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Happy new tax year 2025

Tax, utility bill and social security changes in April 2025

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April 2025

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Summary

April is always a month of tax changes, and this year two stand out in their impact on the public finances: the rise in employer National Insurance, and the continuing freezing of the Income Tax personal allowance and higher rate threshold. But the impact on pay packets will be subtle: the former won't have any direct impact on employees, but is likely eventually to lead to lower wage growth than would otherwise have happened, and the latter will show up as a rise in average effective tax rates when someone gets a pay rise. Nonetheless, the combined impact this year is estimated to be lower income of around £170 for a typical household relative to an all-else-equal world of no tax rises. The rise in Council Tax will be smaller, if leading to a more noticeable change in headline bills, with a rise for the typical household of £80 a year in cash terms – with increases of 5 per cent across most of England, similar in Northern Ireland, 7 per cent in Wales and 9 per cent in Scotland. This is part of an ongoing trend of Council Tax rising faster than inflation, which has taken this revenue to its highest ever share of GDP outside of the pandemic.

Energy prices have fallen a long way from their peak, but April 2025 sees a rise in the annualised energy price cap of £111 – the first time that energy prices are pushing up inflation since Q3 2023. But the impact on households may ultimately be small, as only 16 per cent of annual gas use happens in Q2, and this price rise is projected to be largely reversed in July. For most households in England and Wales, this year's biggest bills surprise will come from their water company, where households will see an average rise of 26 per cent, or around £120 a year (and as high as a 47 per cent jump for Southern Water customers).

For some, changes in social security benefits will help cover these rising costs, with the State Pension rising by 4.1 per cent (worth £470 for those on the New State Pension and £360 for those receiving the full Basic State Pension). The situation is much more concerning for working-age households receiving social security, though: most non-pensioner benefits will rise by just 1.7 per cent (adding £80 a year to basic single adult support), considerably less than expected inflation in 2025-26 of 3.2 per cent – meaning that the real value of this income will fall this year. Even more worrying is that Local Housing Allowance will remain frozen, whereas a continued link to rents would have meant a typical 9 per cent boost (or an average of around £800 a year for two-bedroom properties).

Of course, the outlook for 2025-26 as a whole will depend on a broader range of factors: including housing costs, earnings growth, and employment changes. But at present, our current projections are worrying (after strong growth in 2024-25, fuelled by Jeremy Hunt's arguably unaffordable cuts to personal National Insurance). The real median non-pensioner household income is projected to fall by 1 per cent (or around £400 in

equivalised terms), while the income of the poorer half may fall by 2 per cent. To give an example, someone earning £35,000 in 2024-25 who receives a pay rise in line with the OBR's projection of 3.7 per cent average wage growth in 2025-26 would see a post-tax boost of £900, but this could be slashed to just a £300 increase in cash disposable income after accounting for rising Council Tax, water bills and rents; and after expected non-housing inflation this would be a net real fall of £200. An illustrative single parent working part-time on the National Living Wage would get a significant earnings boost (gaining £600) but after benefit tapering and real cuts, and rising bills and rents, would be significantly worse off in real terms (with an income fall of £700).

This gloomy outlook underlines why the Government must continue its long-term focus on boosting productivity, ensuring shared growth, and making housing more affordable. But consideration should also be given to boosting incomes for poorer households within 2025-26. The Spring Statement committed to an above-inflation increase of around 2 per cent in the standard allowance of UC from April 2026; that should be brought forward to October 2025, at a one-off cost of around £400 million. In addition, the poor prognosis for household incomes, and rising child poverty, only increase the need to change course on the Local Housing Allowance freeze and two-child limit as soon as possible.

Taxes are going up

April will bring a variety of changes in the tax system, ranging from wide-reaching to narrow impacts and from some that are very noticeable to others that are more subtle.

Although households won't observe any direct changes in their take-home pay due to tax changes in April, two tax rises are coming into effect this month that will ultimately affect their incomes, as Figure 1 shows. The newer tax rise is Rachel Reeves' changes to employer National Insurance (NI), announced at Autumn Budget 2024. This £26 billion tax rise involves a higher rate of employer National Insurance (rising from 13.8 per cent to 15 per cent) and a lower threshold (reduced from £9,100 to £5,000 a year per job). The change in the threshold is also mitigated partially – and inefficiently – by an increase in the Employment Allowance, from £5,000 to £10,500 per firm.

