

# Gross Disposable Household Income (GDHI), 2020

Gross Disposable Household Income 2020 was released by ONS on 13<sup>th</sup> October 2022. Data for 2021 will be released in Autumn 2023.

**NOTE:** within this bulletin 'Kent' refers to the Kent County Council (KCC) area which excludes Medway.

## Further Information

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**This bulletin presents the latest Gross Disposable Household Income (GDHI) estimates published by the Office for National Statistics in 2022. The most recent data is for the year 2020 and a timeseries from 1997 is presented. The GDHI for Kent residents is compared to the regional and national average, along with other areas in the South East.**

## Summary

- In Kent in 2020 the total Gross Disposable Household Income (GDHI) was £36,683 (million). This has increased by 0.4% since 2019 and by 14.3% since 2015.
- Total GDHI in Kent has grown at a slightly faster rate in Kent than regionally and nationally.
- Maidstone had the highest total GDHI in Kent in 2020 (£3,990m).
- GDHI per head in Kent was £22,456 in 2020, below the regional average but higher than the national average.
- Sevenoaks had the highest GDHI per head in Kent (£30,816)
- GDHI per head fell between 2019 and 2020 in 6 Kent districts.

## Introduction

Gross disposable household income (GDHI) represents the amount of money individuals have available to spend on goods and services, to save or invest, after taxes, National Insurance, pension contributions and interest have been paid.

Data used in the production of these estimates comes from a range of sources (e.g., Her Majesty's Revenue and Customs (HMRC) and the Department for Work & Pensions (DWP). Information on the methodology used by the Office for National Statistics to calculate GDHI can be found on their [Regional gross disposable household income](#) webpage .

Gross disposable household income estimates are produced on a residence basis. This means that incomes of individuals are allocated to the area in which they live.

The latest estimates are at current basic prices and do not allow for changes in prices over time (inflation) or differences in regional price levels (purchasing power).

This bulletin presents total GDHI and GDHI per head of population for Kent and its 12 local authority districts. Statistics for the South East Region and England are presented for comparison.

The figures are provisional and the whole series is subject to later revision by the Office for National Statistics.

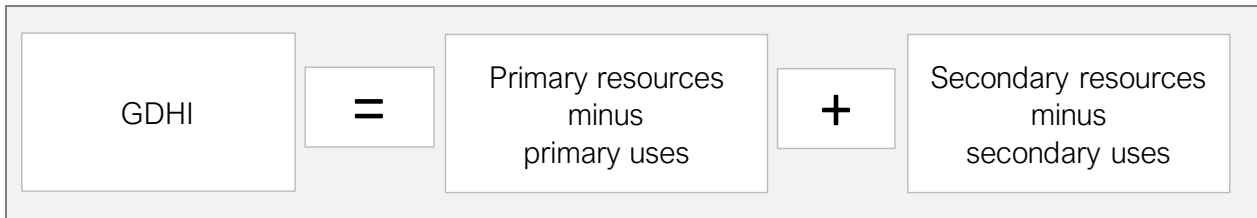
The 2021 estimates of gross disposable household income are due for release in Autumn 2023.

## Gross disposable household income

Gross disposable household income (GDHI) is the amount of money that all of the individuals in the household sector have available for spending or saving after income distribution measures (for example, taxes, social contributions and benefits) have taken effect.

GDHI estimates relate to totals for all individuals within an area rather than to an average household or family unit. The household sector comprises all individuals in an economy, including people living in traditional households as well as those living in institutions such as retirement homes and prisons.

GDHI is calculated by adding the balance of primary income (primary resources minus primary uses) and the balance of secondary income (secondary resources minus secondary uses). Resources are money coming in (e.g. earnings, income from assets) and uses are money going out (e.g. taxes, pension contributions, interest on property loans, land rent).



## Components of gross disposable household income

The components of GDHI are divided into two categories – Primary resources and uses and Secondary resources and uses.

