



Personal incomes estimates, 2014/15

Key findings for the Lancashire-14 area

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Contents

1.	OVERVIEW	1
2.	KEY FINDINGS	1
2.1	Total personal income estimates	1
2.2	Employment income estimates	2
2.3	Self-employment income estimates	3
2.4	Pension income estimates	3
3.	BACKGROUND INFORMATION	4
3.1	Survey of Personal Incomes (SPI) source documents	4
3.2	Uses of the Survey of Personal Incomes	4
3.3	Survey of Personal Incomes sample size and methodology	4
3.4	Median versus Mean estimates	4
3.5	Interpreting the results and the extent of the margins of error	4
3.6	Earnings data	5
4.	DESCRIPTION OF THE GEOGRAPHIES USED IN THIS REPORT ...	5
5.	ANALYSIS OF PERSONAL INCOMES	6
5.1	Analysis of total personal income estimates	6
5.2	Analysis of employment income estimates	9
5.3	Analysis of self-employment income estimates	12
5.4	Analysis of pension income estimates	14

1. Overview

HM Revenue and Customs (HMRC) holds information on persons who could be liable to pay UK income tax. The Survey of Personal Incomes (SPI) is carried out annually by HMRC and covers the income assessable for tax in each tax year. The SPI includes both employees (including occupational pension recipients with a PAYE record) and the self-employed. It also includes figures for pension income and broadly covers all individuals who are liable to pay tax. The income estimates are gathered by place of residence. Please note that not all individuals within the SPI sample are taxpayers and about 21% have no income tax liability.

The SPI statistics are produced by HMRC and published by National Statistics. These are available to download from the [Gov.uk](http://www.gov.uk) website.

This report analyses the median and mean estimates for total personal incomes, incomes from employment, incomes from self-employment and pension incomes for the 2014/15 tax year, although the focus is on the median results. Estimates are presented for the Lancashire County Council (Lancashire-12) area, the 12 local authority areas that make up the Lancashire-12 area, the two unitary authorities of Blackburn with Darwen and Blackpool, the North West region, England and the United Kingdom.

The median (middle) figure is the value below which 50% of the incomes are distributed, and is more reflective of the "typical" income.

Please note that the estimates given for districts are based on small sample numbers and as such have very wide margins of error. This can also result in volatility in the data from year to year. The district estimates for a single year should therefore be interpreted with considerable caution. It is advised that the results should be viewed over a longer time series to ascertain trends and to assist in the identification of any anomalies and volatility in the data. The estimates should therefore be taken as a guide, rather than definitive results.

2. Key findings

2.1 Total personal income estimates

The personal income figures for 2014/15 reveal that the median total personal income estimate for the Lancashire-12 area of £20,800 was lower than the UK figure of £22,400 in statistical terms, and represented 92.9% of the UK figure.

None of the Lancashire-14 authority areas had median total personal income estimates that were statistically higher the UK figure of £22,400 in 2014/15.

Within the Lancashire-14 area, the median figures for 2014/15 show that total personal income was estimated to be the highest in Ribble Valley (£23,300). Owing

to the overlapping confidence intervals, the Ribble Valley estimate is not greater than the UK figure of £22,400 in statistical terms.

The Ribble Valley median total income estimate (£23,300) is however statistically greater than the Lancashire-12 figure (£20,800), and the estimates for Blackpool (£17,500), Pendle (19,000), Blackburn with Darwen (£19,300) and Hyndburn (£19,900).

The median total income estimate for Chorley (£22,200) is statistically greater than the estimates for Blackpool (£17,500), Pendle (19,000) and Blackburn with Darwen (£19,300). Owing to the overlapping confidence intervals, the Chorley figure cannot be said to be higher or lower than the estimates for the North West (£21,100) or the UK (£22,400) in statistical terms.

The median total income estimates for Fylde (21,700), West Lancashire (£21,200) and Rossendale (£20,900) are statistically higher than the estimate for Blackpool (£17,500). Owing to the overlapping confidence intervals, the figures for Fylde, West Lancashire and Rossendale cannot be said to be lower or higher than the estimates for the North West (£21,100) or the UK (£22,400) in statistical terms.

The estimates for the median total personal incomes for the nine local authority areas of Wyre (£20,800), South Ribble (£20,500), Lancaster (£20,500), Burnley (£20,500), Preston (£20,200), Hyndburn (£19,900), Blackburn with Darwen (£19,300), Pendle (£19,000) and Blackpool (£17,500) are all statistically lower than the UK estimate (£22,400).

With the exception of the estimate for Pendle (£19,000), the median total income figure for Blackpool (£17,500) is significantly lower than the estimates for the remaining 12 Lancashire-14 authority areas in statistical terms, as well as the estimates for the Lancashire-12 area, the North West and the UK.

Blackpool registered the lowest total median total income estimate in the UK (ignoring the confidence intervals). At the other extreme, total median personal income estimates at the local authority level across the UK were the highest in the City of London (£61,100), with the second greatest sum recorded for the London borough of Kensington and Chelsea (£38,700) and the third greatest in Westminster (£35,800).

2.2 Employment income estimates

The median employment income estimate for the Lancashire 12-area (£19,800) in 2014/15 was lower than the UK estimate (£21,300) in statistical terms. The Lancashire-12 figure was 93.0% of the UK median figure.

None of the Lancashire-14 authority areas had median employment income estimates that were statistically higher the UK figure (£21,300) in 2014/15.

The figure for Blackpool (£17,100) was the fourth equal lowest median employment income estimate in the UK (ignoring the confidence intervals), together with Boston in Lincolnshire in the East Midlands.

The Blackpool median employment income estimate (£17,100) was lower than the UK (£21,300), North West (£20,100) and Lancashire-12 (£19,800) estimates in statistical terms. The Blackpool figure was also statistically lower than the median employment income estimates for the eight Lancashire-14 authority areas.

In addition to Blackpool, Blackburn with Darwen (£18,600), Pendle (£18,700), Lancaster (£19,000), Preston (£19,500), South Ribble (£19,800) and Hyndburn (£19,900) had median employment income estimates that were lower than UK figure (£21,300) in statistical terms. The Blackburn with Darwen estimate (£18,600) was also statistically lower than the North West estimate (£20,100).

2.3 Self-employment income estimates

In comparison to the median estimates for employment income, the self-employment figures are notably lower.

The median self-employment income estimates for 2014/15 show that the Lancashire-12 figure (£11,600) was lower than the UK median (£12,600) in statistical terms. The Lancashire-12 estimate was 92.1% of the UK figure.

None of the Lancashire-14 authority areas had median self-employment income estimates that were statistically higher the UK figure of £12,600.

