

Table 38a **Income and source of income by household tenure for all UK households, 2022/23**

Tenure of dwelling	Number of individuals in the population	Average annual household income		Average weekly household income		Sources of income							
		Disposable	Gross	Disposable	Gross	Wages and salaries	Self-employment income	Private pensions, annuities	Investment income	Other income	Total cash benefits	Imputed income from benefits in kind	All
Tenure of dwelling	000s	£	£	£	£	Percentage of gross household income							
<b>Rented</b>													
All renters	<b>24,543</b>	<b>39,441</b>	<b>48,519</b>	<b>756</b>	<b>931</b>	<b>66</b>	<b>7</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>19</b>	<b>1</b>	<b>100</b>
Social rented	<b>10,885</b>	<b>31,688</b>	<b>36,643</b>	<b>608</b>	<b>703</b>	<b>55</b>	<b>5</b>	<b>3</b>	<b>0</b>	<b>2</b>	<b>35</b>	<b>0</b>	<b>100</b>
Private rented unfurnished	<b>10,831</b>	<b>43,972</b>	<b>55,705</b>	<b>843</b>	<b>1,068</b>	<b>73</b>	<b>8</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>12</b>	<b>1</b>	<b>100</b>
Private rented furnished	<b>2,073</b>	<b>54,825</b>	<b>72,088</b>	<b>1,051</b>	<b>1,383</b>	<b>74</b>	<b>7</b>	<b>3</b>	<b>6</b>	<b>5</b>	<b>5</b>	<b>1</b>	<b>100</b>
Rent free	<b>755</b>	<b>43,950</b>	<b>51,931</b>	<b>843</b>	<b>996</b>	<b>57</b>	<b>7</b>	<b>7</b>	<b>2</b>	<b>10</b>	<b>11</b>	<b>6</b>	<b>100</b>
<b>Owner-occupied</b>													
All owners	<b>42,257</b>	<b>57,251</b>	<b>76,247</b>	<b>1,098</b>	<b>1,462</b>	<b>70</b>	<b>9</b>	<b>8</b>	<b>4</b>	<b>1</b>	<b>7</b>	<b>1</b>	<b>100</b>
With mortgage	<b>23,487</b>	<b>65,177</b>	<b>88,491</b>	<b>1,250</b>	<b>1,697</b>	<b>80</b>	<b>9</b>	<b>2</b>	<b>4</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>100</b>
Rental purchase	<b>371</b>	<b>43,628</b>	<b>55,784</b>	<b>837</b>	<b>1,070</b>	<b>84</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>7</b>	<b>1</b>	<b>100</b>
Owned outright	<b>18,399</b>	<b>47,408</b>	<b>61,031</b>	<b>909</b>	<b>1,170</b>	<b>51</b>	<b>8</b>	<b>19</b>	<b>6</b>	<b>1</b>	<b>15</b>	<b>1</b>	<b>100</b>
All households	<b>66,800</b>	<b>50,707</b>	<b>66,060</b>	<b>909</b>	<b>1,170</b>	<b>69</b>	<b>8</b>	<b>6</b>	<b>4</b>	<b>2</b>	<b>10</b>	<b>1</b>	<b>100</b>

Source: ONS, The Effects of Taxes and Benefits on Household Income, UK, 2022/23 - Reference Tables.

Notes: 1. Disposable income is defined as gross income minus deductions for income tax, national insurance and council tax in Britain and rates in Northern Ireland.

2. Pensions and annuities exclude social security benefits.

3. Social security cash benefits include tax credits, government training scheme allowances, housing benefit rebate and council tax reduction (NI rates).

4. Unfurnished includes partly furnished.

5. The percentage figures for income sources for private rent-free, private furnished and rental purchase sectors should be treated with caution due to small sample sizes. Sources of income are rounded.

6. Lower response rates and changes in the composition of respondents following Covid-19 enforced methodological changes, such that statistics for 2020/21 to 2022/23 are subject to greater uncertainty than previous years and should be treated with caution.

7. Data for years prior to 2022/23 can be found in previous editions but comparisons should be treated with caution due to discontinuities in data sources.

**Table 38b Households by tenure and income group in United Kingdom, 2022/23**

Percentages

Income decile group	Lower weekly income boundary	Tenant households					Homeowner households		All households	All social tenants	All private tenants	All owners
		Local authority	Registered social landlord	Private rented unfurnished	Private rented furnished	Rent-free	Outright owner	Buying with a mortgage				
	£	%	%	%	%	%	%	%	%	%	%	
Lowest	0	23	16	14	[5]	[3]	32	7	100	39	22	39
Second	249	18	17	13	–	–	42	7	100	35	16	49
Third	380	14	13	15	–	–	45	9	100	27	19	54
Fourth	502	8	9	16	[2]	–	47	18	100	16	19	65
Fifth	627	7	8	16	–	–	41	23	100	15	20	64
Sixth	768	[5]	5	16	–	–	35	34	100	10	21	69
Seventh	933	–	[3]	16	–	–	32	44	100	[4]	20	76
Eighth	1,132	–	[3]	17	–	–	31	44	100	[6]	19	75
Ninth	1,404	–	–	12	[3]	–	24	57	100	[3]	16	81
Highest	1,871	–	–	12	[5]	–	21	60	100	–	18	82
All		8	8	15	3	1	35	31	100	16	19	66

Source: ONS Family spending in the UK: April 2022 to March 2023, Living Costs and Food Survey, financial year ending 2023, Workbook 4. Expenditure by Household Characteristics (table A50).

Notes: 1. The lower income boundary refers to the gross income at the bottom of the range for each decile.

2. All tenants in tied accommodation (i.e. home goes with the job of someone in the household) are coded private rented, even if the landlord is a social landlord. Unfurnished includes partly furnished.

3. Due to the relatively small sample size achieved for 2022/23, the estimates are subject to greater uncertainty than those reported in previous editions of this table prior to 2020/21.

4. See notes for Table 38a. Also Figures in [ ] and italics should be used with extra caution because they are based on fewer than 20 reporting households.