**Primary resources** include:

- **Gross operating surplus** - the household sector account relates to the household sector's rental income from buildings, including the imputed rental of owner-occupier dwellings.
- **Mixed income** - mainly comprising income from self employment
- **Compensation of employees** - the remuneration payable by an employer to an employee in return for the services of labour. It includes wages and salaries in cash or income in kind (e.g. free board and lodging) and the social contributions (actual or imputed) paid by employers for the benefit of their employees (e.g. social security). Employers' social contributions are regarded as a part of employees' remuneration, although not paid to the employee directly. They may be actual or imputed and secure entitlements for the employee to social benefits
- **Property income received** - income from the ownership of financial assets and tangible non produced assets (land and sub-soil assets)

**Primary uses** include just one component:

- **Property income paid** - comprises interest (paid on consumer or housing loans) and rent on land.

**Secondary resources** include two sub-components:

- **Imputed social contributions** - those paid directly by employers to their current employees and/or former employees, as well as other eligible persons. Payments are made directly to the entitled individuals without involving a social security fund, insurance enterprise, autonomous pension fund or the like. Social benefits other than social transfers in kind are divided into four sub-components: social security benefits in cash, privately funded benefits, unfunded employee social benefits and social assistance in cash.
- **Other current transfers received** - these are unrequited payments, with nothing received in exchange. In the household sector this comprises non-life insurance claims and miscellaneous current transfers.

**Secondary uses** include three sub-components:

- **Current taxes on income and wealth** - compulsory, unrequited payments made by the household sector to the government sector and are sub-divided into taxes on income and other current taxes
- **Social contributions/social benefits paid** - made by individuals to social insurance schemes to make provision for social benefits (for example, State Pension).
- **Other current transfers** - on the uses side of the allocation of secondary income account are sub-divided into non-life insurance premiums and miscellaneous current transfers.

## Total GDHI

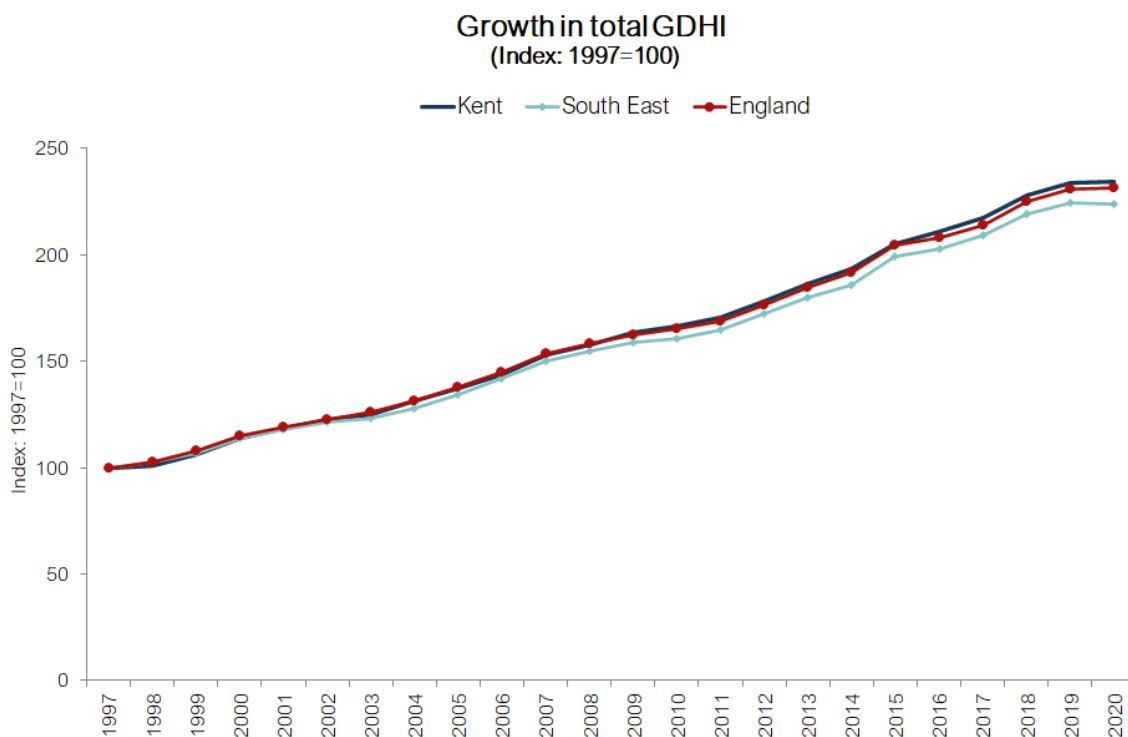
The total disposable household income for Kent residents in 2020 was £35,683 million and accounts for 2.9% of the total national GDHI. Over the last year Kent saw an increase in total disposable income slightly above the national increase of 0.2%. Overall in the South East GDHI fell by 0.5%.

