

Family Resources Survey

United Kingdom, 2012/13

July 2014

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Executive summary

The Family Resources Survey collects information on the incomes and circumstances of private households in the United Kingdom. It has been running since October 1992. This report summarises the results for the 2012/13 survey year in which approximately 20,000 households were interviewed.

The survey is sponsored by the Department for Work and Pensions. Whilst it was designed with their needs specifically in mind, it contains information which will be of interest to researchers and analysts from a wide range of disciplines in both the public and private sectors.

The report is divided into sections covering: Income and State Support Receipt; Tenure; Disability; Carers; and Pension Participation.

Main Findings:

Income and State Support Receipt (Chapter 2)

- Income from employment (wages, salaries and income from self-employment) forms the greatest percentage of total household income in the UK; 71 per cent in 2012/13. This has remained stable over the last 10 years.
- In 2012/13, 60 per cent of all benefit units were in receipt of at least one form of state support, including tax credits. This apparently high figure is because of the inclusion of Retirement Pension (received by 25 per cent of benefit units) and Child Benefit (received by 22 per cent of benefit units). In total, 47 per cent of benefit units received at least one of these benefits.

Tenure (Chapter 3)

- In 2012/13, 36 per cent (9.6 million) of UK households rented in the social (4.8 million) or private (4.9 million) sectors compared to 64 per cent (17.2 million) of households which owned property (outright or with a mortgage).
- The percentage of households which owned outright has increased from 2002/03 to 2007/08 and then remained relatively constant at 32 per cent from this point onwards, while the percentage buying with a mortgage gradually declined from 2002/03 to 2012/13.

Disability (Chapter 4)

- The percentage of disabled people differed by age group: in 2012/13, 7 per cent of children were disabled compared to 16 per cent of adults of working age and 43 per cent of adults over State Pension age.
- The estimated percentage of the population who were disabled remained relatively constant over time at around 19 per cent, although the number of disabled people increased as a result of the increasing overall population.

Carers (Chapter 5)

- Around 5.6 million individuals were carers (9 per cent of the population). In 2012/13, 11 per cent of working age adults, 12 per cent of State Pension age adults, and 1 per cent of children, were carers. The percentage of carers by age has remained broadly stable over time.

Pension Participation (Chapter 6)

- Participation rates in employer-sponsored schemes were the same for males and for females at 22 per cent.
- Participation in individual personal (including stakeholder) pensions is lower for females (3 per cent) compared to males (7 per cent). Differences in participation rates in personal pensions between males and females will be affected by differences in economic status (self-employment is more prevalent for males, and inactivity is more prevalent for females).

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1. Introduction

Background

This report provides a summary of the information collected from the Family Resources Survey (FRS) during the period April 2012 to March 2013 across the United Kingdom. The FRS was launched in October 1992 and is repeated annually.

Prior to 2002/03 the survey covered Great Britain; from 2002/03 the survey was extended to cover the UK¹. The target sample size for the 2012/13 survey was 20,000 households; this was reduced from 25,000 households from April 2011². The achieved sample size for 2012/13 was 20,201 households.

From April 2012 the FRS is also being used as the survey source for the cross-sectional element of the European Union Statistics on Income and Living Conditions (EU-SILC). The first EU-SILC findings using the FRS as a source were released in December 2013³.

The fieldwork for the survey in Northern Ireland is managed by the Department for Social Development (DSDNI) and is currently carried out by the Northern Ireland Statistics and Research Agency. For Great Britain, a consortium consisting of the Office for National Statistics (ONS) and NatCen Social Research is responsible for the management and fieldwork, for 2011/12 to 2014/15 inclusive.

The dataset from which findings reported in the FRS publication are derived will be deposited at the UK Data Service as soon as possible after the report is published. The dataset is also made available to other government departments. See the FRS protocol on dataset release and control⁴ for more details.

This report is available on the internet at:

<https://www.gov.uk/government/collections/family-resources-survey--2>. PDF versions of each chapter are available to download, along with Microsoft Excel versions of the tables in each chapter and publication annex.

¹ The area of Scotland north of the Caledonian Canal was included in the FRS for the first time in the 2001/02 survey year, and from the 2002/03 survey year, the FRS was extended to include a 100 per cent boost of the Scottish sample.

² http://webarchive.nationalarchives.gov.uk/20130107093842/http://statistics.dwp.gov.uk/asd/frs/FRS_new_details.pdf

³

http://epp.eurostat.ec.europa.eu/portal/page/portal/income_social_inclusion_living_conditions/introduction

⁴ <https://www.gov.uk/government/publications/family-resources-survey-data-release-and-control>

Structure of the Report

The aim of this report is to present some of the main findings from the FRS in a clear and systematic way. As far as possible, the conventions used, such as variable groupings, are consistent with other DWP publications.

The structure of the report is as follows:

- Chapter 2 *Income and State Support Receipt*
Tables are shown at both household and benefit unit levels.
- Chapter 3 *Tenure*
- Chapter 4 *Disability*
- Chapter 5 *Carers*
Information on individuals giving and receiving care on an informal basis.
- Chapter 6 *Pension Participation*
Information on individuals who are saving for retirement and the type of pension they are saving into.
- Chapter 7 *Methodology*
Information on the sample, data collection, processing, and weighting.

Chapters 2 to 6 are structured as follows:

Analysis: In response to an assessment by the UK Statistics Authority⁵, a section has been included in each chapter containing additional commentary. Some of the analysis presented in this section is looking over time: 2002/03 is often used as the starting point for such analysis as this was when the FRS became a UK survey. However, unless otherwise stated, any analysis in this section of the chapter relates to 2012/13.

Notes for analysis: Topic-specific information which users should be aware of when using the analysis presented. This is in addition to standard notes for a household survey (see Points to Note section).

Alternative data sources: Key alternative data sources users may also wish to consider.

Contents and points to note when interpreting tables: Further information on the detailed tables.

⁵ <http://www.statisticsauthority.gov.uk/assessment/assessment/assessment-reports/assessment-report-161---statistics-on-household-resources.pdf>

Changes from 2011/12 to 2012/13: Changes to the chapter content compared to the last publication.

Detailed tables: Further tables using the 2012/13 survey data.

Main Changes for 2012/13

Policy Changes

A table giving details of the main policy changes in the survey period is given in the Points to Note section of this chapter.

Questionnaire Changes

For 2012/13 there was a large-scale change to the FRS questionnaire with the inclusion of questions to meet the United Kingdom requirements for EU Statistics on Income and Living conditions (EU-SILC). This included taking on some questions from the, now ended, General Lifestyle Survey which was the previous source of the data; some questions will only be added for one year of the FRS, others will be retained in future waves. Key additions were:

- More information on accommodation and access to services (2012/13 only)
- Access to medical and dental care
- Extended section on material and social deprivation. Four National Statistics harmonised questions on wellbeing will be retained; the remainder are for 2012/13 only

In addition to the changes to meet EU requirements this year the FRS has:

- Revised the questions on health and disabilities using the National Statistics Harmonised standard questions for both children and adults.
- Additional detail on qualifications including establishing what qualifications people are studying for.

A question asking people for permission to be re-contacted has also been changed to ask if people are willing to take part in a longitudinal follow-up study for EU-SILC.

Details of the specific tables affected by these and other 2012/13 questionnaire changes are provided in each section.

Dataset Changes

The 2012/13 dataset is the first to use 2011 Census data to derive grossing factors which are used to weight the survey findings so that they are representative of the whole UK population. In addition to the move to 2011 Census a number of minor methodological changes have also been implemented. These methodological changes were made on the recommendation of the ONS Methodological Advisory

Service during an Initial Review of the FRS weighting scheme. The revised grossing regime is described in the Methodology chapter of the report. A full report of the changes made to the grossing regime is also available⁶; this include the ONS methodological advice.

In line with the Households Below Average Income (HBAI) report, the FRS uses the Retail Price Index to equalise prices between survey years. This means that figures from previous years (i.e. prior to 2012/13) have been adjusted for inflation.

Report Changes

There are no structural changes to the report in 2012/13. A comprehensive review of the FRS report will be undertaken before the 2013/14 publication in Summer 2015. Please send any comments or suggestions to team.frs@dwp.gsi.gov.uk.

Units and Presentation

Throughout the report, tables refer to households, benefit units, or individuals.

Household:

The definition of a household used in the FRS is 'one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room, or dining area'. So, for example, a group of students with a shared living room would be counted as a single household even if they did not eat together, but a group of bed-sits at the same address would not be counted as a single household.

A household may consist of one or more benefit units, which in turn will consist of one or more individuals (adults and children).

Benefit unit

Benefit unit is a standard DWP term defined as 'a single adult or couple living as married and any dependent children'. A dependent child is aged 16 or under, or is 16 to 19-year-old, unmarried and in full-time non-advanced education. So, for example, a husband and wife living with their young children and an elderly parent would be one household but two benefit units. The husband, wife and children would constitute one benefit unit and the elderly parent would constitute another. It should be noted that 'benefit unit' is used throughout the report as a description of groups of individuals regardless of whether they are in receipt of any state support.

Information on variables and data items tabulated in the report is provided in the Glossary. It should be stressed that definitions of items such as income and its

⁶ <https://www.gov.uk/government/publications/family-resources-survey-grossing-methodology-review-and-2011-census-updates>

components might differ from those used in other publications and from those used in earlier FRS reports. See the Methodology chapter for more details.

Rounding and Accuracy

In the tables and analyses that follow, the following conventions have been used:

0	nil (none recorded in the sample)
-	negligible (less than 0.5 per cent)
.	not applicable
..	not available due to small sample size (fewer than 100) or as a result of less than three years of comparable data in three-year average tables.

Within the analysis sections for each chapter, figures have been rounded to the nearest 0.1 million or percentage point. Individual figures have been rounded independently, so the sum of component items will not necessarily equal the totals shown.

Ethnic group tables are presented as a three-year average. This measure is taken to compensate for small sample sizes for some ethnic groups, which can result in volatility of single year data. Ethnic group tables on household income over time are uprated to 2012/13 prices using the Retail Price Index (RPI) excluding Council Tax to be consistent with the HBAI publication. This methodology enables underlying trends to be identified, whilst smoothing out any random fluctuations.

Although all analyses included in this report are based on sample estimates, no formal significance testing has been undertaken. For more information on the accuracy of the estimates please see the Methodology chapter.

National Statistics

The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics.

Designation can be broadly interpreted to mean that the statistics:

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods, and
- are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

All official statistics from the Family Resources Survey for the UK and constituent countries in this publication are considered by ONS as “Fully Comparable at level A**” of the UK Countries Comparability Scale across countries⁷.

Uses of Family Resources Survey Data

The FRS is used widely across the Department. The main uses are:

Households Below Average Income. This publication uses household disposable incomes, adjusted for household size and composition, as a proxy for material living standards or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live. This publication is available from

<https://www.gov.uk/government/collections/households-below-average-income-hbai--2>

The HBAI dataset is used in the **Pensioners’ Incomes Series**, the Department’s analysis of trends in components and levels of pensioners’ incomes. This report is available from <https://www.gov.uk/government/collections/pensioners-incomes-series-statistics--3>

The HBAI, is also used by the department to monitor DWP Transparency Measures on pensioner poverty and disability poverty. The full list of Transparency Measures is available at: <https://www.gov.uk/government/publications/dwp-business-plan-transparency-measures/dwp-business-plan-transparency-measures>

Estimates of Take-Up of Income-Related Benefits. Figures are based on a combination of administrative and survey data. The FRS provides information about people’s circumstances, which is used to estimate numbers of people who are not claiming benefits to which they may be entitled. This report is available from <https://www.gov.uk/government/collections/income-related-benefits-estimates-of-take-up--2>.

The Department’s **Policy Simulation Model** (PSM), used extensively by DWP analysts for policy evaluation and costing of policy options. FRS responses are uprated to current prices, benefits and earnings levels and can be calibrated to the DWP Departmental Report forecasts of benefit caseload. Using FRS data has made it possible to model some aspects of the benefit system which could not be done previously, for example severe disability premiums or allowances for childcare costs.

In addition to their use in formal modelling, FRS data play a vital role in the **analysis of patterns of benefit receipt** for policy monitoring and evaluation, and benefit forecasting.

Although primary users of FRS data remain within the DWP, the survey is increasingly being used outside the Department. **HM Revenue and Customs**, for example, uses the FRS to produce information on the take-up of Child Benefit and Tax Credits (for more information see

⁷ Comparing Official Statistics Across the UK - <https://gss.civilservice.gov.uk/wp-content/uploads/2014/02/Comparability-Report-Final.pdf>

<https://www.gov.uk/government/collections/personal-tax-credits-and-child-benefit-finalised-award-statistics-take-up-rates>). **The Department for Social Development in Northern Ireland** (DSDNI) also uses the FRS to produce similar reports to DWP, focused on Northern Ireland (for more information see: http://www.dsdni.gov.uk/index/stats_and_research/family_resources_survey.htm).

The dataset is provided to other government departments on request. Researchers and analysts outside government can also access the data through the **UK Data Service** (<http://ukdataservice.ac.uk/>).

Points to Note

The FRS is a household survey and so subject to the nuances of using survey data, including:

- Sampling error. This will vary to a greater or lesser extent depending on the level of disaggregation at which results are presented.
- Non-response error. Systematic bias due to non-response by households selected for interview in the FRS. In an attempt to correct for differential non-response, estimates are weighted using population totals.
- Survey coverage. The FRS covers private households in the United Kingdom. Therefore individuals in nursing or retirement homes, for example, will not be included. This means that figures relating to the most elderly individuals may not be representative of the United Kingdom population, as many of those at this age will have moved into homes where they can receive more frequent help.
- Survey design. The FRS uses a clustered sample designed to produce robust estimates at former government office region (GOR) level. The FRS is therefore not suitable for analysis below region level.
- Sample size. Although the FRS has a relatively large sample size for a household survey, small sample sizes may require several years of data to be combined. See Rounding and Accuracy section for details.

The methodology section covers in detail the adjustments made to the raw survey data to enable the findings to be presented in this report.

The following benefit and tax reforms were implemented in 2012/13;

Uprating

- In April 2012 many benefits, including the Basic State Pension, Income Support, most elements of Housing Benefit and Council Tax Benefit, and some tax credits were uprated by CPI inflation at 5.2 per cent. Child Benefit, along with several components of tax credits, were frozen in cash terms.

Council Tax

- In 2012-13, 85 per cent of all authorities benefited from the Council Tax freeze grant. This was the offer from central government of a grant to those authorities that set their average Band D council tax either at or below the level for 2011-12. Local authorities were also now required to hold a referendum if they proposed an increase in its "relevant basic amount of council tax" which exceeds the principles endorsed each year by the House of Commons.

Housing Benefit (HB)

- From April 2012 Local Housing Allowance (LHA) rates were frozen. This was in preparation for LHAs being fixed in April 2013 by adjusting them to rise with CPI or with the bottom 30 per cent of private sector rents, whichever is the lowest. Prior to this change, LHA rates were subject to monthly reviews by Rent Officers based on movements in private sector rent levels.

