

# Appendix to Where is the Middle Class? Evidence from 60 million English Death and Probate Records, 1892-1992

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## 1 Examples of the Archival Source Material

LOCKETT John of 1 Bath-street Burslem Staffordshire leather cutter died 13 November 1893  
 Probate Lichfield 21 December to Mary Lockett widow Effects £148 6s. 7d.  
 ASTON Alfred Charles of 3 St. Annes Road Willenhall Staffordshire died 20 August 1906 Probate  
 Birmingham 19 October to James Henry Edwards floor moulder and Joseph Price production  
 controller. £1772.  
 LICCINS Edward of 150 Whitmore-park Holbrooks-lane Coventry died 19 April 1929 Probate  
 Birmingham 8 June to Maria Liggins widow. Effects £48 8s.  
 KNEEBONE Julia of 89 Meneage-street Helston Cornwall widow died 12 May 1934 Administration  
 Bodmin 18 June to Harold Dennis Kneebone hotel proprietor. Effects £86 Is. 7d.  
 ALLIX Elizabeth Barbara of 4 Hanover Court Hanover-street London W.1 spinster died 19 April  
 1945 Probate Llandudno 28 August' to Martins Bank Limited Effects £53380 Is. 3d.  
 LACEY John Ethelbert of 35 Wynfield-road Leicester died 30 November 1952 Probate Leicester 27  
 January to Midland Bank Executor and Trustee Company Limited. Effects £6883 0s. 2d  
 KEAM John Arnold of 42 Berkeley Avenue Barklngsldc Ilford Essex died 19 August 1961 at Da-  
 genham Hospital Essex Administration London 5 February to Agnes Alice Keam widow. Effects  
 £3542 12s. 6d.  
 BECKHAM, Ronald Arthur of 117 Halfway Rd Sheerness Kent died 1 May 1975 Administration  
 Brighton 18 June £3179 750519140E  
 BECKHAM, Robinson of 58 Woodside Barnard Castle County Durham died 10 July 1980 Probate  
 Newcastle-upon-Tyne 17 October £24275 802403103M

Figure 1.1: Examples of Entries, 1890s-1990s

**SICH** Francis of Corney House Chiswick **Middlesex** died 13 February 1912 Probate **London** 20 March to Alexander Sich Alfred Sich and George Sich brewers. Effects £118107 1s. 3d.

viscount

**PORTMAN** the right honourable Gerald Berkeley seventh of The Manor Healing **Lincolnshire** died 3 September 1948 Probate (limited to settled land) **London** 23 April to the honourable Ian Leslie Melville banker and the most noble Edward William Spencer K.G. duke of Devonshire. Effects £4249000. Former Grant P.R. 21 February 1949.

**VANDERVELL** Guy Anthony of Brockhurst Park Stoke Poges **Buckinghamshire** and of 24 Sloane Avenue **London S.W.3** died 10 March 1987 at 18 Bryanston Square London W.1 Probate **London** 14 April to Gerard Wilfred White and Rudolph Edgar Francis de Trafford bankers and Joseph Leonard Reed solicitor. £10950148. Memorandum of Order dated 21 June 1988 under Section 28 of the Matrimonial Causes Act 1965 Annexed to Will.

**BERRY, Benjamin** of 3 Old Bank Ripponden nr Halifax West **Yorks** died 24 March 1953 Probate Leeds 22 April £821305196c

**BAMBRIDGE, Elsie** of Wimpole Hall Arrington Royston **Herts** died 23 May 1976 Probate **London** 27 October £1600896 760119907N

**ELLERMAN** C.H. sir John Reeves baronet of 1 South Audley-street **Middlesex** died 16 July 1933 at Hotel Royal Dieppe France Probate **London** 12 August to Frederick George Burt secretary and sir John Reeves Ellerman baronet. Effects £17224425 3s. 8d. Resworn £25817786 11s. 8d.

**VERNON** Thomas Thorneycroft of Shotwick Park near **Chester** died 24 January 1919 Probate **London** 5 April to John Herbert Vernon flour miller Thomas Cooper bank manager and Elizabeth Cooper Vernon spinster. Effects £324388 12s. 11d.

**CAYZER** sir Charles William of St. Lawrence Hall **Isle of Wight** of Gartmore **North Britain** and of 109 Hope-street **Glasgow** baronet died 28 September 1916 at Gartmore Probate **London** 24 January to August Bernard Tellefsen Cayzer and Herbert Robin Cayzer shipowners Admiral sir John Rushworth Jellicoe G.C.B. O.M. G.C.V.O. first sea lord of the Admiralty and Robert Alexander Hill solicitor. Effects £2204148 9s. 3d. Further Grant 3 October 1917.

**CAYZER** sir Charles William of St. Lawrence Hall **Isle of Wight** of Gartmore **North Britain** and of 109 Hope-street **Glasgow** baronet died 28 September 1916 at Gartmore Probate **London** 3 October to Harold Stanley Cayzer shipowner. Effects £1946676 11s. 7d. Former Grant January 1917.

**SICH** Francis of Corney House Chiswick **Middlesex** died 13 February 1912 Probate **London** 20 March to Alexander Sich Alfred Sich and George Sich brewers. Effects £118107 1s. 3d.

Figure 1.2: Examples of Problematic and unusually rich Entries

## 2 Lorenz Curves of English Wealth

Figure 2.1 reports Lorenz Curves, by period for English wealth for all decedents over 20 (a) and for wealth-holders only (b). Consistently the Lorenz curves shift over time towards the line of perfect equality. As with the earlier share calculations, the vast majority of the distributive gains from the dilution of the extreme concentration of elite wealth in the 1890s and 1900s are the wealth-holding class above the median English. The Lorenz curves reveal 3 phases in the Great Equalization of the English Wealth distribution: A slow but persistent movement towards greater equality 1892 to 1945 followed by two great leaps, from the 1950/60s to the 70/80s.<sup>1</sup>

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<sup>1</sup>The results for the 1980s are not reported for all because the banding problem (discussed in the appendix) prevent accurate estimates of the wealth distribution. However by discarding the banded estimates and assuming that the remaining are a unbiased sample the Lorenz curve in figure 2.1 (b) can be estimated. Of course, caution should be exercised before over-interpreting these estimates.

