

Table 107 Distribution of mortgage interest tax relief by income band

Income bands	Cost of mortgage tax relief (£ million) (A)										Numbers receiving tax relief (000s) (B)									
	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00
£0-5,000	270	260	340	310	310	190	170	220	140	90	490	620	840	840	1,090	980	940	1,020	990	750
£5-10,000	640	420	520	420	360	280	210	210	140	110	1,050	850	1,130	1,120	1,250	1,260	1,160	990	950	970
£10-15,000	1,520	1,170	1,360	1,050	770	550	480	540	300	230	2,060	1,920	2,670	2,540	2,320	2,200	2,110	2,190	1,740	1570
£15-20,000	1,670	1,450	1,340	1,050	770	590	550	520	360	310	2,110	2,180	2,400	2,330	2,150	2,210	2,370	2,020	2,070	2,090
£20-25,000	1,240	1,120	600	560	520	440	360	460	310	310	1,530	1,600	1,050	1,220	1,360	1,590	1,520	1,730	1,700	2,010
£25-30,000	750	590	300	260	280	260	260	280	220	200	850	870	510	570	720	900	1,040	1,030	1,160	1,300
£30-40,000	770	590	370	320	260	210	200	250	240	180	710	850	610	640	650	740	810	920	1,190	1,130
£40,000 +	840	500	370	330	230	180	170	220	200	170	600	710	590	640	560	620	650	800	1,000	1,070

Table 107 (continued) Distribution of mortgage interest tax relief by income band

Income bands	Average tax relief (£ per annum) (A/B)										Percentage of total tax relief by income band									
	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00	1990/91	1991/92	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99	1999/00
£0-5,000	550	430	410	370	290	200	180	220	150	130	3.5	4.3	6.5	7.2	8.9	7	7.1	8.1	7.3	5.6
£5-10,000	610	490	460	380	290	220	180	220	150	120	8.3	6.9	10	9.8	10.3	10.4	8.8	7.8	7.3	6.9
£10-15,000	740	610	510	410	330	250	220	240	160	140	19.7	19.2	26.2	24.4	22	20.4	20	20	15.7	14.4
£15-20,000	800	660	560	450	360	260	230	260	180	150	21.7	23.8	25.8	24.4	22	21.9	22.9	19.3	18.8	19.4
£20-25,000	810	700	570	460	380	270	240	270	180	150	16.1	18.4	11.5	13	14.9	16.3	15	17	16.2	19.4
£25-30,000	880	680	590	460	390	290	250	270	190	160	9.7	9.7	5.8	6	8	9.6	10.8	10.4	11.5	12.5
£30-40,000	1,090	690	610	500	410	290	250	280	200	160	10	9.7	7.1	7.4	7.4	7.8	8.3	9.3	12.6	11.3
£40,000 +	1,400	700	630	510	400	300	260	280	200	160	10.9	8.2	7.1	7.7	6.6	6.7	7.1	8.1	10.5	10.6

Sources: Inland Revenue Statistics, Parliamentary Questions 12/7/93 and 2/11/93.

Note: The numbers receiving relief are defined as the number of tax units.