Income Support (IS)

- From May 2012 to qualify for IS as a lone parent, the youngest child must be under five years old, instead of under 7 years as previously. Parents of children aged five or over will need to move from income support to JSA if they are able to work.

Employment and Support Allowance (ESA)

- From May 2012 contributory ESA was limited to 365 days if the claimant is in the Work Related Activity Group or assessment phase. The 365 day time-limit does not include any time spent in the Support Group or the time spent in the assessment phase if they moved from the assessment phase into the Support Group at the start of their claim. ESA in youth was abolished; which means that young people can no longer qualify for contribution-based ESA without paying National Insurance contributions. The 104-week work or training linking rule was abolished; this means that someone who takes up work or training within 1 month of leaving ESA, and then returns to ESA within 104 weeks, will no longer automatically receive their original amount of ESA. The changes also mean that individuals who were previously unable to reclaim contribution based ESA, as a result of working and paying National Insurance Contributions, may now be eligible to re-claim for contribution based ESA.

Child Benefit

- From January 2013 individuals earning above £60,000 per year will lose entitlement to child benefit, as will their partner if they are entitled to child benefit. Individuals earning between £50,000 and £60,000 per year will lose a proportion of the child benefit they receive, as will their partner if they are entitled to child benefit. For couples who are both earning over £50,000 per year, only the highest earner will lose part of their entitlement to child benefit.

Tax Credits

- From April 2012, the additional amount paid to claimants aged 50 and over who are returning to the job market after a period on certain benefits - the "50-plus element" of Working Tax Credits (WTC) – was abolished, including for those who are already receiving it.

- Couples with children now have to work 24 hours a week between them (previously 16 hours a week) in order to qualify for WTC. One member of the couple will have to work at least 16 hours a week. This change reduces the disparity between couples and lone parents by ensuring that at least one member of a couple is required to work the same minimum number of hours per week as a lone parent must.
- Couples with children will be able to continue working 16 hours a week between them and still qualify for WTC if:
 - the partner who is working at least 16 hours per week is eligible for the disabled worker element of WTC, or is aged 60 or over; or
 - one partner works at least 16 hours a week and the other partner is "incapacitated", an in-patient in hospital, or in prison.
- The income threshold at which CTC begins to be withdrawn (the "first income threshold") remained at the same level as the previous year. The family element of CTC was withdrawn at the same rate as other child tax credits (the "first income threshold"); whereas in previous years the family element of CTC only began to be withdrawn at a higher income threshold (the "second income threshold").

Personal Allowance

- In 2012/13 the income tax personal allowance increased by £630 for those aged under 65, with an increase of £560 for those aged 65-74 and an increase of £570 for those aged 75 or older. The threshold for the 40 per cent higher rate of income tax fell by £630.

National Insurance Contributions

- The primary threshold for national insurance contributions increased by £7 per week (roughly 5 per cent) between 2011/12 and 2012/13; with an £8 (roughly 6 per cent) increase for the secondary threshold.

Using FRS Data and Statistics

The intention of the FRS publication is to be a showcase of the analysis that is possible from the FRS dataset and highlight other sources of FRS data analysis.

Specific strengths of the FRS include:

- Capturing information on incomes: it captures more detail on different income sources compared to other household surveys.
- It collects a lot of contextual information on the household and individual circumstances, such as employment, education level and impairment. The FRS is therefore a comprehensive data source allowing for a wide variety of detailed analysis.
- The FRS began in 1992 and so allows for comparisons over time.

The following issues need to be considered when using the FRS:

- Relative to administrative records, the FRS is known to under-report benefit receipt. Please see the Methodology chapter for more details. However, the FRS is considered to be the best source for looking at benefit and tax credit receipt by characteristics not captured on administrative sources, and for looking at total benefit receipt on a benefit unit or household basis. It is often inappropriate to look at benefit receipt on an individual basis because means-tested benefits are paid on behalf of the benefit unit.
- It is thought that household surveys underestimate income from both self-employment and investment income. We rely on respondent recall of very detailed financial information across a comprehensive range of income sources. Some of these are hard for respondents to recall.
- The data relating to savings and investments should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and therefore around one in five cases are imputed (the Methodology chapter outlines the imputation methods undertaken). It is thought that there is some under-reporting of capital by respondents, in terms of both the actual values of the assets and the investment income.
- The FRS does not capture information on non-liquid assets. Therefore property, physical wealth and pensions accruing, are not included in estimates of savings and investments. It also does not capture detailed information on expenditure (except for housing costs) and debts. Therefore it is not possible to get an overview of how households are coping financially.

More detailed information on possible alternative data sources has been included in each chapter.

Registration

If you have any comments or questions, or are interested in receiving information about this publication, such as consultations, planned changes, and advance notice of future releases, please email team.frs@dwp.gsi.gov.uk or write to Surveys Branch, Department for Work and Pensions, 2nd Floor, Caxton House, Tothill Street, London, SW1H 9NA.

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have contributed towards this report both through providing figures and checking of the content; and to our computing support team.

2. Income and State Support Receipt

Introduction

The primary function of the Family Resources Survey (FRS) is to collect information on household income received from all sources, including wages and salaries, state benefits, payable Tax Credits, private (occupational and personal) pension schemes, and investments. The FRS is therefore a valuable source of information for analysis of the nature of the support given by the Government to individuals and, in particular, the types and combinations of state support that households and benefit units receive. It also puts benefits in the context of other sources of income received.

In this chapter, sources of income and receipt of state support at both household and benefit unit levels are examined.

A table giving details of the main policy changes in the survey period is given in the Points to Note section of the Introduction.

This report is the first to use grossing factors based on 2011 census data, so caution should be exercised when making comparisons with previous reports. These revised grossing factors have been produced for each FRS dataset from 2002/03 onwards, and time series in this report are presented on this basis. Further details can be found in the Methodology section of this report.

Analysis

Household Income

Figure 2.1 shows that income from employment (wages, salaries, and income from self-employment) forms the greatest percentage of total weekly household income in the UK. In 2012/13 income from employment formed 71 per cent of total household income, a decrease from 74 per cent in 2002/03 and from 73 per cent in 2011/12.

Tables 2.1, 2.2 and 2.3 show the percentage of total weekly household income from different sources. For each of these income sources, there will be wide variation around these averages, with few benefit units receiving income from all of these sources.

Figure 2.1: Sources of total weekly household income¹

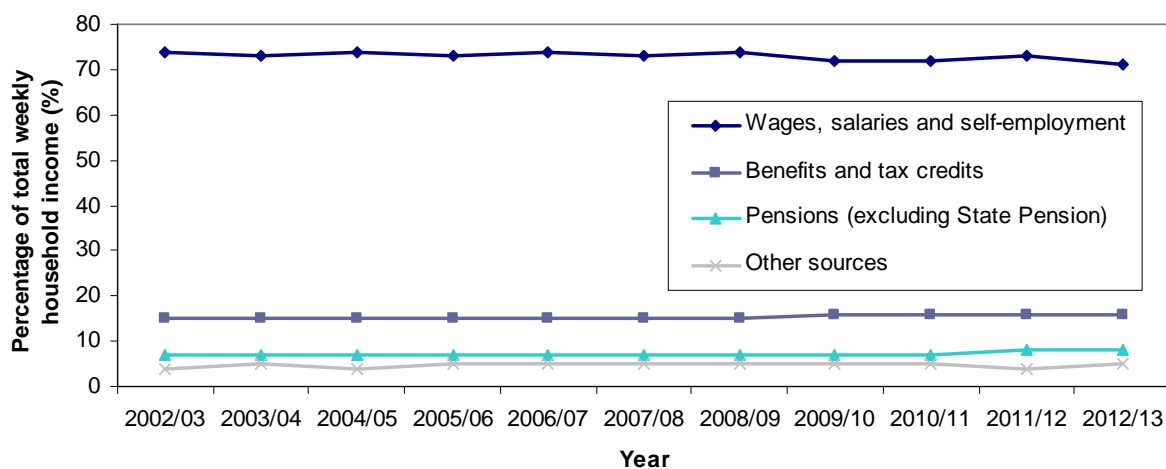


Table 2.1 shows the regional breakdown of sources of income. Wages and salaries made up the biggest share of total weekly income with some regional variation – London and East of England had the highest share of income from wages and salaries while Wales and North East England had the lowest. Retirement Pension and other pensions made up a small percentage of the whole population’s income, forming seven per cent and eight per cent of total weekly income respectively. However, these were the main sources of income for the pensioner age group, as shown in Table 2.3.

State Support Receipt

Benefits and Tax Credits are available to families depending on their characteristics, their circumstance (such as whether they are in work or not) and, in some cases, their income.

Figure 2.2 shows that 60 per cent of all benefit units were in receipt of at least one form of state support, including Tax Credits. This apparently high figure results from the inclusion of Retirement Pension (received by 25 per cent of benefit units) and Child Benefit (received by 22 per cent of benefit units)² (see Table 2.9). The percentage for child benefit claimants is a slight decrease compared with the equivalent figure for 2011/12 (23 per cent). This decrease may reflect the introduction of High Income Child Benefit Tax Charge which imposes taxation on child benefit for individuals earning upwards of £50,000.

Table 2.9 shows that the most frequently reported income-related support is Council Tax Benefit (16 per cent), followed by Housing Benefit (13 per cent) and Child Tax

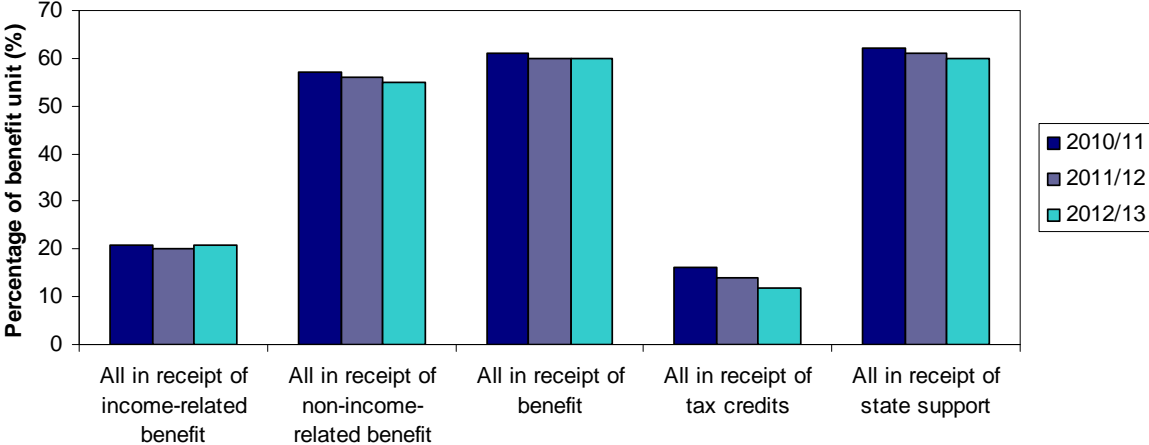
¹ Income from other sources includes income from investments, sub-tenants, odd-jobs, school milk, private benefits, student/school grants, royalties, allowances from friends, relatives or an organisation, and allowance’s from local authorities for foster and adopted children.

² In total, 47 per cent of benefit units received one or both of these benefits. This figure is derived from the FRS 2012/13 dataset but is not included in any table in this publication.

Credit (11 per cent). These benefits and Tax Credits can be received by both in-work and out-of-work families, depending on their income and other characteristics. Twenty-one per cent of benefit units were in receipt of at least one income-related benefit, and 12 per cent received at least one tax credit.

Fifty-five per cent of benefit units received at least one non-income-related benefit.

Figure 2.2: Benefit units in receipt of state support



Tables 2.9 to 2.14 show different rates of benefit receipt by geography, family type, ethnicity, age, tenure, and economic status. Differences in rates may reflect different characteristics of each group – for example each of these sub-populations will have a different age structure and (partly as a consequence) some groups will be more likely than others to have children and so be eligible for a wider range of support. Differences will also be influenced by income levels and costs (such as housing costs) for each group.

Figure 2.3 shows the number and percentage of benefit units by the income from all benefits and Tax Credits received per year. This shows that, of those in receipt of benefits or Tax Credits, most received less than £10,000 per year.

Figure 2.3: Number and percentage of benefit units by annual amount of benefits and Tax Credits received

Income from benefits and Tax Credits ³	2010/11		2011/12		2012/13	
	millions	percentage	millions	percentage	millions	percentage
Not in receipt of any benefits or Tax Credits	12.4	38%	12.9	39%	13.4	40%
In receipt of benefits and Tax Credits, less than £10,000 per year	12.6	39%	12.9	39%	12.7	38%
In receipt of benefits and Tax Credits, between £10,000 and £15,000 per year	4.7	14%	4.7	14%	4.7	14%
In receipt of benefits and Tax Credits, between £15,000 and £20,000 per year	2.0	6%	1.9	6%	2.0	6%
In receipt of benefits and Tax Credits, between £20,000 and £25,000 per year	0.7	2%	0.6	2%	0.6	2%
In receipt of benefits and Tax Credits, over £25,000 per year	0.3	1%	0.3	1%	0.3	1%
All benefit units	32.7	100%	33.2	100%	33.6	100%

³ Income from benefits and Tax Credits for 2010/11 and 2011/12 have been adjusted using the Retail Price Index

Notes for Analysis

1. Relative to administrative records, the FRS is known to under-report benefit receipt. Please see the Methodology chapter for more details. However, the FRS is considered to be the best source for looking at benefit and tax credit receipt by characteristics not captured on administrative sources. The FRS is also considered to be the best source for looking at total benefit receipt on a benefit unit or household basis. It is often inappropriate to look at benefit receipt on an individual basis because means-tested benefits are paid on behalf of the benefit unit.
2. It is also thought that household surveys underestimate income from both self-employment and investments (particularly affecting the picture for pensioners), so these figures should be treated with caution.
3. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Benefits information:
<https://www.gov.uk/government/collections/dwp-statistics-tabulation-tool> and
<https://stat-xplore.dwp.gov.uk/>

Survey sources:

- Households Below Average Income
<https://www.gov.uk/government/collections/households-below-average-income-hbai--2>
- Pensioners' Incomes Series
<https://www.gov.uk/government/collections/pensioners-incomes-series-statistics--3>
- The Effects of Taxes and Benefits on Households
<http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=Effects+of+Taxes+and+Benefits+on+Households>
- Living Costs and Food Survey
<http://www.ons.gov.uk/ons/rel/family-spending/family-spending/2013-edition/index.html>
- Earnings: see ONS guide to earnings sources
<http://www.ons.gov.uk/ons/rel/lms/labour-market-trends--discontinued-volume-114--no--11/earnings-data--a-brief-guide-to-sources-and-outputs.pdf>
- Wealth and Assets Survey
<http://www.ons.gov.uk/ons/rel/was/wealth-in-great-britain-wave-3/2010-2012/index.html>

Detailed Tables

Contents and points to note

Tables **2.1** to **2.3** look at the sources of total weekly income for households by geography, ethnic group of head and age of head. These sources include wages and salaries, self-employment income, private pensions, state benefits, payable Tax Credits, and investment income. Retirement Pension (including State Second Pension and Graduated Retirement Pension), and Pension Credit are shown together as 'Retirement Pension plus any IS/PC'. This is due to known reporting problems: pensioners do not always recall what they are receiving and sometimes record total income under Retirement Pension.