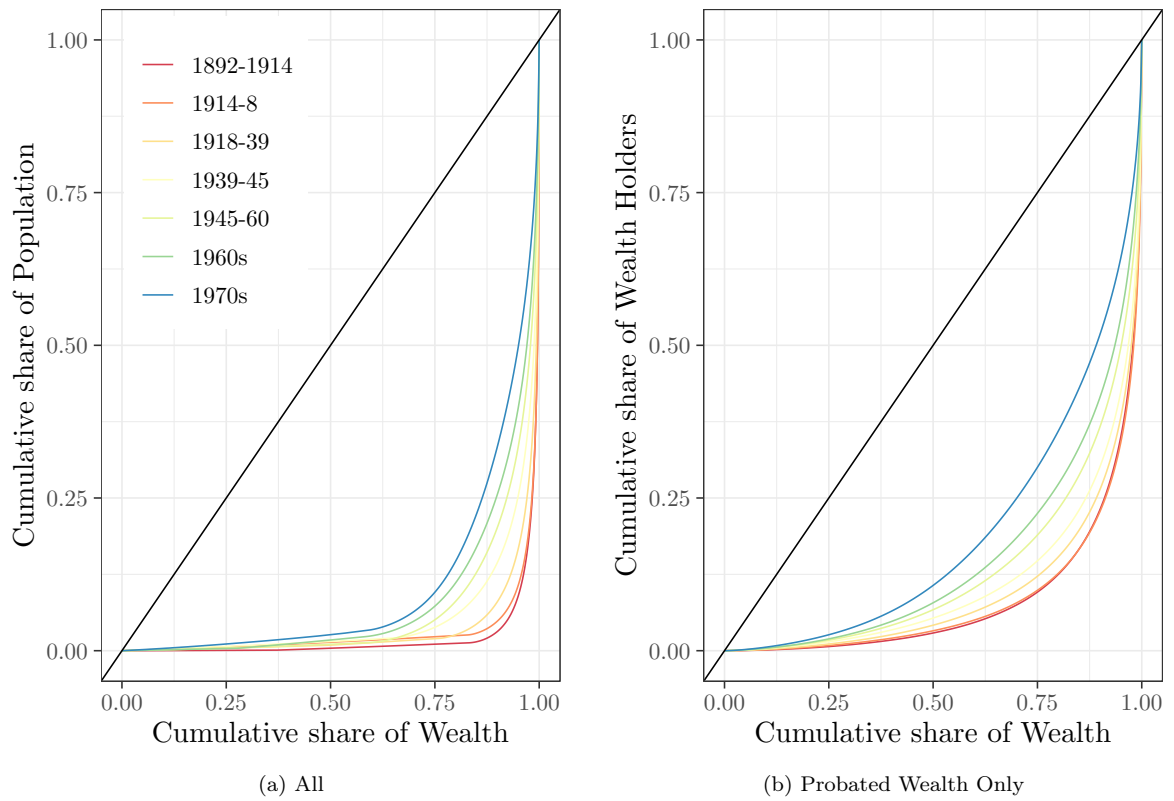
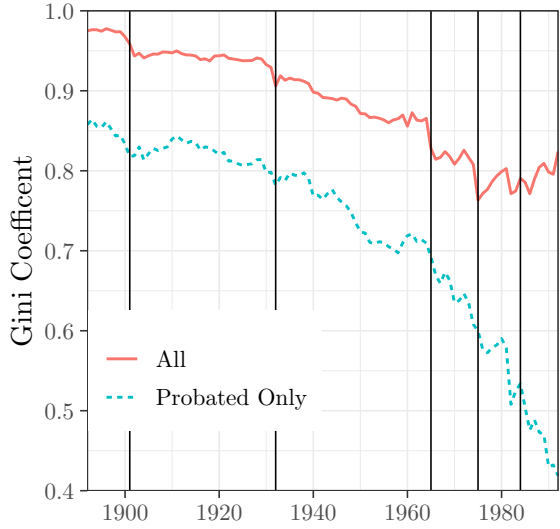


Figure 2.1: Lorenz Curves for Real Wealth, England, 1892-1992

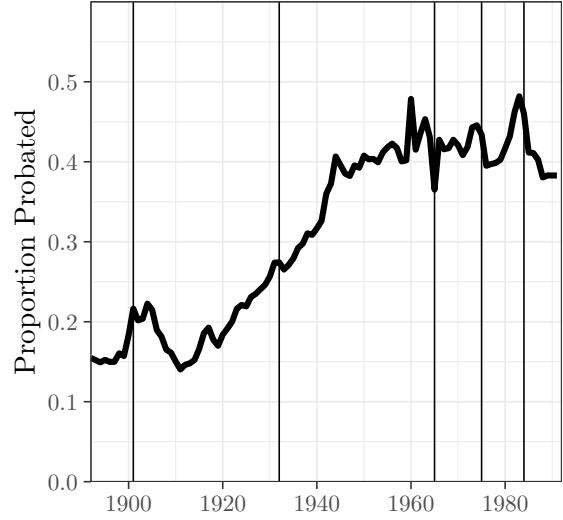
### 3 Structural Breaks in Inequality from Changes in the Probate Threshold

The population requiring probate changed over time. Are the changes in the probate threshold, reported in table 1 in the main paper, associated with structural breaks in the measures of wealth inequality reported in this paper? Figure 3.1 reports the principle results for the PPR Calendar individual level data, with lines overlaid indicating the years when the probate threshold was revised upwards (1901, 1932, 1965, 1975 and 1984). There are substantial fluctuations in the calculation of overall inequality associated with the changes in the threshold. For all years; 1901, 1932, 1965, 1975 and 1984, the changes in the probate threshold are associated with sudden large drops in the 'All' Gini coefficient (this measure includes the excluded, zero-wealth population). However, the trends in all either measures of inequality preexist, and continue, after the probate threshold changes for all years.