Table 1 shows the total GDHI in Kent, the South East and England as a whole.

**Table 1: Total GDHI (£million)**

2020	Total GDHI (£ million)	% Share of total England GDHI	Total GDHI 1 year % change 2019-2020	Total GDHI 5 year % change 2015-2020
Kent	35,683	2.9%	0.4%	14.3%
Medway	5,580	0.4%	1.2%	13.8%
Kent & Medway	41,263	3.3%	0.5%	14.2%
South East	226,291	18.2%	-0.5%	12.4%
England	1,241,970	100%	0.2%	13.4%

Total GDHI has grown steadily since 1997. Overall Kent total GDHI has grown at a slightly faster rate than seen regionally and nationally.

**Chart 1: Growth in total GDHI (Index 1997=100).**


Source: ONS Regional Accounts  
Presented by: Kent Analytics, Kent County Council

Maidstone (£3,990 million) and Sevenoaks (£3,741 million) districts had the highest total GDHI in Kent accounting for over a fifth of the total GDHI in Kent (21.7%).

The lowest GDHI was in Gravesham (£2,252 million).

All Kent districts saw an increase in GDHI over recent years, however over the last year districts within the west of the county have seen GDHI fall slightly.

Over the last year Thanet saw the highest percentage growth in total GDHI (+1.8%).  
Dartford saw the biggest five year percentage increase increasing by 20.2% since 2015.

Sevenoaks saw a significantly lower five-year growth than other districts in Kent with GDHI increasing by 4.5%.

**Table 2: Total GDHI in Kent districts**

2020	Total GDHI (£ million)	% Share of total Kent GDHI	Total GDHI 1 year % change 2019-2020	Total GDHI 5 year % change 2015-2020
Ashford	2,867	8.0%	1.3%	14.5%
Canterbury	3,160	8.9%	1.3%	14.3%
Dartford	2,425	6.8%	1.3%	20.2%
Dover	2,391	6.7%	0.5%	14.8%
Folkestone & Hythe	2,349	6.6%	0.7%	11.0%
Gravesham	2,252	6.3%	0.8%	19.2%
Maidstone	3,990	11.2%	0.5%	17.5%
Sevenoaks	3,741	10.5%	-0.9%	4.5%
Swale	3,110	8.7%	0.2%	18.7%
Thanet	2,762	7.7%	1.8%	14.8%
Tonbridge & Malling	3,285	9.2%	-0.3%	13.9%
Tunbridge Wells	3,353	9.4%	-1.3%	13.3%
<b>Kent</b>	<b>35,683</b>	<b>100%</b>	<b>0.4%</b>	<b>14.3%</b>

## GDHI per head

By calculating GDHI per head of population this enables us to compare areas of differing size.

Table 3 shows the GDHI per head for Kent, the South East and England in 2020. GDHI per head in Kent was higher than was seen nationally but lower than the regional estimate for the South East.

