

Whole population

Commentary

1. Key findings

- In general, there was a decrease¹ in the percentage of individuals in *relative low income*² between 1998/99 and 2010/11. The percentage of individuals in *relative low income, Before Housing Costs* in 2010/11 was at its lowest level since the late 1980s and *After Housing Costs*, was at its lowest level since 2004/05³.
- Between 2009/10 and 2010/11, there was a mixture of reductions⁴ and no change in the percentage of individuals in *relative low income*. These reductions were driven primarily by *incomes* for individuals in families containing children and pensioners at the lower end of the income distribution falling less than *incomes* around the *median*. There was no change in the proportion of individuals in *absolute low income*.
- *Before Housing Costs*, pensioners and children have higher rates of *relative low income* than working-age adults, while all groups have similar rates of *absolute low income*. *After Housing Costs*, children have the highest rates of *relative* and *absolute low income*, followed by working-age adults then pensioners.
- Levels of *relative low income*, both *Before* and *After Housing Costs* were lowest in the South East. *Before Housing Costs*, levels were highest in the West Midlands, while *After Housing Costs*, levels were highest in Inner London.
- Of all family types, lone parents were most likely to be in *relative low income*, while couples without children had the lowest rates of relative low income. Social rented sector tenants and individuals living in a household with a head from an ethnic minority and individuals in workless families all had higher rates of *relative low income*.

¹ The statistical significance of movements based on the relative and absolute low-income threshold of 60 per cent of median, Before and After Housing Costs, have been tested. The reductions between 1998/99 and 2010/11 are statistically significant.

² Technical terms in the key findings in italics are explained immediately before the tables.

³ Figures from the Institute for Fiscal Studies (IFS) which present data since 1961 show, broadly speaking, relative low income to have been relatively stable between 1961 and 1984, to have risen between 1984 and 1992, before falling since then (see <http://www.ifs.org.uk/fiscalFacts/povertyStats>).

⁴ Based on a threshold of 60 per cent of median income, Before and After Housing Costs, this reduction is statistically significant.

3 Whole population

2. How is this information used?

Rates of low income are mainly considered separately for children, working-age adults and pensioners, and more details on the key uses for each group are given in subsequent chapters. In summary:

- For children, low-income and low income and material deprivation statistics are important as measures in the Coalition Government's child poverty strategy⁵.
- For working-age adults, low-income statistics are important contextual information for the strategy for Social Justice⁶ and the Social Mobility Strategy⁷.
- For pensioners, the Department for Work and Pensions (DWP) has an Impact Indicator⁸ focussing on the rate of pensioner low income.
- For individuals in families containing disabled individuals, the rate of low income is one of the Office for Disability Issues' Disability Equality indicators⁹, as well as a further DWP Impact Indicator. For children in families containing disabled individuals, rates of low income, and low income and material deprivation are further indicators.

3. Drivers

As described in **Chapter 2**, median equivalised household income fell between 2009/10 and 2010/11, which in turn reduced the relative poverty thresholds. Individual median earnings as shown in the FRS in 2010/11 were about the same as in 2009/10 in cash terms, and fell by around 4 per cent in real terms over this period because of a higher inflation rate than most past years (see **Table 2.1tr**). This was one of the main factors leading to the reduction in median incomes.

Benefit and tax credit income grew in cash terms and fell only slightly in real terms. This meant that low-income households in receipt of benefits and tax credits saw their income fall less in 2010/11 than households at the median, tending to decrease the overall rate of relative low income, Before and After Housing Costs. In turn, the groups that saw reductions in rates of relative low income were those more likely to be in households in receipt of state support, such as children, working-age adults with children and pensioners. Above indexation increases in the child element of Child Tax Credit and increases in the Basic State Pension also helped these groups¹⁰. See the relevant chapter for more details of the drivers behind changes in rates of child, working-age adult or pensioner low income.

⁵ Available at <http://www.education.gov.uk/childrenandyoungpeople/families/childpoverty/a0076385/child-poverty-strategy>.

⁶ Available at <http://www.dwp.gov.uk/policy/social-justice/>.

⁷ Available at <https://update.cabinetoffice.gov.uk/resource-library/opening-doors-breaking-barriers-strategy-social-mobility>.

⁸ See <http://www.dwp.gov.uk/publications/corporate-publications/dwp-business-plan-2011-2015/business-plan-transparency> for details of DWP Impact Indicators.

⁹ ODI Disability Equality indicators are available at <http://odi.dwp.gov.uk/roadmap-to-disability-equality/indicators.php>. The indicators using data in this publication are indicators C1, C2 and C3.

¹⁰ See the DWP Abstract of Statistics at <http://research.dwp.gov.uk/asd/index.php?page=abstract> for benefit rates and details of the various uprating series used.

In contrast to relative low income, levels of absolute low income for all individuals were about the same in 2010/11 as in 2009/10¹¹. For a reduction in absolute low income over the period, incomes in 2010/11 would have had to increase by more than inflation. Instead household incomes of individuals in low-income households increased by about the same level as inflation, meaning levels of absolute low income stayed at the same level.

4. What the figures show¹²

Trends in relative low income: As shown in **Figure 1.1** in **Chapter 1** and **Table 3.1tr**, there was a decrease in the proportion of individuals in relative low income between the years 1998/99¹³ and 2004/05 both Before and After Housing Costs. The figures then rose between 2004/05 and 2007/08, and have fallen since then¹⁴.

At 16 per cent for 2010/11, relative low income Before Housing Costs was at its lowest rate since the late 1980s, with much of the decrease since 1998/99 driven by higher increases in state support for pensioners and families containing children¹⁵. There was a 1 percentage point decrease between 2009/10 and 2010/11¹⁶, with this reduction driven primarily by groups who receive a larger proportion of their incomes from state support, the above indexation increases in the child element of Child Tax Credit income and increases to the Basic State Pension, and the reduction in median incomes, as described above. After Housing Costs, relative low income also fell by 1 percentage point to 21 per cent between 2009/10 and 2010/11¹⁷.

Trends in absolute low income: Looking at **Table 3.2tr**, over the period 1998/99 to 2010/11, there was a marked fall in the proportion of individuals in absolute low income both Before and After Housing Costs¹⁸. Most of this reduction occurred between 1998/99 and 2004/05 with levels broadly unchanged since then.

In 2010/11, the proportion of individuals in absolute low income, Before Housing Costs, was 11 per cent, unchanged from the levels seen in 2009/10¹⁹. After Housing Costs, the proportion of individuals in absolute low income remained at 15 per cent. This is because, as noted above, individuals in low-income households did not see their income rise in real terms.

¹¹ Looking at a threshold of 60 per cent of median, Before and After Housing Costs, there are no statistically significant changes.

¹² This analysis is based on a 60 per cent of median income threshold.

¹³ 1998/99 is the first year where results are available for the United Kingdom.

¹⁴ All changes referred to here are statistically significant, both Before and After Housing Costs.

¹⁵ See Table 4.3 of the 2011 IFS commentary available at <http://www.ifs.org.uk/publications/5584>.

¹⁶ This reduction is statistically significant.

¹⁷ This reduction is statistically significant.

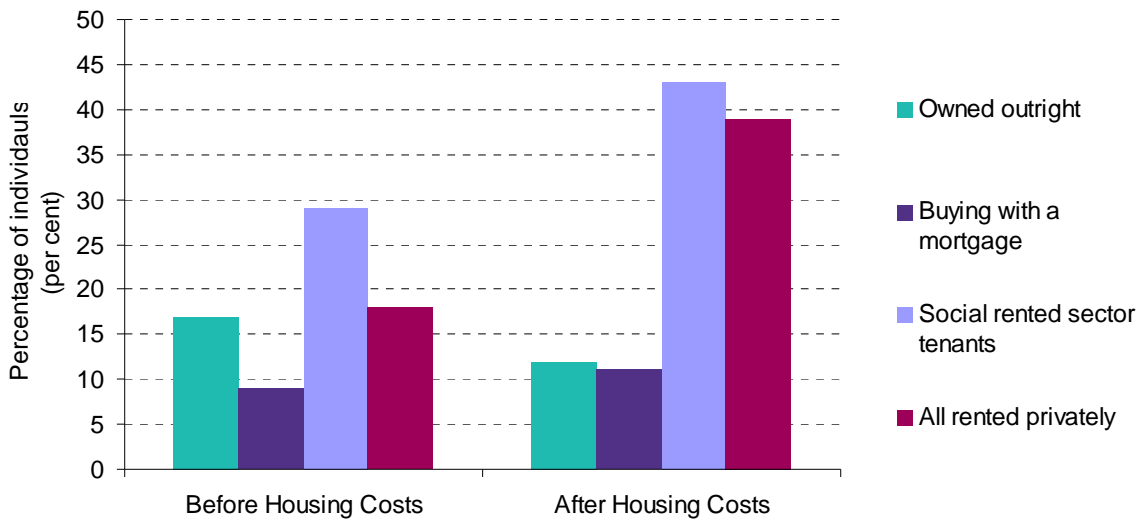
¹⁸ This reduction is statistically significant.

¹⁹ Table 3.2tr shows a change from 10 per cent in 2009/10 to 11 per cent in 2010/11, and no change between the two years. This apparent inconsistency is due to rounding. To ensure that the figures produced from the survey can provide reliable estimates, we round the figures to the nearest percentage point at the final point of any calculation. This can mean that figures may not sum due to this rounding. Only rounding figures at the final point of calculation of a statistic produces the best estimate.

3 Whole population

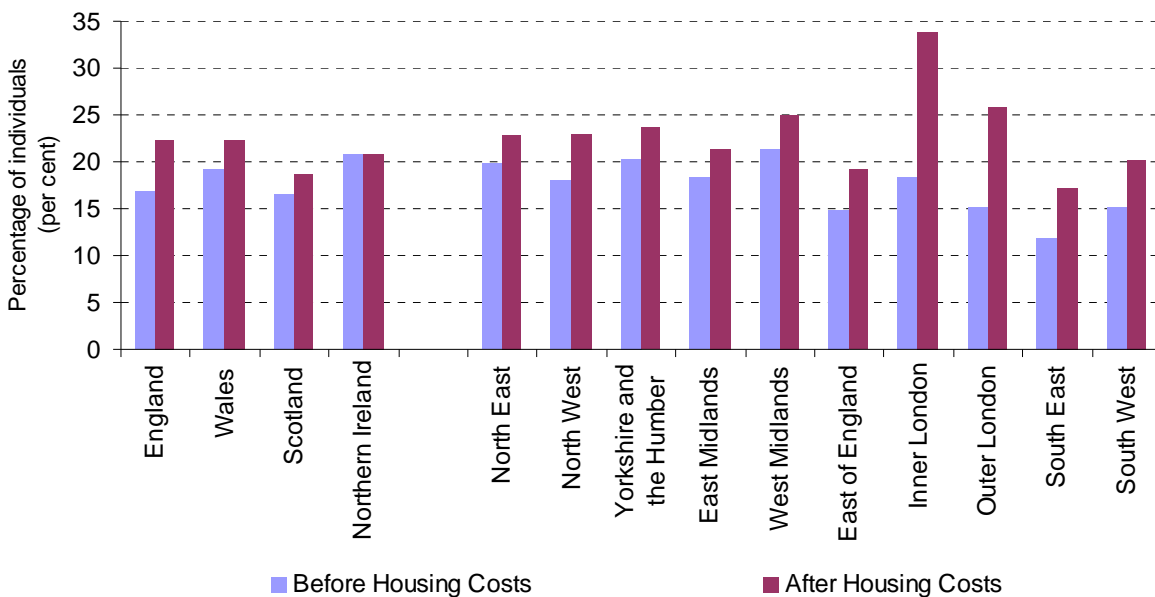
Tenure: Individuals in the social rented sector had the highest rate of low income, Before Housing Costs. After Housing Costs, individuals in the social and private rented sector had the highest rates (see **Chart 3.1** and **Table 3.6db**). Those in the rented sector accounted for about half of all individuals in relative low income, Before Housing Costs and about two thirds, After Housing Costs (see **Table 3.4db**).