Tables **2.4** to **2.8** show the percentage of households by total weekly household income by household composition, geography, ethnic group of head, type of savings and investments that are held and amount of savings and investments. Comparisons between the percentage of households in different population groups by total weekly income should only be made after adjusting income for household size and composition and assessing the impact of housing costs. The DWP's Households

Below Average Income publication provides the most accurate picture of the income distribution in the United Kingdom.

Tables **2.9** to **2.14** provide benefit unit level information on benefit and tax credit receipt by geography, family type, ethnic group of head, age of head, tenure type and economic status. Unlike the source of income tables, Retirement Pension is shown separately from Income Support.

Changes from 2011/12 to 2012/13

Prior to 6 April 2010, women reached the state pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the state pension age for men, currently 65.

The ethnicity figures in this chapter reflect the new harmonised standards published in August 2011 and updated in February 2013³. This has resulted in changes, the most significant being to the following categories: Chinese has moved from the 'Chinese or other ethnic group' section to the 'Asian/ Asian British' section, Arab is now specifically included in the 'Other ethnic group' section and the treatment for 'Gypsy' and 'Gypsy or Irish traveller' is different for respondents in Northern Ireland compared to Great Britain. This affects Tables **2.2**, **2.6**, and **2.11**

The disability questions in the FRS have been changed for the 2012/13 survey to comply with the harmonised standards published in August 2011⁴. This means that neither the definition of disability nor the impairment types are directly comparable with those in previous reports. This affects Table **2.4**

All tables have been produced using revised grossing factors.

³ <http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/ethnic-group.pdf>

⁴ <http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/long-lasting-health-conditions-and-illnesses--impairments-and-disability.pdf>

Table 2.1: Sources of total weekly household income by region/country

Percentage of total weekly household income

Region/Country	Sources of income										Sample size (=100%)
	Wages and salaries	Self-employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC ¹	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources		
North East	58	6	1	3	10	8	3	8	3	767	
North West	62	6	1	3	9	8	2	7	2	2,113	
Yorkshire and the Humber	64	6	1	3	8	7	2	7	2	1,513	
East Midlands	64	5	1	3	9	8	2	6	3	1,339	
West Midlands	62	6	1	2	9	8	2	7	3	1,505	
East of England	66	7	2	1	7	9	1	4	3	1,660	
London	67	12	1	2	4	5	1	5	3	1,616	
<i>Inner London</i>	69	15	1	1	2	3	1	5	3	589	
<i>Outer London</i>	65	10	2	2	5	7	1	6	3	1,027	
South East	64	9	2	1	6	9	1	4	4	2,414	
South West	60	8	2	2	8	10	1	5	4	1,442	
England	64	8	2	2	7	8	1	5	3	14,369	
Wales	59	7	1	3	10	8	3	7	3	859	
Scotland	64	6	1	2	8	8	2	6	3	3,082	
Northern Ireland	60	8	1	3	8	7	3	8	2	1,891	
United Kingdom	64	8	1	2	7	8	1	6	3	20,201	

¹ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.2: Sources of total weekly household income by ethnic group of head

Ethnic group	Percentage of total weekly household income									
	Source of income									
	Wages and salaries	Self-employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC ⁴	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	Sample size (=100%)
White ¹	64	8	2	2	7	8	1	5	3	61,420
Mixed/ Multiple ethnic groups ²	66	8	-	4	2	3	1	10	7	491
Asian/ Asian British	68	8	1	4	3	2	1	7	6	2,454
<i>Indian</i>	75	9	1	1	3	2	1	4	3	1,047
<i>Pakistani</i>	57	10	-	10	3	1	2	12	5	570
<i>Bangladeshi</i>	55	3	-	10	5	3	1	15	7	228
<i>Chinese</i>	66	4	1	2	2	2	-	3	21	213
<i>Any other Asian background</i>	68	5	-	3	2	2	1	8	10	396
Black/ African/ Caribbean/ Black British ²	65	6	-	5	3	2	1	13	5	1,355
Other ethnic group ^{1,3}	68	6	1	3	3	4	1	8	6	600
All households	64	8	2	2	7	8	1	6	3	66,320

Source: 2010/11, 2011/12 and 2012/13 Family Resources Survey, United Kingdom

¹ Sample sizes for 'Gypsy, Traveller or Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is output to 'Other ethnic group', and for England, Wales and Scotland, 'Gypsy or Irish Traveller' is output to 'White'.

² It is not possible to disaggregate these categories due to differences in data collection of the country specific questions.

³ Data for 'Arab' is not available to produce a three year average so it is output to 'Other ethnic group'.

⁴ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.3: Sources of total weekly household income by age of head

Percentage of total weekly household income

Age	Source of income										Sample size (=100%)
	Wages and salaries	Self-employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC ¹	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources		
16-24	49	3	-	5	0	-	-	12	30	584	
25-34	80	7	-	4	-	-	1	6	2	2,735	
35-44	77	10	1	3	-	-	1	6	2	3,672	
45-54	78	10	1	1	-	1	1	5	3	3,779	
55-59	73	8	2	1	1	7	2	5	2	1,737	
60-64	49	8	3	-	8	21	2	6	2	1,716	
65-74	16	5	4	-	34	31	3	4	3	3,174	
75-84	5	2	3	-	43	34	4	6	2	2,103	
85+	2	-	4	-	45	32	6	9	2	701	
All households	64	8	1	2	7	8	1	6	3	20,201	

¹ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.4: Households by composition and total weekly household income

Household composition	Percentage of households					
	Total weekly household income					
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600
Households without children¹						
One adult						
adult male over pension age	1	17	38	18	9	6
adult female over pension age	2	22	39	20	8	4
adult male under pension age	8	20	18	14	9	8
adult female under pension age	5	17	20	18	11	8
Two adults						
both over pension age	-	2	12	22	19	14
one over pension age	1	4	10	15	15	12
both under pension age	2	3	7	7	8	9
Three or more adults	1	1	2	4	5	7
All households without children	2	9	16	14	10	9
Households with children						
One adult						
one child	2	6	31	25	15	8
two children	-	3	14	31	21	12
three or more children	1	1	5	21	34	15
Two adults						
one child	1	1	5	8	11	11
two children	1	2	2	6	9	9
three or more children	-	-	1	5	11	13
Three or more adults						
one child	0	1	1	4	9	8
two children	0	0	0	4	6	11
three or more children	..	..	..	..	..	..
All households with children	1	2	6	10	12	10
Households with one or more adults over pension age¹	1	10	22	19	13	9
Households with one or more disabled adults under pension age^{1,2}	2	9	15	14	12	9
Households with one or more unemployed adults under pension age¹	7	15	15	15	12	8
All households	2	7	13	13	11	9

¹ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

² The disability questions in the FRS have been changed for the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in previous reports.

Table 2.4: Continued

Household composition	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	Sample size (=100%)
Households without children¹						
One adult						
adult male over pension age	3	2	1	1	3	969
adult female over pension age	2	1	1	-	1	2,170
adult male under pension age	6	4	4	1	7	1,718
adult female under pension age	7	6	3	1	5	1,226
Two adults						
both over pension age	9	6	4	3	9	2,526
one over pension age	10	7	6	4	16	966
both under pension age	9	8	9	7	33	3,164
Three or more adults	7	8	8	10	46	1,247
All households without children	7	6	5	4	18	13,986
Households with children						
One adult						
one child	4	3	1	1	4	733
two children	7	4	3	1	4	532
three or more children	12	3	2	2	3	254
Two adults						
one child	10	8	8	6	32	1,514
two children	8	10	9	7	38	1,828
three or more children	14	11	9	6	29	752
Three or more adults						
one child	8	9	7	7	47	399
two children	11	8	8	7	46	146
three or more children	..	..	..	..	..	..
All households with children	9	8	7	5	30	6,215
Households with one or more adults over pension age¹	6	5	3	3	9	7,086
Households with one or more disabled adults under pension age^{1,2}	8	6	5	3	17	3,914
Households with one or more unemployed adults under pension age¹	7	5	4	3	11	1,251
All households	8	6	6	4	22	20,201

¹ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

² The disability questions in the FRS have been changed for the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in previous reports.

Table 2.5: Households by region/country and total weekly household income

Region/Country	Total weekly household income											Sample size (=100%)
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
North East	1	9	17	16	13	9	7	6	5	3	14	767
North West	2	7	15	13	12	10	8	6	6	4	17	2,113
Yorkshire and the Humber	2	8	15	14	13	10	7	6	5	4	15	1,513
East Midlands	2	7	15	14	11	9	8	6	5	5	18	1,339
West Midlands	2	7	16	13	12	8	8	7	6	4	17	1,505
East of England	1	6	11	11	10	9	9	6	7	5	24	1,660
London	3	5	10	11	7	8	7	6	5	4	33	1,616
<i>Inner London</i>	4	6	11	10	6	8	6	4	5	4	35	589
<i>Outer London</i>	2	5	9	12	8	9	8	7	5	4	32	1,027
South East	1	6	10	10	9	9	7	7	6	5	29	2,414
South West	2	6	10	12	12	10	7	7	6	6	21	1,442
England	2	7	13	12	11	9	8	7	6	4	22	14,369
Wales	2	9	17	14	11	9	8	5	6	4	16	859
Scotland	2	8	15	13	10	9	8	6	6	3	20	3,082
Northern Ireland	2	10	14	13	11	10	9	7	5	4	14	1,891
United Kingdom	2	7	13	13	11	9	8	6	6	4	22	20,201

Table 2.6: Households by ethnic group of head and total weekly household income

Ethnic group	Total weekly household income											Sample size (=100%)
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1,000	£1,000 and above	
White ¹	1	7	13	13	10	9	7	7	6	5	22	61,420
Mixed/ Multiple ethnic groups ²	3	6	13	15	9	11	8	8	6	5	18	491
Asian/ Asian British	3	6	9	11	11	11	9	7	5	4	25	2,454
<i>Indian</i>	2	4	8	8	8	10	8	7	5	5	34	1,047
<i>Pakistani</i>	2	6	11	14	16	13	11	6	4	3	15	570
<i>Bangladeshi</i>	2	7	9	16	16	14	9	7	4	5	11	228
<i>Chinese</i>	8	8	10	9	9	8	7	7	4	4	26	213
<i>Any other Asian background</i>	3	9	8	12	8	9	8	9	5	4	24	396
Black/ African/ Caribbean/ Black British ²	3	9	15	15	12	8	8	6	6	4	16	1,355
Other ethnic group ^{1,3}	5	10	11	12	10	9	10	5	4	4	20	600
All households	2	7	13	13	10	9	8	7	6	5	22	66,320

Source: 2010/11, 2011/12 and 2012/13 Family Resources Survey, United Kingdom

¹ Sample sizes for 'Gypsy, Traveller or Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is output to 'Other ethnic group', and for England, Wales and Scotland, 'Gypsy or Irish Traveller' is output to 'White'.

² It is not possible to disaggregate these categories due to differences in data collection of the country specific questions.

³ Data for 'Arab' is not available to produce a three year average so it is output to 'Other ethnic group'.

Table 2.7: Households by type of savings and investments, and total weekly household income

Type of savings and investments	Total weekly household income											All households
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
Current account	88	83	86	90	93	96	96	97	98	98	98	93
NS&I Savings Account	3	2	2	3	3	5	5	5	6	4	8	5
Basic Bank account	6	7	6	6	7	6	8	6	8	5	6	6
Post Office Card Account (POCA)	3	11	9	8	7	4	4	3	3	3	3	6
ISA	25	21	26	29	34	40	43	47	44	46	57	39
Other Bank / Building Society account	31	25	28	32	37	46	46	53	53	57	68	45
Stocks and shares / member of a Share Club	13	8	7	8	11	14	14	15	17	19	28	15
Unit trusts	2	1	1	2	2	3	3	3	4	4	6	3
Endowment Policy (not linked)	1	-	-	-	-	1	1	1	1	1	2	1
Premium Bonds	11	12	13	15	18	20	18	21	25	25	27	20
National Savings Bonds	2	3	3	3	2	3	3	4	4	3	5	3
Company Share Scheme / profit sharing	-	1	-	-	1	2	2	2	4	4	8	3
Credit Unions	-	1	1	2	1	1	1	1	1	2	1	1
Any other type of asset	-	-	-	1	-	1	1	-	1	1	2	1
Any type of account (including POCAs)	94	96	97	97	98	99	98	99	99	99	98	98
Any type of account (excluding POCAs)	93	91	93	96	96	98	98	98	99	99	98	96
No accounts (including POCAs)	6	4	3	3	2	1	2	1	1	1	2	2
No accounts (excluding POCAs)	7	9	7	4	4	2	2	2	1	1	2	4
Any Direct Payment Account (including POCAs)	94	95	96	97	97	98	98	98	99	98	98	97
Any Direct Payment Account (excluding POCAs)	93	90	92	95	96	98	98	98	99	98	98	96
<i>Sample size (=100%)</i>	364	1,492	2,899	2,723	2,267	1,898	1,539	1,285	1,130	789	3,815	20,201

Table 2.8: Households by amount of savings and investments, and total weekly household income

Amount of savings and investments	Percentage of households											All households
	Total weekly household income											
	Less than £100	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
No savings	52	54	50	48	43	36	34	29	24	24	15	35
Less than £1,500	10	11	12	13	14	15	14	17	17	15	11	13
£1,500 but less than £3,000	7	5	6	6	6	6	7	8	8	8	7	7
£3,000 but less than £8,000	9	11	11	11	11	12	13	13	16	16	15	13
£8,000 but less than £10,000	3	3	3	2	2	3	3	3	3	3	4	3
£10,000 but less than £16,000	5	5	5	6	5	6	7	8	7	7	9	7
£16,000 but less than £20,000	1	3	2	2	2	2	3	2	4	3	3	3
£20,000 or more	14	9	11	13	16	20	19	21	20	23	35	20
<i>Sample size (=100%)</i>	<i>364</i>	<i>1,492</i>	<i>2,899</i>	<i>2,723</i>	<i>2,267</i>	<i>1,898</i>	<i>1,539</i>	<i>1,285</i>	<i>1,130</i>	<i>789</i>	<i>3,815</i>	<i>20,201</i>

Table 2.9: Benefit units by state support receipt and region/country

State support received	Region					
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England
Working Tax Credit	7	6	8	6	6	4
Child Tax Credit	12	12	13	11	11	10
Income Support	5	4	4	4	3	2
Pension Credit	7	6	6	6	5	4
Housing Benefit	19	15	15	13	13	10
Council Tax Benefit ¹	22	20	20	17	17	12
Retirement Pension	27	26	26	26	25	27
Widow's Benefits	-	-	-	-	-	-
Jobseeker's Allowance	4	4	6	3	5	3
Employment and Support Allowance	4	3	3	2	2	2
Incapacity Benefit	3	2	2	2	2	2
Severe Disablement Allowance	1	-	1	-	1	-
Attendance Allowance	3	3	2	2	2	3
Carer's Allowance	2	1	2	2	2	1
Disability Living Allowance (care component)	10	8	9	7	8	6
Disability Living Allowance (mobility component)	10	8	8	7	8	6
Industrial Injuries Disablement Benefit	1	1	1	1	1	-
Armed Forces Compensation Scheme	-	-	1	-	-	1
Child Benefit	21	22	23	23	22	22
On any income-related benefit	26	25	26	21	22	15
On any non-income-related benefit	60	57	58	57	57	57
All in receipt of benefit	64	63	64	61	61	59
All in receipt of Tax Credits	14	13	14	12	12	10
All not in receipt of state support	35	36	35	38	38	41
Sample size (=100%)	927	2,512	1,776	1,539	1,821	1,934