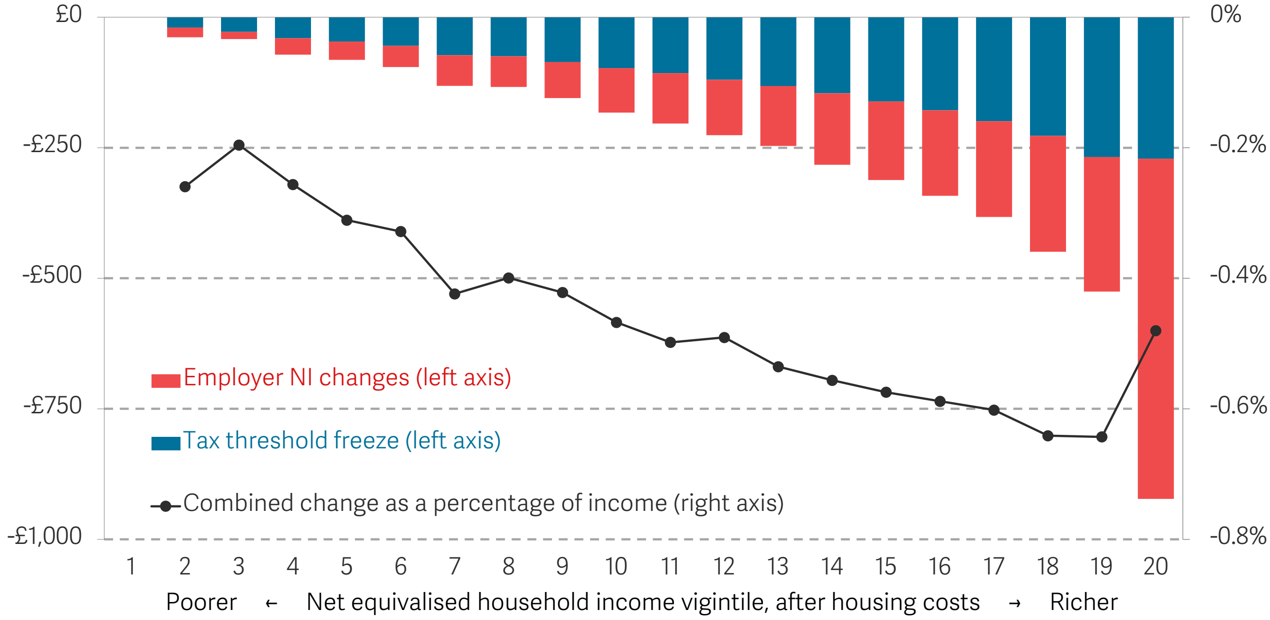
Although employer NI is paid by employers, the incidence of the tax is expected to fall primarily on workers.[1] In Autumn Budget 2024, the OBR judged that 60 per cent of the impact of the tax would result in lower real wages, while 40 per cent would be felt through lower profits in 2025-26. In Figure 1 we take into account the impact of the employer NI changes on wage growth which we assume to be 0.39 percentage points

1 N Cominetti & G Thwaites, Minimum wage, maximum pressure? The impact of 2025's minimum wage and employer NICs increases, Resolution Foundation, March 2025.

lower in 2025-26 than they would have been if the policy were not in place.[2] Low-paid jobs will be disproportionately affected by the employer NI changes[3], but the impact of both tax changes in household terms is relatively progressive, with the richest fifth of households losing 0.6 per cent of their disposable income as a result of these changes compared to 0.3 per cent for the poorest fifth (who receive a lower share of their income from earnings).

FIGURE 1: **Households will pay more tax and have lower wages in 2025-26 than if specific Income Tax and NI tax rises had not been implemented**

Impact of Income Tax and National Insurance changes coming into effect in April 2025: UK, 2025-26



NOTES: Tax threshold freeze refers to only the 2025 freeze, not the broader seven-year freeze. Employer NI changes refer to the increase in the National Insurance employer rate from 13.8% to 15%; and a reduction in the threshold from £9,100 to £5,000. We do not model non-wage impacts of the employer NI changes, such as higher prices or higher unemployment.
SOURCE: RF analysis of DWP, Family Resources Survey using the IPPR Tax-Benefit Model.

The other major income-related tax rise is the freezing again of the £12,570 personal allowance and the £50,270 higher rate threshold, originally scheduled by Rishi Sunak in Spring Budget 2021 as part of a five-year freeze (later extended for two years in Autumn Statement 2022). Typically, these thresholds are uprated by the previous September's inflation, meaning if there were no threshold freeze, they would have been uprated by 1.7 per cent. As a result, most working basic-rate payers will lose £60 this year due to the

2 It is likely that the impact of lower wages may not be universal: wages may fall more for lower-paid workers (excluding those who are protected by the buffer of the National Living Wage), and these workers may also be more likely to lose their jobs, given the lowering of the employer NI threshold. See Box 4 in C Aref-Adib et al., More, more, more: Putting the Autumn Budget 2024 decision on tax, spending and borrowing into context, Resolution Foundation, October 2024.

3 Unlike other Resolution Foundation analysis, (Figure 4 in N Cominetti & G Thwaites, Minimum wage, maximum pressure? The impact of 2025's minimum wage and employer NICs increases, Resolution Foundation, March 2025), in our modelling, we assume the minimum wage does not have spillover effects on the wages of some better-paid workers.

threshold freeze compared to default uprating, while higher-rate payers will generally lose £200. Although these are notable impacts, September's low inflation rate means that the losses are smaller than they could have been – and much lower than in some previous years. Altogether, the threshold freeze and the wage impact of the employer NI rise are estimated to lower the median household's income by £170 relative to an all-else-equal world of no tax rises (although such a world would of course have required different choices to be made on other taxes or public spending that might have reduced living standards in other ways).

A range of other tax rises will also kick in this April, but will not be as broadly felt: including the expiration of the temporary Stamp Duty cut; higher Vehicle Excise Duty, including for the first time electric vehicles; some Capital Gains Tax reforms from the Autumn Budget; and changes in business rates.