Chart 3.1: Percentage of individuals in relative low-income by tenure, United Kingdom



Region: **Chart 3.2** shows that individuals in the West Midlands and Northern Ireland had the highest rates of relative low income, Before Housing Costs. After Housing Costs, Inner London had the highest rates of relative low income, reflecting the higher housing costs in that region (see **Table 3.6db**).

Chart 3.2: Percentage of individuals in relative low-income by region, United Kingdom



Disability: The Office for Disability Issues (ODI) has an indicator²⁰ looking at the percentage of individuals living in families containing one or more disabled individuals in low income with a baseline of 2004/05 (see **Figure 1.5** in **Chapter 1**).

Since the baseline of 2004/05, Before Housing Costs, there has been a decrease in the percentage of individuals living in low income in families where at least one member is disabled of 3 percentage points to 20 per cent, while After Housing Costs, there has been a decrease of 1 percentage point to 24 per cent²¹ (see **Table 3.12ts**). There has been an increase in the percentage of individuals living in low income in families where no-one is disabled After Housing Costs by 1 percentage point to 20 per cent²², while the level Before Housing Costs has stayed at the same level.

Between 2009/10 and 2010/11, Before Housing Costs, there has been a decrease in the percentage of individuals living in low income in families where at least one member is disabled by 1 percentage point to 20 per cent²³, while After Housing Costs, the reduction was 1 percentage point to 24 per cent²⁴. There has been a 1 percentage point reduction in the percentage of individuals living in low income in families where no member is disabled over the period both Before and After Housing Costs²⁵.

Both Before and After Housing Costs, a higher proportion of individuals living in families with at least one disabled member live in low income, compared to individuals living in families with no disabled members. This is particularly the case for individuals living in families containing one or more disabled individuals and not receiving disability benefits²⁶.

Ethnicity: Individuals living in households headed by someone from an ethnic minority were more likely to live in low income households. This was particularly the case for households headed by someone of Pakistani or Bangladeshi ethnic origin. (see **Table 3.5db**). It is likely that this is because individuals in workless households face very high risks of living in poverty and employment rates vary by ethnicity, with high rates of worklessness among individuals of Pakistani and Bangladeshi origin²⁷.

²⁰ ODI Disability Equality indicators are available at <http://odi.dwp.gov.uk/roadmap-to-disability-equality/indicators.php>. Indicator C3 looks at individuals in low income by whether they live in a family containing someone who is disabled.

²¹ Only the Before Housing Costs change is statistically significant.

²² This change is statistically significant.

²³ Table 3.12ts shows a constant level of 20 per cent. This apparent inconsistency is due to rounding.

²⁴ Neither the Before or After Housing Costs change is statistically significant.

²⁵ Neither the Before or After Housing Costs change is statistically significant.

²⁶ Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

²⁷ See Table A09 of Labour Market Statistics, March 2012, available at <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcM%3A77-222482> which shows economic activity by ethnic group.

3 Whole population

Background information

Introduction

This chapter examines the position of groups making up the whole population of the United Kingdom in the income distribution in 2010/11 and looks in more detail into how this might be linked to their family or household characteristics. High-level trends over time from 1994/95 onwards are also examined, with data for Great Britain from 1994/95 to 1997/98 and for the United Kingdom for some groups from 1998/99 to 2001/02 and all groups from 2002/03 onwards.

Revisions

Results for 2008/09 and 2009/10 have been revised following incorporation of changes to the direct tax system in Northern Ireland and new tenure data from the Department of Communities and Local Government (CLG). More information can be found at:

http://research.dwp.gov.uk/asd/hbai/hbai_revision_due_to_ni_tax_changes.pdf.

Revised tables for earlier years are available on request. The grossing issue will particularly affect analysis by tenure.

Tables in this chapter are:

3.1tr – 3.4tr Trends over time for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). **Tables 3.1tr** and **3.2tr** show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. **Tables 3.3tr** and **3.4tr** show numbers for the same measures as outlined for **Tables 3.1tr** and **3.2tr**.

3.1db Quintile distribution of income by: economic status of adults in the family; family type; gender and adulthood; marital status; disability; ethnic group (three-year average).

3.2db Quintile distribution of income by: disability and receipt of disability benefits; tenure; direct payment accounts; savings and investments; region and country (three-year average).

3.3db – 3.4db Composition of low-income groups of individuals with categories as outlined for **Tables 3.1db – 3.2db**.

3.5db – 3.6db Percentage of individuals falling into low-income groups with categories as outlined for **Tables 3.1db – 3.2db**.

3.1ts – 3.3ts Populations over time **Tables 3.1ts** to **3.3ts** present populations over time by: family type, and gender and adulthood; economic status of the family; disability and receipt of disability benefits respectively.

3.4ts – 3.6ts **Composition** of individuals in households with incomes below 60 per cent of contemporary median income over time by: family type, and gender and adulthood; economic status of the family; disability and receipt of disability benefits respectively.

3.7ts – 3.9ts **Composition** of individuals in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 3.4ts – 3.6ts**.

3.10ts – 3.12ts **Percentage** of individuals in households with incomes below 60 per cent of contemporary median income over time by the categories outlined for **Tables 3.4ts – 3.6ts**.

3.13ts – 3.15ts **Percentage** of individuals in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 3.4ts – 3.6ts**.

Definition of low income

‘Low income’ is defined using thresholds derived from percentages of median income for the whole population. Households reporting the lowest incomes may not have the lowest living standards. The bottom 10 per cent of the income distribution should not, therefore, be interpreted as having the bottom 10 per cent of living standards. This is a particular issue for lower thresholds of median income. To reflect this uncertainty in these tables, results for the 50 per cent of median threshold are presented in italics.

Definition of ‘benefit units’ and ‘households’

A family, or benefit unit, is a single adult or a couple living as married, together with any dependent children. An adult living in the same household as his or her parents, for example, is a separate benefit unit from the parents.

A household is a single person or group of people living at the same address as their only or main residence, who either share one meal a day together, or share the living accommodation (i.e. the living room). A household will consist of one or more benefit units.

Pensioner classifications in this chapter

This chapter classifies all individuals according to the status of their family unit. For the purposes of this chapter, the classification *pensioner couple* includes individuals in a family unit where one member is above State Pension age, and one is below. This differs from **Chapter 6**, where only individuals above State Pension age are included. Thus, if a pensioner above State Pension age has a working-age partner,

3 Whole population

they will both be included under results for *pensioner couple* in **Chapter 3**, but in **Chapter 6** the (working-age) partner will be excluded as they will appear in **Chapter 5**.

Trends over time for headline figures

All time trends are based on thresholds of median income, are presented for the UK and based on the modified OECD equivalisation scales (see **Appendix 2** for a discussion of the modified OECD scales). Trends tables consist of:

- A **relative** low-income indicator – the proportions of individuals that are below thresholds of **contemporary** median income.
- An **'absolute'** low-income indicator – the proportions of individuals that are below thresholds of 1998/99 median income that have been **held constant in real terms**.

Caution should be exercised when interpreting results over short time periods, as changes are often small in relation to sampling variation and other sources of measurement error.

Economic status of the family

The economic status of the family classification is in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years. This also means the economic status of the family and economic status of the household classifications are aligned.

Gender

In any analysis of gender, it must be remembered that HBAI attempts to measure the living standards of an individual as determined by household income. This assumes that both partners in a couple benefit equally from the household's income, and will therefore appear at the same position in the income distribution. Any differences in figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples. The lower level gender disaggregation in the family type classification is therefore likely to be more informative.

Research²⁸ has suggested that, particularly in low-income households, the above assumption with regard to income sharing is not always valid as men sometimes benefit at the expense of women from shared household income. This means that it is possible that HBAI results broken down by gender could understate differences between the two groups.

Disability

For this analysis, disability is defined as having any long-standing illness, disability or impairment that leads to a substantial difficulty with one or more areas of the individual's life. Everyone classified as disabled under this definition would also be classified as disabled under the Equality Act 2010. However, some individuals classified as disabled under the Equality Act 2010 would not be captured by this definition.

No adjustment is made to disposable household income to take into account any additional costs that may be incurred due to the illness or disability in question. This means that the position in the income distribution of these groups, as shown here, may be somewhat upwardly biased.

Ethnicity

Individuals have been classified according to the ethnic group of the household reference person (see **Appendix 1** for definition of household reference person), which means that information about households of mixed composition is lost.

Estimates showing ethnic breakdowns are presented as three-year averages because of small sample sizes. However, the figures must still be treated with some caution, as the sample sizes are still small for certain ethnic minority groups, especially in the case of households headed by a person of mixed or Black Caribbean ethnicity.

Direct payment accounts

For the purposes of this analysis, direct payment accounts are accounts that accept Automatic Credit Transfers (ACT) such as Basic Bank accounts, current accounts, Post Office accounts, or savings accounts with any other bank or building society.

Savings and investments

The data relating to investments and savings should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have a low response rate. A high proportion of respondents do not know the interest

²⁸ See, for instance, Goode, J., Callender, C. and Lister, R. (1998) *Purse or Wallet? Gender Inequalities and the Distribution of Income in Families on Benefits*. JRF/Policy Studies Institute.

3 Whole population

received on their investments. It is likely that there is some under-reporting of capital by respondents, in terms of both the actual values of the savings and the investment income.

Region and country

Disaggregation by geographical regions is presented as three-year averages. This presentation has been used as single-year regional estimates are considered too volatile. Estimates for the UK, however, are shown as single-year estimates for the latest available year.

The three-year average approach employed for the presentation of smaller geographic areas is consistent with the approach used for time series. It reduces year-on-year variation by smoothing out differences.