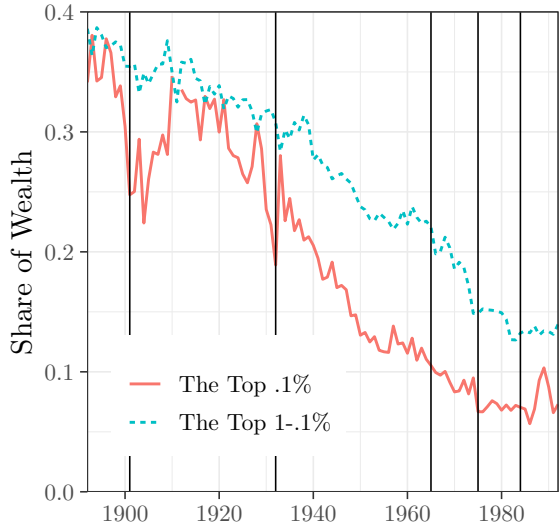
Is the trend in 'All' inequality, as measured by the Gini Coefficient, biased by the changing minimum probate level? To test this, I calculated two Gini coefficients using alternative consistent threshold values for the minimum estate requiring probate. Figure 3.2a reports the nominal and real probate thresholds, 1892-2020. Figure 3.2b reports Gini coefficients using real probate thresholds of £5,000 and £9,000 (in 2015 pounds) for all sample years. where this new minimum threshold was above the minimum observed (to 1960 for the £5,000 cut-off and to 1980 for the £9,000 cut-off). Both Ginis report a consistent, secular decline from the 1890s to the second half of the 20th century. This emphasizes that the decline in inequality as described by the PPR Calendar is not an artifact of the changing probate threshold. The estimates for all measures of inequality are broadly consistent across the years where the probate threshold changed. The movements are secular changes, not driven by changing levels of selection.



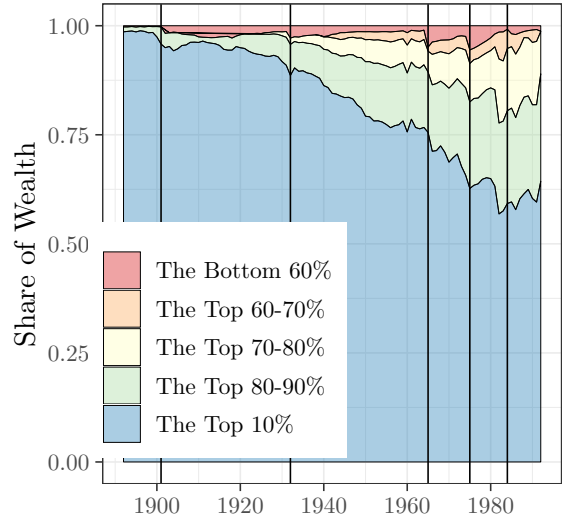
(a) Gini



(b) Proportion Probated

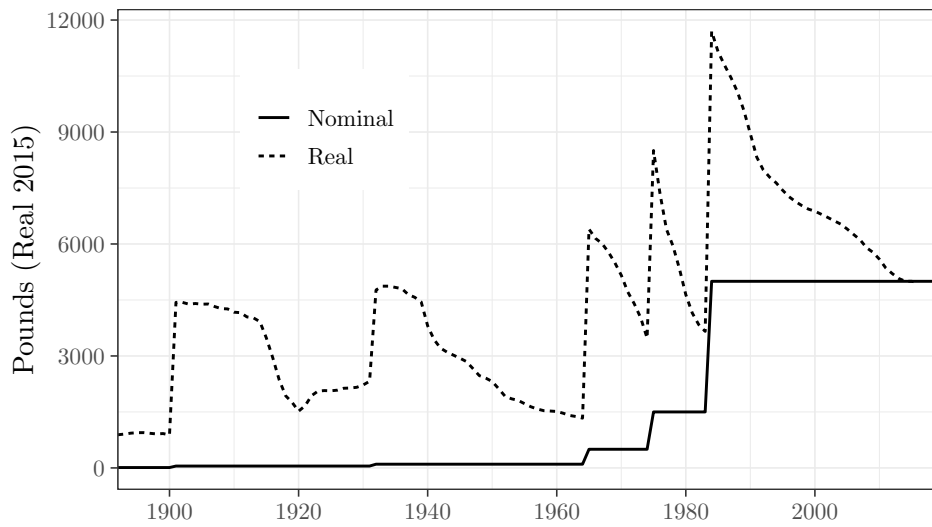


(c) The Top 1%

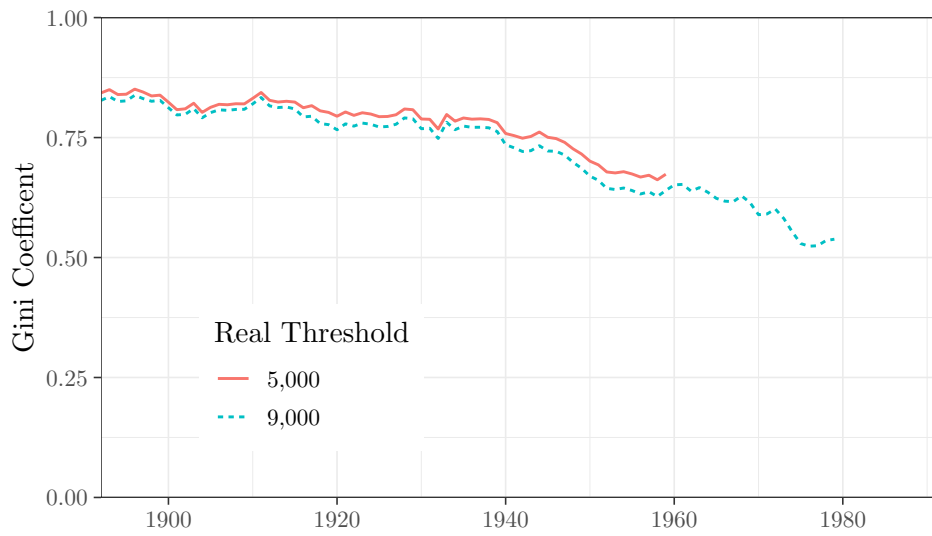


(d) Proportion Probated

Figure 3.1: The Effects of the Changing Probate Threshold on Measures of Inequality



(a) The Real and Nominal Probate Threshold, 1892-2020



(b) Alternative Gini Coefficients using Different Thresholds for the Excluded Population

Figure 3.2: The Minimum Probate Threshold and the Gini Coefficient



## 4 Alternative Gini Coefficient Estimates, 1892-1992

Figure 4.1 reports three alternative estimates for the wealth gini coefficient, 1892-1992, from the PPR Calendar data. To the inferred wealth used in the paper which is to assign the non-probated half the level of wealth observed in the Probate Calendars for the year of death that was below the threshold. I also calculate a gini coefficient where all non-probated observations are set at zero-wealth and a gini where all non-probated observations are set at the threshold level of probate (from table 1 in the main paper), minus £1. This last method introduces sudden shifts at the years where new thresholds were introduced. However, the different methods to infer wealth for the non-probated population show a very similar trend with level differences being minor for the inferred and zero-wealth methods. The level difference are greater for the threshold minus £1 method but this can be thought of as an extreme lower limit on the level of the wealth gini as indicated by the PPR Calendar data.