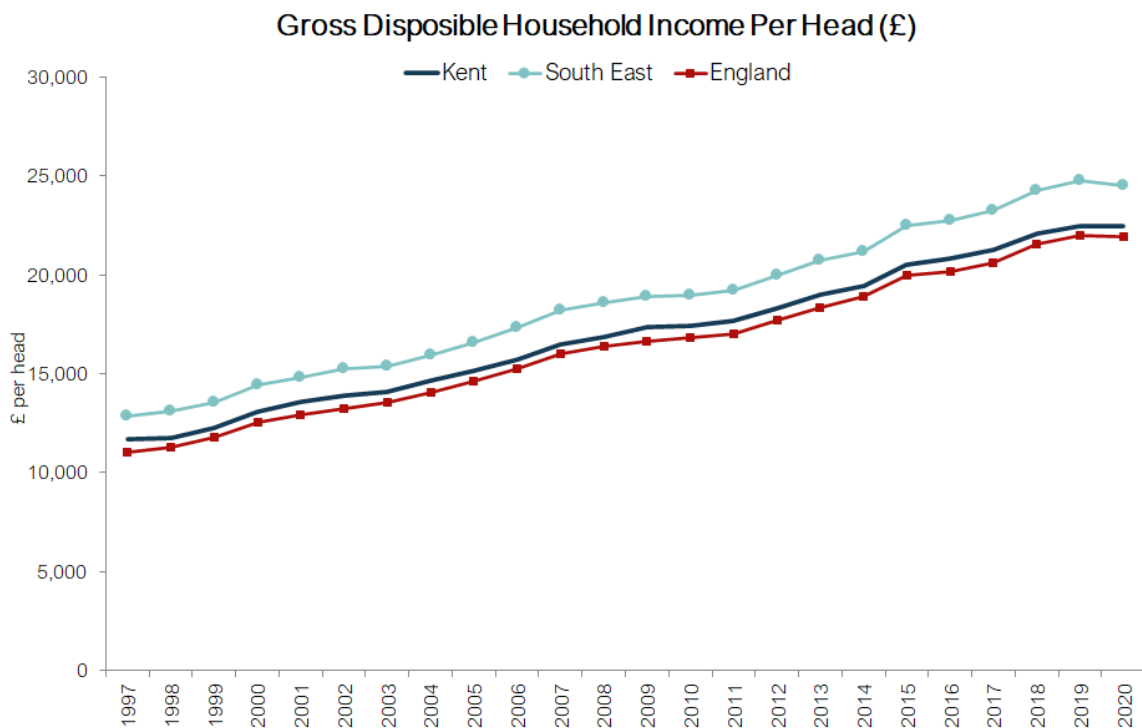
Over the last year Kent saw a fall in GDHI per head (-0.1%). It also fell nationally (-0.2%) and regionally (-0.9%) but at a slightly higher rate.

**Table 3: GDHI per head**

2020	GDHI per head (£)	GDHI per head 1 year £ change 2019-2020	GDHI per head 1 year % change 2019-2020	GDHI per head 5 year £ change 2015-2020	GDHI per head 5 year % change 2015-2020
Kent	22,456	-18	-0.1%	1,960	9.6%
Medway	19,988	192	1.0%	2,172	12.2%
Kent & Medway	22,087	14	0.1%	2,001	10.0%
South East	24,551	-211	-0.9%	2,056	9.1%
England	21,962	-54	-0.2%	1,965	9.8%

Overall GDHI per head has grown steadily. Kent is always slightly below the regional average but always higher than is seen nationally.