Within the Lancashire-14 area, only South Ribble (£10,400) and Blackpool (£10,800) had median self-employment income estimates that could be said to be statistically lower the UK figure (£12,600).

The volatility of the personal income statistics are demonstrated by the West Lancashire self-employment estimates, which in 2013/14, at £12,200, were the highest in the Lancashire-14 area, but at £9,570 in 2014/15, were the lowest in the area (ignoring the confidence intervals).

2.4 Pension income estimates

The pension income estimates for 2014/15 show that the median figure for the Lancashire 12-area (£13,800) was the same as the UK median (£13,800). The confidence intervals for the Lancashire-12 area are, however, wider.

Although eight of the Lancashire-14 areas had central median pension income estimates that were above the UK figure, ranging from £13,900 in South Ribble, to £15,500 in Fylde, none of these eight areas had estimates that were higher the UK, Lancashire-12, or North West figure in statistical terms. This was a result of their wide confidence intervals.

Blackpool (£12,500) recorded the lowest median pension income estimate in the Lancashire-14 area, which was also the joint 13th lowest estimate in the UK (ignoring the confidence intervals), together with 9 other authorities. The Blackpool estimate was lower than the North West (£13,600), UK (£13,800) and Ribble Valley (14,800) estimates.

3. Background information

3.1 Survey of Personal Incomes (SPI) source documents

The SPI statistics are produced by HMRC and published by National Statistics in the [Personal Incomes Statistics, 2014-15, Tables 3.1-3.11 document](#), published by National Statistics on 2 March 2017 (revised 19 April 2017), and the [Personal Incomes Statistics, 2014-15, Tables 3.12-3.15a document](#), published by National Statistics on 27 April 2017.

3.2 Uses of the Survey of Personal Incomes

The SPI is compiled to provide a quantified evidence base from which to cost proposed changes to tax rates, personal allowances and other tax reliefs for Treasury Ministers. It is used to inform policy decisions within HMRC and the Treasury, as well as for tax modelling and forecasting purposes. In addition, it is used to provide summary information for the National Accounts that are prepared by the ONS. Finally, it is used to provide information to Members of Parliament, other Government Departments, research bodies, companies, organisations and individuals.

3.3 Survey of Personal Incomes sample size and methodology

The sample size of the SPI for the UK in 2014/2015 was approximately 730,700 persons. Samples were selected from three HMRC operational computer systems. For further information on the SPI data sources and methodology, please see the documents referenced in section 3.1 of this report.

3.4 Median versus Mean estimates

The median figures are preferred over the mean average estimates of incomes as they are less affected by extreme values at the higher end of the income range, which can raise the mean and produce unrepresentative figures, when compared to the overall distribution.

3.5 Interpreting the results and the extent of the margins of error

The number of individuals within each income category and the income values by county, region, borough, district or unitary authority are sample based estimates. Confidence intervals at the 95% level have been used to produce these estimates. Owing to the skewed distribution of the income figures, the confidence intervals for the median estimates tend to be asymmetrical (the amount of standard error between the higher and lower limits of each median figure differ), whereas the confidence intervals for the mean income figures tend to be symmetrical (the amount of standard error between the higher and lower limits of each mean figure are the same).

For more information on estimates and measures of precision see [Annex B of the Personal Incomes Statistics 2014-15 \(tables 3.12 -3.15a\) document](#), pages 88-94,

published by HMRC on 27 April 2017. Details of the upper and lower limits around the central estimates are available in table 3.13a for the Lancashire-12 area and North West figures and in table 3.14a for boroughs, districts and unitary authorities.

For the 2014/15 data, the Lancashire-12 area mean and median income estimates vary at most by -£500 to +£400 around the central estimates for the majority of income categories. For the self-employment mean income estimate, however, the variance ranges from -£1,200 to +£1,200 around the central estimate of £17,600 for the Lancashire-12 area (or between £16,400 and £18,800), a spread of £2,400.

For the smaller district authorities and unitary authorities, the variances around the central mean and median estimates are much greater. For Ribble Valley, the mean total income estimate of £33,100 potentially ranged from £30,300 (-£2,800) to £36,000 (+£2,900), a spread of £5,700. The remaining local authorities in the Lancashire-14 area had lower measures of variation to their total income, employment income and pension income figures.

The variation associated with the self-employment mean and median income estimates at the district level, however, were again much larger than the other income categories. As an extreme example, the mean central estimate for self-employment income in Chorley, of £20,000, varied by +/- £6,800, giving a potential range between £13,200 and £26,800, a spread of £13,600. For the median self-employment income estimates, the Hyndburn central estimate, of £11,600, potentially ranged from £7,250 (-£3,750) to £14,300 (+£3,300), a spread of £7,050.

Owing to these large variances, or margins of error, it is difficult to say if the estimate for one area is greater than the estimate for another area is statistical terms. Volatility in year on year changes to the data may also arise owing to fluctuations in sample sizes and without additional statistical analysis it is difficult to ascertain if changes over time for a single area, or between different areas, are significant in statistical terms. It is advised that the data is analysed for a number of years to observe the general trend and assist in identifying any anomalies or volatility in the data series. The data should be viewed as a guide rather than the definitive absolute situation.

3.6 Earnings data

For information, the ONS produces the [Annual Survey of Hours and Earnings \(ASHE\)](#). This is based on a sample of employees in employment, and provides information on gross weekly earnings of full-time and part-time employees on adult rates. Whilst the SPI figures are gathered by place of residence, the ASHE figures are available by both workplace and place of residence. Commuter flows can, however, result in noticeable differences between the ASHE work-based and residence-based figures.

4. Description of the geographies used in this report.

The Lancashire-12 area is comprised of the 12 local authorities that fall within the Lancashire County Council administrative boundary. The Lancashire-14 area

incorporates the two additional unitary authorities of [Blackburn with Darwen](#) and [Blackpool](#) and has the same geographic footprint as the [Lancashire Local Enterprise Partnership](#) (LEP) area.

The 12 local authorities within the LCC boundary are [Burnley Borough Council](#), [Chorley Borough Council](#), [Fylde Borough Council](#), [Hyndburn Borough Council](#), [Lancaster City Council](#), [Pendle Borough Council](#), [Preston City Council](#), [Ribble Valley Borough Council](#), [Rossendale Borough Council](#), [South Ribble Borough Council](#), [West Lancashire Borough Council](#) and [Wyre Borough Council](#).

5. Analysis of Personal Incomes

5.1 Analysis of total personal income estimates

The total personal income estimates for the Lancashire-12 area, its constituent districts, together with Blackburn with Darwen and Blackpool unitary authorities, the North West region, England and the United Kingdom are shown in table 1 and figures 1 and 2 for the financial year 2014/2015.

