WMCA Gross Disposable Household Income, 2024 – Released August 2026[1]

Gross disposable household Income Definition

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 they have paid direct and indirect taxes and received any direct benefits. GDHI is a concept that is seen to reflect the "material welfare" of the household sector. It should be noted that these estimates relate to totals for all individuals within the household sector for a region rather than to an average household or family unit. GDHI per head are estimates of values for each person, not each household.

GDHI estimates are produced in current prices (which include the effects of inflation).

Analysis will cover the fifteen currently agreed combined authorities, twelve of which match ITL2 subregions, and the other three are included as city and enterprise regions (CER).

Total GDHI

- The WMCA area total GDHI increased from nearly £55.9bn in 2023 to £59.8bn in 2024. This equated to a 7.0% (+£3.9bn) annual increase which was behind the UK growth rate of 7.4%. However, when compared to 2019, the WMCA total GDHI increased by 28.4% (+£13.2bn), above the UK growth rate of 28.1%.

- Within the WMCA, there was annual growth across all seven local authorities, with growth equal to the national average seen in Coventry (+7.4%). When compared to five years ago, five areas were above the national average growth – Birmingham (+29.2%), Coventry (+29.5%), Sandwell (+28.4%), Walsall (+28.5%) and Wolverhampton (+29.2%).

Trends in Total GDHI in the WMCA and UK-Wide (figures in £m):

	2019	2020	2021	2022	2023	2024	Annual Change	Five Year Change
Birmingham	£17,599	£17,800	£18,545	£19,756	£21,252	£22,731	7.0%	29.2%
Solihull	£4,924	£4,833	£5,012	£5,331	£5,749	£6,131	6.6%	24.5%
Coventry	£5,635	£5,686	£5,931	£6,314	£6,797	£7,297	7.4%	29.5%
Dudley	£5,259	£5,314	£5,462	£5,770	£6,239	£6,695	7.3%	27.3%
Sandwell	£4,761	£4,851	£5,007	£5,315	£5,727	£6,112	6.7%	28.4%
Walsall	£4,369	£4,424	£4,600	£4,827	£5,240	£5,616	7.2%	28.5%
Wolverhampton	£4,026	£4,099	£4,291	£4,544	£4,855	£5,201	7.1%	29.2%
WMCA	**£46,573**	**£47,007**	**£48,847**	**£51,857**	**£55,858**	**£59,784**	**7.0%**	**28.4%**
UK	£1,403,929	£1,400,866	£1,463,042	£1,553,168	£1,675,542	£1,798,886	7.4%	28.1%

- In 2024, out of the fifteen Combined Authorities, the WMCA had the second highest GDHI, behind Greater Manchester Combined Authority (£65.4bn) down to Hull & East Yorkshire with the lowest (£13.7bn). In terms of the latest annual percentage change, Liverpool City Region and the East Midlands has the highest rates (both at +7.9%), while York & North Yorkshire had the lowest growth rate (+6.6%). The WMCA was ranked seventh highest at (+7.0%).

[1] Source: Office for National Statistics (ONS): Regional Gross Disposable Household Income, UK: 1997 to 2024 – released August 2026.

Trends in Total GDHI in Combined Authorities and UK-Wide (figures in £m):

	2019	2020	2021	2022	2023	2024	Annual Change	Five Year Change
Cambridgeshire & Peterborough	£18,779	£18,752	£19,590	£20,894	£22,774	£24,420	7.2%	30.0%
Devon & Torbay (CER)	£18,769	£19,014	£20,065	£21,502	£23,445	£25,046	6.8%	33.4%
East Midlands	£39,228	£39,638	£41,084	£43,595	£47,369	£51,094	7.9%	30.2%
Greater Lincolnshire (CER)	£19,561	£19,783	£20,492	£21,713	£23,443	£25,192	7.5%	28.8%
Greater Manchester	£49,909	£50,479	£52,545	£56,168	£60,801	£65,401	7.6%	31.0%
Hull & East Yorkshire (CER)	£10,630	£10,763	£11,172	£11,861	£12,815	£13,703	6.9%	28.9%
Lancashire	£26,705	£27,001	£28,072	£29,668	£32,168	£34,507	7.3%	29.2%
Liverpool City Region	£26,945	£27,240	£28,093	£29,687	£32,081	£34,609	7.9%	28.4%
North East	£33,669	£33,976	£35,181	£36,947	£39,833	£42,564	6.9%	26.4%
South Yorkshire	£22,882	£23,161	£23,955	£25,409	£27,496	£29,408	7.0%	28.5%
Tees Valley	£11,251	£11,409	£11,757	£12,394	£13,303	£14,201	6.8%	26.2%
WMCA	**£46,573**	**£47,007**	**£48,847**	**£51,857**	**£55,858**	**£59,784**	**7.0%**	**28.4%**
West of England	£20,216	£20,107	£21,139	£22,837	£24,770	£26,437	6.7%	30.8%
West Yorkshire	£40,266	£40,674	£42,043	£44,664	£48,304	£51,524	6.7%	28.0%
York & North Yorkshire	£17,716	£17,622	£18,572	£19,711	£21,321	£22,728	6.6%	28.3%
UK	£1,403,929	£1,400,866	£1,463,042	£1,553,168	£1,675,542	£1,798,886	7.4%	28.1%