**Chart 2: GDHI per head, 1997 to 2017**



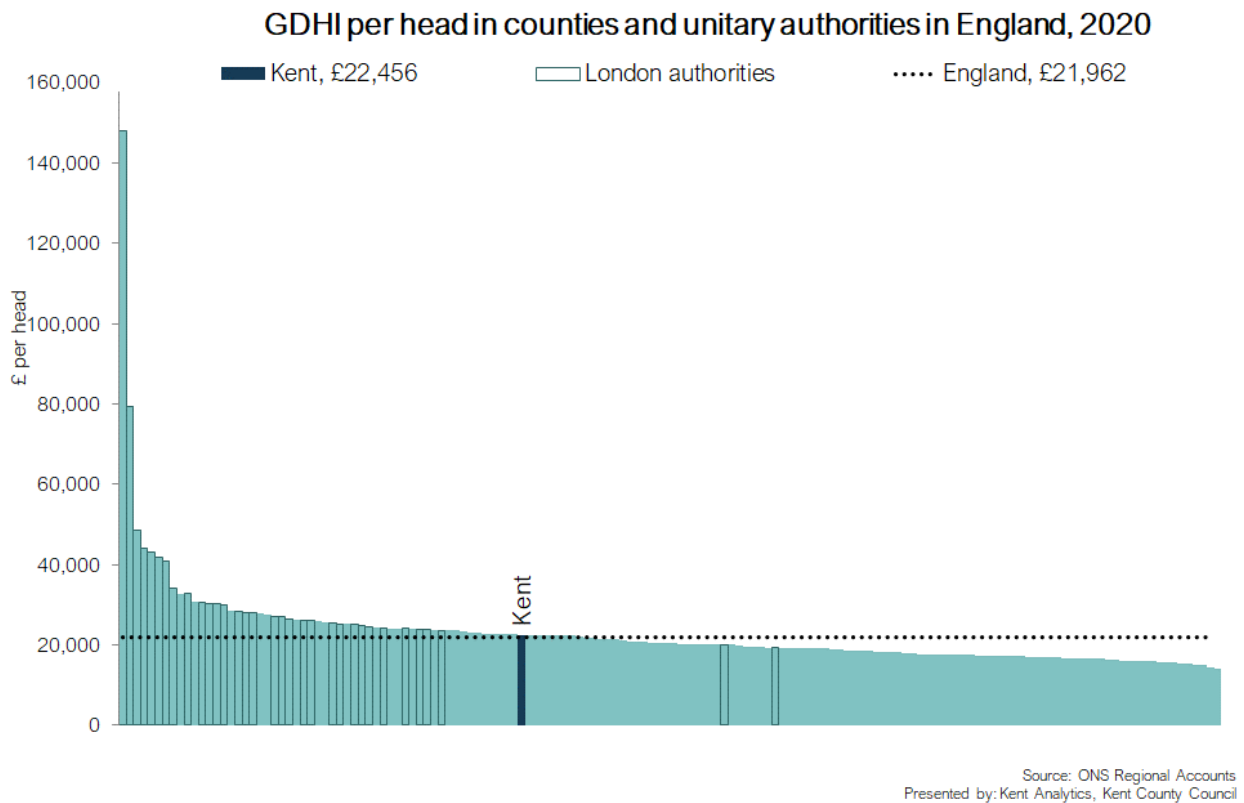
Source: ONS Regional Accounts  
Presented by: Kent Analytics, Kent County Council

Chart 3 shows Kent's position in relation to other counties and unitary authorities in England in 2020.

Three quarters of the top 20% of authorities with the highest GDHI per head are authorities within the London region. The highest GDHI per head was seen in City of London (£147,813 per person). This is significantly higher than anywhere else in England, due to the relatively small resident population. In terms of total GDHI City of London has the 4<sup>th</sup> lowest total GDHI in England.

Kent compares reasonably well to other counties and unitary authorities having the 57<sup>th</sup> highest GDHI per head out of 152 authorities in the country.