This issue was further discussed in **Appendix 5 of the 2004/05 HBAI publication**, where regional time series using three-year averages were presented.

Although the FRS sample is large enough to allow some analysis to be performed at a regional level, it should be noted that no adjustment has been made for regional cost of living differences, as the necessary data are not available. In the analysis here it is therefore assumed that there is no difference in the cost of living between regions, although the After Housing Costs measure will partly take into account differences in housing costs

Technical terms used in this chapter

For more information on these and other terms, see **Appendix 1**. For a detailed discussion of the methodology used throughout the publication, see **Appendix 2**.

Income

The income measure used in HBAI is weekly net (disposable) equivalised household income. This comprises total income from all sources²⁹ of all household members including dependants. For *Before Housing Costs*, housing costs³⁰ are not deducted from income, while for *After Housing Costs* they are.

Equivalisation

Equivalisation adjusts incomes for household size and composition, taking an adult couple with no children as the reference point. For example, the process of equivalisation would adjust the income of a single person upwards, so their income can be compared directly to the standard of living for a couple.

Median

Median household income divides the population, when ranked by equivalised household income, into two equal-sized groups. *Contemporary median income* refers to the median income in the survey year being considered.

Low income

Individuals are said to be in *relative low income* if they live in a household with an equivalised income below a percentage of contemporary median income, Before or After Housing Costs. Relative low-income statistics fall if income growth at the lower end of the income distribution outstrips overall income growth.

Individuals are said to be in *absolute low income* if they live in a household with an equivalised income below a threshold of median income (for example 60 per cent of median income) in a specific year adjusted for inflation, Before or After Housing Costs. The year 1998/99 is used in this report, as this is the first year where some information is available for the United Kingdom. Absolute low-income statistics fall if low-income households are seeing their incomes rise faster than inflation.

Deciles, Quintiles and Percentiles

These are income values which divide the population, when ranked by equivalised household income, into equal-sized groups. Deciles are ten equal-sized groups - the lowest decile describes individuals with incomes in the bottom 10 per cent of the income distribution. Quintiles are five equal-sized groups - the lowest quintile

²⁹ This includes income from employment, self-employment, investments, occupational pensions, benefits and other sources, and is measured net of taxes and National Insurance. See **Appendix 1** for full details of what is included.

³⁰ Housing costs include rent, water rates, mortgage interest payments, buildings insurance payments and ground rent and service charges.

3 Whole population

describes individuals with incomes in the bottom 20 per cent of the income distribution. Percentiles are 100 equal-sized groups.

Please see overleaf for tables

3 Whole population

Table 3.1tr: Percentage of individuals falling below various thresholds of contemporary median income, United Kingdom ^{1,2}

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)⁴	1979	5	13	22	6	13	23
	1981	5	14	24	7	15	25
	1987	8	18	28	11	21	29
	1988 and 1989	12	21	29	14	23	30
	1990 and 1991	13	22	29	16	24	31
	1991 and 1992	13	22	29	17	25	31
	1992 and 1993	12	21	30	16	25	32
	1993/94 to 1994/95	11	20	28	16	24	31
	1994/95 to 1995/96	10	19	28	15	24	30
	1995/96 to 1996/97	11	20	28	17	25	31
FRS (GB)	1994/95	10	19	28	15	24	31
	1995/96	9	18	27	15	24	31
	1996/97	11	19	28	17	25	32
	1997/98	11	20	28	17	24	31
FRS (UK)	1998/99	11	19	28	16	24	31
	1999/00	10	19	28	16	24	31
	2000/01	10	19	27	15	23	30
	2001/02	10	18	27	15	23	30
	2002/03	10	18	27	15	22	30
	2003/04	10	18	26	14	21	29
	2004/05	10	17	26	13	21	28
	2005/06	10	18	26	15	22	29
	2006/07	11	18	26	15	22	29
	2007/08	11	18	27	16	23	30
	2008/09	10	18	26	16	22	29
	2009/10	10	17	25	15	22	30
2010/11	9	16	25	15	21	29	
Change	1998/99-2010/11 ^{2,3}	-1	-3	-3	-2	-3	-2
	2009/10-2010/11 ^{2,3}	0	-1	0	-1	-1	-1

Notes:

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

3. Due to rounding, the estimates of change in percentages of individuals below low-income thresholds may not equal the difference between the total percentage of individuals below thresholds for any pair of years shown.

4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

Table 3.2tr: Percentage of individuals falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom ^{1,2}

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)⁴	1979	20	33	46	22	35	47
	1981	22	35	47	25	36	48
	1987	18	29	38	22	32	40
	1988 and 1989	17	27	35	20	28	36
	1990 and 1991	17	26	33	20	28	35
	1991 and 1992	16	26	34	21	29	35
	1992 and 1993	16	25	33	21	29	35
	1993/94 to 1994/95	14	23	32	19	27	34
	1994/95 to 1995/96	12	21	30	18	26	33
1995/96 to 1996/97	12	21	30	18	26	32	
FRS (GB)	1994/95	13	23	32	20	29	36
	1995/96	12	23	32	19	28	36
	1996/97	12	21	30	19	27	34
	1997/98	11	20	29	18	25	32
FRS (UK)	1998/99	11	19	28	16	24	31
	1999/00	9	18	26	14	22	29
	2000/01	9	15	24	12	20	26
	2001/02	7	13	21	10	17	24
	2002/03	7	12	20	9	15	22
	2003/04	7	12	19	9	15	21
	2004/05	6	11	18	9	13	19
	2005/06	7	11	18	9	14	20
	2006/07	7	12	18	10	14	20
	2007/08	7	12	18	10	15	20
	2008/09	7	11	18	10	15	20
	2009/10	6	10	17	10	15	20
2010/11	6	11	17	10	15	21	
Change	1998/99-2010/11 ^{2,3}	-4	-9	-11	-6	-9	-10
	2009/10-2010/11 ^{2,3}	0	0	1	0	0	1

Notes:

- FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.
- Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
- Due to rounding, the estimates of change in percentages of individuals below low-income thresholds may not equal the difference between the total percentage of individuals below thresholds for any pair of years shown.
- FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

3 Whole population

Table 3.3tr: Number of individuals falling below various thresholds of contemporary median income, United Kingdom ^{1,2}

Number of individuals (millions)		Source: FES/FRS						All individuals
		Before Housing Costs			After Housing Costs			
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) ⁴	1979	3.0	7.1	11.9	3.1	7.3	12.2	54.0
	1981	3.0	7.6	12.9	3.8	8.1	13.5	54.7
	1987	4.6	10.0	15.4	6.2	11.5	16.1	55.4
	1988 and 1989	6.5	11.8	16.0	7.9	12.9	16.7	56.0
	1990 and 1991	7.3	12.2	16.3	9.1	13.5	17.1	56.1
	1991 and 1992	7.1	12.4	16.7	9.5	14.0	17.7	56.6
	1992 and 1993	6.9	12.2	16.9	9.4	14.3	18.1	57.1
	1993/94 to 1994/95	6.4	11.3	16.2	8.9	13.9	17.5	57.3
	1994/95 to 1995/96	5.9	10.9	15.9	8.8	13.8	17.3	57.5
	1995/96 to 1996/97	6.1	11.6	16.4	9.7	14.4	17.9	57.7
FRS (GB)	1994/95	5.3	10.4	15.5	8.5	13.5	17.3	55.3
	1995/96	5.2	9.9	15.2	8.2	13.5	17.3	55.5
	1996/97	5.9	10.8	15.6	9.4	14.0	17.7	55.6
	1997/98	6.0	10.9	15.7	9.2	13.6	17.1	55.7
FRS (UK)	1998/99	6.1	11.2	16.1	9.3	14.0	17.8	57.5
	1999/00	6.1	11.1	16.2	9.3	13.8	17.7	57.7
	2000/01	6.1	10.7	15.9	8.8	13.4	17.4	57.9
	2001/02	5.9	10.7	15.8	8.5	13.2	17.2	58.1
	2002/03	5.9	10.6	15.7	8.5	13.1	17.3	58.3
	2003/04	5.8	10.4	15.4	8.4	12.6	17.0	58.5
	2004/05	5.6	10.0	15.2	7.9	12.1	16.6	58.8
	2005/06	5.9	10.4	15.5	8.6	12.8	17.2	59.1
	2006/07	6.3	10.7	15.7	9.0	13.2	17.5	59.5
	2007/08	6.5	11.0	15.9	9.3	13.5	17.8	59.9
	2008/09	6.2	10.8	15.6	9.5	13.5	17.7	60.3
	2009/10	5.9	10.3	15.3	9.2	13.5	18.0	60.7
2010/11	5.6	9.8	15.2	8.9	13.0	17.6	61.1	
Change	1998/99-2010/11 ^{2,3}	-0.5	-1.3	-1.0	-0.4	-1.0	-0.1	3.6
	2009/10-2010/11 ^{2,3}	-0.2	-0.5	-0.2	-0.3	-0.5	-0.4	0.5

Notes:

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

3. Due to rounding, the estimates of change in percentages of individuals below low-income thresholds may not equal the difference between the total percentage of individuals below thresholds for any pair of years shown.

4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

Table 3.4tr: Number of individuals falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom ^{1,2}

Number of individuals (millions)		Source: FES/FRS						All individuals
		Before Housing Costs			After Housing Costs			
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)⁴	1979	10.9	17.7	24.6	11.9	18.8	25.7	54.0
	1981	12.2	19.0	25.6	13.5	19.9	26.4	54.7
	1987	9.9	15.9	20.8	12.1	17.5	22.1	55.4
	1988 and 1989	9.6	14.9	19.4	11.4	15.9	20.1	56.0
	1990 and 1991	9.6	14.6	18.7	11.5	15.8	19.8	56.1
	1991 and 1992	9.2	14.6	19.1	11.8	16.2	20.1	56.6
	1992 and 1993	8.9	14.5	19.1	11.8	16.4	20.3	57.1
	1993/94 to 1994/95	7.9	13.2	18.2	10.9	15.5	19.4	57.3
	1994/95 to 1995/96	7.1	12.3	17.3	10.3	15.0	18.8	57.5
1995/96 to 1996/97	6.8	12.4	17.3	10.6	15.1	18.6	57.7	
FRS (GB)	1994/95	7.2	12.9	18.0	11.2	15.8	19.7	55.3
	1995/96	6.9	12.5	17.8	10.8	15.7	19.7	55.5
	1996/97	6.6	11.9	16.7	10.4	15.0	18.6	55.6
	1997/98	6.3	11.4	16.2	9.8	14.1	17.7	55.7
FRS (UK)	1998/99	6.1	11.2	16.1	9.3	14.0	17.8	57.5
	1999/00	5.4	10.2	15.3	8.3	12.9	16.7	57.7
	2000/01	4.9	8.9	13.7	7.0	11.5	15.3	57.9
	2001/02	4.0	7.5	12.2	5.8	9.7	13.7	58.1
	2002/03	3.9	7.1	11.5	5.4	8.8	12.7	58.3
	2003/04	3.9	7.0	11.2	5.5	8.6	12.0	58.5
	2004/05	3.6	6.6	10.6	5.2	7.8	11.2	58.8
	2005/06	3.9	6.6	10.7	5.4	8.2	11.6	59.1
	2006/07	4.1	6.9	10.8	5.8	8.6	11.8	59.5
	2007/08	4.2	7.1	11.1	5.9	8.7	12.1	59.9
2008/09	4.1	6.7	10.7	6.1	9.0	12.2	60.3	
2009/10	3.7	6.2	10.0	6.1	8.8	12.1	60.7	
2010/11	3.9	6.5	10.5	6.3	9.1	12.7	61.1	
Change	1998/99-2010/11 ^{2,3}	-2.2	-4.7	-5.6	-3.0	-4.9	-5.1	3.6
	2009/10-2010/11 ^{2,3}	0.2	0.3	0.5	0.2	0.3	0.6	0.5