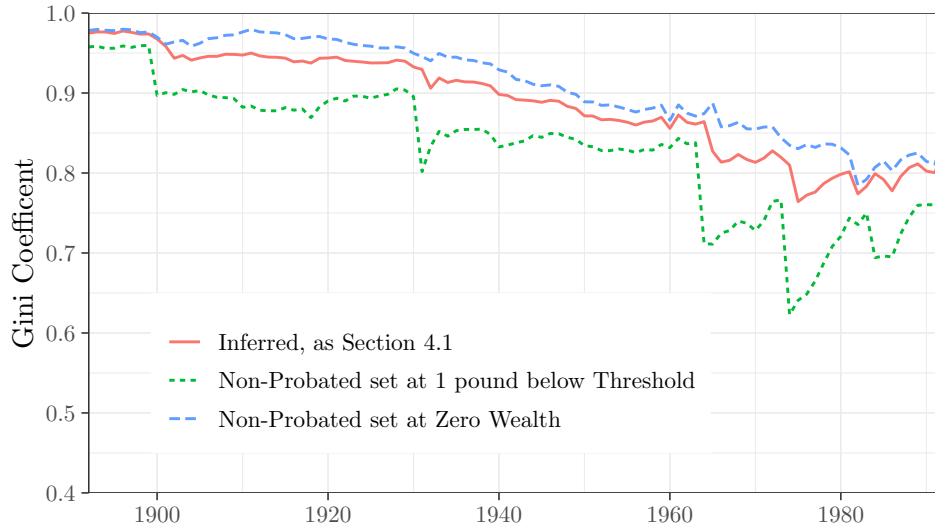


Figure 4.1: Alternative Gini Coefficients for Wealth

## 5 Wealth Share Estimates, 1892-1992, Data Table

Table 5.1 reports estimates of the wealth shares of the 30% of the English wealth distribution, 1892-1992. Note that an earlier working paper version of this paper (Cummins (2019)) contained mistaken estimates for 1908. These are corrected here.

yr	.70	.80	.90	.95	.99	.999
1892		0.014	0.043	0.215	0.386	0.341
1893		0.013	0.041	0.202	0.364	0.380
1894		0.012	0.044	0.215	0.387	0.342
1895		0.014	0.044	0.215	0.381	0.345
1896		0.012	0.041	0.200	0.370	0.378
1897		0.013	0.043	0.206	0.372	0.366
1898		0.016	0.052	0.228	0.375	0.329
1899		0.015	0.050	0.224	0.373	0.338
1900		0.026	0.065	0.250	0.355	0.305
1901	0.003	0.039	0.084	0.272	0.355	0.248
1902	0.018	0.033	0.077	0.266	0.357	0.250
1903	0.016	0.031	0.072	0.255	0.332	0.294
1904	0.016	0.041	0.088	0.282	0.349	0.224
1905	0.016	0.037	0.079	0.267	0.340	0.261
1906		0.045	0.067	0.256	0.348	0.283
1907		0.044	0.065	0.253	0.356	0.281
1908		0.038	0.059	0.249	0.357	0.297

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yr	.70	.80	.90	.95	.99	.999
1909		0.038	0.057	0.248	0.376	0.281
1910		0.038	0.051	0.215	0.350	0.347
1911		0.035	0.044	0.194	0.325	0.402
1912		0.038	0.050	0.218	0.358	0.335
1913		0.040	0.052	0.223	0.357	0.328
1914		0.041	0.053	0.221	0.361	0.325
1915		0.045	0.057	0.227	0.345	0.327
1916		0.054	0.065	0.245	0.343	0.293
1917		0.056	0.063	0.229	0.323	0.330
1918		0.056	0.061	0.226	0.338	0.319
1919		0.048	0.062	0.231	0.331	0.327
1920		0.050	0.067	0.244	0.339	0.300
1921		0.052	0.068	0.234	0.319	0.327
1922		0.058	0.075	0.251	0.330	0.286
1923	0.019	0.043	0.077	0.252	0.328	0.280
1924	0.020	0.046	0.080	0.256	0.321	0.278
1925	0.020	0.047	0.082	0.260	0.327	0.265
1926	0.019	0.050	0.084	0.262	0.327	0.258
1927	0.020	0.051	0.084	0.257	0.317	0.271
1928	0.019	0.049	0.080	0.246	0.299	0.307
1929	0.020	0.051	0.081	0.247	0.315	0.286
1930	0.023	0.059	0.092	0.273	0.317	0.235
1931	0.026	0.064	0.094	0.274	0.319	0.223
1932	0.043	0.071	0.103	0.286	0.308	0.189
1933	0.036	0.060	0.088	0.251	0.284	0.280
1934	0.039	0.066	0.095	0.273	0.302	0.226
1935	0.038	0.065	0.094	0.264	0.294	0.245
1936	0.040	0.068	0.096	0.270	0.308	0.218
1937	0.041	0.069	0.096	0.266	0.302	0.227
1938	0.022	0.072	0.097	0.264	0.314	0.210
1939	0.023	0.075	0.099	0.262	0.306	0.213
1940	0.028	0.083	0.107	0.274	0.277	0.205
1941	0.030	0.086	0.109	0.274	0.281	0.195
1942	0.035	0.092	0.115	0.280	0.272	0.177
1943	0.035	0.092	0.114	0.280	0.270	0.179
1944	0.038	0.092	0.112	0.274	0.261	0.191
1945	0.039	0.096	0.118	0.284	0.263	0.170
1946	0.039	0.098	0.119	0.280	0.265	0.172
1947	0.040	0.101	0.121	0.282	0.261	0.168
1948	0.044	0.109	0.127	0.288	0.257	0.147
1949	0.045	0.116	0.131	0.285	0.247	0.148
1950	0.050	0.125	0.137	0.287	0.238	0.131
1951	0.051	0.126	0.138	0.285	0.235	0.133
1952	0.053	0.132	0.142	0.287	0.228	0.125