### Chart 3: GDHI per head in county and unitary authorities





**Table 4: GDHI per head in Kent districts**

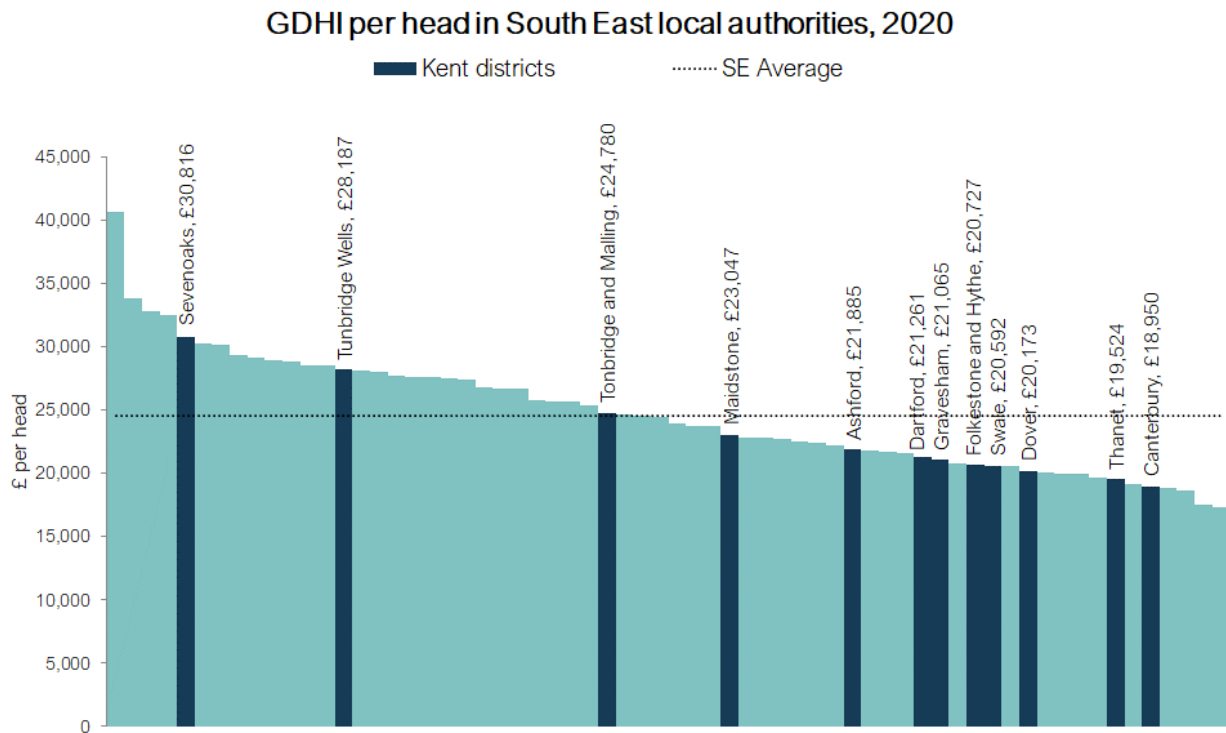
2020	GDHI per head (£)	GDHI per head 1 year £ change 2019-2020	GDHI per head 1 year % change 2019-2020	GDHI per head 5 year £ change 2015-2020	GDHI per head 5 year % change 2015-2020
Ashford	21,885	112	0.5%	1,700	8.4%
Canterbury	18,950	84	0.4%	1,635	9.4%
Dartford	21,261	-4	0.0%	1,767	9.1%
Dover	20,173	30	0.1%	1,816	9.9%
Folkestone & Hythe	20,727	85	0.4%	1,466	7.6%
Gravesham	21,065	178	0.9%	3,190	17.8%
Maidstone	23,047	-61	-0.3%	2,339	11.3%
Sevenoaks	30,816	-439	-1.4%	528	1.7%
Swale	20,592	-87	-0.4%	2,204	12.0%
Thanet	19,524	415	2.2%	2,325	13.5%
Tonbridge & Malling	24,780	-153	-0.6%	1,851	8.1%
Tunbridge Wells	28,187	-421	-1.5%	2,803	11.0%
<b>Kent</b>	<b>22,456</b>	<b>-18</b>	<b>-0.1%</b>	<b>1,960</b>	<b>9.6%</b>

Chart 4 overleaf shows the position of Kent districts compared to other authorities in the South East region.

Sevenoaks was the only Kent district to be within the top 20% of authorities in the South East with the highest GDHI per head, ranking 5<sup>th</sup> out of 64 South East local authorities. Three Kent districts (Dover, Thanet, and Canterbury) were within the 20% with the lowest disposable income per person.

Three districts (Sevenoaks, Tunbridge Wells and Tonbridge & Malling) had GDHI per person above the South East average. Canterbury had the fifth lowest GDHI per head in the region.

**Chart 4: GDHI per head in South East local authorities**



Source: ONS Regional Accounts  
Presented by: Kent Analytics, Kent County Council

## Components of GDHI

GDHI can be broken down into its component parts, showing household income and outgoings. These are used to calculate the total GDHI.

Income is separated into primary and secondary resources.

Primary resources includes income from property rental, income from self employment, income from employment and income from assets such as land.

Secondary resources includes income from benefits and miscellaneous payments.

Outgoings are also separated into two uses.

Primary uses includes interest on consumer or housing loans and rent on land.

Secondary uses includes taxes on income, social contributions and miscellaneous payments.