Notes:

- FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.
- Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
- Due to rounding, the estimates of change in percentages of individuals below low-income thresholds may not equal the difference between the total percentage of individuals below thresholds for any pair of years shown.
- FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

3 Whole population

Table 3.1db (BHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					All individuals (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Economic status of adults in the family						
One or more full-time self-employed	24	17	17	17	25	6.1
Single/couple all in full-time work	4	9	20	31	36	16.2
Couple, one full-time, one part-time work	6	16	26	28	24	8.1
Couple, one full-time work, one not working	20	27	20	17	16	6.6
No full-time, one or more in part-time work	27	27	22	15	10	5.6
Workless, one or more aged 60 or over	27	28	23	14	9	10.6
Workless, one or more unemployed	64	19	8	6	3	2.2
Workless, other inactive	45	29	14	7	4	5.7
Family type						
Pensioner couple	19	23	23	17	17	8.3
Single pensioner	27	27	23	15	8	4.6
Male	22	27	23	17	11	1.2
Female	29	27	23	15	6	3.4
Couple with children	19	20	21	21	19	21.6
Couple without children	12	9	16	26	37	10.9
Single with children	31	36	19	9	4	4.9
Single without children	23	18	19	22	19	10.8
Male	24	17	19	21	18	6.6
Female	21	18	19	22	20	4.2
Gender and adulthood						
Adult male	19	17	20	21	23	23.4
Adult female	20	20	20	20	20	24.6
Children	23	25	20	17	15	13.0
Marital status						
Couple	17	18	20	21	24	40.9
Married or Civil Partnered	16	18	20	21	24	33.0
Cohabiting	20	19	18	22	21	7.9
Single	26	24	20	17	13	20.2
Disability						
Disabled individuals	25	26	22	17	10	11.5
Disabled children	23	31	21	15	9	0.8
Disabled working-age adults	29	23	19	17	12	5.4
Disabled pensioners	21	28	26	17	7	5.3
Non-disabled individuals	19	19	19	21	22	49.6
Non-disabled children	23	25	20	17	15	12.2
Non-disabled working-age adults	16	15	19	23	26	30.9
Non-disabled pensioners	23	23	21	16	17	6.4
Ethnic group of head (3-year average)						
White	19	20	20	21	21	54.4
Mixed	24	22	19	19	17	0.6
Asian or Asian British	36	21	15	13	14	3.3
Indian	26	19	18	16	21	1.5
Pakistani and Bangladeshi	51	24	11	8	5	1.3
Black or Black British	32	24	17	16	12	1.6
Black Caribbean	27	23	19	16	16	0.6
Black Non-Caribbean	35	24	16	15	10	1.0
Chinese or other ethnic group	29	20	18	13	21	0.8
All individuals²	20	20	20	20	20	61.1

1. Percentages may not sum to 100 per cent due to rounding.

2. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.

Table 3.1db (AHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					All individuals (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Economic status of adults in the family						
One or more full-time self-employed	25	17	18	16	25	6.1
Single/couple all in full-time work	5	10	20	30	35	16.2
Couple, one full-time, one part-time work	7	16	27	27	23	8.1
Couple, one full-time work, one not working	22	27	19	17	15	6.6
No full-time, one or more in part-time work	28	26	20	14	11	5.6
Workless, one or more aged 60 or over	16	29	25	18	12	10.6
Workless, one or more unemployed	70	15	7	5	3	2.2
Workless, other inactive	53	27	11	5	4	5.7
Family type						
Pensioner couple	12	23	25	20	20	8.3
Single pensioner	15	29	23	20	13	4.6
Male	12	25	24	22	17	1.2
Female	16	31	23	19	12	3.4
Couple with children	21	20	21	20	18	21.6
Couple without children	12	10	16	26	35	10.9
Single with children	38	33	17	8	4	4.9
Single without children	26	17	18	19	19	10.8
Male	27	17	18	19	19	6.6
Female	25	18	19	19	19	4.2
Gender and adulthood						
Adult male	18	18	20	21	23	23.4
Adult female	19	20	20	21	21	24.6
Children	25	24	20	17	14	13.0
Marital status						
Couple	17	18	20	22	23	40.9
Married or Civil Partnered	15	18	21	22	24	33.0
Cohabiting	23	19	18	22	19	7.9
Single	26	24	19	17	14	20.2
Disability						
Disabled individuals	21	26	23	19	11	11.5
Disabled children	25	29	21	16	8	0.8
Disabled working-age adults	30	23	19	16	12	5.4
Disabled pensioners	12	29	27	21	10	5.3
Non-disabled individuals	20	19	19	20	22	49.6
Non-disabled children	25	24	20	17	14	12.2
Non-disabled working-age adults	19	15	18	22	25	30.9
Non-disabled pensioners	13	24	22	19	22	6.4
Ethnic group of head (3-year average)						
White	18	20	21	21	21	54.4
Mixed	34	19	15	18	15	0.6
Asian or Asian British	39	23	13	12	13	3.3
Indian	29	21	16	15	19	1.5
Pakistani and Bangladeshi	51	28	9	7	5	1.3
Black or Black British	38	23	14	14	10	1.6
Black Caribbean	29	24	16	16	14	0.6
Black Non-Caribbean	44	22	13	13	8	1.0
Chinese or other ethnic group	36	19	14	13	19	0.8
All individuals²	20	20	20	20	20	61.1

1. Percentages may not sum to 100 per cent due to rounding.

2. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.

3 Whole population

Table 3.2db (BHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2010/11
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Disability and receipt of disability benefits¹						
Those living in families where no-one is disabled	18	18	19	21	24	43.2
Those living in families where someone is disabled	25	26	22	17	11	17.9
1 or more disabled adult, no disabled child	25	25	22	17	11	15.2
Those living in families with disabled children	24	31	22	14	9	2.7
With no disabled adult	22	27	23	16	12	1.6
With 1 or more disabled adult	27	38	20	11	5	1.1
In receipt of disability benefits	15	30	30	18	7	6.1
Not in receipt of disability benefits	30	24	18	16	13	11.8
Tenure						
Owners	15	16	20	23	26	41.2
Owned outright	21	19	20	19	21	17.0
Buying with a mortgage	11	13	21	26	29	24.1
Social rented sector tenants	37	33	18	9	2	9.7
All rented privately	23	25	21	18	14	10.3
Direct payment account²						
No accounts	33	16	20	19	13	1.4
With one or more accounts	20	20	20	20	20	59.7
Savings and investments						
No savings	30	27	19	15	9	22.7
Less than £1,500	18	21	23	23	15	9.4
£1,500 but less than £3,000	15	18	24	22	21	4.3
£3,000 but less than £8,000	15	17	20	24	24	7.6
£8,000 but less than £10,000	14	15	22	25	25	1.8
£10,000 but less than £16,000	13	14	21	23	29	3.7
£16,000 but less than £20,000	14	12	18	26	30	1.5
£20,000 or more	10	11	17	21	41	10.1
Region/Country (3-year average)						
England	20	20	20	20	21	50.9
North East	23	23	21	18	15	2.5
North West	22	22	22	19	15	6.8
Yorkshire and the Humber	24	23	20	18	15	5.2
East Midlands	22	21	22	20	15	4.4
West Midlands	25	22	19	20	14	5.3
East of England	17	18	19	21	24	5.7
London	19	17	15	18	30	7.6
Inner	22	17	14	16	31	2.7
Outer	17	17	16	19	30	4.9
South East	14	16	20	22	28	8.3
South West	18	21	22	21	18	5.1
Wales	22	22	21	20	14	2.9
Scotland	19	20	21	21	19	5.1
Northern Ireland	24	21	23	19	13	1.8
All individuals³	20	20	20	20	20	61.1

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

Table 3.2db (AHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2010/11
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Disability and receipt of disability benefits¹						
Those living in families where no-one is disabled	19	18	19	21	24	43.2
Those living in families where someone is disabled	23	25	22	18	11	17.9
1 or more disabled adult, no disabled child	22	25	22	19	12	15.2
Those living in families with disabled children	26	30	21	15	8	2.7
With no disabled adult	23	26	22	17	11	1.6
With 1 or more disabled adult	29	35	20	12	4	1.1
In receipt of disability benefits	13	29	29	20	8	6.1
Not in receipt of disability benefits	27	23	19	17	13	11.8
Tenure						
Owners	11	16	22	24	27	41.2
Owned outright	11	19	22	23	25	17.0
Buying with a mortgage	11	14	22	25	28	24.1
Social rented sector tenants	40	34	16	8	2	9.7
All rented privately	38	23	17	13	9	10.3
Direct payment account²						
No accounts	31	15	19	21	14	1.4
With one or more accounts	20	20	20	20	20	59.7
Savings and investments						
No savings	34	26	18	14	8	22.7
Less than £1,500	17	23	24	22	14	9.4
£1,500 but less than £3,000	14	19	25	22	20	4.3
£3,000 but less than £8,000	11	19	21	25	24	7.6
£8,000 but less than £10,000	11	15	23	26	25	1.8
£10,000 but less than £16,000	9	15	22	25	28	3.7
£16,000 but less than £20,000	9	14	18	27	31	1.5
£20,000 or more	7	9	17	23	44	10.1
Region/Country (3-year average)						
England	20	20	20	20	20	50.9
North East	20	23	23	19	15	2.5
North West	21	21	22	20	16	6.8
Yorkshire and the Humber	22	23	20	19	16	5.2
East Midlands	19	21	22	21	16	4.4
West Midlands	23	22	20	20	15	5.3
East of England	18	19	19	21	24	5.7
London	27	16	14	16	28	7.6
Inner	32	16	11	14	27	2.7
Outer	24	16	15	17	28	4.9
South East	16	17	19	21	27	8.3
South West	18	22	22	21	18	5.1
Wales	20	21	22	21	16	2.9
Scotland	17	19	21	23	20	5.1
Northern Ireland	19	23	24	20	14	1.8
All individuals³	20	20	20	20	20	61.1