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.9: Continued

State support received	London	Inner London	Outer London	South East	South West
Working Tax Credit	5	4	6	4	5
Child Tax Credit	10	9	11	9	10
Income Support	4	5	3	2	2
Pension Credit	4	4	3	3	5
Housing Benefit	15	18	13	10	12
Council Tax Benefit ¹	15	18	14	11	14
Retirement Pension ²	16	12	18	26	30
Widow's Benefits	-	-	1	-	-
Jobseeker's Allowance	4	4	4	2	2
Employment and Support Allowance	2	3	1	2	2
Incapacity Benefit	1	2	1	1	1
Severe Disablement Allowance	-	0	-	-	-
Attendance Allowance	2	1	2	2	3
Carer's Allowance	1	1	1	1	2
Disability Living Allowance (care component)	4	4	5	4	7
Disability Living Allowance (mobility component)	5	5	4	4	6
Industrial Injuries Disablement Benefit	-	-	-	-	-
Armed Forces Compensation Scheme	0	0	0	-	1
Child Benefit	22	17	24	22	22
On any income-related benefit	21	23	19	14	17
On any non-income-related benefit	44	36	50	55	59
All in receipt of benefit	49	42	54	57	62
All in receipt of Tax Credits	11	10	12	9	10
All not in receipt of state support	50	58	45	42	38
Sample size (=100%)	1,987	743	1,244	2,816	1,620

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.9: Continued

State support received	England	Wales	Scotland	Northern Ireland	United Kingdom
Working Tax Credit	5	6	5	7	6
Child Tax Credit	11	11	9	14	11
Income Support	3	3	3	5	3
Pension Credit	5	6	6	6	5
Housing Benefit	13	14	15	13	13
Council Tax Benefit ¹	16	19	18	1	16
Retirement Pension ²	25	29	26	23	25
Widow's Benefits	-	-	-	-	-
Jobseeker's Allowance	4	4	4	5	4
Employment and Support Allowance	2	2	3	2	2
Incapacity Benefit	2	3	3	3	2
Severe Disablement Allowance	-	1	-	1	-
Attendance Allowance	2	4	2	2	2
Carer's Allowance	2	2	1	2	2
Disability Living Allowance (care component)	7	10	8	11	7
Disability Living Allowance (mobility component)	6	10	8	11	7
Industrial Injuries Disablement Benefit	1	-	1	-	-
Armed Forces Compensation Scheme	-	-	-	-	-
Child Benefit	22	22	20	26	22
On any income-related benefit	20	23	22	24	21
On any non-income-related benefit	55	60	55	60	55
All in receipt of benefit	59	64	59	65	60
All in receipt of Tax Credits	12	12	11	15	12
All not in receipt of state support	40	36	40	34	40
Sample size (=100%)	16,932	1,009	3,555	2,213	23,709

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.10: Benefit units by state support receipt and family type

State support received	Percentage of benefit units							
	Family type							
	Pensioner couple	Pensioner couple married or civil partnered	Pensioner couple cohabiting	Single male pensioner	Single female pensioner	Couple with children	Couple with children married or civil partnered	Couple with children cohabiting
Working Tax Credit	-	-	0	-	-	15	12	24
Child Tax Credit	-	-	1	-	-	33	29	51
Income Support	-	-	1	0	-	2	1	3
Pension Credit	9	9	9	18	28	-	-	0
Housing Benefit	7	7	11	21	24	11	8	23
Council Tax Benefit ¹	16	15	19	29	37	10	8	20
Retirement Pension ²	98	98	95	97	97	-	-	-
Widow's Benefits	-	0	-	1	-	-	0	-
Jobseeker's Allowance	-	-	0	0	0	3	2	7
Employment and Support Allowance	1	1	0	0	0	2	1	4
Incapacity Benefit	1	1	1	-	-	1	1	1
Severe Disablement Allowance	-	-	0	-	-	-	-	-
Attendance Allowance	8	8	9	8	12	0	0	0
Carer's Allowance	2	2	2	-	0	2	2	3
Disability Living Allowance (care component)	11	11	11	7	8	6	5	6
Disability Living Allowance (mobility component)	12	12	11	9	8	5	5	5
Industrial Injuries Disablement Benefit	1	1	2	1	-	-	-	-
Armed Forces Compensation Scheme	1	1	0	2	1	-	-	0
Child Benefit	1	1	3	-	-	93	92	96
On any income-related benefit	17	17	20	33	42	13	10	25
On any non-income-related benefit	100	100	100	100	100	93	92	96
All in receipt of benefit	100	100	100	100	100	93	93	96
All in receipt of Tax Credits	1	-	1	-	-	33	29	51
All not in receipt of state support	0	0	0	0	0	7	7	4
<i>Sample size (=100%)</i>	<i>3,079</i>	<i>2,971</i>	<i>108</i>	<i>1,086</i>	<i>2,527</i>	<i>4,383</i>	<i>3,584</i>	<i>799</i>

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.10: Continued

Percentage of benefit units

State support received	Family type						All benefit units
	Couple without children	Couple without children married or civil partnered	Couple without children cobabiting	Single with children	Single male without children	Single female without children	
Working Tax Credit	2	2	2	35	1	2	6
Child Tax Credit	-	-	0	81	-	-	11
Income Support	2	2	1	26	3	5	3
Pension Credit	1	2	1	0	1	0	5
Housing Benefit	5	4	6	54	11	11	13
Council Tax Benefit ¹	6	6	6	50	11	12	16
Retirement Pension ²	8	11	2	0	-	-	25
Widow's Benefits	0	0	0	2	-	1	-
Jobseeker's Allowance	2	1	3	7	9	5	4
Employment and Support Allowance	2	2	2	4	3	4	2
Incapacity Benefit	3	4	1	1	3	2	2
Severe Disablement Allowance	-	-	-	-	1	1	-
Attendance Allowance	0	0	0	0	0	0	2
Carer's Allowance	2	3	2	3	1	1	2
Disability Living Allowance (care component)	6	7	4	8	6	7	7
Disability Living Allowance (mobility component)	6	7	3	7	6	7	7
Industrial Injuries Disablement Benefit	1	1	-	-	-	-	-
Armed Forces Compensation Scheme	-	-	-	-	-	-	-
Child Benefit	1	1	-	95	-	-	22
On any income-related benefit	8	8	8	62	20	18	21
On any non-income-related benefit	26	31	12	96	15	12	55
All in receipt of benefit	28	33	16	97	26	22	60
All in receipt of Tax Credits	2	2	2	81	1	2	12
All not in receipt of state support	71	66	83	3	73	77	40
Sample size (=100%)	4,123	3,117	1,006	1,809	3,795	2,907	23,709

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.11: Benefit units by state support receipt and ethnic group of head

Percentage of benefit units

State support received	Ethnic group					
	White ²	Mixed/ Multiple ethnic groups ³	Asian/ Asian British	Indian	Pakistani	Bangladeshi
Working Tax Credit	6	9	10	6	17	15
Child Tax Credit	12	20	17	11	28	23
Income Support	4	7	4	2	6	7
Pension Credit	5	1	4	4	4	4
Housing Benefit	13	18	9	6	10	16
Council Tax Benefit ¹	16	19	14	8	19	24
Retirement Pension ⁴	27	4	9	11	7	10
Widow's Benefits	-	-	-	-	-	1
Jobseeker's Allowance	3	6	4	4	5	6
Employment and Support Allowance	1	1	1	1	2	2
Incapacity Benefit	3	1	2	2	1	2
Severe Disablement Allowance	-	1	-	-	-	1
Attendance Allowance	3	-	1	1	1	1
Carer's Allowance	1	1	1	2	2	1
Disability Living Allowance (care component)	7	4	5	5	7	4
Disability Living Allowance (mobility component)	7	5	4	5	7	3
Industrial Injuries Disablement Benefit	1	0	-	-	-	-
Armed Forces Compensation Scheme	-	-	0	0	0	0
Child Benefit	22	28	28	25	37	29
On any income-related benefit	20	25	20	14	26	31
On any non-income-related benefit	58	39	43	42	51	44
All in receipt of benefit	61	46	49	47	57	52
All in receipt of Tax Credits	13	21	18	12	30	25
All not in receipt of state support	38	53	50	52	41	47
Sample size (=100%)	71,350	644	3,420	1,419	865	345

Source: 2010/11, 2011/12 and 2012/13 Family Resources Survey, United Kingdom

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland² Sample sizes for 'Gypsy, Traveller or Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is output to 'Other ethnic group', and for England, Wales and Scotland, 'Gypsy or Irish Traveller' is output to 'White'.³ It is not possible to disaggregate these categories due to differences in data collection of the country specific questions.⁴ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.11: Continued

State support received	Ethnic group				All benefit units
	Chinese	Any other Asian background	Black/ African/ Caribbean/ Black British ³	Other ethnic group ^{2,4}	
Working Tax Credit	4	10	8	9	6
Child Tax Credit	6	18	22	17	13
Income Support	1	4	8	5	4
Pension Credit	1	4	4	3	5
Housing Benefit	5	15	25	17	13
Council Tax Benefit ¹	8	16	26	17	16
Retirement Pension ⁴	6	8	10	11	25
Widow's Benefits	0	-	-	-	-
Jobseeker's Allowance	1	3	8	6	4
Employment and Support Allowance	1	1	2	2	1
Incapacity Benefit	0	1	2	1	3
Severe Disablement Allowance	-	0	-	-	-
Attendance Allowance	-	1	1	-	3
Carer's Allowance	0	-	1	1	1
Disability Living Allowance (care component)	2	2	5	4	7
Disability Living Allowance (mobility component)	2	3	5	4	7
Industrial Injuries Disablement Benefit	0	0	-	0	1
Armed Forces Compensation Scheme	0	0	0	-	-
Child Benefit	17	29	33	27	22
On any income-related benefit	10	21	32	24	21
On any non-income-related benefit	26	44	51	44	56
All in receipt of benefit	29	51	60	52	60
All in receipt of Tax Credits	7	19	23	19	14
All not in receipt of state support	71	49	40	47	39
Sample size (=100%)	286	505	1,640	749	77,803

Source: 2010/11, 2011/12 and 2012/13 Family Resources Survey, United Kingdom

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Sample sizes for 'Gypsy, Traveller or Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is output to 'Other ethnic group', and for England, Wales and Scotland, 'Gypsy or Irish Traveller' is output to 'White'.

³ It is not possible to disaggregate these categories due to differences in data collection of the country specific questions.

⁴ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.12: Benefit units by state support receipt and age of head

Percentage of benefit units

State support received	Age									All benefit units
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Working Tax Credit	2	9	13	7	4	2	-	0	0	6
Child Tax Credit	6	20	25	12	3	1	-	-	-	11
Income Support	4	5	5	4	5	2	-	0	0	3
Pension Credit	0	0	0	-	-	12	16	19	23	5
Housing Benefit	6	15	16	13	12	13	15	16	18	13
Council Tax Benefit ¹	6	13	16	14	14	17	23	28	33	16
Retirement Pension ²	0	0	0	1	5	43	97	98	99	25
Widow's Benefits	0	-	-	1	1	-	-	-	-	-
Jobseeker's Allowance	7	5	5	4	2	1	-	0	0	4
Employment and Support Allowance	1	3	3	4	4	2	-	0	0	2
Incapacity Benefit	-	1	2	3	5	5	-	-	0	2
Severe Disablement Allowance	0	-	1	1	1	1	-	-	0	-
Attendance Allowance	0	0	0	0	0	-	4	13	26	2
Carer's Allowance	-	1	2	2	3	3	1	-	1	2
Disability Living Allowance (care component)	2	5	7	8	10	12	12	7	4	7
Disability Living Allowance (mobility component)	2	4	6	8	10	12	13	8	1	7
Industrial Injuries Disablement Benefit	0	-	-	-	1	1	1	-	1	-
Armed Forces Compensation Scheme	0	-	-	-	-	-	-	1	3	-
Child Benefit	8	33	56	34	9	3	1	-	-	22
On any income-related benefit	15	19	21	17	16	22	26	32	38	21
On any non-income-related benefit	11	37	62	47	34	84	100	100	100	55
All in receipt of benefit	19	42	67	52	39	85	100	100	100	60
All in receipt of Tax Credits	6	21	27	14	6	3	-	-	-	12
All not in receipt of state support	81	57	32	46	59	15	0	0	0	40
Sample size (=100%)	2,584	3,551	3,904	3,958	1,782	1,765	3,248	2,167	750	23,709

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.13: Benefit units by state support receipt and tenure

Percentage of benefit units

State support received	Tenure					All benefit units
	All Owners	Owned outright	Buying with a mortgage	Social rented sector	Rented privately	
Working Tax Credit	3	1	5	10	10	6
Child Tax Credit	6	2	9	21	17	11
Income Support	1	1	1	11	4	3
Pension Credit	3	6	1	13	3	5
Housing Benefit	-	-	-	53	21	13
Council Tax Benefit ¹	6	8	3	51	19	16
Retirement Pension ²	30	54	6	27	7	25
Widow's Benefits	-	-	-	1	-	-
Jobseeker's Allowance	2	1	2	9	5	4
Employment and Support Allowance	1	1	1	6	3	2
Incapacity Benefit	1	1	1	5	1	2
Severe Disablement Allowance	-	-	-	1	-	-
Attendance Allowance	2	4	-	4	1	2
Carer's Allowance	1	1	1	3	1	2
Disability Living Allowance (care component)	5	6	4	17	5	7
(mobility component)	5	6	3	17	4	7
Industrial Injuries Disablement Benefit	1	1	-	1	-	-
Armed Forces Compensation Scheme	-	-	-	1	-	-
Child Benefit	20	7	34	25	25	22
On any income-related benefit	9	12	5	60	25	21
On any non-income-related benefit	58	70	45	68	37	55
All in receipt of benefit	59	72	47	78	43	60
All in receipt of Tax Credits	6	3	10	22	19	12
All not in receipt of state support	40	28	53	21	56	40
Sample size (=100%)	15,443	8,152	7,291	4,687	3,579	23,709

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 2.14: Benefit units by state support receipt and economic status

State support received	Economic status								Percentage of benefit units
	One or more full-time self-employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not working	No full-time work, one or more part-time work	Workless, one or more pension aged	Workless, one or more unemployed	Workless, other inactive	All benefit units
Working Tax Credit	12	4	5	15	20	-	1	-	6
Child Tax Credit	15	5	14	25	22	-	16	18	11
Income Support	-	-	0	-	1	1	5	24	3
Pension Credit	-	0	-	-	1	21	0	0	5
Housing Benefit	3	1	1	7	18	19	32	38	13
Council Tax Benefit ¹	3	1	1	6	18	30	33	40	16
Retirement Pension ²	10	1	3	12	20	93	0	0	25
Widow's Benefits	-	-	0	0	1	-	-	1	-
Jobseeker's Allowance	1	1	-	3	2	-	51	4	4
Employment and Support Allowance	-	-	-	2	1	1	2	15	2
Incapacity Benefit	-	0	-	5	1	2	1	8	2
Severe Disablement Allowance	-	0	0	1	-	-	0	2	-
Attendance Allowance	-	0	0	-	-	10	0	0	2
Carer's Allowance	1	-	1	2	2	1	1	6	2
Disability Living Allowance (care component)	2	1	2	8	5	11	3	23	7
Disability Living Allowance (mobility component)	1	1	2	8	4	12	3	21	7
Industrial Injuries Disablement Benefit	-	-	-	1	1	1	-	-	-
Armed Forces Compensation Scheme	0	-	-	-	-	1	0	-	-
Child Benefit	34	19	60	48	25	1	18	22	22
On any income-related benefit	4	2	1	11	22	35	58	52	21
On any non-income-related benefit	50	23	68	73	52	99	27	49	55
All in receipt of benefit	51	25	68	75	57	99	63	60	60
All in receipt of tax credits	18	6	15	27	24	1	17	18	12
All not in receipt of state support	47	74	31	24	42	1	36	40	40
Sample size (=100%)	1,702	6,169	1,909	1,597	2,517	6,272	958	2,585	23,709

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

3. Tenure

Introduction

The Family Resources Survey (FRS) collects information on tenure types for each household. This section contains information on households whose accommodation is owned outright, i.e. households which have paid off any mortgage or loan used to purchase the property, householders buying with the help of a mortgage and tenants renting in the social or private rented sector.