The district estimates given in the tables in this article are based on small sample numbers and as such have wide margins of error and can be volatile from year to year. The margins of error at the 95% confidence interval level are shown in the figures in this article.

Owing to the overlapping confidence intervals, the Lancashire-12 estimate (£20,800) cannot be said to be lower the North West figure (£21,100) in statistical terms.

In comparison, the mean was estimated to be much higher at £27,300 for the Lancashire-12 area, but was only 85.8% of the UK average of £31,800. The Lancashire-12 mean total income figure was again lower than the UK estimate statistically.

Table 1 reveals that the mean figures are noticeably higher than the median amounts. This is because mean average incomes are influenced considerably by relatively small numbers of persons with very high incomes, which distort the levels of personal income via this calculation method. The median, or middle value, gives a more representative picture of personal income in an area.

None of the Lancashire-14 authority areas had median total personal income estimates that were statistically higher the UK figure of £22,400 in 2014/15.

Within the Lancashire-14 area, the median figures for 2014/15 show that total personal income was estimated to be the highest in Ribble Valley (£23,300). Owing to the overlapping confidence intervals, the Ribble Valley estimate is not greater than the UK figure of £22,400 in statistical terms.

The Ribble Valley median total income estimate (£23,300) is however statistically greater than the Lancashire-12 figure (£20,800), and the estimates for Blackpool

(£17,500), Pendle (19,000), Blackburn with Darwen (£19,300) and Hyndburn (£19,900).

Table 1: Total personal income estimates (tax payers only), 2014/2015

Area	Number of individuals	Mean income before tax (£)	Median income before tax (£)
Burnley	34,000	24,600	20,500
Chorley	59,000	28,800	22,200
Fylde	40,000	30,300	21,700
Hyndburn	32,000	23,500	19,900
Lancaster	62,000	26,200	20,500
Pendle	36,000	25,300	19,000
Preston	57,000	26,300	20,200
Ribble Valley	33,000	33,100	23,300
Rossendale	33,000	27,400	20,900
South Ribble	61,000	26,000	20,500
West Lancashire	55,000	29,300	21,200
Wyre	54,000	26,300	20,800
Lancashire-12 area	556,000	27,300	20,800
Blackburn with Darwen	55,000	23,800	19,300
Blackpool	59,000	21,900	17,500
North West	3,230,000	28,000	21,100
England	25,700,000	32,500	22,600
United Kingdom	30,700,000	31,800	22,400

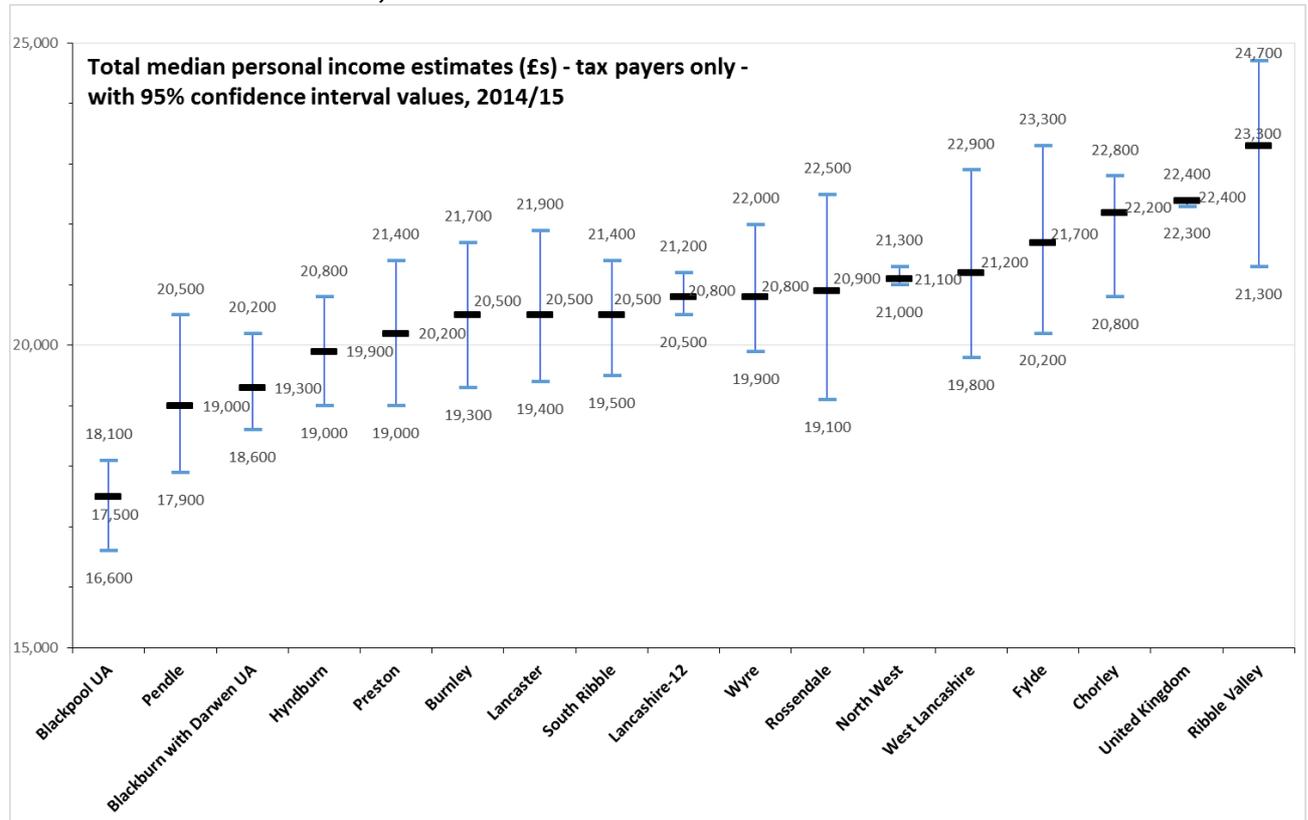
Notes: The values are sample based estimates with confidence intervals at the 95% level.

Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK and England figures from table 3.13.

The median total income estimate for Chorley (£22,200) is statistically greater than the estimates for Blackpool (£17,500), Pendle (19,000) and Blackburn with Darwen (£19,300). Owing to the overlapping confidence intervals, the Chorley figure cannot be said to be higher or lower than the estimates for the North West (£21,100) or the UK (£22,400) in statistical terms.