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

3 Whole population

Table 3.3db: Composition of low-income groups of individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2010/11						All individuals
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	16	13	11	13	12	11	10
Single/couple all in full-time work	4	5	6	6	7	8	26
Couple, one full-time, one part-time work	2	3	5	4	4	6	13
Couple, one full-time work, one not working	8	10	12	11	12	13	11
No full-time, one or more in part-time work	13	12	12	13	13	13	9
Workless, one or more aged 60 or over	21	23	23	13	15	18	17
Workless, one or more unemployed	14	13	10	15	12	10	4
Workless, other inactive	21	21	21	26	24	22	9
Family type							
Pensioner couple	11	13	14	7	8	10	14
Single pensioner	10	10	10	5	6	7	7
Male	2	2	2	1	1	2	2
Female	8	8	8	4	5	6	5
Couple with children	33	34	34	36	37	36	35
Couple without children	14	11	10	12	11	10	18
Single with children	8	11	14	14	16	15	8
Single without children	25	21	18	26	22	20	18
Male	16	14	12	16	14	13	11
Female	8	7	7	9	8	7	7
Gender and adulthood							
Adult male	40	37	35	37	35	34	38
Adult female	39	40	40	38	38	38	40
Children	21	23	25	25	27	27	21
Marital status							
Couple	58	58	58	55	56	57	67
Married or Civil Partnered	45	44	45	40	42	43	54
Cohabiting	13	13	13	15	15	14	13
Single	42	42	42	45	44	43	33
Disability							
Disabled individuals	21	23	24	20	20	22	19
Disabled children	1	1	2	1	2	2	1
Disabled working-age adults	13	13	12	14	13	13	9
Disabled pensioners	8	9	10	5	6	7	9
Non-disabled individuals	79	77	76	80	80	78	81
Non-disabled children	20	22	24	24	26	25	20
Non-disabled working-age adults	48	43	40	49	47	44	51
Non-disabled pensioners	11	12	12	6	7	9	11
Ethnic group of head (3-year average)							
White	80	82	84	79	81	83	90
Mixed	1	1	1	2	2	1	1
Asian or Asian British	12	10	9	11	10	9	5
Indian	4	3	3	3	3	3	2
Pakistani and Bangladeshi	7	6	5	6	5	5	2
Black or Black British	4	4	4	5	5	4	3
Black Caribbean	1	1	1	1	1	1	1
Black Non-Caribbean	3	3	3	4	3	3	2
Chinese or other ethnic group	2	2	2	3	2	2	1
All individuals (millions=100%)²	5.6	9.8	15.2	8.9	13.0	17.6	61.1

1. Percentages may not sum to 100 per cent due to rounding.

2. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.

Table 3.4db: Composition of low-income groups of individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2010/11						All individuals
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
Those living in families where no-one is disabled	67	64	63	67	67	65	71
Those living in families where someone is disabled	33	36	37	33	33	35	29
1 or more disabled adult, no disabled child	30	32	31	28	28	29	25
Those living in families with disabled children	4	5	5	5	6	6	4
With no disabled adult	2	3	3	3	3	3	3
With 1 or more disabled adult	1	2	2	2	3	3	2
In receipt of disability benefits	5	6	8	5	7	8	10
Not in receipt of disability benefits	29	30	28	27	26	26	19
Tenure							
Owners	56	52	51	36	37	40	67
Owned outright	32	30	29	15	16	18	28
Buying with a mortgage	24	22	22	21	21	22	39
Social rented sector tenants	25	29	30	32	32	32	16
All rented privately	20	19	19	33	31	28	17
Direct payment account²							
No accounts	5	4	3	4	3	3	2
With one or more accounts	95	96	97	96	97	97	98
Savings and investments							
No savings	56	56	56	63	63	60	37
Less than £1,500	12	13	14	13	13	14	15
£1,500 but less than £3,000	6	5	5	5	5	5	7
£3,000 but less than £8,000	9	9	9	7	7	8	12
£8,000 but less than £10,000	2	2	2	1	2	2	3
£10,000 but less than £16,000	4	4	4	3	3	3	6
£16,000 but less than £20,000	2	2	2	1	1	1	2
£20,000 or more	10	9	8	7	6	6	17
Region/Country (3-year average)							
England	83	83	83	86	85	85	84
North East	4	5	5	4	4	5	4
North West	11	12	12	11	12	12	11
Yorkshire and the Humber	10	10	10	9	9	9	9
East Midlands	8	8	8	7	7	7	7
West Midlands	11	11	11	10	10	10	9
East of England	8	8	8	8	8	8	9
London	14	12	12	18	16	15	13
Inner	5	5	4	8	7	6	4
Outer	8	7	7	10	10	9	8
South East	9	10	10	11	11	11	14
South West	8	8	8	8	8	8	8
Wales	5	5	6	5	5	5	5
Scotland	8	8	8	7	7	7	8
Northern Ireland	4	4	3	3	3	3	3
All individuals (millions=100%)³	5.6	9.8	15.2	8.9	13.0	17.6	61.1

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

3 Whole population

Table 3.5db: Percentage of individuals in low-income groups by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2010/11						All individuals (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	14	20	27	19	26	31	6.1
Single/couple all in full-time work	1	3	6	3	6	9	16.2
Couple, one full-time, one part-time work	2	4	8	4	7	13	8.1
Couple, one full-time work, one not working	7	15	28	15	24	35	6.6
No full-time, one or more in part-time work	13	21	33	20	30	40	5.6
Workless, one or more aged 60 or over	11	21	33	11	18	29	10.6
Workless, one or more unemployed	35	55	70	58	72	78	2.2
Workless, other inactive	21	37	55	40	56	69	5.7
Family type							
Pensioner couple	7	15	25	8	13	22	8.3
Single pensioner	12	21	33	11	17	28	4.6
Male	9	16	27	8	14	23	1.2
Female	13	23	35	11	18	31	3.4
Couple with children	9	15	24	15	22	30	21.6
Couple without children	7	10	14	10	13	17	10.9
Single with children	9	22	42	24	41	55	4.9
Single without children	13	20	26	21	27	33	10.8
Male	14	21	27	22	28	34	6.6
Female	11	17	25	20	26	32	4.2
Gender and adulthood							
Adult male	10	16	22	14	19	26	23.4
Adult female	9	16	25	14	20	27	24.6
Children	9	18	29	17	27	37	13.0
Marital status							
Couple	8	14	21	12	18	25	40.9
Married or Civil Partnered	8	13	21	11	16	23	33.0
Cohabiting	9	17	25	17	24	31	7.9
Single	12	21	31	20	28	38	20.2
Disability							
Disabled individuals	11	20	31	16	23	33	11.5
Disabled children	7	17	30	16	27	39	0.8
Disabled working-age adults	13	24	35	23	31	41	5.4
Disabled pensioners	8	17	28	8	14	24	5.3
Non-disabled individuals	9	15	23	14	21	28	49.6
Non-disabled children	9	18	29	17	27	37	12.2
Non-disabled working-age adults	9	14	20	14	20	25	30.9
Non-disabled pensioners	10	18	29	9	14	24	6.4
Ethnic group of head (3-year average)							
White	9	16	24	13	20	27	54.4
Mixed	13	21	29	28	36	44	0.6
Asian or Asian British	22	32	43	30	42	50	3.3
Indian	16	23	31	21	30	37	1.5
Pakistani and Bangladeshi	32	46	61	41	55	66	1.3
Black or Black British	17	28	39	32	41	50	1.6
Black Caribbean	15	23	34	23	32	42	0.6
Black Non-Caribbean	18	31	42	37	47	55	1.0
Chinese or Other Ethnic Group	18	27	35	30	38	45	0.8
All individuals¹	9	16	25	15	21	29	61.1

1. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.

Table 3.6db: Percentage of individuals in low-income groups by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2010/11						All individuals (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
Those living in families where no-one is disabled	9	15	22	14	20	27	43.2
Those living in families where someone is disabled	11	20	31	16	24	34	17.9
1 or more disabled adult, no disabled child	11	20	31	16	24	33	15.2
Those living in families with disabled children	8	17	31	16	27	39	2.7
With no disabled adult	9	16	28	17	24	35	1.6
With 1 or more disabled adult	7	19	35	15	32	46	1.1
In receipt of disability benefits	5	11	21	8	14	24	6.1
Not in receipt of disability benefits	14	25	36	21	29	39	11.8
Tenure							
Owners	8	12	19	8	12	17	41.2
Owned outright	11	17	26	8	12	19	17.0
Buying with a mortgage	6	9	14	8	11	16	24.1
Social rented sector tenants	14	29	47	29	43	58	9.7
All rented privately	11	18	28	28	39	48	10.3
Direct payment account²							
No accounts	20	28	36	27	32	36	1.4
With one or more accounts	9	16	25	14	21	29	59.7
Savings and investments							
No savings	14	24	38	25	36	47	22.7
Less than £1,500	7	14	22	12	19	27	9.4
£1,500 but less than £3,000	8	12	19	10	15	23	4.3
£3,000 but less than £8,000	6	11	18	8	12	19	7.6
£8,000 but less than £10,000	7	12	17	7	12	17	1.8
£10,000 but less than £16,000	5	10	16	7	10	15	3.7
£16,000 but less than £20,000	7	11	17	7	10	14	1.5
£20,000 or more	6	8	12	6	8	11	10.1
Region/Country (3-year average)							
England	10	17	25	15	22	30	50.9
North East	10	20	29	15	23	32	2.5
North West	10	18	28	15	23	30	6.8
Yorkshire and the Humber	11	20	30	16	24	32	5.2
East Midlands	10	18	27	15	21	28	4.4
West Midlands	12	21	31	17	25	33	5.3
East of England	9	15	21	14	19	26	5.7
London	11	16	23	22	29	35	7.6
Inner	12	18	26	26	34	40	2.7
Outer	10	15	22	19	26	32	4.9
South East	7	12	18	12	17	23	8.3
South West	9	15	23	13	20	28	5.1
Wales	10	19	29	15	22	30	2.9
Scotland	9	16	25	13	19	26	5.1
Northern Ireland	12	21	30	13	21	29	1.8
All individuals³	9	16	25	15	21	29	61.1

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

3. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.