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yr	.70	.80	.90	.95	.99	.999
1953	0.054	0.132	0.140	0.287	0.226	0.129
1954	0.055	0.132	0.139	0.290	0.232	0.118
1955	0.057	0.134	0.139	0.289	0.229	0.117
1956	0.059	0.137	0.140	0.285	0.225	0.116
1957	0.058	0.136	0.136	0.278	0.219	0.138
1958	0.057	0.138	0.141	0.285	0.224	0.123
1959	0.054	0.134	0.137	0.286	0.234	0.124
1960	0.064	0.135	0.137	0.281	0.223	0.115
1961	0.054	0.131	0.136	0.284	0.238	0.128
1962	0.059	0.139	0.140	0.288	0.229	0.110
1963	0.060	0.139	0.137	0.283	0.224	0.120
1964	0.058	0.144	0.143	0.288	0.226	0.110
1965	0.048	0.138	0.144	0.286	0.221	0.105
1966	0.070	0.152	0.142	0.272	0.198	0.099
1967	0.070	0.154	0.143	0.273	0.200	0.097
1968	0.067	0.148	0.139	0.273	0.212	0.100
1969	0.072	0.156	0.145	0.271	0.203	0.091
1970	0.079	0.169	0.152	0.267	0.186	0.083
1971	0.075	0.169	0.153	0.269	0.191	0.084
1972	0.071	0.173	0.159	0.267	0.187	0.093
1973	0.080	0.190	0.163	0.261	0.171	0.082
1974	0.086	0.200	0.166	0.248	0.149	0.095
1975	0.088	0.198	0.163	0.248	0.149	0.067
1976	0.089	0.199	0.164	0.251	0.153	0.067
1977	0.091	0.197	0.163	0.251	0.152	0.071
1978	0.088	0.196	0.167	0.253	0.151	0.076
1979	0.084	0.202	0.172	0.256	0.151	0.073
1980	0.086	0.208	0.177	0.255	0.149	0.068
1981	0.099	0.221	0.172	0.245	0.144	0.072
1982	0.147	0.208	0.154	0.220	0.127	0.068
1983	0.138	0.206	0.155	0.222	0.127	0.072
1984	0.143	0.213	0.159	0.231	0.132	0.070
1985	0.141	0.215	0.161	0.232	0.134	0.069
1986	0.145	0.211	0.158	0.231	0.133	0.057
1987	0.134	0.214	0.161	0.235	0.138	0.069
1988	0.137	0.221	0.163	0.228	0.131	0.093
1989	0.133	0.215	0.159	0.228	0.134	0.103
1990	0.143	0.215	0.159	0.224	0.134	0.088
1991	0.145	0.223	0.166	0.232	0.131	0.066
1992	0.097	0.247	0.180	0.251	0.140	0.073

Table 5.1: Wealth Share Estimates, 1892-1992

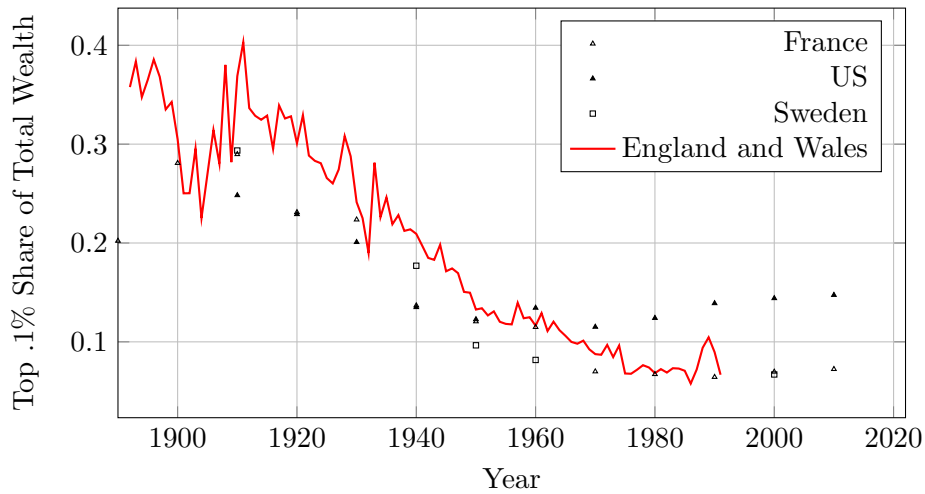


Figure 6.1: The Top .1% in International Context  
 Source: PPR Calendar Data, Piketty (2014).

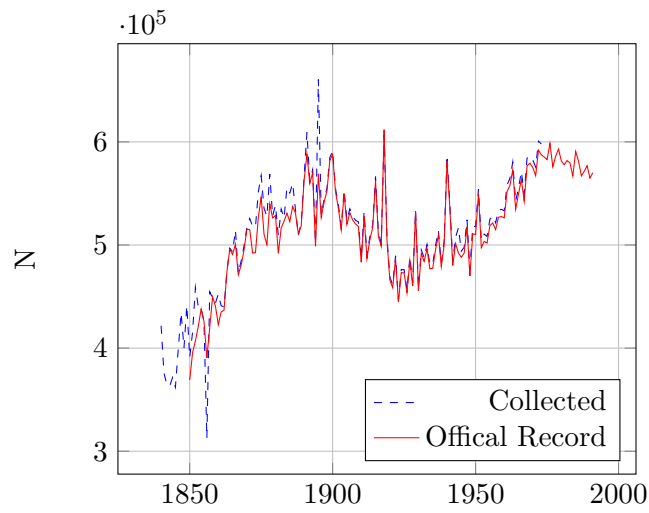
## 6 International Comparison of Top .1%

Figure 6.1 compares the top .1% wealth share in England and Wales (from figure 5) with estimates for France, Sweden and the US. Pre World War II, the top 1% in England and Wales held a greater share of wealth than anywhere we have empirical evidence for. Since 1920, this share has been in consistent decline. After 1960, England and Wales exhibits the same trend and levels of top .1% shares as France and Sweden which are less than half those of the US share.