The median total income estimates for Fylde (21,700), West Lancashire (£21,200) and Rossendale (£20,900) are statistically higher than the estimate for Blackpool (£17,500). Owing to the overlapping confidence intervals, the figures for Fylde, West Lancashire and Rossendale cannot be said to be lower or higher than the estimates for the North West (£21,100) or the UK (£22,400) in statistical terms.

Figure 1: Median total personal income estimates (£s) - tax payers only - with 95% confidence interval values, 2014/15



Source: [HM Revenue and Customs](#) Local authority and North West data is sourced from HMRC table 3.14. UK figures from table 3.13.

The estimates for the median total personal incomes for the nine local authority areas of Wyre (£20,800), South Ribble (£20,500), Lancaster (£20,500), Burnley (£20,500), Preston (£20,200), Hyndburn (£19,900), Blackburn with Darwen (£19,300), Pendle (£19,000) and Blackpool (£17,500) are all statistically lower than the UK estimate (£22,400). The estimates for the last four of these authorities are also lower than the North West estimate (£21,100) in statistical terms.

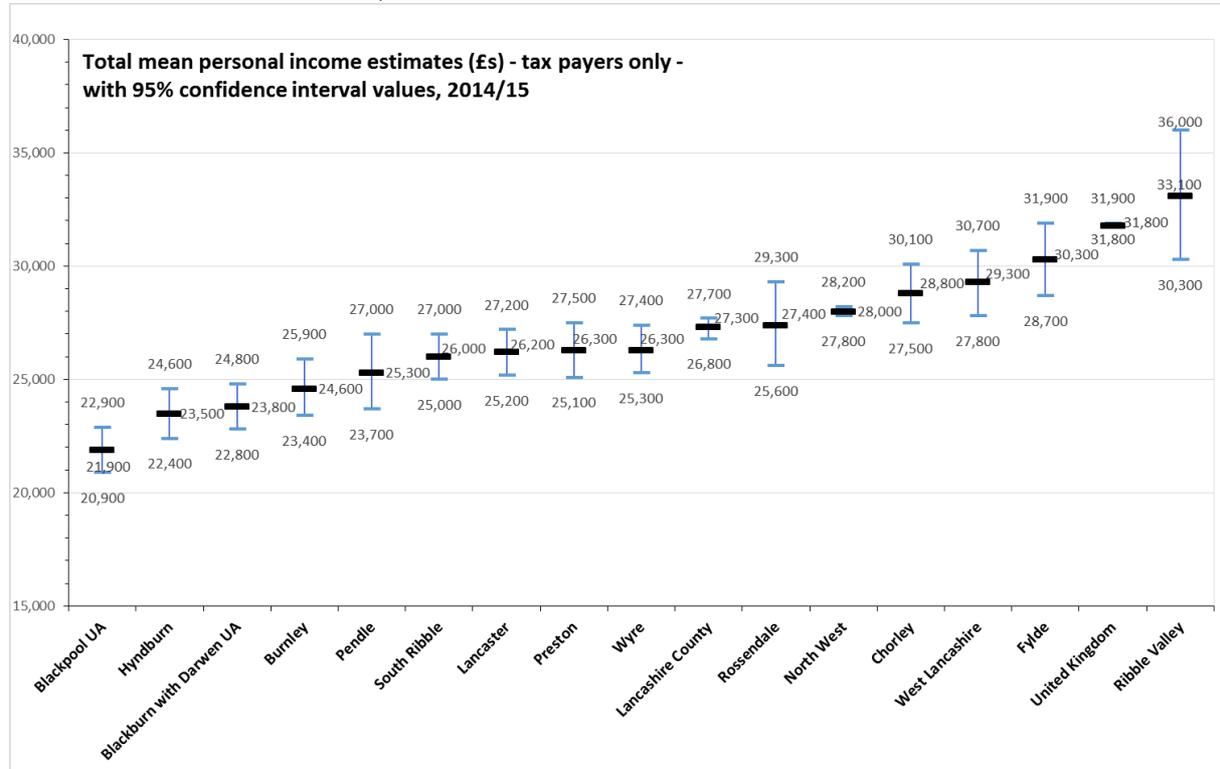
With the exception of the estimate for Pendle (£19,000), the median total income figure for Blackpool (£17,500) is significantly lower than the estimates for the remaining 12 Lancashire-14 authority areas in statistical terms, as well as the estimates for the Lancashire-12 area, the North West and the UK.

Indeed, Blackpool registered the lowest total median total income estimate in the UK (ignoring the confidence intervals). Boston (£17,800) in the East Midlands and Strabane in Northern Ireland (£18,000) had the second and third lowest estimates in the UK, respectively (ignoring the confidence intervals).

At the other extreme, total median personal income estimates at the local authority level across the UK were the highest in the City of London (£61,100), with the second

greatest sum recorded for the London borough of Kensington and Chelsea (£38,700) and the third greatest in Westminster (£35,800).

Figure 2: Mean total personal income estimates (£s) - tax payers only - with 95% confidence interval values, 2014/15



Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK figures from table 3.13.

The estimated 2014/15 figures for, employment income, self-employment income and pension income are contained in tables 2, 3 and 4 below.

5.2 Analysis of employment income estimates

Table 2 shows that the median employment income estimate for the Lancashire 12-area (£19,800) in 2014/15 was lower than the UK estimate of £21,300 in statistical terms. The Lancashire-12 figure was 93.0% of the UK median figure.

The North West median employment income estimate (£20,100) was also statistically lower than UK estimate (£21,300) and was 94.4% of the UK figure. However, the North West estimate (£20,100) was not statistically higher than the Lancashire-12 estimate (£19,800).

None of the Lancashire-14 authority areas had median employment income estimates that were statistically higher the UK figure of £21,300 in 2014/15.

The figure for Blackpool (£17,100) was the fourth equal lowest median employment income estimate in the UK (ignoring the confidence intervals), together with Boston in Lincolnshire in the East Midlands. South Hams (£16,600) in Devon, and North

Norfolk (£16,600) had the joint lowest median employment income estimates in the UK in 2014/15.

The Blackpool median employment income estimate (£17,100) was lower than the UK (£21,300), North West (£20,100) and Lancashire-12 (£19,800) estimates in statistical terms. The Blackpool figure was also statistically lower than the median employment income estimates for the eight Lancashire-14 authority areas of Fylde (£20,900), Chorley (£20,600), Wyre (£20,500), Rossendale (£20,100), Hyndburn (£19,900), West Lancashire (£19,800), South Ribble (£19,800) and Preston (£19,500).

