

Table 37a **Average incomes of household representative by tenure**

£ per week (nominal)

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Owners:																				
Outright owner	25	59	81	107	157	194	225	281	367	440	461	456	484	662	672	668	684	697	694	708
With mortgage	39	96	142	195	267	320	380	461	555	643	681	722	756	713	714	729	741	746	789	786
Tenants:																				
Local authority	22	58	68	76	93	110	131	140	178	203	222	224	246	480	477	485	497	506	482	523
Housing association	–	54	66	88	94	120	145	164	203	201	247	235	267	487	497	510	506	538	523	564
Private, unfurnished	19	48	60	77	110	149	223	262	406	398	404	457	480	585	590	594	606	612	660	647
Private, furnished	21	57	87	89	161	170	222	333	260	418	451	398	446	646	605	626	635	663	720	679

Sources: ONS General Household Surveys 1972 to 2006, General Lifestyle Survey 2008; Living Costs and Food Survey (LCF) 2009-14, Family Resources Study from 2015/16 (author's derived estimates).

- Notes:
1. Income figures are averages for usual gross income of the household reference person (HRP). Since 2000, the HRP has been the highest-earning householder and not the male householder, resulting in some discontinuity in the series.
 2. FRS figures are for financial year and are for the UK whereas LCFC and earlier data are for GB household reference persons, creating further discontinuity.
 3. Local authority tenants includes new town and other public sector tenants.
 4. LCF income estimates for 2010 to 2014 exclude receipt of housing benefit or council tax benefit (rent rebate in Northern Ireland).
 5. Figures for 2020/21 and 2021/22 are based a smaller sample and different methodology as a result of the pandemic and should be treated with caution.

Table 37b Average incomes of household representative by tenure in real terms

£ per week (2021/22 prices)

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2015/16	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Owners:																				
Outright owner	392	504	412	408	500	477	501	562	669	697	702	639	643	857	839	808	806	810	775	708
With mortgage	611	820	723	744	850	786	847	921	1,012	1,019	1,037	1,012	1,005	922	892	881	874	866	880	786
Tenants:																				
Local authority	345	496	346	290	296	270	292	280	324	322	338	314	327	621	596	586	586	587	538	523
Housing association	-	461	336	336	299	295	323	328	370	318	376	329	355	630	621	616	597	625	584	564
Private, unfurnished	298	410	305	294	350	366	497	524	740	631	615	641	638	757	736	717	714	710	736	647
Private, furnished	329	487	443	340	513	418	495	666	474	662	687	558	593	836	756	756	749	770	804	679

Sources: See Table 37a.

Notes: 1. See Table 37a.

2. Incomes are adjusted to 2021/22 levels using the composite price index (also known as RPI) as it covers the entirety of the period from 1972, unlike the CPI and CPIH.