
	5	West Midlands	2%	
	6	East of England	10%	
	7	London	35%	
	8	South East	19%	
	9	South West	2%	
	10	Wales	2%	
	11	Scotland	6%	
	12	Northern Ireland	2%	
	13	Address abroad	2%	
	Industry Group	300	Manufacturing	6%
		600	Wholesale and retail trade	6%
800		Transport, storage & communication	2%	
900		Financial intermediation	23%	
1000		Real estate, renting & business	10%	
1200		Education	2%	
1400		Other services (community, personal)	4%	
1600		Pensioners	13%	
.	Unknown	33%		

<b>Composite Record Number</b>	18	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£1,300,000-£1,500,000
Grossing Factor	372.8882
Number of original cases	34

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Description</b>	<b>% Of Record With Code</b>	
Government Office Region	1	North East	3%	
	2	North West	3%	
	3	Yorkshire & the Humber	3%	
	4	East Midlands	9%	
	5	West Midlands	6%	
	6	East of England	12%	
	7	London	44%	
	8	South East	9%	
	9	South West	6%	
	11	Scotland	3%	
	13	Address abroad	3%	
	Industry Group	300	Manufacturing	15%
		600	Wholesale and retail trade	9%
700		Hotels and restaurants	3%	
900		Financial intermediation	32%	
1000		Real estate, renting & business	9%	
1400		Other services (community, personal)	3%	
1600		Pensioners	18%	
	Unknown	12%		

<b>Composite Record Number</b>	19	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£1,500,000-£2,000,000
Grossing Factor	438.692
Number of original cases	40

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	5%
	3	Yorkshire & the Humber	5%
	4	East Midlands	5%
	5	West Midlands	3%
	6	East of England	13%
	7	London	48%
	8	South East	10%
	9	South West	10%
	13	Address abroad	3%
	<b>Industry Group</b>	100	Agriculture, forestry & fishing
300		Manufacturing	8%
600		Wholesale and retail trade	3%
700		Hotels and restaurants	3%
800		Transport, storage & communication	3%
900		Financial intermediation	30%
1000		Real estate, renting & business	10%
1600		Pensioners	20%
.	Unknown	22%	

<b>Composite Record Number</b>	20	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	£2,000,000-£3,000,000
Grossing Factor	383.8555
Number of original cases	35

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	1	North East	3%
	2	North West	3%
	4	East Midlands	6%
	6	East of England	6%
	7	London	46%
	8	South East	29%
	9	South West	6%
	13	Address abroad	3%
<b>Industry Group</b>	600	Wholesale and retail trade	6%
	900	Financial intermediation	26%
	1000	Real estate, renting & business	17%
	1400	Other services (community, personal)	3%
	1500	Others	3%
	1600	Pensioners	17%
.	Unknown	29%	

<b>Composite Record Number</b>	21	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	103
Income	Over £3,000,000
Grossing Factor	186.4441
Number of original cases	17

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	3	Yorkshire & the Humber	6%
	4	East Midlands	6%
	6	East of England	18%
	7	London	29%
	8	South East	29%
	11	Scotland	6%
	12	Northern Ireland	6%
<b>Industry Group</b>	300	Manufacturing	6%
	600	Wholesale and retail trade	6%
	900	Financial intermediation	29%
	1000	Real estate, renting & business	12%
	1600	Pensioners	18%
		Unknown	29%

<b>Composite Record Number</b>	22	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Single
Stratum	103
Income	£600,000-£750,000
Grossing Factor	504.4958
Number of original cases	46

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	7%
	3	Yorkshire & the Humber	2%
	5	West Midlands	7%
	6	East of England	11%
	7	London	37%
	8	South East	15%
	9	South West	13%
	10	Wales	2%
	12	Northern Ireland	2%
	13	Address abroad	4%
<b>Industry Group</b>	200	Mining & quarrying	4%
	300	Manufacturing	4%
	500	Construction	4%
	600	Wholesale and retail trade	7%
	800	Transport, storage & communication	2%
	900	Financial intermediation	30%
	1000	Real estate, renting & business	20%
	1400	Other services (community, personal)	4%
	1600	Pensioners	11%
		Unknown	14%

