

Table 37a Average incomes of household representative by tenure

£ per week

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2018	2019	2020
Owners:																
Outright owner	25	59	81	107	157	194	225	281	367	440	461	456	484	539	621	577
With mortgage	39	96	142	195	267	320	380	461	555	643	681	722	756	910	906	941
Tenants:																
Local authority	22	58	68	76	93	110	131	140	178	203	222	224	246	314	327	318
Housing association	–	54	66	88	94	120	145	164	203	201	247	235	267	337	363	388
Private, unfurnished	19	48	60	77	110	149	223	262	406	398	404	457	480	541	585	580
Private, furnished	21	57	87	89	161	170	222	333	260	418	451	398	446	612	618	791

Sources: ONS General Household Surveys 1972 to 2006, General Lifestyle Survey 2008; Living Costs and Food Survey (LCF) 2010-16, and Household finances survey (HFS) from 2017 onwards.

- 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 a discontinuity in the series.
 2. HFS figures are for financial year ending (e.g. 2018 equals 2017-18) whilst figures from 2014 are for UK not 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. HFS estimates of income are adjusted for the under-coverage of top earners, which may have contributed to some of the apparent increase between 2014 and 2018.

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

£ per week

Tenure	1972	1976	1980	1984	1988	1992	1996	2000	2004	2008	2010	2012	2014	2018	2019	2020
Owners:																
Outright owner	25	59	81	107	157	194	225	281	367	440	461	456	484	539	621	577
With mortgage	39	96	142	195	267	320	380	461	555	643	681	722	756	910	906	941
Tenants:																
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Sources: See Table 37a.

Notes: 1. See Table 37a.

2. Incomes are adjusted to 2020 levels using the composite price index as it covers the entirety of the period from 1972, unlike the CPI and CPIH.