Table 3.1ts: Population of individuals by family type, gender and adulthood, United Kingdom¹

	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
	Source: FRS																
Number of individuals whose family type is: (millions)																	
Pensioner couple	6.5	6.5	6.5	6.4	6.5	6.6	6.7	6.9	7.2	7.2	7.3	7.4	7.5	7.7	7.9	8.4	8.3
Single male pensioner	0.9	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.1	1.2
Single female pensioner	3.3	3.4	3.3	3.4	3.4	3.3	3.3	3.2	3.3	3.3	3.3	3.3	3.3	3.4	3.5	3.3	3.4
Couple with children	20.8	20.8	20.7	20.5	20.3	20.0	19.9	19.7	20.3	20.3	20.3	20.2	20.4	20.7	20.7	21.4	21.6
Couple without children	10.7	10.7	10.6	10.9	10.8	10.9	11.1	11.1	11.6	11.5	11.5	11.4	11.6	11.4	11.3	10.9	10.9
Single with children	4.1	4.2	4.3	4.4	4.6	4.8	4.9	4.9	5.1	5.1	5.1	5.1	5.1	4.9	5.0	4.9	4.9
Single male without children	5.4	5.5	5.5	5.6	5.7	5.7	5.8	5.9	6.0	6.1	6.2	6.4	6.4	6.4	6.6	6.5	6.6
Single female without children	3.5	3.5	3.5	3.5	3.6	3.6	3.6	3.7	3.8	3.9	4.0	4.1	4.1	4.1	4.1	4.1	4.2
Gender and adulthood: (millions)																	
Adult male	20.5	20.5	20.6	20.7	20.7	20.8	21.0	21.1	21.8	22.0	22.2	22.4	22.6	22.8	23.1	23.2	23.4
Adult female	22.2	22.2	22.3	22.4	22.4	22.5	22.6	22.7	23.5	23.6	23.7	23.9	24.0	24.2	24.4	24.5	24.6
Children	12.6	12.7	12.7	12.7	12.7	12.7	12.7	12.6	13.0	13.0	12.9	12.8	12.8	12.8	12.8	13.0	13.0
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7	61.1
Percentage of individuals whose family type is:																	
Pensioner couple	12	12	12	12	12	12	12	12	12	12	12	12	13	13	13	14	14
Single male pensioner	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Single female pensioner	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	5	5
Couple with children	38	37	37	37	36	36	35	35	35	35	35	34	34	35	34	35	35
Couple without children	19	19	19	20	19	20	20	20	20	20	20	19	19	19	19	18	18
Single with children	7	8	8	8	8	9	9	9	9	9	9	9	9	8	8	8	8
Single male without children	10	10	10	10	10	10	10	10	10	11	11	11	11	11	11	11	11
Single female without children	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7
Gender and adulthood																	
Adult male	37	37	37	37	37	37	37	37	37	38	38	38	38	38	38	38	38
Adult female	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
Children	23	23	23	23	23	23	23	22	22	22	22	22	22	21	21	21	21
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Percentages may not sum to 100 per cent due to rounding.

Table 3.2ts: Population of individuals by economic status of the family, United Kingdom^{1,2}

	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Number of individuals whose economic status is: (millions)																	
One or more full-time self-employed	5.9	5.6	5.5	5.4	5.3	5.6	5.7	5.5	5.9	6.0	6.0	6.3	5.8	5.8	6.1
Single/couple all in full-time work	13.5	14.0	14.0	14.5	15.0	15.0	15.7	15.9	15.6	16.0	16.2	16.4	16.7	16.1	16.2
Couple, one full-time, one part-time work	8.0	8.6	8.8	8.6	8.3	8.3	8.5	8.3	8.5	8.3	8.2	8.2	8.2	7.9	8.1
Couple, one full-time work, one not working	6.4	6.2	6.3	6.1	6.4	6.2	6.6	6.5	6.5	6.3	6.6	6.6	6.5	6.8	6.6
No full-time, one or more in part-time work	3.7	4.1	4.1	4.3	4.2	4.4	4.7	4.9	5.0	5.2	5.2	5.0	5.3	5.7	5.6
Workless, one or more aged 60 or over	9.7	9.6	9.8	9.7	9.8	9.8	9.9	10.0	10.0	10.0	10.0	10.1	10.3	10.3	10.6
Workless, one or more unemployed	2.8	2.1	1.8	1.7	1.5	1.3	1.4	1.3	1.2	1.4	1.3	1.4	1.7	2.2	2.2
Workless, other inactive	5.6	5.4	5.6	5.7	5.7	5.8	5.8	6.1	6.1	5.9	5.9	5.8	5.8	5.8	5.7
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7	61.1
Percentage of individuals whose economic status is:																	
One or more full-time self-employed	11	10	10	10	9	10	10	9	10	10	10	10	10	10	10
Single/couple all in full-time work	24	25	25	26	27	27	27	27	27	27	27	27	28	26	26
Couple, one full-time, one part-time work	14	15	16	15	15	15	15	14	14	14	14	14	14	13	13
Couple, one full-time work, one not working	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
No full-time, one or more in part-time work	7	7	7	8	8	8	8	8	8	9	9	8	9	9	9
Workless, one or more aged 60 or over	18	17	17	17	17	17	17	17	17	17	17	17	17	17	17
Workless, one or more unemployed	5	4	3	3	3	2	2	2	2	2	2	2	3	4	4
Workless, other inactive	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

- Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
- The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.
- Percentages may not sum to 100 per cent due to rounding.

Table 3.3ts: Population of individuals by disability³ and receipt of disability benefits², United Kingdom¹

	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Source: FRS																	
Number of individuals (millions) who are:																	
Individuals in families where no-one is disabled	..	39.9	40.9	39.4	39.3	40.2	39.6	40.6	41.3	41.8	42.3	41.6	42.8	43.1	43.1	42.9	43.2
Individuals in families where someone is disabled	..	15.6	14.7	16.3	16.6	15.8	16.6	15.8	17.0	16.7	16.5	17.5	16.7	16.8	17.2	17.7	17.9
1 or more disabled adult, no disabled child	..	13.1	12.4	13.8	14.1	13.5	14.1	13.6	14.6	14.3	14.1	15.0	14.4	14.2	14.6	15.1	15.2
Those living in families with disabled children	..	2.4	2.3	2.5	2.5	2.3	2.5	2.2	2.5	2.4	2.4	2.5	2.3	2.5	2.5	2.7	2.7
With no disabled adult	..	1.7	1.6	1.8	1.7	1.5	1.6	1.4	1.6	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6
With 1 or more disabled adult	..	0.7	0.7	0.8	0.8	0.8	0.9	0.8	0.9	0.9	0.9	1.0	0.9	1.0	1.0	1.0	1.1
In receipt of disability benefits	..	2.9	4.0	4.2	4.4	4.6	4.8	4.5	5.3	5.4	5.5	5.5	5.4	5.6	5.7	5.7	6.1
Not in receipt of disability benefits	..	12.7	10.7	12.1	12.2	11.2	11.8	11.3	11.8	11.3	11.0	12.0	11.3	11.2	11.4	12.0	11.8
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7	61.1
Percentage of individuals who are:																	
Individuals in families where no-one is disabled	..	72	74	71	70	72	70	72	71	71	72	70	72	72	72	71	71
Individuals in families where someone is disabled	..	28	26	29	30	28	30	28	29	29	28	30	28	28	28	29	29
1 or more disabled adult, no disabled child	..	24	22	25	25	24	25	24	25	24	24	25	24	24	24	25	25
Those living in families with disabled children	..	4	4	5	5	4	4	4	4	4	4	4	4	4	4	4	4
With no disabled adult	..	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3
With 1 or more disabled adult	..	1	1	1	1	1	2	1	2	1	2	2	1	2	2	2	2
In receipt of disability benefits	..	5	7	8	8	8	9	8	9	9	9	9	9	9	10	9	10
Not in receipt of disability benefits	..	23	19	22	22	20	21	20	20	19	19	20	19	19	19	20	19
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

4. Percentages may not sum to 100 per cent due to rounding.

Table 3.4ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
Family type																	
Pensioner couple	12	13	12	13	14	13	14	15	15	14	13	13	14	14	13	13	13
Single male pensioner	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Single female pensioner	10	10	10	10	10	9	10	9	9	9	9	8	9	9	8	8	8
Couple with children	38	38	36	35	34	33	31	30	30	31	30	32	31	32	32	34	34
Couple without children	9	9	8	8	8	9	10	9	9	10	10	10	10	10	10	10	11
Single with children	16	15	18	19	19	20	19	19	19	18	18	17	17	16	16	13	11
Single male without children	9	8	8	8	8	9	9	10	10	10	11	11	11	11	12	13	14
Single female without children	5	5	5	5	5	5	6	6	6	6	6	7	6	7	7	8	7
Gender and adulthood																	
Adult male	30	30	29	29	30	30	31	31	32	32	32	33	33	33	34	36	37
Adult female	39	39	39	39	40	39	41	40	40	41	40	40	40	41	40	40	40
Children	31	30	31	31	31	30	28	28	28	28	27	27	27	26	26	25	23
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																	
Family type																	
Pensioner couple	10	11	10	10	10	10	10	12	12	11	10	9	10	10	9	9	8
Single male pensioner	2	2	2	3	3	2	2	2	2	1	1	1	2	1	1	1	1
Single female pensioner	10	9	10	10	9	9	9	8	7	6	5	5	6	6	5	4	5
Couple with children	36	36	34	34	34	32	32	31	31	32	33	34	34	35	35	37	37
Couple without children	8	8	8	8	8	8	9	9	9	10	10	10	10	10	11	10	11
Single with children	18	19	20	20	21	22	21	22	21	20	21	20	20	18	18	17	16
Single male without children	10	9	10	9	9	10	10	10	11	11	12	13	12	12	13	14	14
Single female without children	6	6	6	6	6	6	6	6	7	7	7	8	7	8	8	8	8
Gender and adulthood																	
Adult male	30	30	29	29	29	30	30	30	31	32	32	33	33	32	33	35	35
Adult female	39	39	40	40	39	39	40	39	39	39	38	38	38	38	38	37	38
Children	31	31	31	31	32	31	30	30	30	30	30	30	30	30	29	28	27
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Percentages may not sum to 100 per cent due to rounding.

Table 3.5ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom^{1,2}

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
One or more full-time self-employed	10	11	10	11	10	10	9	10	11	12	11	11	11	11	13
Single/couple all in full-time work	3	3	3	3	4	4	5	5	5	5	5	5	5	5	5
Couple, one full-time, one part-time work	2	3	3	3	3	3	3	3	3	4	3	3	3	3	3
Couple, one full-time work, one not working	10	10	10	10	10	8	10	9	9	10	11	10	11	11	10
No full-time, one or more in part-time work	9	10	10	11	10	12	11	11	11	11	11	12	13	13	12
Workless, one or more aged 60 or over	24	25	27	25	26	27	26	25	25	23	25	25	22	21	23
Workless, one or more unemployed	17	13	11	10	10	8	9	8	8	9	8	8	10	13	13
Workless, other inactive	25	25	25	26	27	28	28	28	28	27	27	26	24	23	21
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																	
One or more full-time self-employed	9	10	10	10	10	10	9	10	11	12	11	12	11	11	12
Single/couple all in full-time work	4	4	4	4	5	5	6	6	7	7	7	8	8	7	7
Couple, one full-time, one part-time work	3	4	4	4	4	4	4	3	4	5	4	4	5	4	4
Couple, one full-time work, one not working	10	11	11	10	11	9	11	11	11	12	13	12	13	13	12
No full-time, one or more in part-time work	9	10	11	11	10	12	12	12	12	12	12	12	13	13	13
Workless, one or more aged 60 or over	23	23	23	22	22	22	21	19	17	16	17	17	15	14	15
Workless, one or more unemployed	16	12	11	10	9	8	8	8	7	8	7	8	10	12	12
Workless, other inactive	26	26	27	28	28	30	29	31	31	29	29	27	26	26	24
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.
3. Percentages may not sum to 100 per cent due to rounding.