Table 2: Employment income estimates, 2014/2015m

Area	Number of individuals	Mean income before tax (£)	Median income before tax (£)
Burnley	27,000	23,500	19,900
Chorley	45,000	25,700	20,600
Fylde	26,000	28,000	20,900
Hyndburn	26,000	22,400	19,900
Lancaster	46,000	23,600	19,000
Pendle	26,000	22,400	18,700
Preston	45,000	24,700	19,500
Ribble Valley	22,000	27,300	19,800
Rossendale	25,000	25,600	20,100
South Ribble	45,000	24,400	19,800
West Lancashire	40,000	25,700	19,800
Wyre	36,000	24,400	20,500
Lancashire-12	408,000	24,800	19,800
Blackburn with Darwen	45,000	22,000	18,600
Blackpool	41,000	21,100	17,100
North West	2,460,000	25,600	20,100
England	19,400,000	29,600	21,400
United Kingdom	23,100,000	29,100	21,300

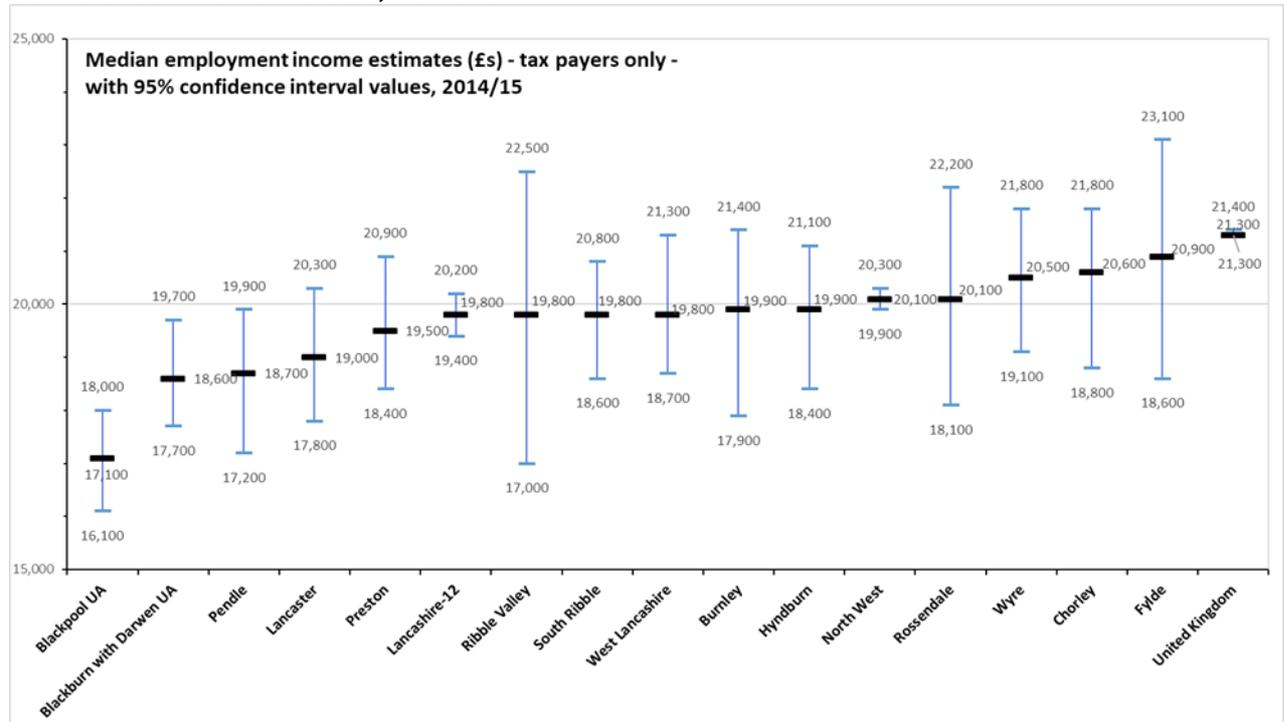
Notes: The values are sample based estimates with confidence intervals at the 95% level.

Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK and England figures from table 3.13.

The five Lancashire-14 local authority areas that had median employment income estimates that were not statistically higher than Blackpool's estimate were Blackburn with Darwen (£18,600), Pendle (£18,700), Lancaster (£19,000), Ribble Valley (£19,800) and Burnley (£19,900).

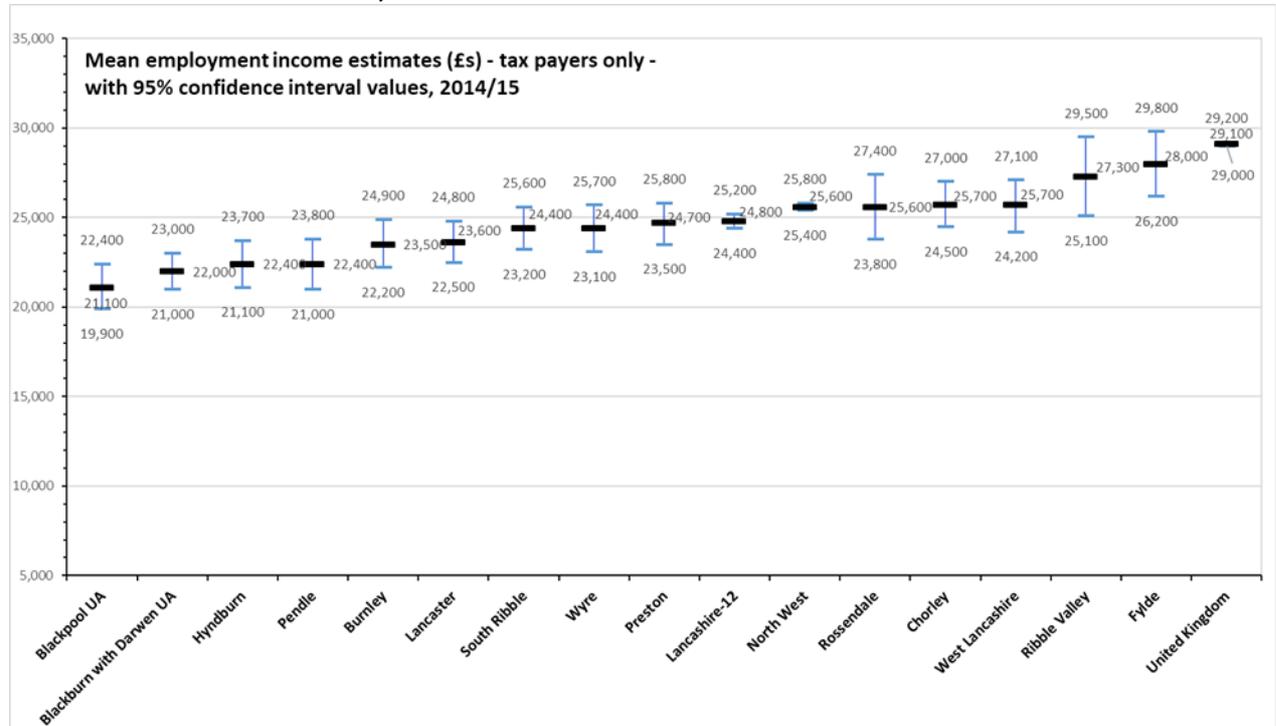
In addition to Blackpool, Blackburn with Darwen (£18,600), Pendle (£18,700), Lancaster (£19,000), Preston (£19,500), South Ribble (£19,800) and Hyndburn (£19,900) had median employment income estimates that were lower than UK figure (£21,300) in statistical terms. The Blackburn with Darwen estimate (£18,600) was also statistically lower than the North West estimate (£20,100).