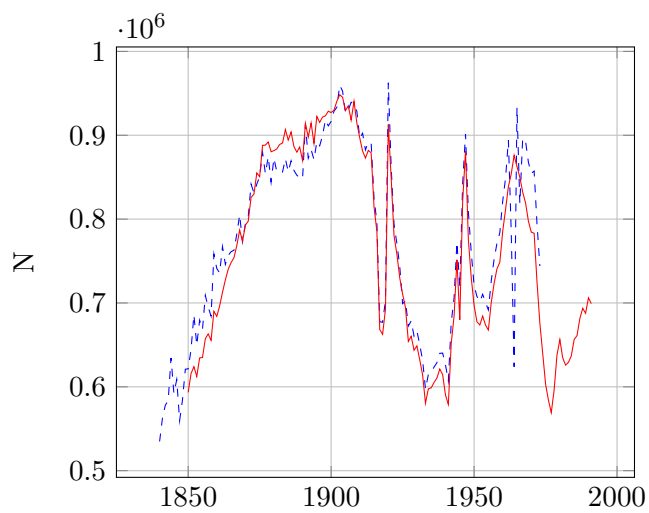
## 7 Complete Birth, Marriage and Death Registers for England and Wales, 1858-1973

The probate registry records those who die above a certain threshold level of wealth. Those who die below the threshold are invisible. Therefore I downloaded the individual records of all deaths in England and Wales from freebmd.com and familysearch.

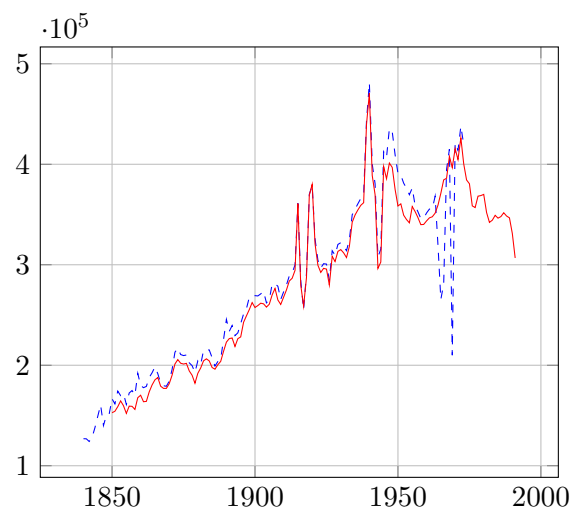
A web-scraper was set up to automate the download of all vital records from freebmd.com which had a complete index from 1838 to 1973 (reference). Reported in maximum batches of 3,000 results the scraper looked up names by first string of first name and surname, quarter and year of event. All vital records reported name and surname, quarter, year and registration district. Birth records also reported the surname of the mother (after 1912), marriage records reported the surname of the spouse (after 1912) and death records recorded the age at death of the deceased (after 1866). Figure 7.1 reports by year separately for each vital series a comparison of the numbers collected by this procedure versus that recorded by the official records (the official counts were taken from (I calculated the counts by multiplying the crude death rates by the population)). The collected marriage counts were divided by 2 because there were 2 index entries for every 1 marriage.



(a) Deaths



(b) Births



(c) Marriages

Figure 7.1: Data Collection Verification, Official Count Comparison

Notes: The source for the Official Counts is Rothenbacher (2005)

## 8 100% Death Registers, 1973-2007

The death registers 1973-2007 were scraped automatically from famliysearch.org "England and Wales Death Registration Index 1837-2007." Database. FamilySearch. <http://FamilySearch.org>: 14 June 2016. From "England & Wales Births, 1837-2006." Database. findmypast. <http://www.findmypast.com>: 2012. Citing General Register Office, Southport, England. Figure 8.1 reports a comparison of the deaths series form 1838-2007 with the official count from the ONS.

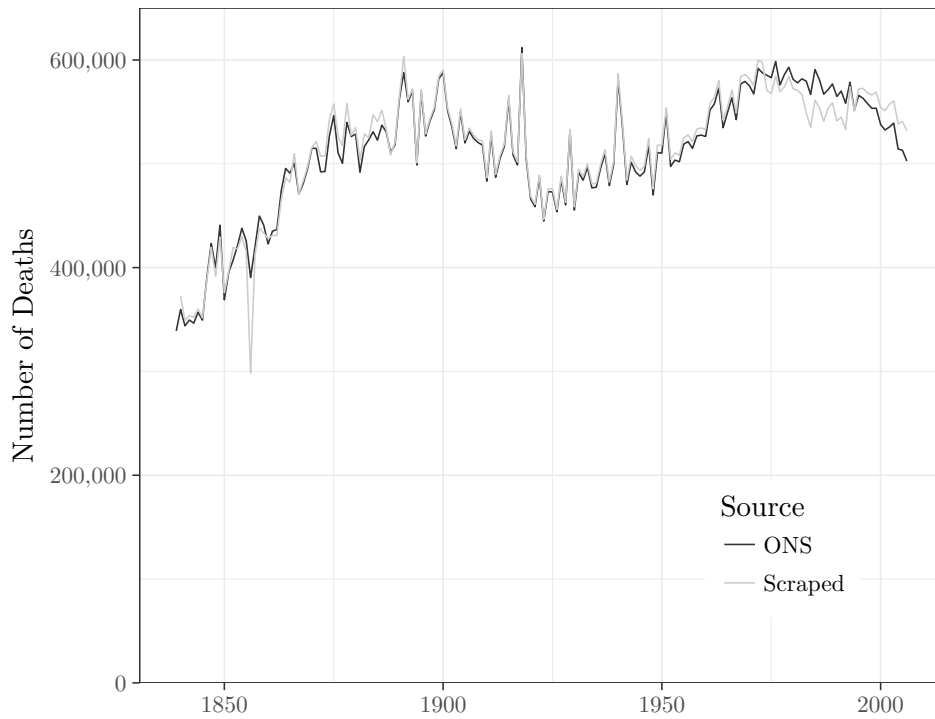


Figure 8.1: Data Collection Verification, Official Count Comparison, Deaths 1973-2007

Notes: The source for the Official Counts is <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/deaths>



## 9 The Proportion with ‘Significant Wealth’, 1996-2018

The PPR Calendar data was supplemented by a database of the number of deaths and the number of probates, by surname, 1996-2018. Every probate over this period is listed, by name, on <https://probatesearch.service.gov.uk/#calendar>. It was necessary to enter an exact surname on the webpage to return the count of that surname for a given year. From a 100% sample of the 1881 census ((Schurer and Woollard, 2000)) and the 100% samples of births, marriages and deaths, 1838-2007, and the probate Calendar 1892-1992, a master-list of 3,535,375 surnames was created. Of these surnames many were mistakes so a second list was created filtering the master list by the criteria that the name appeared at least 5 or more times in the death registers, 1983-2007. This resulted in 92,812 surnames which were searched individually for every year 1996 to 2020, a total of 2,320,300 searches for each of the 25 years. (As the probate process can take a few months to a year and those years are this incomplete, I do not report the post 2018 rate here.) Each surname from this master-list was entered into <https://probatesearch.service.gov.uk/#calendar> and the count recorded (GOV.UK, 2018).