<b>Composite Record Number</b>	<b>23</b>	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Single
Stratum	103
Income	£750,000-£1,000,000
Grossing Factor	329.019
Number of original cases	30

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	1	North East	3%
	2	North West	10%
	3	Yorkshire & the Humber	3%
	4	East Midlands	10%
	5	West Midlands	13%
	6	East of England	10%
	7	London	40%
	8	South East	3%
	9	South West	3%
	11	Scotland	3%
	<b>Industry Group</b>	300	Manufacturing
500		Construction	3%
600		Wholesale and retail trade	3%
800		Transport, storage & communication	3%
900		Financial intermediation	17%
1000		Real estate, renting & business	13%
1400		Other services (community, personal)	7%
1600		Pensioners	10%
.		Unknown	37%

<b>Composite Record Number</b>	<b>24</b>	<b>Source: SA/COP</b>
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Sex	Male	<b>100%</b>
Marital Status	Single	
Stratum	103	
Income	Over £1,000,000	
Grossing Factor	449.6593	
Number of original cases	41	

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	15%
	4	East Midlands	2%
	5	West Midlands	10%
	6	East of England	12%
	7	London	51%
	8	South East	5%
	9	South West	2%
	13	Address abroad	2%
<b>Industry Group</b>	300	Manufacturing	2%
	400	Electricity, Gas & Water supply	2%
	500	Construction	5%
	600	Wholesale and retail trade	2%
	900	Financial intermediation	22%
	1000	Real estate, renting & business	12%
	1200	Education	2%
	1400	Other services (community, personal)	10%
	1600	Pensioners	22%
.	Unknown	20%	

<b>Composite Record Number</b>	25	<b>Source: SA/COP</b>
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Sex	Female
Marital Status	Married
Stratum	103
Income	Over £600,000
Grossing Factor	339.9863
Number of original cases	31

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	1	North East	3%
	2	North West	3%
	3	Yorkshire & the Humber	3%
	4	East Midlands	3%
	6	East of England	16%
	7	London	39%
	8	South East	23%
	9	South West	3%
	13	Address abroad	6%
<b>Industry Group</b>	300	Manufacturing	3%
	600	Wholesale and retail trade	13%
	800	Transport, storage & communication	3%
	900	Financial intermediation	23%
	1000	Real estate, renting & business	13%
	1600	Pensioners	6%
	.	Unknown	39%

<b>Composite Record Number</b>	26	<b>Source: SA/COP</b>
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Sex	Female
Marital Status	Single
Stratum	103
Income	Over £600,000
Grossing Factor	296.1171
Number of original cases	27

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	7%
	4	East Midlands	4%
	5	West Midlands	7%
	6	East of England	7%
	7	London	48%
	8	South East	7%
	9	South West	7%
	11	Scotland	7%
	13	Address abroad	4%
<b>Industry Group</b>	300	Manufacturing	7%
	600	Wholesale and retail trade	7%
	900	Financial intermediation	33%
	1000	Real estate, renting & business	15%
	1400	Other services (community, personal)	7%
	1600	Pensioners	19%
	.	Unknown	11%

<b>Composite Record Number</b>	27	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	109
Income	£600,000-£700,000
Grossing Factor	545.88
Number of original cases	48

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	13%
	4	East Midlands	2%
	5	West Midlands	2%
	6	East of England	13%
	7	London	35%
	8	South East	17%
	9	South West	10%
	11	Scotland	8%
<b>Industry Group</b>	100	Agriculture, forestry & fishing	8%
	500	Construction	6%
	900	Financial intermediation	2%
	1000	Real estate, renting & business	63%
	1300	Health & social work	4%
	1600	Pensioners	13%
	Unknown	4%	

<b>Composite Record Number</b>	28	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	109
Income	£700,000-£800,000
Grossing Factor	500.39
Number of original cases	44

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	5%
	3	Yorkshire & the Humber	2%
	4	East Midlands	5%
	5	West Midlands	2%
	6	East of England	20%
	7	London	34%
	8	South East	18%
	9	South West	9%
	13	Address abroad	5%
<b>Industry Group</b>	1000	Real estate, renting & business	77%
	1400	Other services (community, personal)	5%
	1500	Others	2%
	1600	Pensioners	14%
			2%