Table 3.6ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
Individuals in families where no-one is disabled	..	65	68	62	60	63	61	61	62	64	63	63	62	62	64	65	64
Individuals in families where someone is disabled	..	35	32	38	40	37	39	39	38	36	37	37	38	38	36	35	36
1 or more disabled adult, no disabled child	..	28	26	30	32	30	33	34	32	31	32	32	32	32	29	30	32
Those living in families with disabled children	..	7	6	8	7	6	6	5	6	5	5	5	5	6	6	5	5
With no disabled adult	..	5	4	5	4	3	4	3	3	3	3	3	3	3	3	2	3
With 1 or more disabled adult	..	2	2	3	3	3	3	3	3	2	3	2	2	3	3	3	2
In receipt of disability benefits	..	2	4	5	5	5	6	6	7	6	7	7	8	8	8	7	6
Not in receipt of disability benefits	..	33	29	33	34	31	34	33	31	29	30	30	30	30	28	29	30
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																	
Individuals in families where no-one is disabled	..	65	68	62	62	64	62	63	64	65	65	65	66	65	67	67	67
Individuals in families where someone is disabled	..	35	32	38	38	36	38	37	36	35	35	35	34	35	33	33	33
1 or more disabled adult, no disabled child	..	28	26	30	31	30	31	31	30	29	29	29	28	28	26	27	28
Those living in families with disabled children	..	7	6	8	7	6	7	6	6	6	6	5	6	7	7	5	6
With no disabled adult	..	5	4	5	4	3	4	3	3	3	3	3	3	4	4	3	3
With 1 or more disabled adult	..	3	2	3	3	3	3	3	3	2	3	3	2	3	3	3	3
In receipt of disability benefits	..	3	4	5	5	5	6	6	7	7	7	7	7	8	7	7	7
Not in receipt of disability benefits	..	32	28	33	33	31	32	32	29	28	28	27	27	27	25	26	26
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

4. Percentages may not sum to 100 per cent due to rounding.

Table 3.7ts: Composition of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
Family type																	
Pensioner couple	13	14	13	13	14	13	13	14	14	13	13	11	13	12	12	11	12
Single male pensioner	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1	2
Single female pensioner	11	10	10	10	10	9	9	10	9	10	9	8	10	10	8	7	8
Couple with children	36	36	35	35	34	33	31	31	30	30	30	33	31	31	33	34	33
Couple without children	9	8	8	8	8	9	10	10	11	12	11	11	11	12	12	12	13
Single with children	16	16	18	19	19	20	18	16	16	15	15	13	13	13	12	10	9
Single male without children	9	8	8	8	8	9	10	10	11	11	12	13	13	12	14	15	16
Single female without children	5	5	5	5	5	5	6	6	7	7	7	7	6	8	8	9	8
Gender and adulthood																	
Adult male	31	30	30	29	30	30	31	33	33	33	34	35	35	35	36	38	39
Adult female	40	40	39	40	40	40	40	41	41	41	41	40	40	41	40	40	40
Children	30	30	31	31	31	30	28	26	26	26	25	25	24	24	23	23	21
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																	
Family type																	
Pensioner couple	11	11	10	11	10	10	10	10	9	8	7	6	7	7	7	6	7
Single male pensioner	2	2	2	3	3	2	2	1	1	1	1	1	1	1	1	1	1
Single female pensioner	11	10	10	10	9	9	8	5	5	5	4	4	5	5	4	4	4
Couple with children	35	36	34	34	34	32	32	32	31	33	33	35	34	35	35	36	36
Couple without children	8	8	8	8	8	8	10	10	10	12	11	11	11	11	11	11	12
Single with children	17	18	19	20	21	22	23	23	23	21	20	19	18	18	17	15	14
Single male without children	10	9	10	9	9	10	10	11	12	13	14	15	15	14	15	17	16
Single female without children	5	6	6	6	6	6	7	7	8	8	9	9	8	9	9	10	9
Gender and adulthood																	
Adult male	30	30	30	29	29	30	30	31	32	32	33	34	34	33	35	37	37
Adult female	40	40	40	40	39	39	39	38	38	38	38	37	37	38	38	37	38
Children	30	30	31	31	32	31	31	31	30	30	29	29	29	29	27	26	25
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Percentages may not sum to 100 per cent due to rounding.

Table 3.8ts: Composition of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of the family, United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
One or more full-time self-employed	10	11	10	11	11	12	11	12	13	14	13	13	14	13	15
Single/couple all in full-time work	3	3	3	3	4	3	5	5	5	5	5	5	6	5	4
Couple, one full-time, one part-time work	3	3	3	3	2	3	2	3	3	3	2	2	4	3	3
Couple, one full-time work, one not working	11	10	10	10	10	7	8	8	7	9	9	9	9	9	8
No full-time, one or more in part-time work	9	10	10	12	10	12	11	12	11	11	11	12	13	12	13
Workless, one or more aged 60 or over	25	25	27	25	25	27	25	24	24	22	25	24	22	20	22
Workless, one or more unemployed	16	12	11	11	11	9	11	10	9	10	9	10	10	14	14
Workless, other inactive	24	24	25	26	27	26	27	27	27	26	26	25	23	25	21
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																	
One or more full-time self-employed	9	10	10	10	10	11	11	11	13	15	12	14	12	12	13
Single/couple all in full-time work	4	4	4	4	5	4	6	6	6	6	6	7	7	6	6
Couple, one full-time, one part-time work	3	4	4	3	3	3	3	4	4	4	3	4	4	4	4
Couple, one full-time work, one not working	11	11	11	10	10	8	9	9	10	10	12	11	12	11	11
No full-time, one or more in part-time work	9	10	11	11	10	12	12	12	12	11	12	12	13	13	13
Workless, one or more aged 60 or over	23	23	23	21	20	18	15	14	13	12	14	13	13	11	13
Workless, one or more unemployed	15	12	11	10	10	10	11	11	9	11	9	10	11	15	14
Workless, other inactive	26	25	27	29	31	34	34	34	34	31	32	30	27	27	26
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.
3. Percentages may not sum to 100 per cent due to rounding.

Table 3.9ts: Composition of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
Individuals in families where no-one is disabled	..	64	67	62	60	64	61	63	63	66	65	65	63	63	67	67	66
Individuals in families where someone is disabled	..	36	33	38	40	36	39	37	37	34	35	35	37	37	33	33	34
1 or more disabled adult, no disabled child	..	29	27	30	32	29	33	33	32	30	31	31	32	31	28	29	31
Those living in families with disabled children	..	7	6	8	7	6	6	4	5	4	5	4	5	6	5	4	4
With no disabled adult	..	5	4	5	4	3	4	2	3	2	2	2	3	3	2	2	2
With 1 or more disabled adult	..	2	2	3	3	3	2	2	2	2	2	2	2	3	3	2	1
In receipt of disability benefits	..	3	4	5	5	5	5	5	6	5	6	6	7	6	6	6	5
Not in receipt of disability benefits	..	33	29	33	34	31	34	32	31	29	29	29	30	30	27	28	29
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																	
Individuals in families where no-one is disabled	..	65	67	63	62	64	63	64	66	69	68	68	67	67	69	69	67
Individuals in families where someone is disabled	..	35	33	37	38	36	37	36	34	31	32	32	33	33	31	31	33
1 or more disabled adult, no disabled child	..	29	26	30	31	29	31	31	29	26	27	28	28	26	25	27	28
Those living in families with disabled children	..	7	6	7	7	6	7	5	6	5	5	5	5	7	6	5	5
With no disabled adult	..	4	4	5	4	3	4	3	3	3	3	3	3	4	3	2	3
With 1 or more disabled adult	..	2	2	3	3	3	2	2	3	2	3	2	2	3	3	3	2
In receipt of disability benefits	..	3	4	5	5	5	5	4	5	5	6	5	6	6	6	5	5
Not in receipt of disability benefits	..	32	28	33	33	31	32	32	29	26	27	27	27	27	25	26	28
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

4. Percentages may not sum to 100 per cent due to rounding.

Table 3.10ts: Percentage of individuals living in households with less than 60 per cent of contemporary median household income, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
Family type																	
Pensioner couple	19	20	20	21	23	21	21	23	22	20	18	18	20	19	18	16	15
Single male pensioner	23	22	23	24	26	25	24	22	23	21	21	21	21	21	18	15	16
Single female pensioner	31	29	32	32	32	30	30	29	28	29	27	25	29	30	25	24	23
Couple with children	19	18	19	19	18	18	16	16	16	16	15	17	16	17	17	16	15
Couple without children	8	8	8	8	8	8	9	9	8	9	9	9	9	9	10	10	10
Single with children	41	36	46	47	44	44	40	40	39	37	36	34	35	35	34	27	22
Single male without children	16	15	16	16	15	16	17	17	17	17	17	18	18	18	20	21	21
Single female without children	14	15	15	16	14	15	17	16	17	16	16	17	16	19	19	19	17
Gender and adulthood																	
Adult male	15	15	15	15	15	16	15	15	15	15	15	15	16	16	16	16	16
Adult female	18	18	19	19	19	19	19	18	18	18	17	17	18	18	18	17	16
Children	25	24	27	27	26	26	23	23	23	22	21	22	22	23	22	20	18
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17	16
After Housing Costs																	
Family type																	
Pensioner couple	21	22	21	22	21	21	20	22	22	19	17	16	17	17	15	14	13
Single male pensioner	28	29	31	35	34	31	29	24	24	17	16	16	18	15	14	14	14
Single female pensioner	39	36	41	39	38	37	35	32	28	25	20	20	23	23	19	18	18
Couple with children	23	23	23	23	23	22	21	20	20	20	19	22	22	23	23	23	22
Couple without children	11	10	10	10	10	10	11	10	10	11	10	11	12	12	13	12	13
Single with children	61	60	65	62	62	60	56	57	54	51	51	49	51	50	49	46	41
Single male without children	25	23	25	22	22	23	22	22	24	23	23	25	25	25	26	29	28
Single female without children	22	23	25	23	22	23	23	22	23	22	22	24	23	26	27	27	26
Gender and adulthood																	
Adult male	20	20	20	19	19	19	19	18	19	18	17	19	19	19	19	20	19
Adult female	24	24	25	24	24	23	23	22	22	21	19	20	21	21	21	21	20
Children	33	33	34	33	34	33	31	31	30	29	28	30	30	31	30	29	27
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	22	21