As reported in table 1 in the main paper the threshold estate value above which probate was legally required has been £5,000 from 1984 to today, 2020. In recent years however, the *de facto* reality is that financial institutions have exercised discretion in releasing monies to relatives and beneficiaries from the bank accounts of the recently deceased. In 2020, banks apply their own discretion upon which accounts need probate and which don't. The value they apply as their probate limit could range from £5,000 to £50,000.<sup>2</sup>

It is not clear from existing academic literature or the archives of official Govt. websites advising on probate (<https://webarchive.nationalarchives.gov.uk>) when exactly the nominal probate went from being a flat £5,000 across all institutions, to a discretionary amount that varies in the range £5-£50 thousand, and is institution specific. In 2007-8 (see Atkinson et al. (2017, F8) and as late as 2010 (See Karagiannaki (2015, p.187)), there is evidence that the £5,000 probate threshold was generally applied.<sup>3</sup>

Before 1994, at least, and probably until at least 2010, the assumption that the non-probated estates were worth precisely less than £5,000 appears to be well justified. However, for post-2010, and in particular more recent years, this assumption is not reasonable. Therefore, we can only interpret the probate rate 1996-2018 as being an indicator of wealth that was significant enough for the asset holders (e.g the banks or building societies) to demand an act of probate before transferring the monies. As this could be anywhere between £5,000-50,000, the probate rate after 2010 can only be interpreted as a measure of significant wealth, and not wealth above the legal probate threshold. So I report this measure separately here and do not include it in the main analysis.

Table 9.1 reports the count of probates, the sum of adult deaths and the proportion probated

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<sup>2</sup>The current official Government advice on probate states “Contact each asset holder (for example a bank or mortgage company) to find out if you’ll need probate to get access to their assets. Every organisation has its own rules.” GOV.UK (2020). A list of the institution specific probate limits are reported here: <https://www.co-oplegalservices.co.uk/media-centre/articles-may-aug-2018/bank-limits-for-probate/>. A news article from 1994 states “Although the Act does not specifically apply to banks and to building societies, they usually apply their discretion in a similar way, and will normally only pay out above the pounds 5,000 limit with a grant of probate.” <https://www.independent.co.uk/news/business/why-the-bereaved-must-wait-rules-governing-the-release-of-money-when-a-person-dies-can-cause-1420519.html>. A 2017 blog post by a probate professional <https://www.todayswillsandprobate.co.uk/guest-writers/obtaining-up-to-50k-without-grant-probate/> discusses the change.

<sup>3</sup>Atkinson et al. (2017) state “We have been told by Her Majesty’s Revenue & Customs (HMRC) that the ‘small estate’ category probably accounts for the large majority of estates that do not go through probate ” (p.F8).

from 1996 to 2020. The proportion of adult deaths (deaths to those aged 20 and above) requiring an act of probate to deal with their financial assets at death is consistently around 50%. (Note that the 45-47% recorded in 2016-8 may be underestimated due to the lag in recording probates.) This is consistent with the calculations of Karagiannaki (2015) in her analysis of inherited wealth, who estimates a proportion probated of about 50% for the period 2002-2007 (p.187). A figure of 50% is also reported for 2016 in House of Commons Library (2019, p.7).

Table 9.1: Proportion Probated, 1996-2018

	$N_{Probates}$	$N_{AdultDeaths}$	Prop. Probated
1996	266,236	556,003	0.48
1997	270,153	551,125	0.49
1998	267,581	546,765	0.49
1999	268,320	546,980	0.49
2000	260,342	531,734	0.49
2001	257,968	526,436	0.49
2002	258,379	529,468	0.49
2003	261,600	533,201	0.49
2004	250,165	508,443	0.49
2005	251,295	507,230	0.50
2006	246,889	496,696	0.50
2007	247,885	498,258	0.50
2008	250,171	503,390	0.50
2009	242,546	485,806	0.50
2010	246,748	488,040	0.51
2011	240,566	479,335	0.50
2012	248,151	494,422	0.50
2013	249,000	502,187	0.50
2014	242,478	496,853	0.49
2015	250,743	525,073	0.48
2016	242,379	520,610	0.47
2017	248,864	528,838	0.47
2018	241,124	537,228	0.45

*Source:* Office for National Statistics (2019) and [probatesearch.service.gov.uk](http://probatesearch.service.gov.uk)

## 10 Extra: FOR ONLINE

**Figure 3.6**  
**Median Total (Non-Pension) Wealth by Wealth Decile, 1991/92**

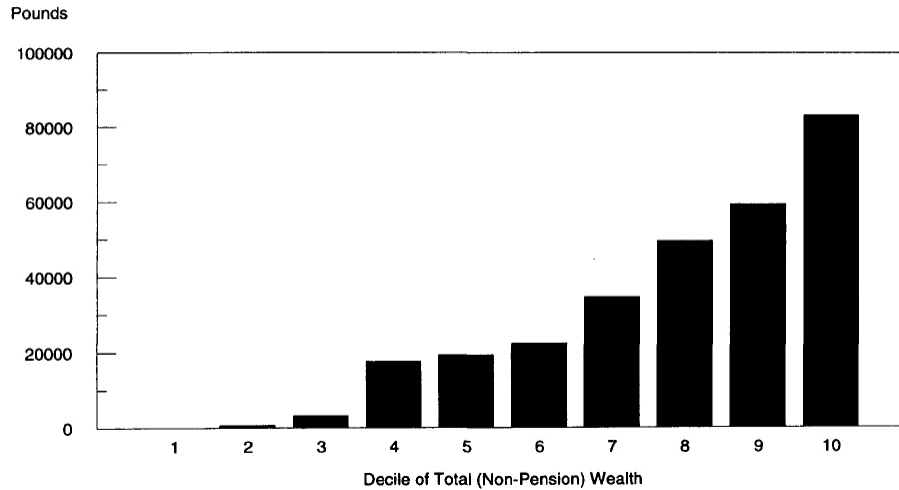


Figure 10.1: Reproduction of Banks et al. (1994, Figure 3.6, p.21)