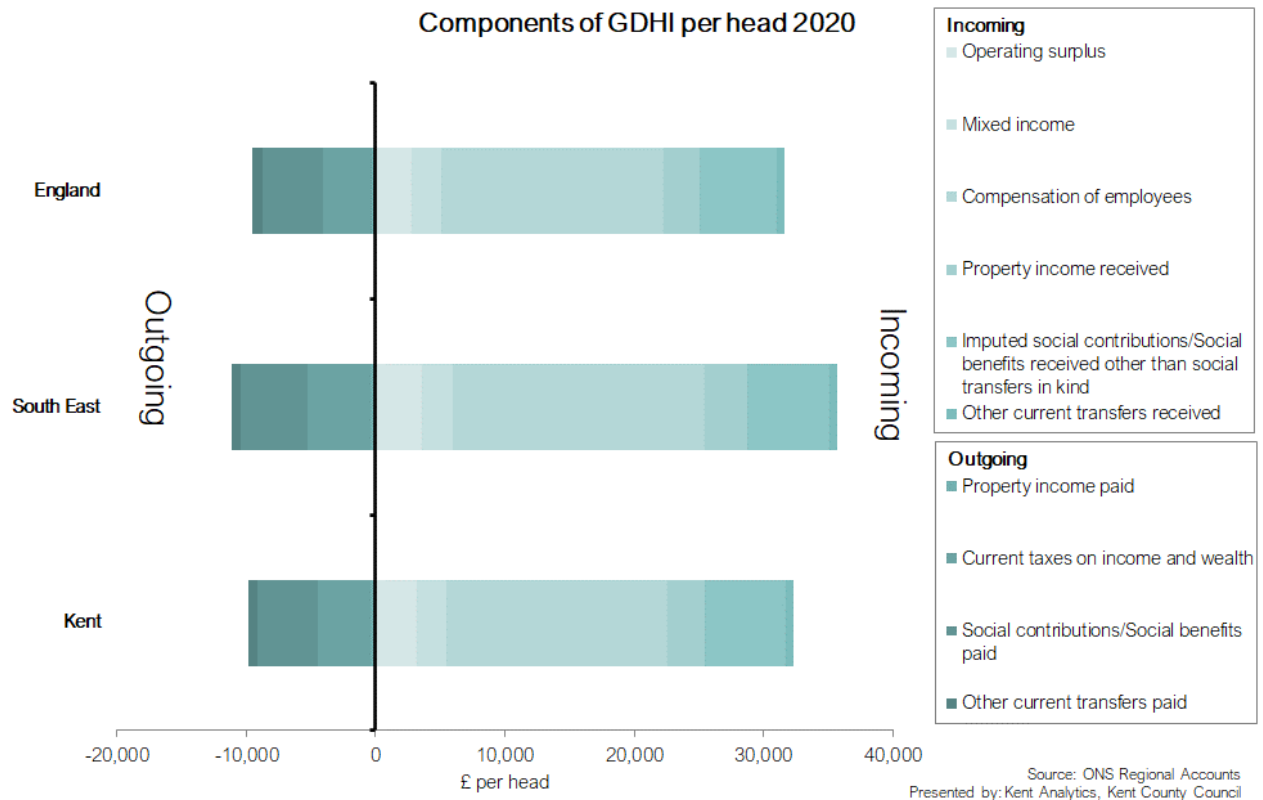
Table 5 shows the total monetary components of gross disposable household income of residents in Kent for 2020.

**Table 5: Components of GDHI in Kent**

Kent 2020	Resource/use	Component	£ (m)	£ per head
Incoming	Primary Resources	Operating surplus	5,104	3,212
		Mixed income	3,626	2,282
		Compensation of employees	27,109	17,060
		Property income received	4,592	2,889
	Secondary Resources	Imputed social contributions/Social benefits received other than social transfers in kind	10,039	6,317
		Other current transfers received	888	559
Outgoing	Primary uses	Property income paid	593	373
	Secondary uses	Current taxes on income and wealth	6,498	4,089
		Social contributions/Social benefits paid	7,408	4,662
		Other current transfers paid	1,176	740
	<b>Total</b>	<b>Disposable income</b>	<b>35,608</b>	<b>22,515</b>

Chart 5 overleaf shows that Kent had a slightly higher income in 2020 than was seen nationally (2.1% higher) but was lower than the South East average (10.5% lower). While the South East total income was higher, outgoings were also higher than seen in Kent.

**Chart 5: Components of GDHI per head**



## Related documents

Further information on a wide range of economic indicators can be found on our [Economy & Employment](#) webpages.