Figure 3: Median employment income estimates (£s) - tax payers only - with 95% confidence interval values, 2014/15



Source: [HM Revenue and Customs](#) -Local authority and North West data is sourced from HMRC table 3.14. UK figures from table 3.13.

Figure 4: Mean employment income estimates (£s) - tax payers only - with 95% confidence interval values, 2014/15



Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK figures from table 3.13.

5.3 Analysis of self-employment income estimates

In comparison to the median figures for employment income in table 2, the self-employment income estimates in table 3 are much lower, indicating that self-employment is not a lucrative option for many persons. In addition, table 3 emphasises the very large differentials between the mean and median self-employed income estimates.

The median self-employment income estimates for 2014/15 show that the Lancashire-12 figure (£11,600) was lower than the UK median (£12,600) in statistical terms. The Lancashire-12 estimate was 92.1% of the UK figure.

Table 3: Self-employment income estimates, 2014/2015

Area	Number of individuals	Mean income before tax (£)	Median income before tax (£)
Burnley	2,000	15,100	12,400
Chorley	4,000	20,000	11,400
Fylde	4,000	18,700	10,200
Hyndburn	3,000	13,400	11,000
Lancaster	7,000	15,300	11,700
Pendle	2,000	19,000	12,500
Preston	4,000	16,500	11,200
Ribble Valley	4,000	20,100	11,200
Rossendale	4,000	17,700	13,000
South Ribble	4,000	14,500	10,400
West Lancashire	5,000	22,400	9,570
Wyre	6,000	17,000	12,200
Lancashire-12	50,000	17,600	11,600
Blackburn with Darwen	4,000	16,500	12,300
Blackpool	5,000	13,400	10,800
North West	282,000	18,800	12,000
England	2,850,000	23,900	12,800
United Kingdom	3,320,000	23,500	12,600

Notes: The values are sample based estimates with confidence intervals at the 95% level.

Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK and England figures from table 3.13.

The North West median self-employment income estimate (£12,000) was also statistically lower than UK estimate (£12,600) and was 95.2% of the UK figure. The North West estimate (£12,000) was not statistically higher than the Lancashire-12 median figure (£11,600).

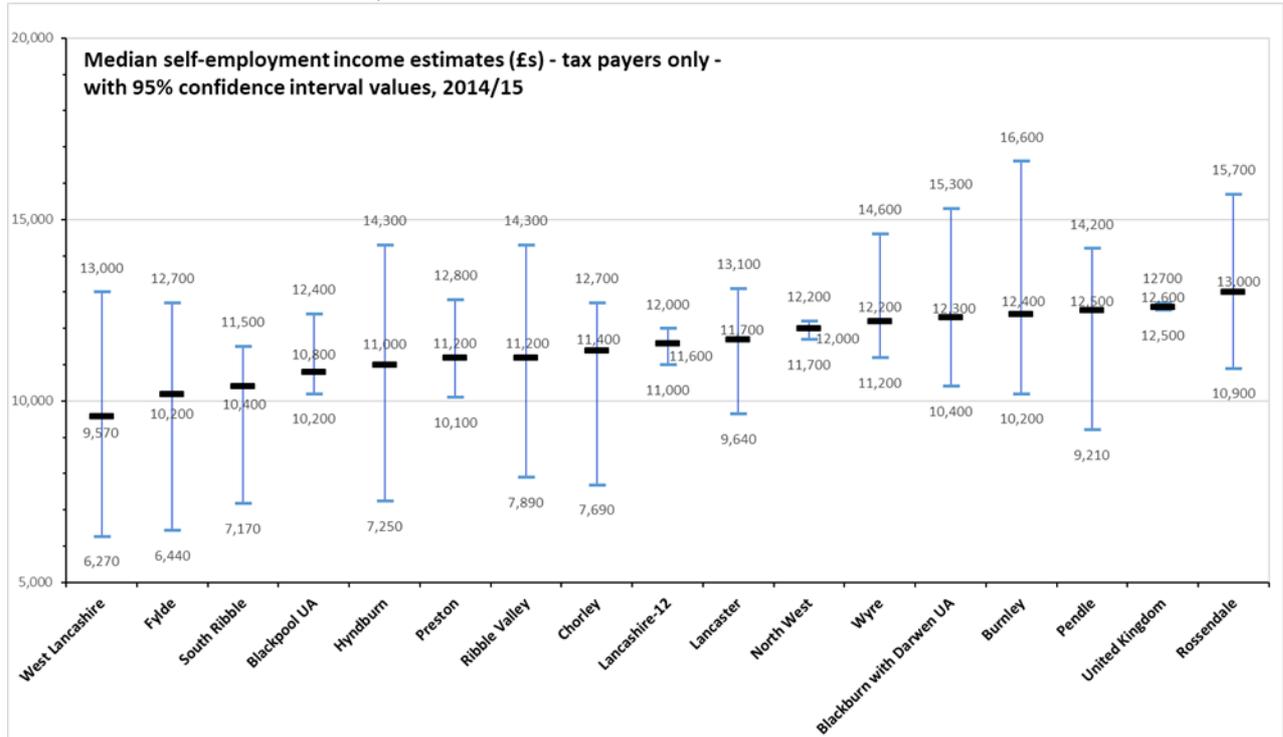
None of the Lancashire-14 authority areas had median self-employment income estimates that were statistically higher the UK figure of £12,600 in 2014/15.

The median self-employment income estimates have wide, or very wide, confidence intervals for 12 of the Lancashire-14 areas, so the estimates for these 12 areas

cannot be said to be higher or lower than any of the other areas analysed in this report in statistical terms.

Within the Lancashire-14 area, only South Ribble (£10,400) and Blackpool (£10,800) had median self-employment income estimates that could be said to be statistically lower than the UK figure (£12,600).