<b>Composite Record Number</b>	29	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	109
Income	£800,000-£900,000
Grossing Factor	454.9
Number of original cases	40

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Description</b>	<b>% Of Record With Code</b>	
<b>Government Office Region</b>	2	North West	3%	
	3	Yorkshire & the Humber	5%	
	5	West Midlands	3%	
	6	East of England	13%	
	7	London	45%	
	8	South East	33%	
	<b>Industry Group</b>	100	Agriculture, forestry & fishing	3%
		900	Financial intermediation	3%
1000		Real estate, renting & business	88%	
1400		Other services (community, personal)	3%	
1600		Pensioners	3%	
		Unknown	2%	

<b>Composite Record Number</b>	30	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	109
Income	£900,000-£1,000,000
Grossing Factor	307.0575
Number of original cases	27

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	5	West Midlands	7%
	6	East of England	4%
	7	London	67%
	8	South East	22%
<b>Industry Group</b>	100	Agriculture, forestry & fishing	4%
	500	Construction	4%
	600	Wholesale and retail trade	4%
	1000	Real estate, renting & business	48%
	1300	Health & social work	4%
	1400	Other services (community, personal)	19%
	1600	Pensioners	15%
		Unknown	2%

<b>Composite Record Number</b>	31	<b>Source: SA/COP</b>	
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Sex	Male
Marital Status	Married
Stratum	109
Income	£1,500,000-£2,000,000
Grossing Factor	500.39
Number of original cases	44

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	5%
	3	Yorkshire & the Humber	2%
	5	West Midlands	5%
	6	East of England	9%
	7	London	45%
	8	South East	30%
	11	Scotland	2%
	13	Address abroad	2%
<b>Industry Group</b>	100	Agriculture, forestry & fishing	5%
	600	Wholesale and retail trade	2%
	700	Hotels and restaurants	2%
	900	Financial intermediation	5%
	1000	Real estate, renting & business	68%
	1400	Other services (community, personal)	2%
	1600	Pensioners	14%
	Unknown	2%	

<b>Composite Record Number</b>	32	<b>Source: SA/COP</b>	
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Sex	Male
Marital Status	Married
Stratum	109
Income	Over £1,500,00
Grossing Factor	147.8425
Number of original cases	13

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	15%
	6	East of England	23%
	7	London	23%
	8	South East	38%
<b>Industry Group</b>	900	Financial intermediation	8%
	1000	Real estate, renting & business	38%
	1400	Other services (community, personal)	31%
	1600	Pensioners	15%
		Unknown	8%

<b>Composite Record Number</b>	33	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Single
Stratum	109
Income	Over £600,000
Grossing Factor	386.665
Number of original cases	34

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	3	Yorkshire & the Humber	9%
	4	East Midlands	3%
	7	London	74%
	8	South East	6%
	10	Wales	6%
	11	Scotland	3%
<b>Industry Group</b>	300	Manufacturing	6%
	800	Transport, storage & communication	3%
	1000	Real estate, renting & business	62%
	1200	Education	3%
	1400	Other services (community, personal)	12%
	1500	Others	3%
	1600	Pensioners	3%
	Unknown	9%	

<b>Composite Record Number</b>	34	<b>Source: SA/COP</b>
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Sex	Female
Marital Status	Married
Stratum	109
Income	Over £600,000
Grossing Factor	216.0775
Number of original cases	19

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	11%
	3	Yorkshire & the Humber	11%
	5	West Midlands	5%
	6	East of England	11%
	7	London	63%
<b>Industry Group</b>	1000	Real estate, renting & business	58%
	1400	Other services (community, personal)	5%
	1500	Others	16%
	1600	Pensioners	21%

<b>Composite Record Number</b>	35	<b>Source: SA/COP</b>	
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Sex	Female
Marital Status	Single
Stratum	109
Income	Over £600,000
Grossing Factor	170.5875
Number of original cases	15

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	6	East of England	7%
	7	London	73%
	8	South East	7%
	11	Scotland	13%
Industry Group	1000	Real estate, renting & business	33%
	1400	Other services (community, personal)	20%
	1600	Pensioners	47%