This report is the first to use grossing factors based on 2011 census data, so caution should be exercised when making comparisons with previous reports. These revised grossing factors have been produced for each FRS dataset from 2002/03 onwards, and time series in this report are presented on this basis. Further details can be found in the Methodology section of this report.

Analysis

In 2012/13, 36 per cent (9.6 million) of UK households rented in the social (4.8 million) or private (4.9 million) sectors compared to 64 per cent (17.2 million) of households which owned property (outright or with a mortgage).

Figure 3.1: Housing Tenure

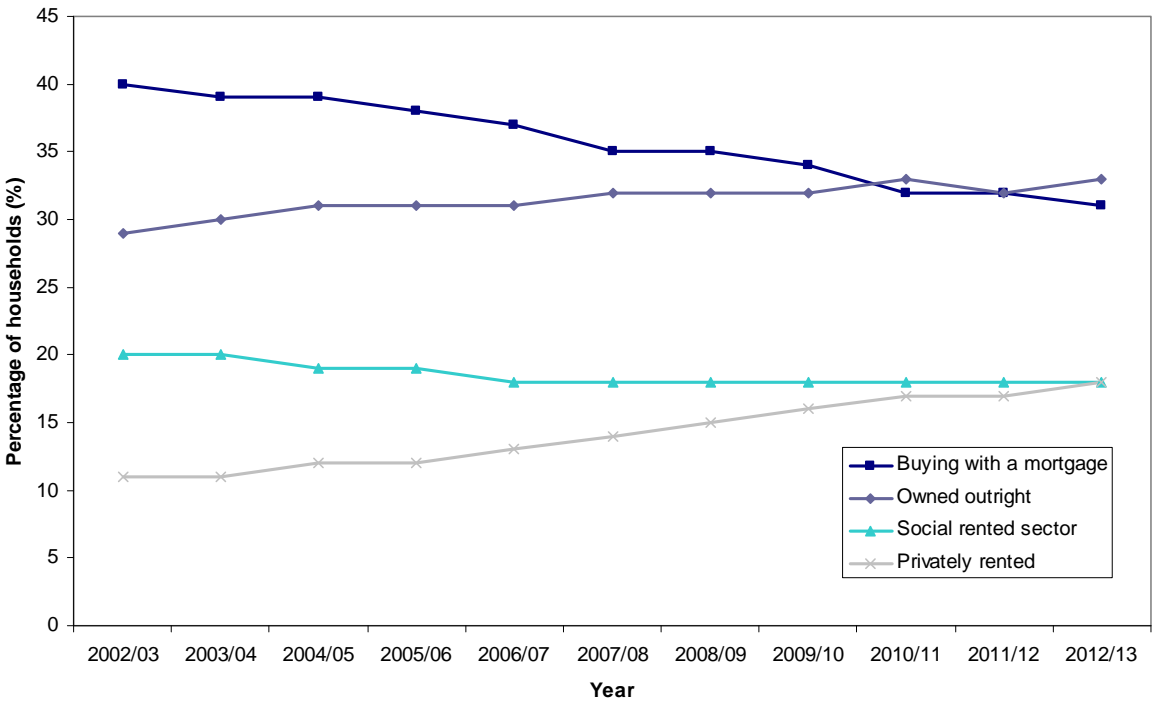


Figure 3.1 shows that the percentage of households which own outright has increased from 2002/03 to 2007/08 and then remained relatively constant around 32 per cent from this point onwards, while the percentage buying with a mortgage gradually declined from 2002/03 to 2012/13. The percentage of households renting privately has increased steadily from 11 per cent in 2002/03 to 18 per cent in 2012/13. The percentage of households renting in the social sector has remained stable from 2006/07 to 2012/13 at 18 per cent.

Figure 3.2 looks at tenure by age of the head of the household for 2002/03 and 2012/13 and shows that growth in the percentage of owning outright is concentrated amongst age groups over 55.

The reduction in the percentage of households buying with a mortgage is largest in the younger age groups. Similarly the growth in the percentage renting privately is concentrated in younger age groups. For example, the percentage of households headed by someone aged 25-34 years that are in the private rented sector has increased from 20 per cent in 2002/03 to 42 per cent in 2012/13. Over the same period, the percentage of households headed by someone aged 25-34 year buying with a mortgage has decreased from 59 per cent to 38 per cent.

Figure 3.2: Housing tenure in the UK by age of head of household

Age of Head	Owned outright	Buying with a mortgage	Social rented	Private rented	All
2002/03					
16-24	1%	21%	32%	46%	100%
25-34	3%	59%	18%	20%	100%
35-44	7%	66%	18%	10%	100%
45-54	21%	58%	15%	7%	100%
55-64	47%	31%	17%	5%	100%
65+	62%	5%	28%	5%	100%
All	29%	40%	20%	11%	100%
2012/13					
16-24	2%	8%	23%	67%	100%
25-34	3%	38%	17%	42%	100%
35-44	7%	54%	17%	23%	100%
45-54	21%	50%	17%	12%	100%
55-64	49%	27%	15%	8%	100%
65+	71%	5%	20%	5%	100%
All	33%	31%	18%	18%	100%

Figure 3.3 shows that the median weekly household rent is higher for private renters than for social renters. Rents in the social sector are subsidised by the state. Social sector rent levels and increases are controlled through government-set formulae set out in the social housing regulator's rent standard and Government guidance. Differences may also, in part, reflect the difference in the type of properties in the sectors, with the private rented sector having a much wider and more varied range of

stock¹. The ratio between median weekly private sector rents and social sector rents is higher in the south of England as well as in Scotland. The ratio is greatest in London where the median private sector rent is more than twice the median social sector rent.

Figure 3.3: Median household weekly rent by region/country and tenure

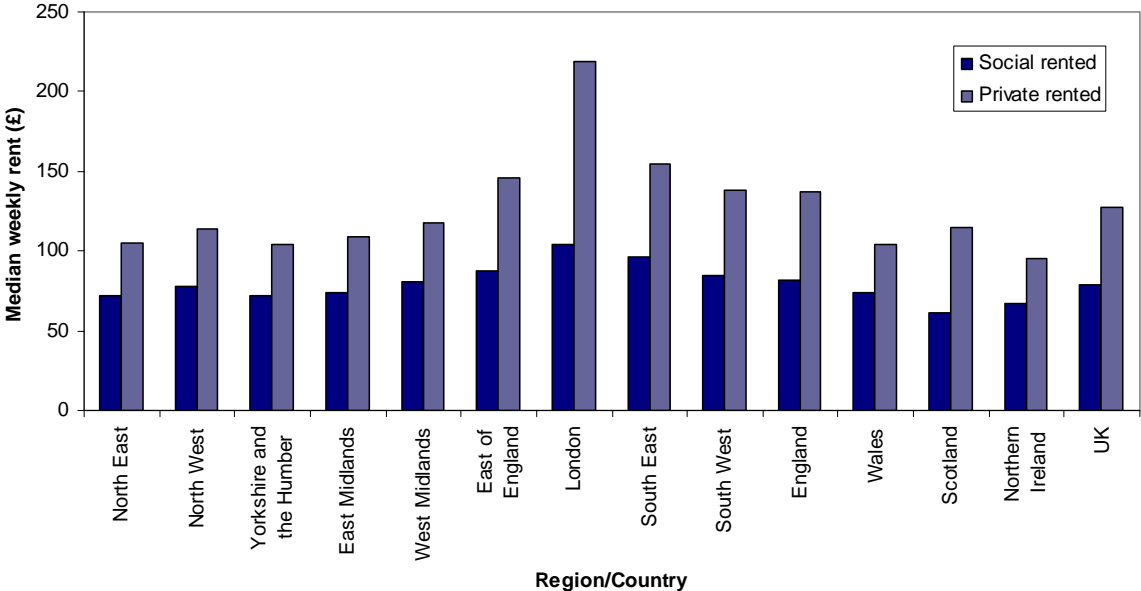


Table 3.1 shows that London had the highest percentage of households in the private rented sector at 28 per cent in 2012/13, while London also had the lowest incidence of ownership (with and without a mortgage) at 52 per cent compared to 64 per cent across the UK.

The North East, Scotland and Yorkshire and the Humber had the highest percentages of households in the social rented sector at 27 per cent, 23 per cent and 22 per cent respectively.

Notes for Analysis

1. Social rented sector combines the categories “Rented from Council” and “Rented from a Housing Association”. This is because some housing association tenants may wrongly report that they are council tenants. For instance, where their home used to be owned by the council and although ownership has now transferred to a housing association, the tenant may still think that their landlord is the council (local authority).
2. Household rent will also be influenced by the size of the property. This has not been taken into account in Figure 3.3.

¹https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/284648/English_Housing_Survey_Headline_Report_2012-13.pdf

3. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Housing-related benefits:
<https://www.gov.uk/government/collections/housing-benefit-and-council-tax-benefit-caseload-statistics--2>
- Housing benefit:
<https://stat-xplore.dwp.gov.uk/>

Survey sources:

- English Housing Survey
<https://www.gov.uk/government/collections/english-housing-survey>
- Wealth and Assets Survey
<http://www.ons.gov.uk/ons/rel/was/wealth-in-great-britain-wave-3/2010-2012/index.html>
- Private Landlords Survey
<https://www.gov.uk/government/collections/private-landlords-survey>

More information about housing statistics is available from:

<https://www.gov.uk/government/collections/housing-research-summaries>

Detailed Tables

Contents and points to note

Tables **3.1** to **3.3** provide information on tenure. This information is split by geography, household composition and ethnic group of head. The base used for these tables is all households.

Table **3.4** considers length of residency of head and age of head for different tenure types and therefore provides information on mobility of households.

Table **3.5** looks at state support received by tenure for households. See also Table **2.13** for a similar breakdown for benefit units.

Changes from 2011/12 to 2012/13

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65. This affects Tables **3.2** and **3.4**.

The ethnicity figures in this chapter reflect the new harmonised standards published in August 2011 and updated in February 2013². This has resulted in changes, the most significant being to the following categories: Chinese has moved from the 'Chinese or other ethnic group' section to the 'Asian/ Asian British' section, Arab is now specifically included in the 'Other ethnic group' section and the treatment for 'Gypsy' and 'Gypsy or Irish traveller' is different for respondents in Northern Ireland compared to Great Britain. This affects Table **3.3**.

The disability questions in the FRS have been changed for the 2012/13 survey to comply with the harmonised standards published in August 2011². This means that neither the definition of disability nor the impairment types are directly comparable with those in previous reports. This affects Table **3.2**.

All tables have been produced using revised grossing factors.

² <http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/index.html>

Table 3.1: Households by tenure and region/country

Tenure	Region											Country				
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
All owners	61	65	64	62	67	69	52	37	61	70	67	64	66	61	66	64
<i>Owned outright</i>	31	32	32	32	36	35	23	15	28	36	36	33	39	30	36	33
<i>Buying with a mortgage</i>	30	32	32	30	32	33	29	23	33	34	30	32	27	31	29	31
Social Rented Sector	27	19	22	18	16	15	20	31	13	12	14	17	17	23	16	18
Rented Privately	12	16	14	19	16	16	28	32	25	18	20	18	17	16	19	18
<i>Sample size (=100%)</i>	767	2,113	1,513	1,339	1,505	1,660	1,616	589	1,027	2,414	1,442	14,369	859	3,082	1,891	20,201

Table 3.2: Households by tenure and composition

Tenure	Percentage of households											
	Households without children				Households with children			Household composition				All households
	One male adult	One female adult	Two adults	Three or more adults	One adult	Two adults	Three or more adults	<i>Households with one or more adults over pension age¹</i>	<i>Households with one or more disabled adults under pension age^{1,2}</i>	<i>Households with one or more unemployed adults under pension age¹</i>		
All owners	49	60	74	72	25	66	71	76	51	40	64	
<i>Owned outright</i>	29	46	48	35	5	9	19	69	22	14	33	
<i>Buying with a mortgage</i>	19	14	26	37	20	57	52	8	29	25	31	
Social Rented Sector	26	28	11	10	40	14	17	19	31	32	18	
Rented Privately	26	12	15	18	35	20	12	5	17	28	18	
<i>Sample size (=100%)</i>	<i>2,687</i>	<i>3,396</i>	<i>6,656</i>	<i>1,247</i>	<i>1,519</i>	<i>4,094</i>	<i>602</i>	<i>7,086</i>	<i>3,914</i>	<i>1,251</i>	<i>20,201</i>	

¹ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

² The disability questions in the FRS have been changed for the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in previous reports.

Table 3.3: Households by tenure and ethnic group of head

Tenure	Ethnic group										All households
	White ¹	Mixed/ Multiple ethnic groups ²	Asian/ Asian British	Indian	Pakistani	Bangladeshi	Chinese	Any other Asian background	Black/ African/ Caribbean/ Black British ²	Other ethnic group ^{1,3}	
All Owners	66	37	58	67	63	49	50	39	34	38	65
Owned outright	34	12	22	26	25	16	18	11	10	16	33
Buying with a mortgage	32	26	36	40	39	32	31	27	24	22	32
Social Rented Sector	17	28	12	8	14	25	8	18	40	21	18
Rented Privately	16	34	29	26	23	26	42	43	26	41	17
Sample size (=100%)	61,420	491	2,454	1,047	570	228	213	396	1,355	600	66,320

Source: 2010/11, 2011/12 and 2012/13 Family Resources Survey, United Kingdom

¹ Sample sizes for 'Gypsy, Traveller or Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is output to 'Other ethnic group', and for England, Wales and Scotland, 'Gypsy or Irish Traveller' is output to 'White'.