*Fiscal Studies*

**TABLE 1**  
**Sources of Data on Financial Assets in the UK**

	<i>FRS/NOP</i>	<i>BHPS</i>	<i>FES</i>	<i>FES (raw)<sup>a</sup></i>
First year	1987–88	1991	1988	1987
Last year	1991–92 <sup>b</sup>	1995	1994–95	1993
Sample size (approximately)	6,000	7,000	7,000	1,600 <sup>c</sup>
Number of asset types	80	1	16	8
Asset holdings	Yes	No	Yes	Yes
Asset values	Banded	No	No	Yes
Housing wealth	No <sup>d</sup>	Yes	No <sup>d</sup>	No <sup>d</sup>
Household characteristics	Some	Yes	Yes	Yes
Income	Banded	Yes	Yes	Yes
Expenditure	No	Some	Yes	Yes

<sup>a</sup>The 'raw' FES data contain every individual's response to all questions asked. This information is processed by the CSO to produce the 'derived' FES data that are normally used in analysis.

<sup>b</sup>The FRS / NOP value data were recommenced in 1995–96 but these data are not available to us.

<sup>c</sup>If wealth falls in a certain range (see text).

<sup>d</sup>The FRS and FES contain some information on outstanding mortgage balances and original purchase price.

Figure 10.2: Reproduction of Banks and Tanner (1996, Table 1, p.42)

Personal Worth	OSS	OSS	PPR
£	1954	1953	1950s
	%	%	%
0-999	20.8	28.3	56.8
1,000-1,999	8.3	11.3	16.0
2,000-4,999	21.5	19.7	16.2
5,000-9,999	19.4	15.5	5.9
10,000-14,999	5.4	11.3	2.0
15,000-19,999	2.6	2.5	1.0
20,000-29,999	11.3	3.9	0.9
30,000-49,999	3.5	1.5	0.6
50,000-99,999	0.2	1.0	0.3
100,000 and over	0.2	0.5	0.1

Table 10.1: Comparison of Wealth Distribution, Oxford Savings Studies and PPR Calendars, 1950s  
Source: OSS: Oxford Savings Surveys, Klein et al. (1956, Table 2, p.298) and PPR Calendars, synthetic household level, 1950-59 (nominal £1950s). The Oxford Experimental Savings Survey of 1956 is also reported in Klein et al. (1956) but not examined here as it deliberately over represented the richest.

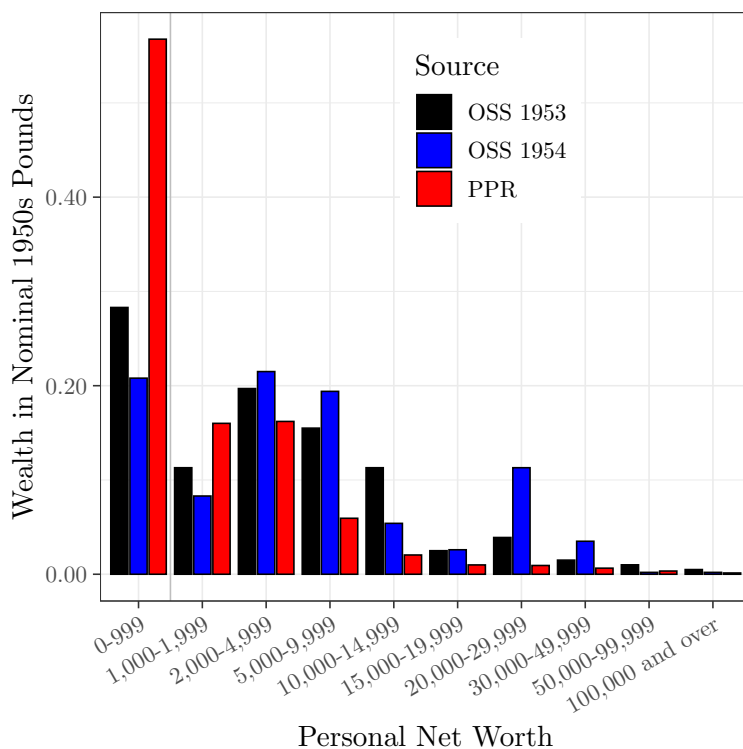


Figure 10.3: Comparison of Wealth Distribution, PPR and Oxford Savings Surveys, 1950s

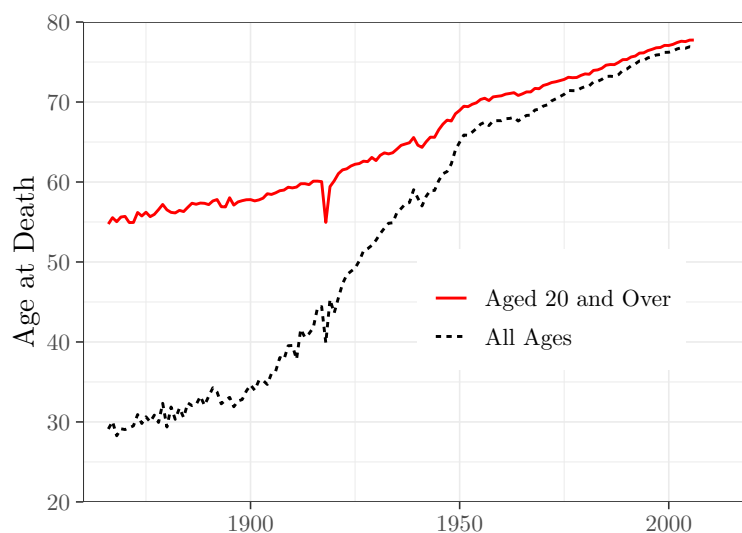


Figure 10.4: Average Age at Death, England, 1866-2007

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