<b>Composite Record Number</b>	36	<b>Source: SA/COP</b>	
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Sex	Male
Marital Status	Married
Stratum	115
Income	Over £600,000
Grossing Factor	131.8764
Number of original cases	12

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	2	North West	8%
	5	West Midlands	8%
	6	East of England	8%
	7	London	50%
	8	South East	25%
Industry Group	300	Manufacturing	8%
	500	Construction	8%
	600	Wholesale and retail trade	8%
	800	Transport, storage & communication	8%
	1000	Real estate, renting & business	33%
	1400	Other services (community, personal)	8%
.	.	Unknown	27%

<b>Composite Record Number</b>	37	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Single
Stratum	115
Income	Over £600,000
Grossing Factor	87.9176
Number of original cases	8

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	38%
	3	Yorkshire & the Humber	13%
	7	London	25%
	11	Scotland	13%
	13	Address abroad	13%
<b>Industry Group</b>	1000	Real estate, renting & business	13%
	1400	Other services (community, personal)	13%
	1600	Pensioners	50%
		Unknown	24%

<b>Composite Record Number</b>	38	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Married
Stratum	116
Income	£5,000,000-£10,000,000
Grossing Factor	33.8364
Number of original cases	26

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	2	North West	4%
	6	East of England	12%
	7	London	62%
	8	South East	15%
	9	South West	8%
<b>Industry Group</b>	600	Wholesale and retail trade	4%
	900	Financial intermediation	54%
	1000	Real estate, renting & business	8%
	1500	Others	4%
	1600	Pensioners	12%
	Unknown	19%	

<b>Composite Record Number</b>	39	<b>Source: SA/COP</b>
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Sex	Male and Female
Marital Status	Married
Stratum	116
Income	Over £10,000,000
Grossing Factor	48.1518
Number of original cases	37

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	5	West Midlands	3%
	6	East of England	3%
	7	London	57%
	8	South East	32%
	9	South West	3%
	11	Scotland	3%
Industry Group	600	Wholesale and retail trade	8%
	900	Financial intermediation	41%
	1000	Real estate, renting & business	3%
	1200	Education	3%
	1300	Health & social work	3%
	1400	Other services (community, personal)	8%
	1600	Pensioners	19%
	Unknown	16%	

<b>Composite Record Number</b>	40	<b>Source: SA/COP</b>
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Sex	Male
Marital Status	Single
Stratum	116
Income	Over £5,000,000
Grossing Factor	13.014
Number of original cases	10

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	5	West Midlands	10%
	7	London	60%
	8	South East	30%
Industry Group	300	Manufacturing	10%
	600	Wholesale and retail trade	10%
	900	Financial intermediation	10%
	1000	Real estate, renting & business	10%
	1400	Other services (community, personal)	20%
	1600	Pensioners	20%
	Unknown	20%	

<b>Composite Record Number</b>	41	<b>Source: SA/COP</b>	
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Sex	Female
Marital Status	Married and Single
Stratum	236
Income	Over £34,515
Grossing Factor	73.5716
Number of original cases	4

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	1	North East	50%
	6	East of England	25%
	10	Wales	25%
Industry Group	600	Wholesale and retail trade	25%
	1100	Public administration and defence	25%
	1200	Education	25%
	1400	Other services (community, personal)	25%

<b>Composite Record Number</b>	42	<b>Source: SA/COP</b>	
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Sex	Male
Marital Status	Married and Single
Stratum	213
Income	Over £600,000
Grossing Factor	177.8526
Number of original cases	2

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	7	London	100%
Industry Group	1400	Other services (community, personal)	50%
		Unknown	50%

<b>Composite Record Number</b>	43	<b>Source: SA/COP</b>	
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Sex	Male
Marital Status	Married and Single
Stratum	218
Income	Over £600,000
Grossing Factor	75.9129
Number of original cases	3

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	6	East of England	33%
	7	London	67%
Industry Group	900	Financial intermediation	67%
	.	Unknown	33%

<b>Composite Record Number</b>	44	<b>Source: SA/COP</b>	
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Sex	Female
Marital Status	Married and Single
Stratum	248
Income	Over £600,000
Grossing Factor	36.2438
Number of original cases	2

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	7	London	50%
	13	Address abroad	50%
Industry Group	900	Financial intermediation	100%