² It is not possible to disaggregate these categories due to differences in data collection of the country specific questions.

³ Data for 'Arab' is not available to produce a three year average so it is output to 'Other ethnic group'.

Table 3.4: Households by tenure, length of residency of head and age of head

Percentage of households

Tenure	Length of residency							Sample size (=100%)
	Less than 12 months	12 months but less than 2 years	2 years but less than 3 years	3 years but less than 5 years	5 years but less than 10 years	10 years but less than 20 years	20 years or longer	
Head is of working age								
All owners	4	5	5	8	26	29	22	8,339
<i>Owned outright</i>	3	3	3	4	15	28	44	2,569
<i>Buying with a mortgage</i>	5	6	6	9	30	30	13	5,770
Social Rented Sector	10	10	9	15	21	24	11	2,676
Rented Privately	30	24	13	15	13	4	2	2,695
All households where head is of working age	11	10	8	11	22	23	16	13,710
Head is of pension age								
All owners	1	1	1	3	9	19	65	4,863
<i>Owned outright</i>	1	1	1	3	8	19	67	4,516
<i>Buying with a mortgage</i>	2	1	1	4	17	26	48	347
Social Rented Sector	3	5	4	7	19	24	37	1,321
Rented Privately	8	10	6	10	16	18	32	307
All households where head is of pension age	2	3	2	4	11	20	58	6,491
All Households								
All owners	3	4	4	6	20	26	37	13,202
<i>Owned outright</i>	2	2	2	3	11	22	58	7,085
<i>Buying with a mortgage</i>	5	6	6	9	30	30	15	6,117
Social Rented Sector	8	9	7	12	21	24	19	3,997
Rented Privately	28	23	13	14	13	5	4	3,002
All households	9	8	6	9	19	22	28	20,201

Table 3.5: Households by tenure and state support receipt

Percentage of households

State support received	Tenure					All households
	All Owners	Owned outright	Buying with a mortgage	Social Rented Sector	Rented Privately	
Working Tax Credit	4	2	6	12	12	7
Child Tax Credit	7	3	12	26	22	13
Income Support	1	1	1	14	6	4
Pension Credit	4	7	1	16	3	6
Housing Benefit	-	-	-	65	26	17
Council Tax Benefit ¹	7	10	4	63	24	20
Retirement Pension ²	37	66	7	33	8	31
Widow's Benefits	-	1	-	1	-	-
Jobseeker's Allowance	2	2	2	11	6	4
Employment and Support Allowance	1	1	1	8	3	3
Incapacity Benefit	2	2	2	6	1	2
Severe Disablement Allowance	-	-	-	1	-	-
Attendance Allowance	3	5	1	5	1	3
Carer's Allowance	1	1	1	4	2	2
Disability Living Allowance (care component)	6	7	5	20	6	9
Disability Living Allowance (mobility component)	6	7	4	20	5	8
Industrial Injuries Disablement Benefit	1	1	1	1	-	1
Armed Forces Compensation Scheme	-	1	-	1	-	-
Child Benefit	25	8	43	31	32	27
On any income-related benefit	10	14	6	69	31	24
On any non-income-related benefit	69	82	56	81	46	67
All in receipt of benefit	71	83	58	90	52	71
All in receipt of tax credits	8	4	13	27	24	14
All not in receipt of state support	29	16	42	10	47	29
Sample size (=100%)	13,202	7,085	6,117	3,997	3,002	20,201

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

4. Disability

Introduction

Extensive information on disability is collected in the Family Resources Survey (FRS); it now stands as one of the key sources of information on the populations of disabled adults and children.

The estimates for disabled people cover the number of people with a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. Everyone classified as disabled under this definition would also be classified as disabled under the general definition of disability in the Equality Act (EA) which has applied since 1 October 2010. However, some individuals classified as disabled and having rights under the EA would not be captured by this definition.

This report is the first to use grossing factors based on 2011 census data, so caution should be exercised when making comparisons with previous reports. These revised grossing factors have been produced for each FRS dataset from 2002/03 onwards, and time series in this report are presented on this basis. Further details can be found in the Methodology section of this report.

The impairment types respondents were asked about have changed for the 2012/13 survey to reflect the new harmonised standards published in August 2011¹. This change specifically prevents comparisons of impairments over time, but there is no reason to expect large changes and overall disability prevalence remains stable.

Analysis

Figure 4.1 and Table 4.3 show that in the United Kingdom, the percentage of disabled people differed by age group: in 2012/13, 7 per cent (0.9 million) of children were disabled compared to 16 per cent (6.1 million) of adults of working age and 43 per cent (5.1 million) of adults over State Pension age². The estimated percentage of the population who were disabled remained relatively constant over time at around 19 per cent, although the number of disabled people has increased (from 10.8 million in 2002/03 to 12.2 million in 2012/13), as a result of the increasing overall population.

¹ <http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/index.html>

² From 6 April 2010, the qualifying State Pension age for women has been gradually increasing. This change does not affect the State Pension age for men, currently 65. This means the definition of both State Pension age and Working age is not consistent over time. See Glossary for further details.

Figure 4.1: Disability prevalence

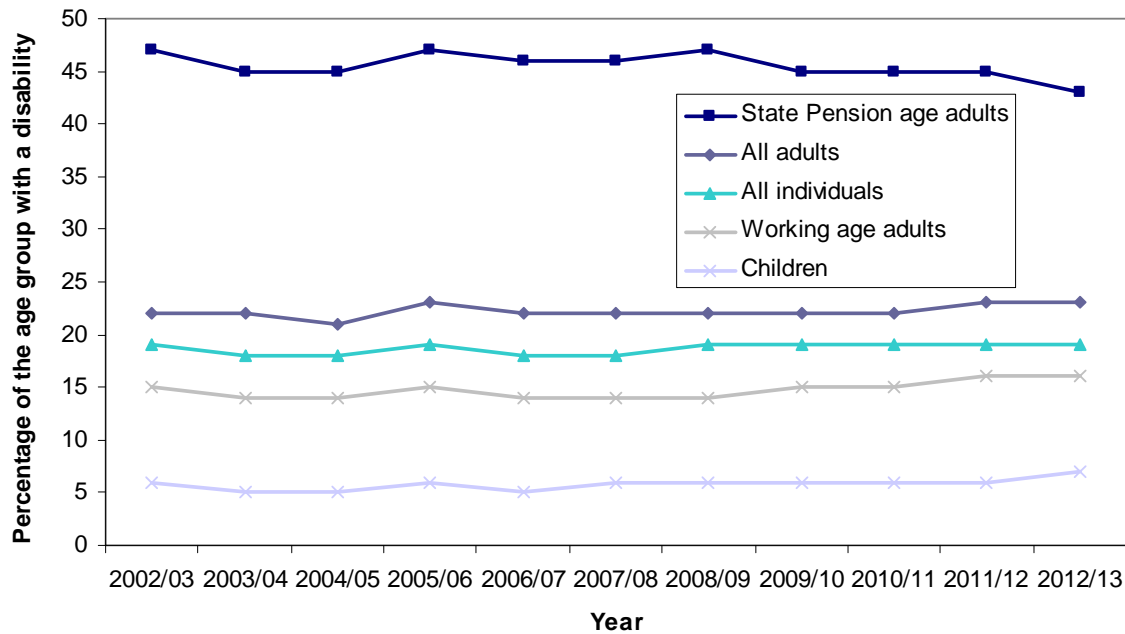


Figure 4.2 shows that in 2012/13, 21 per cent (6.6 million) of females and 18 per cent (5.5 million) of males were disabled in the United Kingdom. The disability prevalence estimates by gender remained broadly stable over time. For example, in 2002/03, 19 per cent (5.7 million) females and 18 per cent (5.1 million) males in the United Kingdom were disabled.

Figure 4.2: Number of disabled people by gender

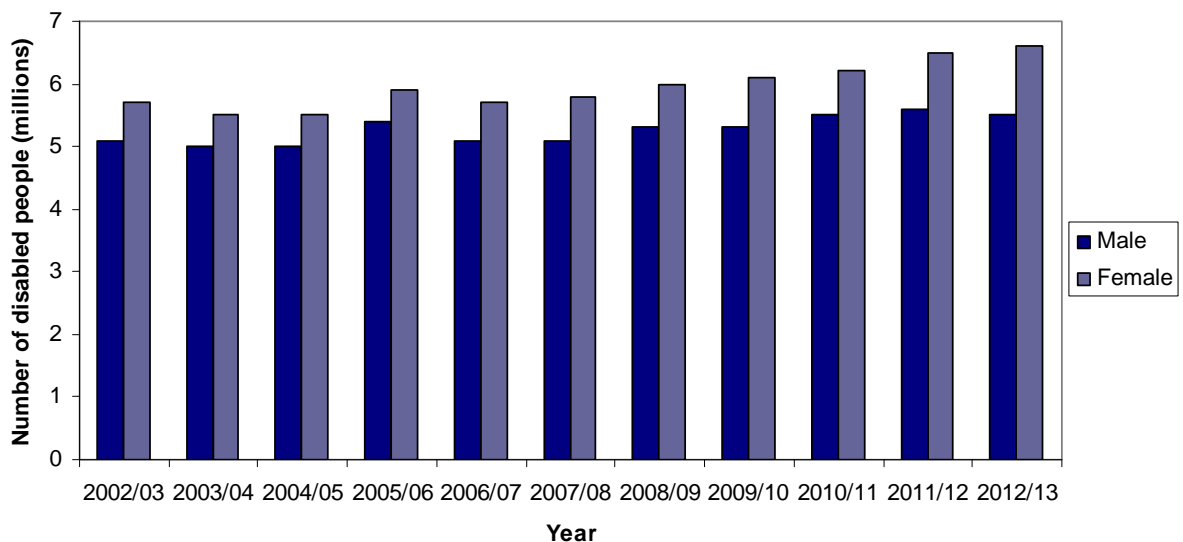


Figure 4.3 provides more detailed information about the types of impairment that disabled people had. Please note that respondents can be affected by (and can report) more than one type of impairment. The types of impairment respondents were asked about has changed for the 2012/13 survey, so these data have been displayed in a separate table. This change specifically prevents direct comparisons over time, but there is no reason to expect large changes and overall disability prevalence remains stable.

Figure 4.3 shows that in 2012/13, the percentages of the disabled population affected by different impairment types varies widely, ranging from 57 per cent (6.9 million) reporting a mobility impairment to 6 per cent (0.8 million) reporting a social or behavioural impairment.

Figure 4.3: Disability prevalence disaggregated by impairment type in the United Kingdom³

Impairment type	2010/11		2011/12	
	Millions	Percentage	Millions	Percentage
Mobility	6.7	58%	6.9	57%
Lifting, carrying	6.3	54%	6.5	54%
Manual dexterity	2.8	24%	3.0	24%
Continence	1.7	15%	1.8	15%
Communication	2.1	18%	2.2	19%
Memory/concentration/learning	2.4	21%	2.6	21%
Recognising when in danger	0.8	7%	0.8	7%
Physical co-ordination	2.7	23%	2.9	24%
Other	4.0	34%	4.2	35%
All with at least one impairment	11.6		12.1	

Impairment type	2012/13	
	Millions	Percentage
Vision	1.6	13%
Hearing	1.8	14%
Mobility	6.9	57%
Dexterity	3.4	28%
Learning	1.4	12%
Memory	1.8	15%
Mental health	1.9	16%
Stamina/breathing/fatigue	4.6	38%
Socially/behaviourally	0.8	6%
Other	2.5	20%
All with at least one impairment	12.2	

³ The total will sum to over 100 per cent as respondents can be affected (and can report) more than one impairment type and the denominator is the number of disabled people.

Table 4.2 shows that disabled people of State Pension age were more likely than those disabled people of working age to report impairment in a number of areas including mobility and hearing. Disabled people of working age were more likely than those of State Pension age to report problems with mental health, learning and social or behavioural impairments. The impairment types that were most likely to affect disabled children were social and behavioural impairments, learning and stamina, breathing and fatigue.

Disability prevalence estimates by region show that the distribution of disabled people was fairly evenly spread, as shown in Figure 4.4. There were lower levels in London and higher levels in the North East, Wales, the North West and East Midlands.

Figure 4.4: Disability prevalence by region

Region	2010/11		2011/12		2012/13	
	Millions	Percentage	Millions	Percentage	Millions	Percentage
North East	0.6	23%	0.6	25%	0.6	25%
North West	1.5	22%	1.5	22%	1.5	22%
Yorkshire and the Humber	1.1	20%	1.1	21%	1.1	21%
East Midlands	0.8	19%	0.9	20%	1.0	22%
West Midlands	1.1	20%	1.1	21%	1.1	20%
East of England	1.0	18%	1.1	18%	1.1	19%
London	1.1	14%	1.2	15%	1.2	14%
South East	1.3	16%	1.5	17%	1.4	16%
South West	1.0	19%	1.0	20%	1.0	19%
England	9.5	18%	10.1	19%	10.0	19%
Wales	0.7	25%	0.6	21%	0.7	24%
Scotland	1.1	21%	1.0	20%	1.1	21%
Great Britain	11.3	19%	11.8	19%	11.8	19%
Northern Ireland	0.3	17%	0.3	17%	0.4	19%
United Kingdom	11.6	19%	12.1	19%	12.2	19%

While the vast majority of those in receipt of disability-related benefits have rights under the EA, not all covered by this act will be in receipt of a disability-related benefit, and not all those in receipt of a disability-related benefit will consider themselves as disabled⁴. However, Table 4.5 shows that families including disabled people were more likely to be in receipt of benefit compared with families with no disabled people. Thirty-nine per cent of benefit units with at least one disabled adult and no disabled children were in receipt of income-related benefits, and 79 per cent were in receipt of non-income-related benefits, including 8 per cent reporting receipt of Attendance Allowance, 20 per cent reporting receipt of Disability Living Allowance

⁴ A survey from 2002 asked disabled respondents whether they considered themselves to be disabled. Overall just under half (48 per cent) said that they did. “‘Disabled for Life?’ attitudes towards, and experiences of, disability in Britain” (2002, DWP): <http://webarchive.nationalarchives.gov.uk/20130107093842/http://research.dwp.gov.uk/asd/asd5/rrep173.pdf>

(Care), and 21 per cent reporting receipt of Disability Living Allowance (Mobility). This compares to 13 per cent of benefit units with no disabled members in receipt of income-related benefits, and 44 per cent in receipt of non-income-related benefits.

Notes for Analysis

1. The means of identifying disabled people has changed over time. From 2002/03, statistics are based on responses to questions about barriers across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting barriers across eight areas of life and figures from 2004/05 to 2011/12 are based on those reporting barriers across nine areas of life. From 2012/13 disabled people are identified as those who report any physical or mental health condition(s) or illness(es) that last or are expected to last 12 months or more and which limit their ability to carry out day-to-day activities.
2. The FRS does not record information on individuals in nursing or retirement homes. This means that figures relating to older people may not be representative of the United Kingdom population, as many older people may have moved into homes where they can receive more frequent help. Therefore it is likely that disability prevalence for older people is higher than estimated from the FRS.
3. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Disability related benefits, such as Disability Living Allowance:
<https://www.gov.uk/government/collections/dwp-statistics-tabulation-tool>

Survey sources

- Life Opportunities Survey:
<https://www.gov.uk/government/collections/life-opportunities-survey>
- Labour Force Survey:
<http://www.ons.gov.uk/ons/guide-method/surveys/respondents/household/labour-force-survey/index.html>

Detailed Tables

Contents and points to note

Table 4.1 provides analysis on disabled adults and uses the International Labour Organisation (ILO) definition of employment which is harmonised with other government surveys.