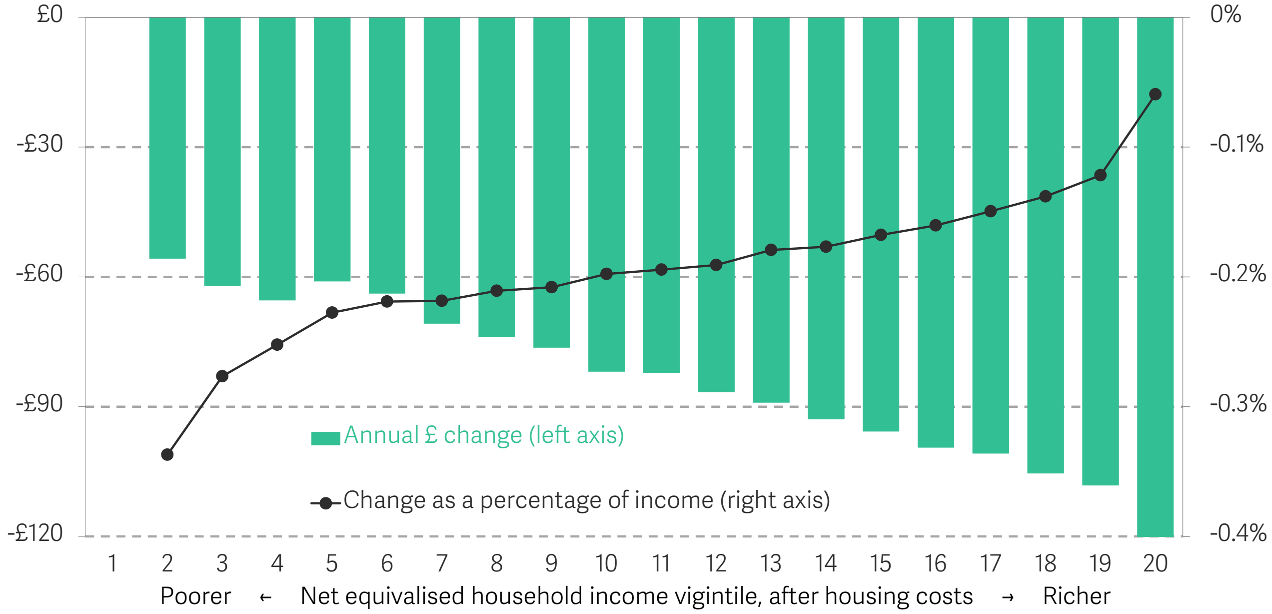
Council Tax rises, however, will be evident for almost every household across the UK, given that it is paid in a similar way to a bill, making it more noticeable than payroll taxes. Across England, increases are capped at 4.99 per cent in most local authorities and most have made full use of that option, resulting in the average Band D rate rising by £109 this year.[4] Some councils in England have had special permission to increase Council Tax by more than this, with the largest increase being in Bradford, where Council Tax has risen by 10 per cent.[5] In Scotland, levels are increasing by 9 per cent on average, or £117, following a period of successive freezes or capped increases.[6] In Wales, they are increasing by an average of 7 per cent, or £145 for Band D properties.[7] And in Northern Ireland bills under the separate domestic rating system will be rising by almost 5 per cent on average.[8]

In Figure 2, we show the impact of the nominal increase in Council Tax across the income distribution.[9] The increase in Council Tax in cash terms for the median household is £80. But the impact is regressive in proportion to household income: for households in the bottom fifth of the income distribution, the increase is worth 0.4 per cent of their income, whereas for the top fifth, the increase is worth 0.1 per cent. Even worse, many councils have also made their working-age Council Tax Support schemes less generous for 2025 (an effect that we do not model).[10] And this follows a longer-term trend, as Council Tax's regressivity has increased over time due to its broken relationship to house values and falling support for low-income families.[11]

4 MHCLG, Council Tax levels set by local authorities in England 2025 to 2026, 20 March 2025.
5 L Try & T Clark, Rising Council Tax bills and the spectre of the poll tax, Resolution Foundation, February 2025.
6 Scottish Government, Average Council Tax per dwelling 1996-97 to 2025-26.
7 Welsh Government, Council Tax levels: April 2025 to March 2026, 20 March 2025.
8 Northern Ireland Department of Finance, Rate Poundages 2025-26, March 2025.
9 In our analysis, we model Council Tax and Council Tax Support at the regional level, not the local authority level. We have applied the national average increase in Council Tax to regional levels within England.
10 For example, in the London Borough of Bexley, the share of Council Tax that can be wiped out will be reduced by 5 percentage points for working-age claimants (link); while in Somerset the share will fall by 25 percentage points for some (link).
11 L Try, Money, money, money: The shifting mix of income sources for poorer households over the last 30 years, Resolution Foundation, February 2025.

FIGURE 2: **The Council Tax rise in April has a regressive impact**

Impact of the nominal increase in Council Tax in April 2025: UK, 2025-26

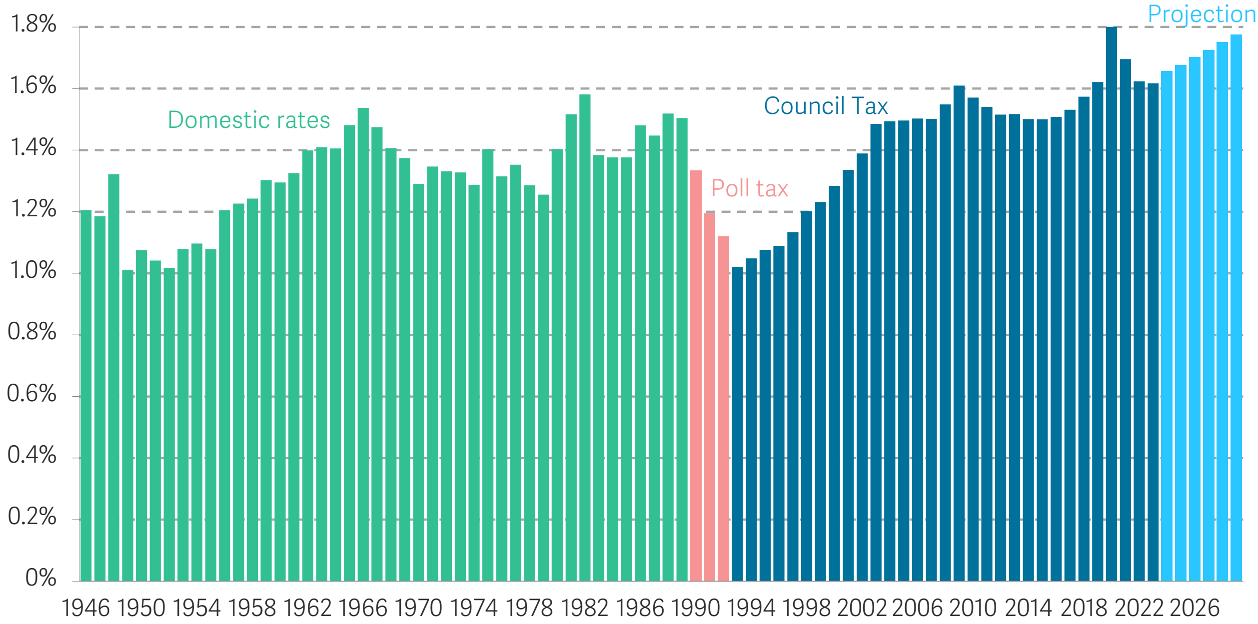


NOTES: We model Council Tax and Council Tax Support at the regional level and apply national average increases to regional levels. Northern Ireland's domestic rate changes are included.
SOURCE: RF analysis of DWP, Households Below Average Income using IPPR Tax-Benefit Model.