Figure 5: Median self-employment income estimates (£s) - tax payers only - with 95% confidence interval values, 2014/15



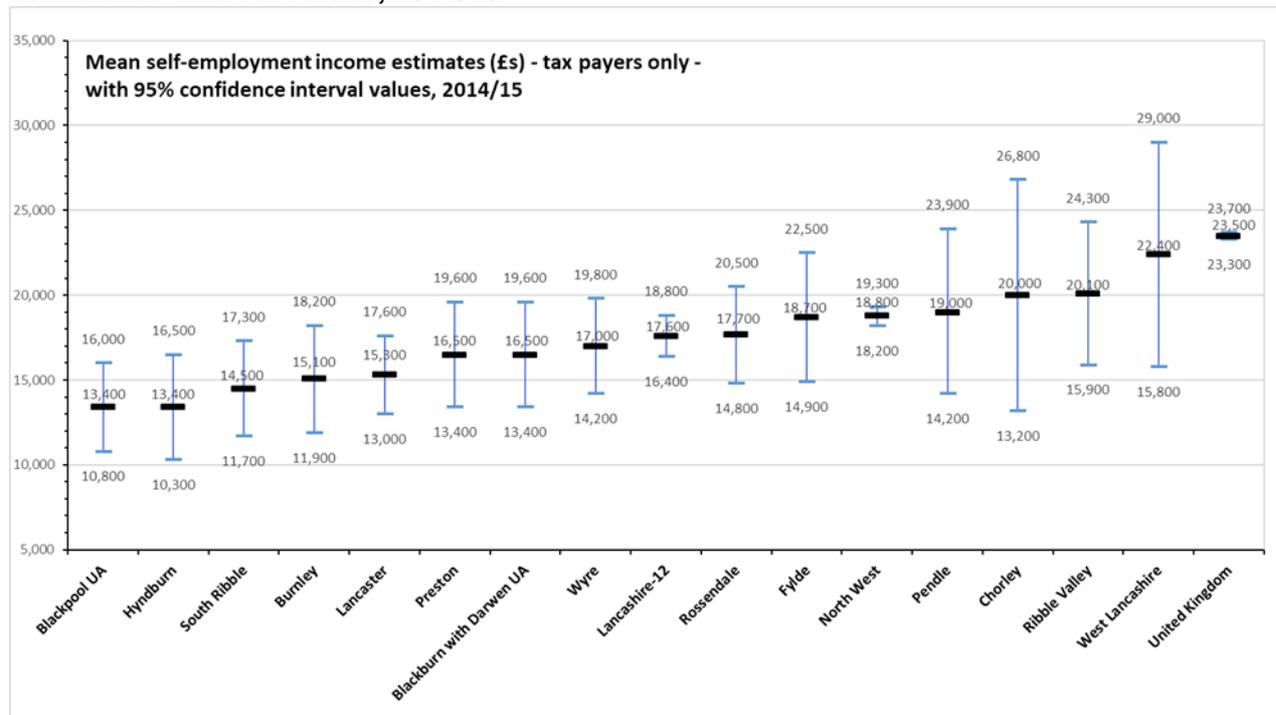
Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK figures from table 3.13.

Rossendale (£13,000) was the only Lancashire-14 authority area to have a median self-employment income estimate above the UK figure of £12,600. However, owing to the wide confidence intervals associated with the Rossendale estimate, the figure cannot be said to be higher in statistical terms.

The West Lancashire estimate (£9,570) was the thirteenth lowest in the UK (ignoring the confidence intervals), however, owing to the wide confidence intervals, the figure was not lower than the UK median estimate (£12,600) in statistical terms.

In the UK, the Shetland Islands (£3,750) and Ceredigion (£7,260) in Wales had the lowest median self-employment income estimates in 2014/15 (ignoring the confidence intervals), whilst the City of London (£65,700), Camden (£16,900) and Havering (£16,800) had the highest estimates (ignoring the confidence intervals).

Figure 6: Mean self-employment income estimates (£s) - tax payers only - with 95% confidence interval values, 2014/15



Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK figures from table 3.13.

5.4 Analysis of pension income estimates

The pension income estimates for 2014/15 in table 4 show that the median figure for the Lancashire 12-area (£13,800) was the same as the UK median (£13,800). The confidence intervals for the Lancashire-12 area are wider, however.

The North West median pension income estimate (£13,600) was also similar to the UK and Lancashire-12 estimates (£13,800). Owing to the overlapping confidence intervals, the North West figure cannot be said to be statistically lower than the UK or Lancashire-12 estimates.

Although eight of the Lancashire-14 areas had central median pension income estimates that were above the UK figure, ranging from £13,900 in South Ribble, to £15,500 in Fylde, none of these eight areas had estimates that were higher the UK, Lancashire-12, or North West estimates in statistical terms. This was a result of their wide confidence intervals. Figure 7 refers.

Blackpool (£12,500) recorded the lowest median pension income estimate in the Lancashire-14 area, which was also the joint 13th lowest estimate in the UK (ignoring the confidence intervals), together with 9 other authorities. The Blackpool estimate was lower than the North West (£13,600), UK (£13,800) and Ribble Valley (14,800) estimates.

None of the remaining 12 Lancashire-14 authority areas had median pension income estimates that were significantly different in statistical terms to the other areas

analysed in this report (ie the UK, North West, Lancashire-12 area and other Lancashire-14 authority areas).

Table 4: Pension income estimates, 2014/2015

Area	Number of individuals	Mean income before tax (£)	Median income before tax (£)
Burnley	8,000	13,900	12,800
Chorley	17,000	16,600	14,100
Fylde	16,000	18,200	15,500
Hyndburn	8,000	13,900	14,300
Lancaster	20,000	15,200	12,900
Pendle	12,000	14,500	12,600
Preston	14,000	15,500	13,200
Ribble Valley	12,000	18,600	14,800
Rossendale	9,000	14,600	14,000
South Ribble	19,000	15,500	13,900
West Lancashire	19,000	17,200	14,400
Wyre	22,000	14,700	13,700
Lancashire-12	176,000	15,900	13,800
Blackburn with Darwen	12,000	15,100	14,600
Blackpool	21,000	13,800	12,500
North West	926,000	15,800	13,600
England	7,060,000	16,500	13,800
United Kingdom	8,550,000	16,400	13,800