WMCA Components of Total GDHI

- In 2024, the WMCA area balance of primary incomes[2] totalled £66.9bn, the balance of secondary incomes[3] totalled negative £7.1bn, leading to total GDHI of £59.8bn. The balance of secondary income has decreased following three consecutive years of increases.

Trends in the Breakdown of GDHI Components for the WMCA Area (figures in £m):

Transaction	**2019**	**2020**	**2021**	**2022**	**2023**	**2024**
Operating surplus	£4,932	£4,875	£5,307	£5,944	£6,957	£7,523
Mixed income	£4,413	£4,472	£4,811	£5,154	£5,252	£5,470
Compensation of employees	£36,806	£36,829	£38,585	£41,681	£44,790	£47,514
Property income, received	£6,138	£4,843	£5,811	£7,260	£8,442	£9,068
Primary resources total	£52,289	£51,019	£54,514	£60,039	£65,440	£69,574
Property income, paid	£820	£570	£659	£1,295	£2,324	£2,686
Primary uses total	£820	£570	£659	£1,295	£2,324	£2,686
Balance of primary incomes	**£51,469**	**£50,449**	**£53,855**	**£58,744**	**£63,116**	**£66,888**
Imputed social contributions/Social benefits received	£14,239	£15,355	£15,705	£16,224	£17,803	£19,206
Other current transfers, received	£1,163	£1,171	£978	£1,351	£1,317	£1,010
Secondary resources total	£15,401	£16,525	£16,683	£17,575	£19,121	£20,216
Current taxes on income, wealth etc	£6,662	£6,602	£7,371	£8,297	£9,354	£10,078
Social contributions/Social benefits paid	£11,988	£11,765	£12,780	£14,576	£15,337	£15,560
Other current transfers, paid	£1,646	£1,600	£1,540	£1,589	£1,687	£1,681
Secondary uses total	£20,297	£19,967	£21,691	£24,462	£26,379	£27,320
Balance of secondary income	**-£4,895**	**-£3,442**	**-£5,007**	**-£6,887**	**-£7,258**	**-£7,104**
Gross Disposable Income	**£46,573**	**£47,007**	**£48,847**	**£51,857**	**£55,858**	**£59,784**

[2] The allocation of primary income account for the household sector reflects incomes and outgoings arising as part of the production process or through the ownership of assets required for production. Balance of primary income = primary resources less primary uses.

[3] The secondary distribution of income account reflects money transferred to, or from, households unrelated to a productive activity. This includes government redistribution of primary income and traces the various transfers that occur subsequent to the allocation of primary income. Balance of secondary income = secondary resources less secondary uses.

GDHI per Head

- In 2024, GDHI per head in the WMCA area was £19,688. This was an annual increase of 5.5% (+£1,033), the UK increased by 6.2%. When compared to 2019, GDHI per head has increased by 23.5% (+£3,744) while for the UK there was an increase of 23.2%. In 2024, the WMCA area had a gap of £6,277 to the UK GDHI per head figure (£25,965).

- Within the WMCA, there was an annual increase in all local authorities with the greatest increase in Dudley (+6.2%) matching the national average. When compared to five years ago, Birmingham (+25.6%), Dudley (+23.5%), Sandwell (+23.4%) and Walsall (+23.7%) had above national average growth. In 2023, GDHI per head in Solihull was above the national average (by £1,748). Across all ITL3 areas, Sandwell was ranked second lowest in terms of GDHI per head at (£17,273), only Leicester was lower with £16,786.