Stepping back, there is also a broader trend of Council Tax rising in significance for households and the Exchequer. The ratio of Council Tax to GDP is now at its highest yet outside of the pandemic (where the ratio was artificially high because GDP fell during the periods of lockdown), having risen from 1.0 per cent in 1994-95 to 1.5 per cent in 2015-16, 1.7 per cent now and a projected 1.8 per cent by 2029-30. Between 2023-24 and 2029-30, real Council Tax revenue is set to rise by around £9 billion, or roughly £300 per household.

FIGURE 3: **Outside of the pandemic, Council Tax revenues as a share of GDP have reached record highs**

Council Tax and predecessor revenue as a proportion of GDP: UK



NOTES: Financial years. Poll tax highlighted from its introduction in England and Wales. Includes domestic rates, community charge (poll tax) and Council Tax.
SOURCE: RF analysis of OBR, Economic and Fiscal Outlook, March 2025; and OBR, Historical public finances database.

A rise in property taxation is not necessarily a bad thing. Recurring property taxes are considered to be among the least economically harmful.[12] And – to the debateable extent that Council Tax is a property tax – its incidence may ultimately be felt through lower property prices or rents (although this link is more complicated in the case of social housing, where rents cannot freely adjust). However, the tax's growing importance makes it ever-more important that it be well designed in terms of efficiency, regional fairness and within-region fairness, and arguably Council Tax fails on all of those counts.[13] Reform is therefore needed in every nation of Great Britain.

Energy and water bills will rise significantly

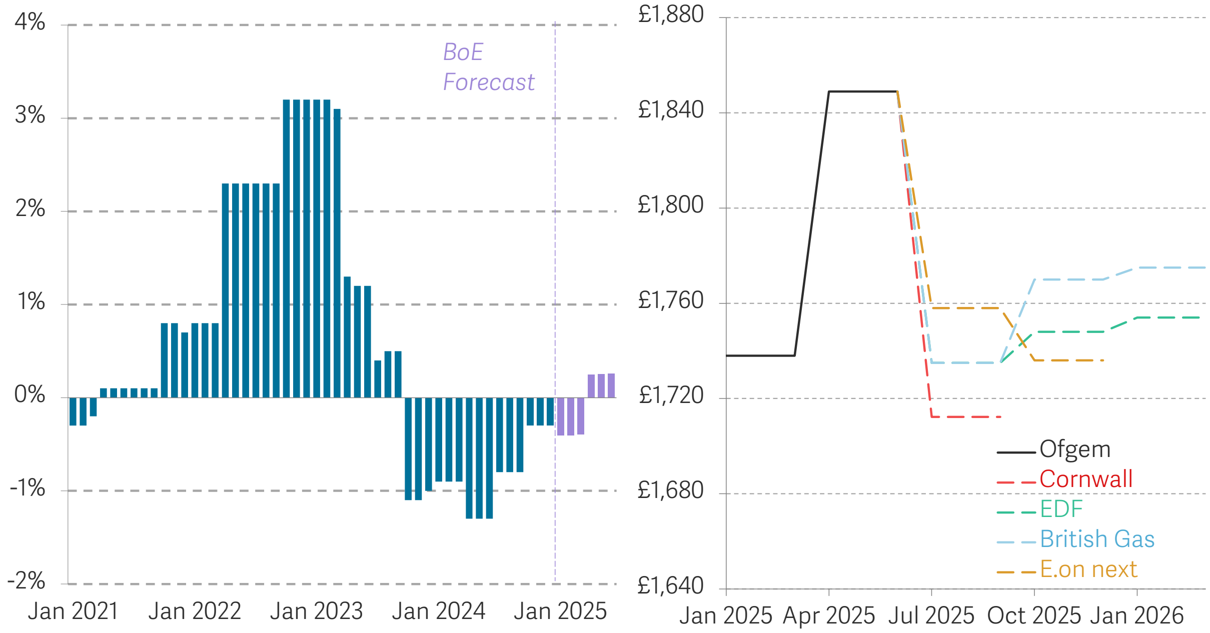
Energy prices have fallen from their (Energy Price Guarantee-protected) peak of £2,500 (from October 2022 to June 2023). However, the annualised energy price cap for a typical household is rising this month by 6.4 per cent, or £111 a year, from £1,738 to £1,849. As Figure 4 shows, this is the first time that electricity and gas prices will be contributing to increasing CPI inflation (in terms of annual changes) since Q3 of 2023. However, there are reasons to believe that, over the financial year as a whole, this price cap rise won't be as painful as it might have been. Although gas unit prices are up 10 per cent on Q1, gas use

12 OECD, Tax Policy Reform and Economic Growth, November 2010.
13 M Broome, A Corlett & G Thwaites, Tax planning: How to match higher taxes with better taxes, Resolution Foundation, June 2023.

from April to June is relatively low compared to other parts of the year – with only 16 per cent of annual gas use taking place in these months.[14] And, as Figure 4 shows, various forecasts show the price cap level falling in Q3 of this year, potentially even fully reversing this month's rise.