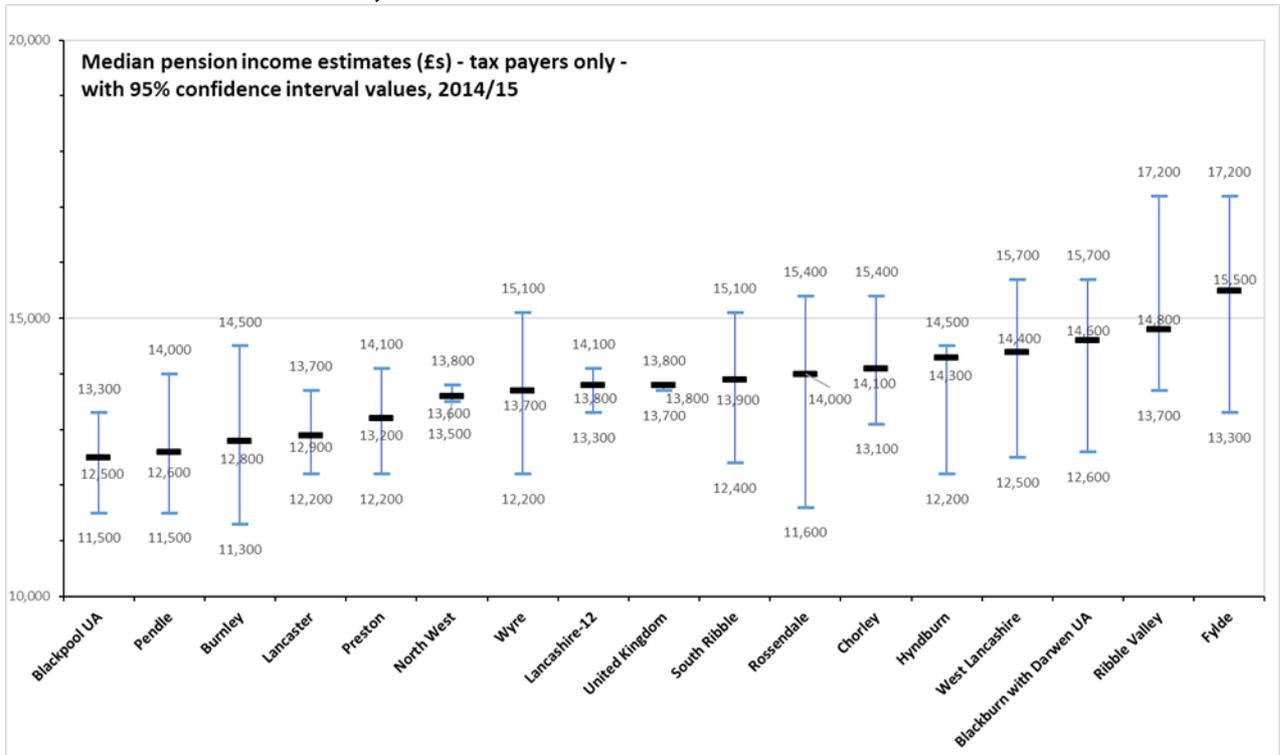
Notes: The values are sample based estimates with confidence intervals at the 95% level.

Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK and England figures from table 3.13.

Within the UK, Magherafelt (£8,720) in Northern Ireland had the lowest median pension income estimate in the UK in 2014/15 (ignoring the confidence intervals).

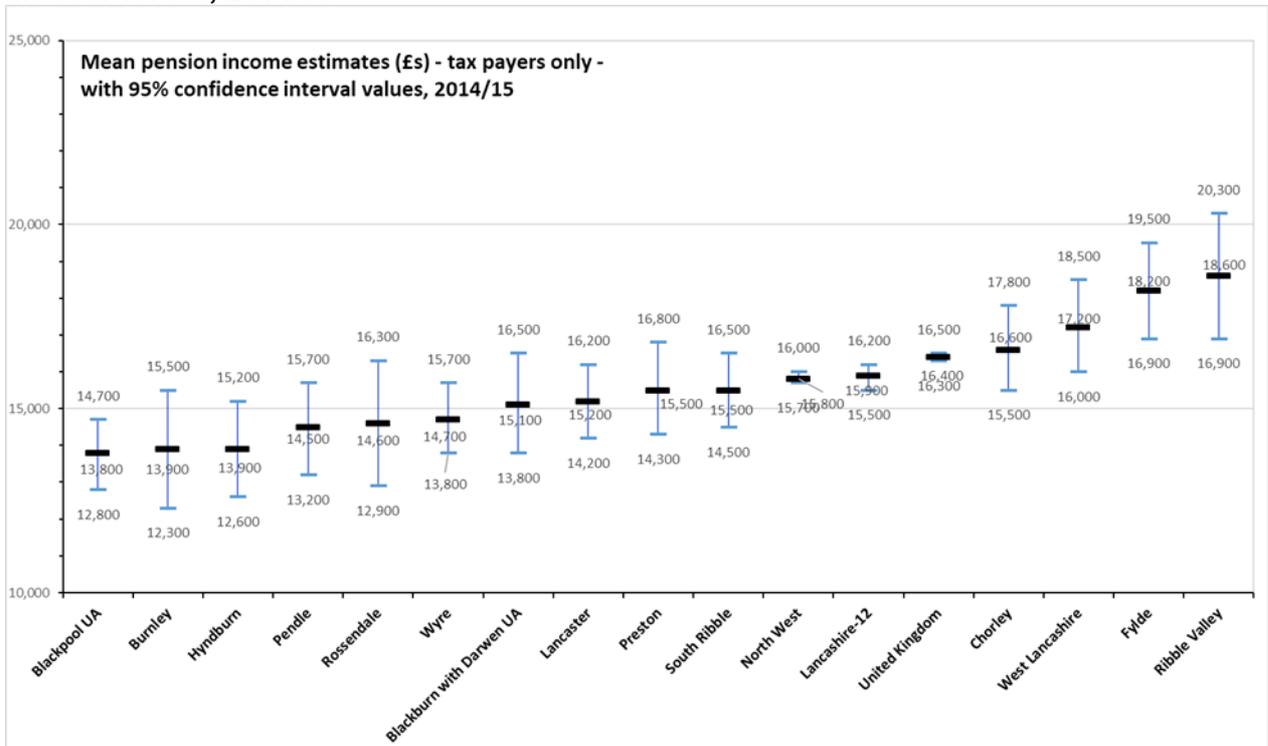
In contrast, the City of London (£30,700) and Surrey Heath (£17,400) in the South East of England had the greatest median pension income estimates in the UK at the local authority level (ignoring the confidence intervals).

Figure 7: Median pension income estimates (£s) - tax payers only - with 95% confidence interval values, 2014/15



Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK figures from table 3.13.

Figure 8: Mean pension income estimates (£s) - tax payers only - with 95% confidence interval values, 2014/15



Source: [HM Revenue and Customs](#) - Local authority and North West data is sourced from HMRC table 3.14. UK figures from table 3.13.