Table **4.2** provides analysis on disabled people by age, gender and type of impairment. Respondents can report more than one impairment.

Table **4.3** provides analysis on disability prevalence by age and gender.

Tables **4.4** and **4.5** provide analysis based on benefit units and look at the disability status of the benefit unit by family type and benefit receipt. Benefit receipt is known to be under-reported on the FRS (see Methodology chapter).

Changes from 2011/12 to 2012/13

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65. This affects Tables **4.1**, **4.2** and **4.4**.

The disability questions in the FRS have been changed for the 2012/13 survey to comply with the harmonised standards published in August 2011⁵. This means that neither the definition of disability nor the impairment types are directly comparable with those in previous reports.

⁵ <http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/index.html>

Table 4.1: Disabled adults by employment status and gender

Disabled adults	Disabled working age adults			Disabled State Pension age adults ¹			Percentage of disabled adults		
	Male	Female	Working age	Male	Female	State Pension age	Disabled adults		
							Male	Female	Adults
All Employees	34	40	37	2	4	3	21	22	22
<i>Full-time</i>	28	23	26	1	1	1	17	12	14
<i>Part-time</i>	6	17	12	1	3	2	4	10	7
All Self-employed	9	4	6	2	1	2	6	3	4
<i>Full-time</i>	7	2	4	1	-	1	5	1	3
<i>Part-time</i>	2	2	2	1	1	1	2	1	2
All in employment	43	45	44	4	5	5	28	25	26
<i>Full-time</i>	34	25	30	2	2	2	22	14	17
<i>Part-time</i>	8	19	14	2	3	3	6	11	9
ILO unemployed	7	5	6	-	-	-	4	3	3
Retired	4	2	3	91	88	90	39	45	42
Student	1	1	1	0	0	0	1	-	1
Looking after family/home	-	6	3	0	1	-	-	3	2
Permanently sick/disabled	40	36	38	3	5	4	26	21	23
Temporarily sick/disabled	2	2	2	0	-	-	1	1	1
Other inactive	2	4	3	1	1	1	2	3	2
Sample size (=100%)	2,106	2,356	4,462	1,695	2,471	4,166	3,801	4,827	8,628

All adults	All Working age adults			All State Pension age adults ¹			Percentage of all adults		
	Male	Female	Working age	Male	Female	State Pension age	All adults		
							Male	Female	Adults
All Employees	65	65	65	7	8	8	53	49	51
<i>Full-time</i>	58	42	50	3	3	3	48	31	39
<i>Part-time</i>	6	23	14	3	6	5	6	18	12
All Self-employed	12	6	9	5	3	4	11	5	8
<i>Full-time</i>	10	3	7	3	1	2	9	2	5
<i>Part-time</i>	2	3	2	3	2	2	2	2	2
All in employment	77	71	74	12	11	11	64	54	59
<i>Full-time</i>	69	45	57	6	4	4	56	33	44
<i>Part-time</i>	8	26	17	6	7	7	7	21	14
ILO unemployed	7	5	6	-	-	-	6	3	5
Retired	3	1	2	85	84	85	19	25	22
Student	4	4	4	0	-	-	3	3	3
Looking after family/home	-	9	5	0	1	1	-	7	4
Permanently sick/disabled	7	7	7	1	2	2	6	6	6
Temporarily sick/disabled	-	1	1	0	-	-	-	-	-
Other inactive	2	3	3	1	2	1	2	3	2
Sample size (=100%)	12,495	12,916	25,411	4,060	5,751	9,811	16,555	18,667	35,222

Table 4.2: Disabled people by age, gender and impairment type

Impairment type	Percentage of disabled people								
	Disabled Working age adults			Disabled State Pension age adults ¹			Disabled adults		
	Male	Female	Working age	Male	Female	State Pension age	Male	Female	Adults
Vision	11	9	10	17	18	18	13	14	14
Hearing	10	6	8	30	19	23	18	13	15
Mobility	49	50	49	66	75	71	56	62	59
Dexterity	26	27	26	30	36	34	28	31	30
Learning	14	13	13	7	6	6	12	9	10
Memory	15	14	15	18	14	16	17	14	15
Mental health	23	26	24	5	6	6	16	16	16
Stamina/breathing/fatigue	34	35	34	45	44	44	38	39	39
Socially/behaviourally	8	5	7	1	1	1	6	3	4
Other	22	24	23	16	17	17	20	20	20
<i>Sample size (=100%)</i>	<i>2,106</i>	<i>2,356</i>	<i>4,462</i>	<i>1,695</i>	<i>2,471</i>	<i>4,166</i>	<i>3,801</i>	<i>4,827</i>	<i>8,628</i>
Impairment type	Disabled children			All disabled people					
	Male	Female	Children	Male	Female	All			
Vision	10	10	10	13	13	13			
Hearing	9	9	9	17	12	14			
Mobility	21	28	24	52	60	57			
Dexterity	12	10	11	26	30	28			
Learning	35	25	31	14	10	12			
Memory	14	11	13	16	14	15			
Mental health	17	15	16	16	16	16			
Stamina/breathing/fatigue	27	37	31	37	39	38			
Socially/behaviourally	41	21	33	9	4	6			
Other	23	27	24	20	21	20			
<i>Sample size (=100%)</i>	<i>520</i>	<i>320</i>	<i>840</i>	<i>4,321</i>	<i>5,147</i>	<i>9,468</i>			

¹ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 4.3: Disability prevalence by age and gender

Percentage of all individuals

Age	Gender				All disabled individuals	
	Disabled male individuals	Sample size (=100%)	Disabled female individuals	Sample size (=100%)	individuals	Sample size (=100%)
0-4	5	1,645	3	1,578	4	3,223
5-9	9	1,626	6	1,534	7	3,160
10-14	12	1,514	7	1,421	9	2,935
15-19	8	1,348	8	1,283	8	2,631
20-24	8	1,039	9	1,158	8	2,197
25-29	10	1,154	11	1,422	10	2,576
30-34	10	1,291	12	1,629	11	2,920
35-39	12	1,306	12	1,552	12	2,858
40-44	16	1,607	19	1,762	18	3,369
45-49	16	1,551	20	1,666	18	3,217
50-54	20	1,456	25	1,527	22	2,983
55-59	25	1,371	31	1,496	28	2,867
60-64	30	1,359	32	1,482	31	2,841
65-69	30	1,372	34	1,517	32	2,889
70-74	40	995	42	1,088	41	2,083
75-79	45	806	50	937	48	1,743
80+	56	887	61	1,092	59	1,979
All individuals	18	22,327	21	24,144	19	46,471

Table 4.4: Benefit units by disability status and family type

Family Type	Disability status of benefit unit				Sample size (=100%)
	At least one disabled adult, no disabled children	At least one disabled child, no disabled adults	At least one disabled adult and at least one disabled child	No disabled adults or disabled children	
Pensioner couple ¹	55	-	-	45	3,079
<i>Pensioner couple married or civil partnered</i>	55	-	-	45	2,971
<i>Pensioner couple cohabiting</i>	51	0	0	49	108
Single male pensioner ¹	49	n/a	n/a	51	1,086
Single female pensioner ¹	53	n/a	n/a	47	2,527
Couple with children	15	5	4	76	4,383
<i>Couple with children married or civil partnered</i>	15	5	4	77	3,584
<i>Couple with children cohabiting</i>	18	6	4	72	799
Couple without children	27	n/a	n/a	73	4,123
<i>Couple without children married or civil partnered</i>	30	n/a	n/a	70	3,117
<i>Couple without children cohabiting</i>	19	n/a	n/a	81	1,006
Single with children	16	9	7	69	1,809
Single male without children	19	n/a	n/a	81	3,795
Single female without children	21	n/a	n/a	79	2,907
All benefit units	28	1	1	69	23,709

¹ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table 4.5: Benefit units by disability status and state support receipt

State support received	Disability status of benefit unit				Percentage of benefit units	
	At least one disabled adult, no disabled children	At least one disabled child, no disabled adults	At least one disabled adult and at least one disabled child	No disabled adults or disabled children	All benefit units	
Working Tax Credit	4	22	26	6	6	
Child Tax Credit	7	63	73	10	11	
Income Support	6	15	21	2	3	
Pension Credit	12	-	1	2	5	
Housing Benefit	25	33	43	8	13	
Council Tax Benefit ¹	32	32	46	9	16	
Retirement Pension ²	47	1	1	17	25	
Widow's Benefits	-	-	1	-	-	
Jobseeker's Allowance	3	6	4	4	4	
Employment and Support Allowance	7	1	8	-	2	
Incapacity Benefit	6	-	10	-	2	
Severe Disablement Allowance	1	-	-	-	-	
Attendance Allowance	8	0	0	-	2	
Carer's Allowance	3	16	17	1	2	
Disability Living Allowance (care component)	20	30	40	-	7	
Disability Living Allowance (mobility component)	21	21	30	-	7	
Industrial Injuries Disablement Benefit	1	0	-	-	-	
Armed Forces Compensation Scheme	1	-	0	-	-	
Child Benefit	12	96	97	23	22	
On any income-related benefit	39	37	52	13	21	
On any non-income-related benefit	79	97	98	44	55	
All in receipt of benefit	84	98	98	48	60	
All in receipt of Tax Credits	9	63	73	11	12	
All not in receipt of state support	16	2	2	51	40	
Sample size (=100%)	7,260	424	300	15,725	23,709	

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

5. Carers

Introduction

The Family Resources Survey (FRS) collects information on those giving and receiving help on an informal basis, that is, not as part of a paid job. What should be counted as care is not prescriptively defined but includes activities such as going shopping for someone and helping with paperwork. Respondents are asked if anyone in the household receives care, or if anyone provides care to anyone living outside the household. Questions are then asked about those receiving the help or being looked after. There are then follow-up questions for each person named, about who provides the help and the frequency of care. Note that the follow-up questions are only asked for those receiving help at least once a week.

Information gathered on carers and those receiving care is used within the DWP in the modelling of benefits, such as Carer's Allowance and Disability Living Allowance, as well as in analyses of work incentive issues.

This report is the first to use grossing factors based on 2011 census data, so caution should be exercised when making comparisons with previous reports. These revised grossing factors have been produced for each FRS dataset from 2002/03 onwards, and time series in this report are presented on this basis. Further details can be found in the Methodology section of this report.

Analysis

Many people provide informal care to others. In 2012/13, 5.6 million individuals were carers (9 per cent of the population). In 2012/13, there were 4.0 million adults of working age (11 per cent), 1.4 million adults of State Pension age¹ (12 per cent), and 0.1 million children (1 per cent) who were carers. Figure 5.1 shows that the percentage of carers by age has remained broadly stable over time.

¹ State Pension age changed from 2010/11 and so the definition of both State Pension age and working age has not been consistent over time. See Glossary for further details.

Figure 5.1: Informal carers

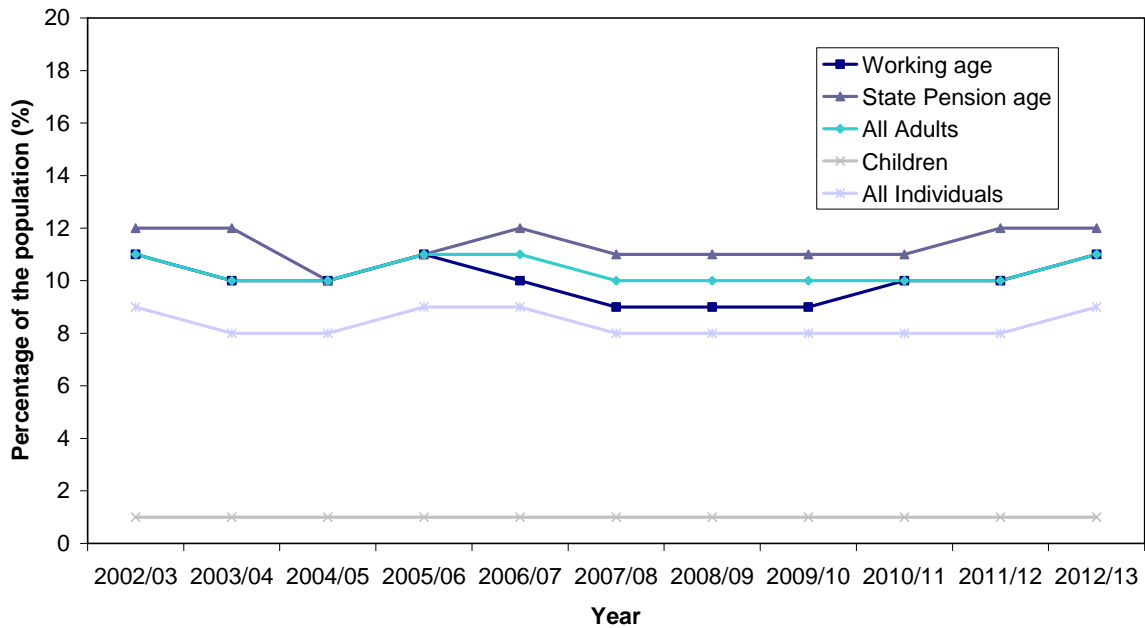
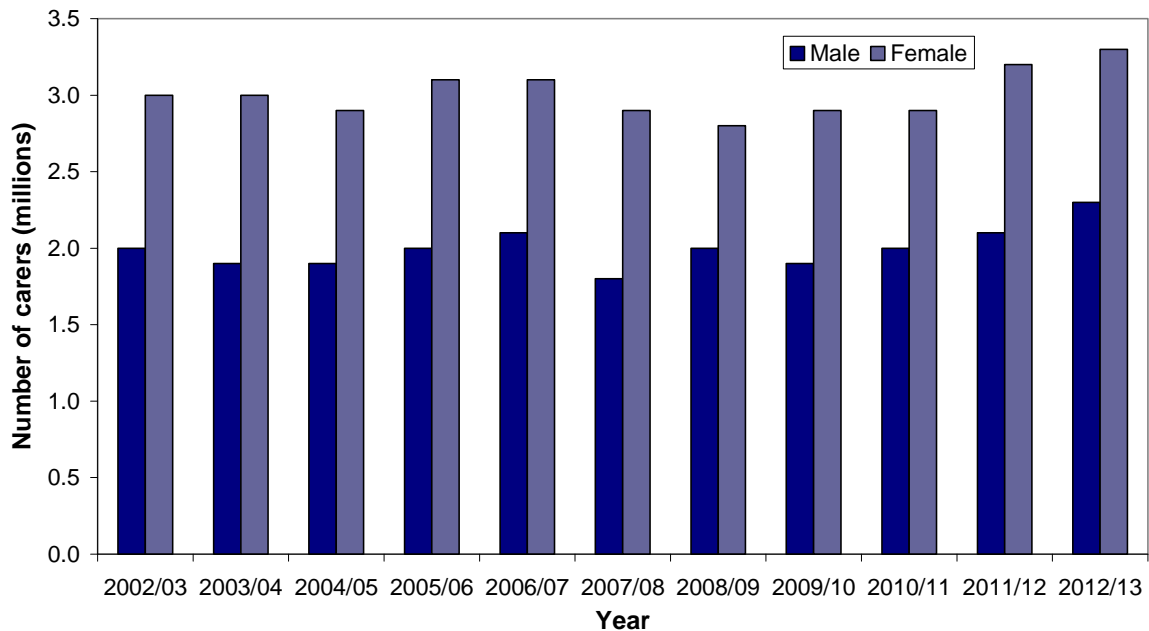


Figure 5.2 shows that women were more likely to report caring than men². Overall 10 per cent of women and 7 per cent of men in 2012/13 reported providing care to someone. In 2012/13, 59 per cent of individuals who reported caring responsibilities were women, and this has been broadly stable over time.