FIGURE 4: **This will be the first time since Q3 2023 that energy has been pushing up on inflation, but prices will hopefully fall back in July**

Contribution of electricity and gas to CPI inflation (left panel) and price cap outturn and forecasts (right panel): UK/GB



NOTES: Data for left panel is UK, data for right panel is GB. Forecasts in the right chart are the most recent forecasts as of 1 April 2025.
SOURCE: Left panel: Bank of England, Monetary Policy Outlook, February 2025. Right panel: RF analysis of various, price cap data, as collated by MoneySavingExpert.com.

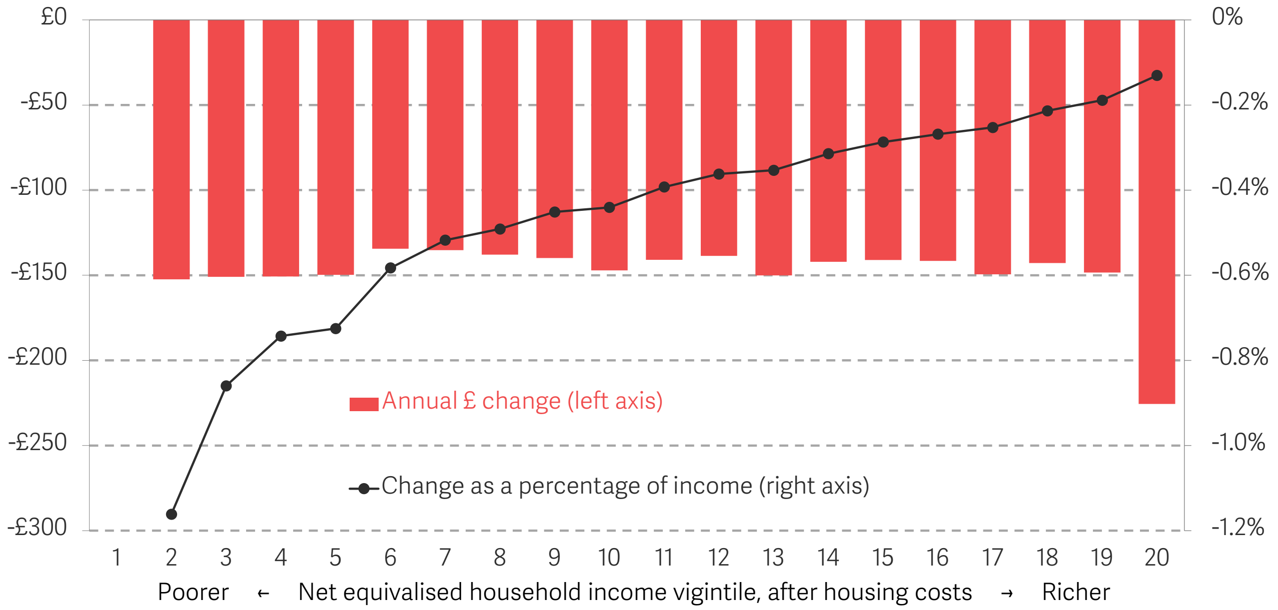
Water bills, however, are set to go up by even more than energy bills (for a typical household), and there is no prospect of this rise proving to be temporary. Thanks to the largest rise since water was privatised 36 years ago,[15] bills in England and Wales will rise by 26 per cent on average, or £123 a year.[16] This rise varies significantly by water company: the highest rise of 47 per cent for Southern Water customers covers parts of Kent, Hampshire, the Isle of Wight, and East & West Sussex. Conversely, customers of SES Water (which covers parts of Surrey, Kent and South London) will see a 2 per cent fall in their water bills (excluding wastewater services). As Figure 5 shows, the impact of the rise on water bills will be regressive relative to incomes, given relatively similar bills for all households; and although social tariffs for water consumers do exist, they are minimal

14 See Figure 2 in M Brewer et al., A chilling crisis: Policy options to deal with soaring energy prices, Resolution Foundation, August 2022.
15 S Laville, Water bills in England and Wales to rise by £123 on average this year, The Guardian, 30 January 2025.
16 Water bills in Scotland will rise on average by 9.9 per cent. There are no domestic water charges in Northern Ireland.

and vary from company to company. For example, the rise in water bills will reduce the disposable income of households in the 2nd decile of the income distribution by 0.8 per cent but will only reduce incomes in the 9th decile by 0.2 per cent.[17]

FIGURE 5: **April's rise in water bills is significant**

Nominal impact of rise in water and sewerage bills: England and Wales, 2025-26



NOTES: We apply the average 26 per cent increase in water bills to all households in England and Wales and therefore don't capture variation by water company.
SOURCE: RF analysis of DWP, Family Resources Survey using the IPPR Tax-Benefit Model.

Over the following four years there may also be further above-inflation rises, adding at least another 10 per cent real rise.[18] On the other hand, the share of households in England and Wales covered by social tariffs is expected to be boosted from 4 per cent to 9 per cent, but concerns have been raised about whether these schemes – which vary from area to area – are sufficiently accessible and overall this will not greatly change the picture of a big disposable income loss.[19]

Benefits will rise in April, but for many they will fall in real terms this year

Changes in taxes and expenses must be seen in the light of income changes, and April also brings annual rises in many state benefits.