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

Table 3.11ts: Percentage of individuals living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom^{1,2}

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
One or more full-time self-employed	18	22	20	21	19	19	18	19	18	21	19	20	20	20	20
Single/couple all in full-time work	2	3	2	2	3	3	3	3	3	3	3	3	3	3	3
Couple, one full-time, one part-time work	3	4	4	4	3	4	3	4	4	5	4	4	5	4	4
Couple, one full-time work, one not working	17	18	18	18	16	14	15	15	14	16	18	17	19	16	15
No full-time, one or more in part-time work	27	26	27	28	25	27	25	24	22	22	23	26	26	23	21
Workless, one or more aged 60 or over	27	28	30	28	28	28	27	26	25	24	27	27	24	21	21
Workless, one or more unemployed	65	65	66	65	68	67	67	64	63	64	63	66	63	61	55
Workless, other inactive	48	50	48	50	49	50	51	49	47	48	49	48	45	42	37
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17	16
After Housing Costs																	
One or more full-time self-employed	23	25	24	25	24	22	21	22	21	25	24	26	26	25	26
Single/couple all in full-time work	4	4	4	4	5	4	5	5	5	5	5	6	6	6	6
Couple, one full-time, one part-time work	5	6	6	6	6	7	6	5	6	7	7	7	8	7	7
Couple, one full-time work, one not working	23	23	24	23	23	19	22	21	21	24	27	25	28	25	24
No full-time, one or more in part-time work	35	34	35	35	31	34	32	30	29	30	30	31	33	30	30
Workless, one or more aged 60 or over	32	33	32	31	29	29	28	24	21	20	23	22	19	19	18
Workless, one or more unemployed	79	77	78	77	78	75	76	76	72	74	73	77	74	75	72
Workless, other inactive	67	65	65	66	64	67	66	65	62	63	64	63	61	61	56
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	22	21

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.

Table 3.12ts: Percentage of individuals living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
Individuals in families where no-one is disabled	..	16	18	17	17	17	16	16	16	16	15	16	16	16	16	16	15
Individuals in families where someone is disabled	..	22	24	25	26	25	24	25	23	22	23	22	24	25	22	20	20
1 or more disabled adult, no disabled child	..	21	23	24	25	24	24	26	23	23	23	22	24	25	22	21	20
Those living in families with disabled children	..	29	29	35	31	30	26	24	24	21	23	20	25	26	26	19	17
With no disabled adult	..	27	27	32	28	24	24	19	20	18	18	19	23	23	23	14	16
With 1 or more disabled adult	..	34	32	39	38	41	30	33	29	27	30	23	29	31	32	26	19
In receipt of disability benefits	..	8	10	12	13	13	12	14	14	12	13	14	15	15	14	12	11
Not in receipt of disability benefits	..	25	29	30	30	30	29	30	28	27	27	26	29	30	27	25	25
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17	16
After Housing Costs																	
Individuals in families where no-one is disabled	..	22	23	22	21	21	20	20	20	20	19	20	20	20	21	21	20
Individuals in families where someone is disabled	..	30	31	31	31	31	30	30	28	26	25	25	27	28	26	25	24
1 or more disabled adult, no disabled child	..	29	29	30	30	30	29	30	27	26	25	25	26	27	24	25	24
Those living in families with disabled children	..	39	39	40	40	37	34	33	30	29	29	28	32	36	35	28	27
With no disabled adult	..	36	38	37	36	31	32	27	27	26	23	24	30	31	32	21	24
With 1 or more disabled adult	..	48	42	47	48	49	38	44	37	35	38	35	34	43	40	38	32
In receipt of disability benefits	..	13	13	15	15	16	15	16	17	16	16	17	17	18	17	16	14
Not in receipt of disability benefits	..	34	37	37	37	37	36	36	33	31	30	29	32	33	30	29	29
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	22	21

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

4. Percentages may not sum to 100 per cent due to rounding.

Table 3.13ts: Percentage of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
Family type																	
Pensioner couple	26	28	23	23	23	19	17	15	14	13	11	10	12	12	10	8	9
Single male pensioner	33	30	26	25	26	22	18	15	15	13	13	13	13	13	10	8	10
Single female pensioner	41	37	36	33	32	28	25	23	20	20	18	17	20	20	16	14	16
Couple with children	22	22	20	19	18	16	13	11	11	10	10	11	10	11	11	10	10
Couple without children	10	10	9	8	8	8	8	7	6	7	6	7	7	7	7	7	8
Single with children	51	48	50	48	44	40	31	24	22	21	20	17	18	19	16	12	11
Single male without children	20	18	18	16	15	15	15	13	13	13	13	14	14	14	14	15	15
Single female without children	17	18	17	17	14	14	15	11	13	12	12	12	11	14	13	13	12
Gender and adulthood																	
Adult male	19	19	17	16	15	14	13	11	11	11	10	10	11	11	11	10	11
Adult female	23	22	21	20	19	17	15	13	12	12	11	11	12	12	11	10	10
Children	30	29	29	28	26	23	19	15	14	14	13	13	13	13	12	11	11
All individuals (per cent)	23	23	21	20	19	17	15	13	12	12	11	11	12	12	11	10	11
After Housing Costs																	
Family type																	
Pensioner couple	27	27	24	23	21	19	16	14	11	10	8	7	8	8	8	7	8
Single male pensioner	39	39	34	36	34	27	19	12	10	8	8	9	10	8	9	9	9
Single female pensioner	50	46	44	41	38	32	26	16	13	13	10	10	13	13	11	11	12
Couple with children	27	27	25	23	23	20	18	15	14	14	13	14	15	15	15	15	15
Couple without children	12	12	11	11	10	9	10	8	8	9	7	8	8	8	9	9	10
Single with children	67	67	68	64	62	58	52	44	39	35	31	30	31	31	29	27	26
Single male without children	28	26	26	22	22	22	20	18	18	18	18	19	20	19	21	23	22
Single female without children	24	26	26	24	22	22	21	18	19	18	18	18	17	20	20	21	20
Gender and adulthood																	
Adult male	23	23	22	20	19	18	16	14	13	13	12	13	13	13	14	14	14
Adult female	28	28	27	25	24	22	19	16	14	14	12	13	13	14	14	13	14
Children	37	37	36	34	34	31	27	23	21	20	18	19	19	19	19	18	18
All individuals (per cent)	29	28	27	25	24	22	20	17	15	15	13	14	14	15	15	15	15

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

Table 3.14ts: Percentage of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of the family, United Kingdom^{1,2}

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
One or more full-time self-employed	20	22	20	20	17	16	13	15	14	15	15	15	16	14	16
Single/couple all in full-time work	3	3	2	2	3	2	2	2	2	2	2	2	2	2	2
Couple, one full-time, one part-time work	4	4	4	3	2	2	2	2	2	3	2	2	3	2	2
Couple, one full-time work, one not working	20	18	18	16	13	8	9	8	8	9	9	9	9	8	8
No full-time, one or more in part-time work	29	27	27	26	20	20	17	18	14	14	15	17	16	13	15
Workless, one or more aged 60 or over	31	30	30	25	22	20	18	17	16	14	17	17	14	12	14
Workless, one or more unemployed	67	66	66	62	61	52	54	50	48	49	45	51	41	40	39
Workless, other inactive	51	51	48	45	41	33	33	31	30	29	31	31	27	26	24
All individuals (per cent)	23	23	21	20	19	17	15	13	12	12	11	11	12	12	11	10	11
After Housing Costs																	
One or more full-time self-employed	24	25	24	23	22	19	17	17	17	20	17	19	19	19	20
Single/couple all in full-time work	4	4	4	4	4	3	3	3	3	3	3	4	4	4	3
Couple, one full-time, one part-time work	6	7	6	5	4	3	3	3	3	4	3	4	5	4	4
Couple, one full-time work, one not working	26	24	24	22	18	13	13	12	12	13	16	14	17	14	15
No full-time, one or more in part-time work	38	35	35	33	27	26	22	22	19	18	20	20	22	20	21
Workless, one or more aged 60 or over	35	34	32	28	23	17	13	12	10	10	12	12	11	9	11
Workless, one or more unemployed	81	78	78	75	75	69	67	67	60	62	60	63	58	63	59
Workless, other inactive	70	66	65	64	60	55	51	48	43	44	46	45	42	42	41
All individuals (per cent)	29	28	27	25	24	22	20	17	15	15	13	14	14	15	15	15	15

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.

Table 3.15ts: Percentage of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
Before Housing Costs																	
Individuals in families where no-one is disabled	..	20	19	18	17	16	13	11	11	11	10	10	10	10	10	10	10
Individuals in families where someone is disabled	..	29	27	26	26	22	20	17	15	14	14	13	15	16	13	12	12
1 or more disabled adult, no disabled child	..	28	26	25	25	21	20	17	15	15	14	13	15	15	13	12	13
Those living in families with disabled children	..	37	32	35	31	27	21	15	15	12	12	12	14	17	12	10	9
With no disabled adult	..	34	30	33	28	21	19	12	13	11	10	10	13	15	9	8	10
With 1 or more disabled adult	..	44	34	40	38	38	23	18	18	15	16	14	17	19	18	13	8
In receipt of disability benefits	..	14	12	13	13	11	10	8	8	7	8	7	9	8	7	6	6
Not in receipt of disability benefits	..	33	32	31	30	27	24	21	19	18	17	16	18	19	16	14	16
All individuals (per cent)	23	23	21	20	19	17	15	13	12	12	11	11	12	12	11	10	11
After Housing Costs																	
Individuals in families where no-one is disabled	..	25	25	22	21	20	18	15	14	14	12	13	13	14	14	14	14
Individuals in families where someone is disabled	..	36	34	32	31	28	25	21	18	16	15	15	17	17	16	16	17
1 or more disabled adult, no disabled child	..	34	32	31	30	27	24	21	17	16	15	15	17	16	15	16	17
Those living in families with disabled children	..	44	41	42	40	34	29	21	20	17	16	16	19	23	21	16	17
With no disabled adult	..	40	41	39	36	28	28	17	17	15	13	15	19	20	19	12	17
With 1 or more disabled adult	..	53	43	48	48	44	32	28	25	20	22	17	20	27	25	23	17
In receipt of disability benefits	..	18	16	16	15	13	11	9	9	8	8	8	9	9	9	8	8
Not in receipt of disability benefits	..	40	40	38	37	35	31	26	22	20	19	19	21	21	20	19	21
All individuals (per cent)	29	28	27	25	24	22	20	17	15	15	13	14	14	15	15	15	15

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

4. Percentages may not sum to 100 per cent due to rounding.