Trends in GDHI per Head in the WMCA and UK-Wide:

	2019	2020	2021	2022	2023	2024	Annual Change	Five Year Change
Birmingham	£15,295	£15,496	£16,221	£17,125	£18,160	£19,205	5.8%	25.6%
Solihull	£22,762	£22,330	£23,130	£24,460	£26,167	£27,713	5.9%	21.8%
Coventry	£16,395	£16,495	£17,233	£17,966	£18,921	£19,773	4.5%	20.6%
Dudley	£16,327	£16,476	£16,880	£17,729	£19,001	£20,171	6.2%	23.5%
Sandwell	£13,995	£14,209	£14,644	£15,374	£16,370	£17,273	5.5%	23.4%
Walsall	£15,353	£15,547	£16,176	£16,830	£17,991	£18,993	5.6%	23.7%
Wolverhampton	£15,278	£15,577	£16,238	£16,889	£17,614	£18,493	5.0%	21.0%
WMCA	**£15,944**	**£16,090**	**£16,739**	**£17,579**	**£18,655**	**£19,688**	**5.5%**	**23.5%**
UK	£21,071	£20,990	£21,844	£22,964	£24,451	£25,965	6.2%	23.2%

- In 2024, out of the fifteen Combined Authorities, the WMCA ranked lowest, with Tees Valley the second lowest at £19,921 up to York & North Yorkshire which was the highest at £26,911. For the latest annual percentage change, Greater Lincolnshire and Liverpool City Region had the highest rates, both with 6.7% growth. The lowest growth rate was seen in the West of England with growth of 5.1%. The West Midlands ranked third lowest with three other Combined Authorities.

Trends in GDHI per Head in Combined Authorities and UK-Wide:

	2019	2020	2021	2022	2023	2024	Annual Change	Five Year Change
Cambridgeshire & Peterborough	£21,299	£21,189	£21,834	£23,007	£24,712	£26,146	5.8%	22.8%
Devon and Torbay (CER)	£20,067	£20,238	£21,035	£22,277	£24,089	£25,494	5.8%	27.0%
East Midlands	£17,872	£18,035	£18,640	£19,550	£20,983	£22,364	6.6%	25.1%
Greater Lincolnshire (CER)	£17,954	£18,133	£18,687	£19,667	£21,061	£22,478	6.7%	25.2%
Greater Manchester	£17,524	£17,674	£18,312	£19,240	£20,502	£21,730	6.0%	24.0%
Hull and East Yorkshire (CER)	£17,492	£17,683	£18,324	£19,274	£20,527	£21,707	5.7%	24.1%
Lancashire	£17,640	£17,761	£18,322	£19,096	£20,394	£21,545	5.6%	22.1%
Liverpool City Region	£17,427	£17,617	£18,098	£18,918	£20,183	£21,536	6.7%	23.6%
North East	£17,160	£17,308	£17,866	£18,532	£19,696	£20,785	5.5%	21.1%
South Yorkshire	£16,649	£16,869	£17,424	£18,243	£19,462	£20,556	5.6%	23.5%
Tees Valley	£16,677	£16,916	£17,331	£17,938	£18,939	£19,921	5.2%	19.5%
WMCA	**£15,944**	**£16,090**	**£16,739**	**£17,579**	**£18,655**	**£19,688**	**5.5%**	**23.5%**
West of England	£21,400	£21,143	£22,145	£23,531	£25,145	£26,417	5.1%	23.4%
West Yorkshire	£17,209	£17,335	£17,887	£18,797	£20,054	£21,158	5.5%	22.9%
York & North Yorkshire	£21,749	£21,673	£22,635	£23,783	£25,515	£26,911	5.5%	23.7%
UK	£21,071	£20,990	£21,844	£22,964	£24,451	£25,965	6.2%	23.2%

Real Household Disposable Income

Real Household Disposable Income Definition

Real Household Disposable Income (RHDI) is the money that residents have available for spending or saving, after taxes and other social contributions have been deducted, and adjusted to remove the effect of price inflation.

RHDI removes the effect of price inflation to show disposable income in chained volume measures.

RHDI growth measures are only available for the combined authorities that match ITL2 subregions.

Total RDHI

- When adjusted to remove inflation, the West Midlands region had RDHI growth of 3.7% between 2023 to 2024, below the UK growth rate of 4.4%. Over the same period, the highest growth in RDHI at a regional level was in Scotland with growth of 4.5%, while the regions with the lowest growth were London, Yorkshire & The Humber and the North East all at 3.5% – the only regions below the West Midlands growth rate.
- In 2024, the WMCA had annual RHDI growth of 3.5% ranking third lowest across all combined authorities. The highest RDHI growth rate across all Combined authorities was in the East Midlands with growth of 4.3%, compared to the lowest in the North East and West Yorkshire both at 3.4%.

RDHI per Head

- Adjusted to remove inflation, in 2024 the highest growth in RHDI per head at the regional level was in Northern Ireland at 4.1%, while the North East saw the lowest growth in RHDI per head at 2.2%. The West Midlands region ranked second lowest with growth of 2.3%.
- The WMCA had RDHI per head growth of 2.1% between 2023-2024, joint lowest combined authority area with the North East. The East Midlands and Liverpool City Region had the highest growth rates across the combined authorities, both with annual growth in RHDI of 3.1%.