Thanks to the triple lock, the State Pension is rising this April by 4.1 per cent – driven by

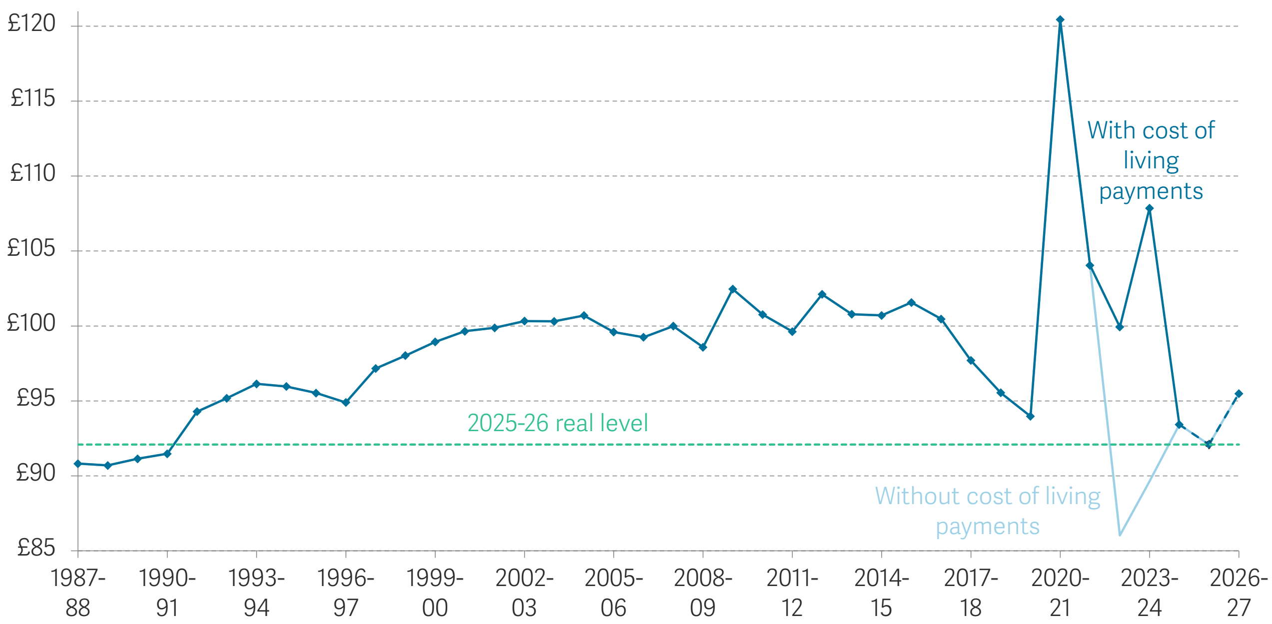
17 We do not assume any changes in consumption levels (which would only be relevant for metered households).
18 E White, Water bills to rise from April with further hikes planned – here's what's happening where you live, MoneySavingExpert, 30 January 2025.
19 Defra Select Committee, published correspondence with the Minister for Water and Flooding, 4 February 2025.

mid-2024 earnings growth – and that's worth around £360 a year for the old pension and £470 for the New State Pension in cash terms.[20] For most pensioner families, this rise will be worth more in real terms than last year's removal of Winter Fuel Payments (e.g. a £200 loss compared to a £280 rise beyond inflation for a single younger pensioner).[21] Pension Credit's minimum guarantee is also rising by 4.1 per cent.

Most non-pensioner benefits, however, will only be rising by 1.7 per cent this year, following last September's inflation figure. This inflation figure was unusually low – driven by volatility in petrol and air fares – compared to the 2.2 per cent inflation in August and 2.3 per cent in October (which featured a 10 per cent rise in the energy price cap). But it is also even lower than the latest rate of 2.8 per cent (February 2025) and a projected rate of 3.2 per cent for 2025-26 as a whole. As Figure 6 shows, this inflation-uprating gap will leave the real value of basic support at its lowest since 1990-91 (if we account for Cost of Living Payments during the last few years of high inflation).

FIGURE 6: **An inflation-uprating mismatch will cut the real value of non-pensioner benefits this year, with basic support falling to its lowest level since 1990-91**

Real weekly value of basic unemployment support: UK



NOTES: Single adult 25+ rates, excluding separate housing support or any deductions. 2022-23 Council Tax Rebate and Energy Bills Support Scheme not included. CPI-adjusted to February 2025 terms. 2025-26 and 2026-27 projections based on OBR Economic and Fiscal Outlook, March 2025.
SOURCE: RF analysis.

20 The New State Pension is available to male pensioners born on or after 6 April 1951, and women born on or after 6 April 1953.
21 Pensioner couples will be most likely to be net winners from this combination. Some single pensioners over 80 may lose £300 in Winter Fuel Payment while only gaining around £210 from the triple lock's impact this year.

This real dip is worsened by the fact that parts of the benefit system will not be going up at all this April: including the benefit cap and, most notably, Local Housing Allowance (LHA), which by default is now permanently frozen. If instead LHA were to remain aligned with the 30th percentile of local rents this year, then last year's rental price growth would point to a rise in the average English LHA of around 9 per cent; this leaves the average LHA recipient with two bedrooms therefore missing out on a boost of £840 this April.[22]

Of course, any fall in the real value of basic benefits this year will be temporary (although not in the case of LHA). The factors that made inflation unusually weak in September 2024 should mechanically boost inflation in September 2025 as they unwind. Q3 2025 inflation is projected to be 3.7 per cent, and – as part of the Government's spring welfare reform package – an above-inflation boost of perhaps 2 percentage points is expected on top of that for April 2026.[23] But temporary real cuts – which were also a big problem during the energy crisis – could be avoided with smarter policy. The experience of the pandemic showed us that DWP can change Universal Credit rates with about a month's notice, and so the uprating each April could use more timely data than September's CPI. Even using October's value would be an improvement, given the quarterly energy price cap timetable. Alternatively, the Government could uprate benefits more than once a year, especially when inflation turns out to be significantly higher than the value used to uprate benefits each April. These structural options should be considered as part of the Government's ongoing Universal Credit review. And we return later to options for short-term changes within 2025-26.