<b>Composite Record Number</b>	45	<b>Source: SA/COP</b>	
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Sex	Male
Marital Status	Married
Stratum	103
Income	Over £600,000
Grossing Factor	21.9346
Number of original cases	2

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	5	West Midlands	50%
	13	Address abroad	50%
Industry Group	500	Construction	50%
	900	Financial intermediation	50%

<b>Composite Record Number</b>	46	<b>Source: SA/COP</b>	
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Sex	Male
Marital Status	Single
Stratum	103
Income	Over £600,000
Grossing Factor	32.9019
Number of original cases	3

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
Government Office Region	4	East Midlands	33%
	8	South East	33%
	9	South West	33%
Industry Group	600	Wholesale and retail trade	67%
		Unknown	33%

<b>Composite Record Number</b>	47	<b>Source: SA/COP</b>	
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<b>Sex</b>	Male
<b>Marital Status</b>	Married and Single
<b>Stratum</b>	115
<b>Income</b>	Over £600,000
<b>Grossing Factor</b>	21.9794
<b>Number of original cases</b>	2

<b>Breakdown Of Composite Record</b>	<b>Code</b>	<b>Code Description</b>	<b>% Of Record With Code</b>
<b>Government Office Region</b>	7	London	50%
	8	South East	50%
<b>Industry Group</b>	900	Financial intermediation	50%
	1600	Pensioners	50%

## ANNEX C: INCOME TAX PERSONAL ALLOWANCES AND RELIEFS, 1992-93 TO 2004-05

Financial years	Non-aged allowances			Aged allowances				Income limit <sup>3</sup>
	Personal	Married couple's <sup>1</sup>	Blind <sup>2</sup>	Personal		Married couple's		
				65-74	75+	65-74	75+	
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 <sup>4</sup>	1,200	4,200	4,370	2,665 <sup>4</sup>	2,705 <sup>4</sup>	14,200
1995-96	3,525	1,720 <sup>5</sup>	1,200	4,630	4,800	2,995 <sup>5</sup>	3,035 <sup>5</sup>	14,600
1996-97	3,765	1,790 <sup>5</sup>	1,250	4,910	5,090	3,115 <sup>5</sup>	3,155 <sup>5</sup>	15,200
1997-98	4,045	1,830 <sup>5</sup>	1,280	5,220	5,400	3,185 <sup>5</sup>	3,225 <sup>5</sup>	15,600
1998-99	4,195	1,900 <sup>5</sup>	1,330	5,410	5,600	3,305 <sup>5</sup>	3,345 <sup>5</sup>	16,200
1999-2000	4,335	1,970 <sup>6</sup>	1,380	5,720	5,980	5,125 <sup>6</sup>	5,195 <sup>6</sup>	16,800
2000-01	4,385	-	1,400	5,790	6,050	5,185 <sup>6,7</sup>	5,255 <sup>6</sup>	17,000
2001-02	4,535	-	1,450	5,990	6,260	5,365 <sup>6,7</sup>	5,435 <sup>6</sup>	17,600
2002-03	4,615	-	1,480	6,100	6,370	5,465 <sup>6,7</sup>	5,535 <sup>6</sup>	17,900
2003-04	4,615	-	1,510	6,610	6,720	5,565 <sup>6,7</sup>	5,635 <sup>6</sup>	18,300
2004-05	4,745	-	1,560	6,830	6,950	5,725 <sup>6,7</sup>	5,795 <sup>6</sup>	18,900

<sup>1</sup> 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.

<sup>2</sup> Married couples where both spouses are blind get double the single amount.

<sup>3</sup> The marginal fraction is 1/2.

<sup>4</sup> Allowance available at a flat rate of 20%.

<sup>5</sup> Allowance available at a flat rate of 15%.

<sup>6</sup> Allowance available at a flat rate of 10%.

<sup>7</sup> 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: 1992-93 TO 2003-04**

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

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

<sup>2</sup> 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%.

<sup>3</sup> The basic rate of tax on dividend income is 20%.

<sup>4</sup> The basic rate of tax on dividends and savings income is 20%.

<sup>5</sup> The basic rate of tax on dividends is 10% and savings income is 20%.

<sup>6</sup> The higher rate of tax on dividends is 32.5%.