Putting this all together, real incomes are projected to decline in 2025-26, particularly for the poorest

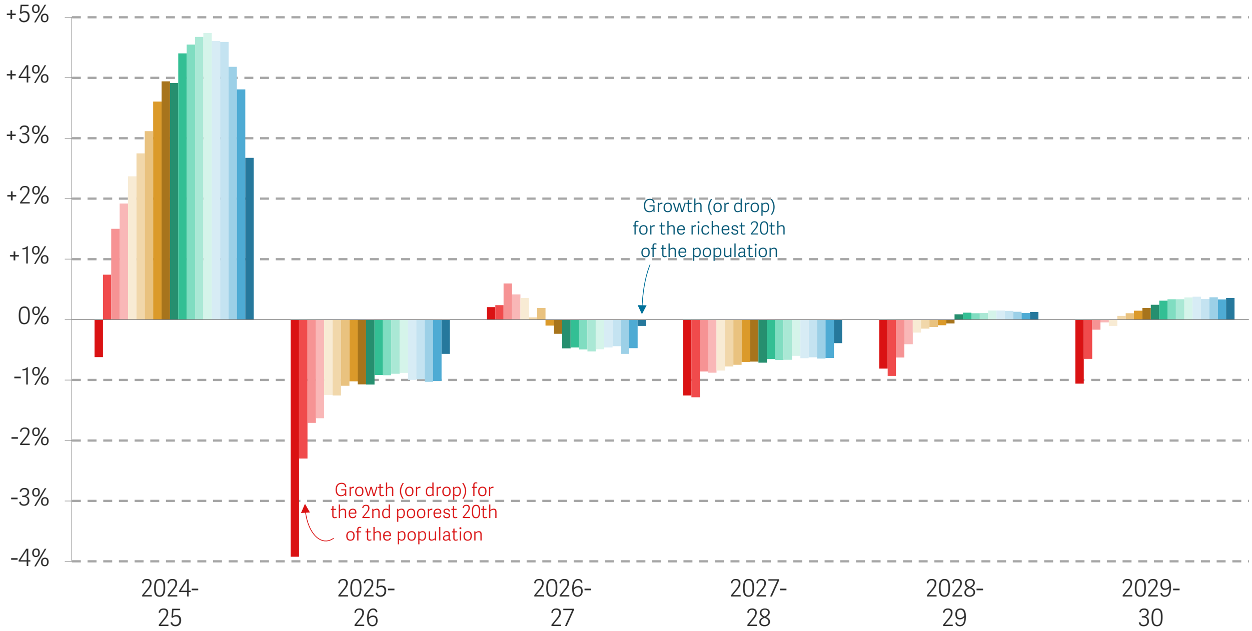
Of course, the outlook for 2025-26 as a whole will depend on a broader range of factors, including overall inflation, housing costs, earnings growth, and employment changes. But at present, our current projections – based on stated tax and benefit policies plus the OBR's economic forecasts published in March – are worrying. As Figure 7 shows, disposable income growth was strong in 2024-25, fuelled by Jeremy Hunt's (arguably unaffordable) cuts in personal National Insurance as well as inflation declining more rapidly than earnings growth. But none of the next five years look nearly as strong, and non-pensioner incomes are projected to decline across the board in 2025-26. The real median non-pensioner household income is projected to fall by 1 per cent (or around £400), while the income of the poorer half may fall by 2 per cent. And the disposable income outlook remains poor for 2026-27 and beyond, despite a small boost for some from next spring's planned UC rebalancing.

22 Analysis based on VOA, Local Housing Allowance (LHA) rates applicable from April 2025 to March 2026, January 2025. Based on unweighted average Category C values across English Broad Rental Market Areas.
23 C Aref-Adib et al., Unsung Britain bears the brunt: Putting the 2025 Spring Statement in context, Resolution Foundation, March 2025.

A number of factors drive these projections for 2025-26. The OBR expects that nominal wage growth will slow to 3.7 per cent, which would be respectable if inflation were at 2 per cent but is poor if inflation averages 3.2 per cent and, given frozen tax thresholds, real post-tax earnings growth will be even weaker. Increased Council Tax and water bills further reduce disposable incomes, as we have set out; while the OBR forecasts rental cost growth of 5.7 per cent and further increases in average mortgage payments of 13.6 per cent, and savings income declines as Bank Rate falls.[24] And non-pensioner benefits will essentially all fall in real terms this year, as noted, given the temporary uprating gap for some elements, permanent freezes for others, and the continued gradual roll-out of policies such as the two-child limit.

FIGURE 7: **Overall, our projection is for real disposable incomes to fall in 2025-26, particularly for the poorest**

Real annual growth in average equivalised household disposable income, after housing costs, by non-pensioner income vigintile: UK



NOTES: The bottom 5 per cent are excluded due to concerns about the reliability of data for this group. Deflated using our after housing costs deflator, based on CPI.
SOURCE: RF projection including use of the IPPR Tax Benefit Model; DWP, Family Resources Survey; ONS, Wealth and Assets Survey; and OBR, Economic and Fiscal Outlook, March 2025.

This non-pensioner outlook for 2025-26 is superficially more pessimistic than the OBR's outlook of 0.9 per cent growth in average Real Household Disposable Income (RHDI) per person.[25] In part, that is because the RHDI outlook is disproportionately driven by non-labour (non-benefit) income, such as imputed rents, landlord profits and

24 To demonstrate the range of uncertainty around private rent cost growth in 2025-26, the OBR has a forecast of 5.7 per cent (including social rents); we use a more conservative figure of 4.7 per cent in our projections (based on 2024-25 wage growth); the latest outturn value is 8.1 per cent (February 2025, ONS); and price growth data for new lets, rather than the average of the entire stock, is as low as 1 per cent for the year to February 2025 (HomeLet Rental Index).

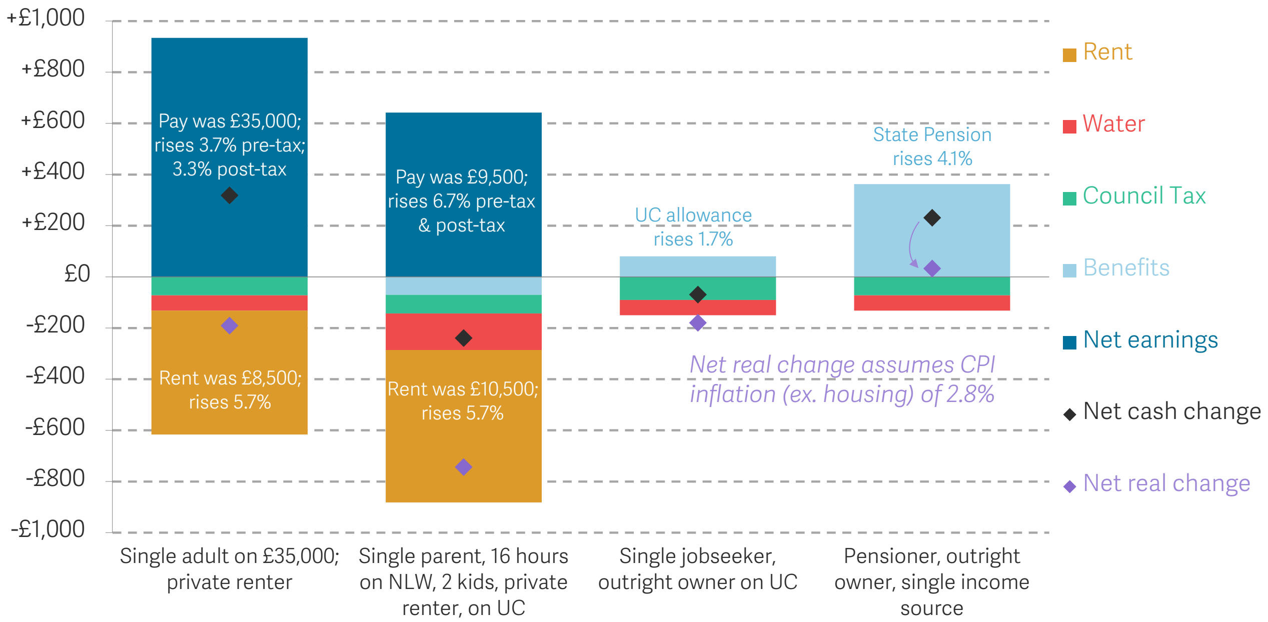
25 In contrast, our nowcast for 2024-25 is even more positive than in the OBR's RHDI data.

other investment income, which is under-reported in survey-based data (on which our projections are built); in some cases excluded from the income definition; or simply less important for lower-income non-pensioner families than for mean income.[26]

The case studies in Figure 8 demonstrate how declines in real disposable incomes may easily occur for many households this year. For example, a single parent working part-time on the National Living Wage may gain £600 post-tax from this year's 6.7 per cent wage floor rise, but after UC tapering, the real benefit dip, water, Council Tax and private rent increases, they would be £200 worse off in cash terms and over £700 worse off in real terms. Similarly, an illustrative 3.7 per cent pay rise for a fairly typical earner on £35,000 – worth £900 after tax – would be mostly wiped out in cash terms (falling to £300) by a 5.7 per cent rise in private rents plus rising Council Tax and water bills; and that income change would drop to a £200 real fall once we account for projected non-housing inflation of around 2.8 per cent.

FIGURE 8: **Simple case studies show how rising unavoidable costs will cancel out many income increases, and back up projections of falling real disposable incomes**

Case studies of projected nominal and real income changes between 2024-25 and 2025-26: England



NOTES: Based on the DWP's 'after housing costs' disposable income definition. Real change calculated using a deflator that excludes rents and water costs. 2025-26 changes are consistent with the OBR's March Outlook where possible. All are assumed to pay the average Band C Council Tax rate with a Single Person's Discount, with the single jobseeker receiving Council Tax Support but this being cut from 80% to 75% in 2025. All pay Severn Trent Water single occupancy rates except the parent. Rents set at p30 for one or two beds as appropriate. Pension contributions not modelled.
SOURCE: RF analysis.

26 P Matejic, Spot the difference: why do JRF and OBR forecasts for incomes differ?, JRF, March 2025.

This gloomy outlook underlines why the Government must continue its focus on boosting productivity, ensuring shared growth, and making housing more affordable. But, given the Government's limited ability to change these in the short-term, as well as continuing concern about post-pandemic deprivation levels, consideration should also be given to boosting incomes for poorer households within 2025-26. Given the mismatch between the expected 3.2 per cent inflation in 2025-26 and the 1.7 per cent rise in working-age benefits, there is a clear case for the Government to bring forward spring 2026's above-inflation boost to (say) October 2025. Such a move would help slightly mitigate the worrying overall outlook for household incomes this year, at a one-off cost of around £400 million. Additionally, the upcoming Child Poverty Strategy will need to be ambitious – we have suggested scrapping the two-child limit and benefit cap, relinking LHAs and extending Free School Meals – and begin making a difference to family income levels as soon as possible.[27]

27 A Clegg & A Corlett, Turning the tide: What it will take to reduce child poverty in the UK, Resolution Foundation, February 2025.

Annex

Data citations

- Family Resources Survey (series page here):
    - Department for Work and Pensions, NatCen Social Research. (2021). Family Resources Survey. [data series]. 4th Release. UK Data Service. SN: 200017, DOI: http://doi.org/10.5255/UKDA-Series-200017
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    - Department for Work and Pensions. (2021). Households Below Average Income. [data series]. 3rd Release. UK Data Service. SN: 2000022, DOI: http://doi.org/10.5255/UKDA-Series-2000022
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    - Office for National Statistics, Social Survey Division. (2025). Wealth and Assets Survey, Waves 1-5 and Rounds 5-8, 2006-2022. [data collection]. 19th Edition. UK Data Service. SN: 7215, DOI: http://doi.org/10.5255/UKDA-SN-7215-19

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