Figure 5.2: Number of carers by gender

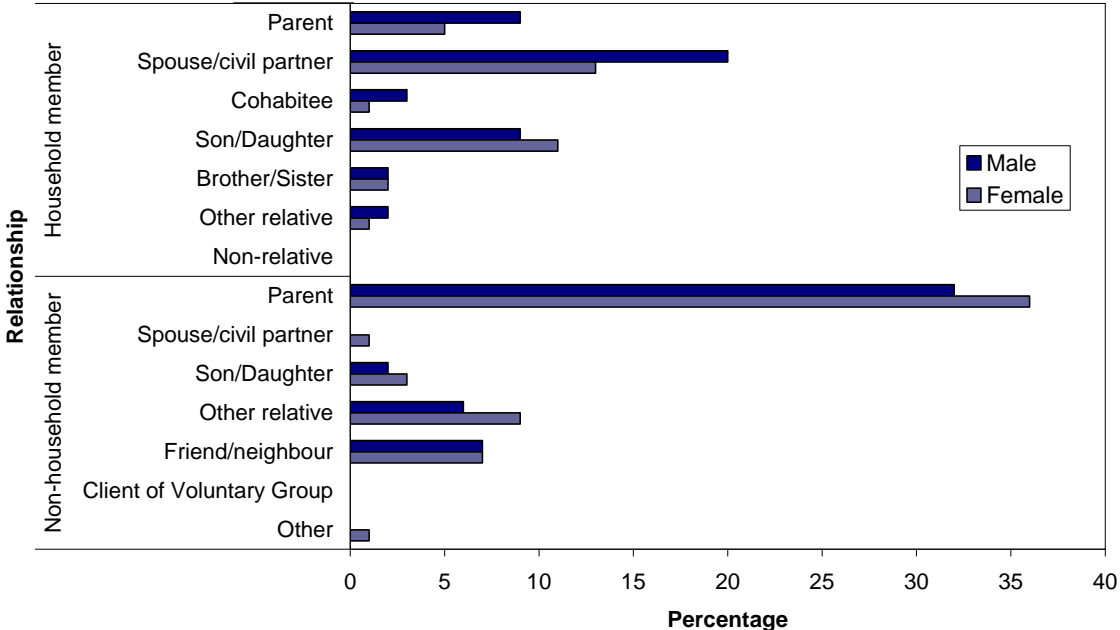


² More information is available from the Wanless Social Care Review of Informal Care in England, 2006: <http://www.kingsfund.org.uk/sites/files/kf/informal-care-england-wanless-background-paper-lucinda-beesley2006.pdf>

Table 5.1 shows that 58 per cent of adult carers care for less than 20 hours per week. Fourteen per cent of carers report caring for more than 50 hours per week. The number of hours spent caring by men and women is broadly similar (14 per cent of both men and women report caring for more than 50 hours per week and 56 per cent of men and 59 per cent of women report caring for less than 20 hours per week).

Fifty-nine per cent of informal carers in the UK in 2012/13 were providing care to someone living outside their own household. Figure 5.3 and Table 5.2 show that family members were the main recipients of informal care from both household and non-household members. There was little difference between males and females in the pattern of relationships between the carer and the person being cared for. The largest group cared for, by both males and females, were parents who were non-household members (32 per cent and 36 per cent respectively). Within the household, spouses or civil partners were the most common recipients of care from both men (20 per cent) and women (13 per cent). Around 8 per cent of male and female carers provided care to non-family members, whether within their own household or not.

Figure 5.3: Informal carers by relationship to person being cared for



Many carers balance their caring responsibilities with paid work. Those in full-time employment made up the largest group (35 per cent) of carers in the UK in 2012/13. The next largest group was those in retirement (24 per cent), followed by those who were economically inactive³ (22 per cent) and then those in part-time employment (18 per cent).

The proportion of male carers in full-time employment was much higher than the proportion of female carers (46 per cent compared with 28 per cent) but the reverse

³ “Economically inactive” includes those who are unemployed, looking after family or home, temporarily or permanently sick or disabled, and those who are inactive for other reasons.

was true for those in part-time employment (9 per cent of men and 23 per cent of women), this may reflect that traditionally women are more likely than men to be in part-time employment. However, there was little difference between men and women who reported caring in retirement (26 per cent of men and 23 per cent of women).

Figure 5.4 looks at those aged below 65 and in work (full-time or part-time, employees and the self-employed) for carers and all adults. In 2012/13, 59 per cent of carers aged below 65 in work (1.6 million), worked as full-time employees, compared to 68 per cent of all adults aged below 65 in work (19.1 million). By contrast, 27 per cent of carers aged below 65 in work (0.8 million), worked as part-time employees, compared to 20 per cent of all adults aged below 65 in work (5.6 million).

Figure 5.4: Adults aged below 65 in work by employment status

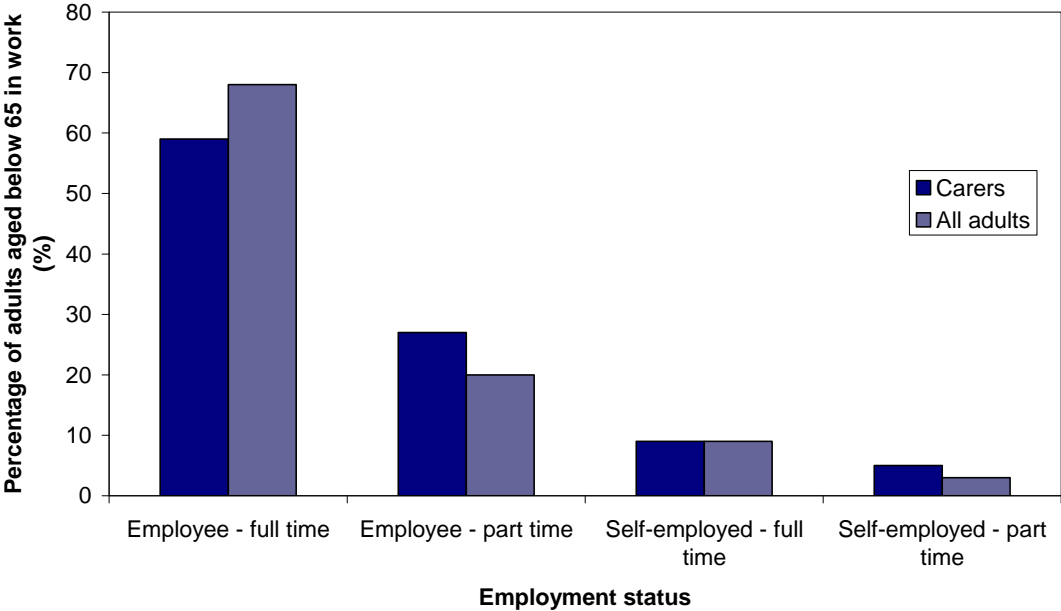


Table 5.4 shows that the percentage of carers reporting their main source of income as wages and salaries decreases as the number of hours caring increases. Of those caring for less than 5 hours, 62 per cent of household income was from this source, compared to 32 per cent of household income for those who report caring for more than 50 hours per week. By contrast the proportion of household income made up of 'Retirement Pension plus any IS/PC' or 'Other Social Security Benefits' is higher for those reporting caring for more than 50 hours per week compared with those reporting caring for less than 5 hours per week.

Five per cent of individuals in the UK (3.2 million) received informal care. Figure 5.5 shows that compared to the age distribution of the whole population, the distribution of those receiving care is different, with a higher proportion of those receiving care being older. Figure 5.5 also shows that 56 per cent of females receiving care were 65 or over.

Figure 5.5: Individuals receiving care by age and gender

Age	Receiving care			All individuals		
	Male	Female	All	Male	Female	All
Under 16	14%	4%	8%	19%	18%	19%
16-24	7%	3%	5%	12%	12%	12%
25-34	7%	6%	6%	14%	13%	13%
35-44	10%	5%	7%	14%	14%	14%
45-54	11%	10%	10%	14%	14%	14%
55-64	13%	15%	14%	12%	11%	12%
65-74	15%	16%	16%	9%	9%	9%
75-84	14%	23%	19%	5%	6%	6%
85+	9%	17%	14%	1%	2%	2%
All	100%	100%	100%	100%	100%	100%

There were large differences in the main sources of household income reported by individuals receiving care (Table 5.6); wages and salaries were the main source of household income for 20 per cent of individuals receiving care compared with 59 per cent of all adults. Similarly, 'Retirement Pension plus any IS/PC' was the main source of household income for 37 per cent of individuals receiving care compared with just 11 per cent for all adults. These percentages reflect the older age profile of individuals receiving care compared to the population overall.

Notes for Analysis

1. The FRS does not record information on individuals in nursing or retirement homes. This means that figures relating to the most elderly individuals may not be representative of the United Kingdom population, as many of those who require care at this age will have moved into homes where they can receive more frequent help. However, care within nursing homes is likely to be 'formal' and is not covered in this chapter or collected by the FRS.
2. Comparison of the 2001/02 FRS data with census information suggested that the FRS under-reported those giving care. This is further supported by a Department of Health survey of carers in households in 2009/10⁴, which showed that 12 per cent of people aged 16 or over in England were providing care to a sick, disabled or elderly person (the FRS estimates 9 per cent of individuals aged 16 or over in England in 2009/10 were carers). On the FRS, questions are asked as part of the household schedule, and, unlike some other surveys, it is not always the case

⁴ For more information see: <http://www.hscic.gov.uk/pubs/carersurvey0910>

that the person providing or giving the care is addressed directly. Uses of FRS data, for example the modelling of benefits such as Carer's Allowance, are applicable to those requiring more frequent caring.

3. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Carer's Allowance claims (caseload and expenditure):
<https://www.gov.uk/government/collections/dwp-statistics-tabulation-tool>

Survey sources:

- Census (Key statistics for local authorities in England and Wales - Part 1, February 2003):
<http://www.ons.gov.uk/ons/rel/census/census-2001-key-statistics/local-authorities-in-england-and-wales/index.html>
- Department of Health survey of carers in households:
<http://www.hscic.gov.uk/pubs/carersurvey0910>

Detailed Tables

Contents and points to note

Tables **5.1** to **5.4** look at those providing care. Carers are counted only once, even if they look after more than one individual. Carers outside the household are not included in these tables as they are not identified individually within the questionnaire, and they may also produce instances of double counting.

Tables **5.5** and **5.6** look at household members receiving care. An individual is recorded as receiving care if they receive care from another person in the household and/or from someone outside the household. They are counted only once no matter how many people provide care to them. The number of FRS sample respondents receiving care is lower (2,514) than the number of FRS sample respondents providing care (4,102). This will be, in part, because many recipients of care, received help from more than one person within their household, each of whom was recorded as a separate carer.

Table **5.1** provides analysis of adult informal carers by gender, age and number of hours of care provided per week; the overall sample size available is quite small and therefore these findings should be treated with caution.

Table **5.2** looks at the gender of the carer and their relationship with the person being cared for. Those giving care to more than one person have been combined into one group. For non-household members, more than one person receiving care means

more than one entry in either the 'relative', 'friend/neighbour', 'client of voluntary organisation' or 'other non-household' group. However, if someone cared for more than one 'friend/neighbour', for example, this would not be picked up by the questionnaire.

Table **5.3** uses the International Labour Organisation (ILO) definition of employment which is harmonised with other government surveys.

Tables **5.4** and **5.6** show the main source of income received by the households in which the carer and the person being cared for live, by gender. 'Main source' is calculated as the category of income that gives the highest amount and results should be interpreted with caution since some households may have more than one source that provides similar proportions.

Table **5.5** provides analysis of household members receiving care by gender and frequency of care.

Changes from 2011/12 to 2012/13

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age of men, currently 65.

All tables have been produced using revised grossing factors.

Table 5.1: Adult informal carers by gender, age and number of hours per week providing care

Percentage of male adult carers								Sample size (=100%)
Male								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	..	..	..	..	..	..	..	55
25-34	23	24	9	11	10	11	10	137
35-44	31	27	7	6	12	8	8	223
45-54	29	33	10	3	11	5	7	351
55-59	28	36	10	2	15	4	4	172
60-64	27	31	8	5	15	7	6	181
65-74	25	29	9	4	17	6	10	280
75+	14	19	8	8	28	3	16	171
All male carers	27	29	9	5	14	7	8	1,570

Percentage of female adult carers								Sample size (=100%)
Female								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	..	..	..	..	..	..	..	99
25-34	26	28	4	6	19	6	11	253
35-44	23	38	5	5	14	5	9	418
45-54	26	37	10	5	13	2	7	563
55-59	17	42	9	6	14	4	8	309
60-64	21	43	10	3	11	5	6	264
65-74	22	29	10	6	16	5	11	336
75+	22	24	8	5	22	3	15	175
All female carers	24	35	8	5	14	4	9	2,417

Percentage of adult carers								Sample size (=100%)
All								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	36	30	8	4	8	10	4	154
25-34	25	26	6	8	15	8	11	390
35-44	26	34	6	5	13	6	9	641
45-54	27	36	10	4	12	3	7	914
55-59	21	39	9	5	14	4	7	481
60-64	24	38	9	4	13	6	6	445
65-74	23	29	10	5	17	5	11	616
75+	18	22	8	6	25	3	16	346
All carers	25	33	8	5	14	5	9	3,987

Table 5.2: Informal carers by relationship to person being cared for and whether living in or outside the household

Person cared for	Carers		All informal carers
	Male	Female	
Household member			
Parent	9	5	7
Spouse/civil partner	20	13	16
Cohabitee	3	1	2
Son/Daughter	9	11	10
Brother/Sister	2	2	2
Other relative	2	1	2
Non-relative	-	-	-
Non-household member			
Parent	32	36	34
Spouse/civil partner	-	1	1
Son/Daughter	2	3	3
Other relative	6	9	8
Friend/neighbour	7	7	7
Client of Voluntary Group	-	-	-
Other	-	1	1
More than 1 person cared for			
inside of Household	2	2	2
outside of Household	3	4	3
both inside & outside of Household	2	3	3
<i>Sample size (=100%)</i>	1,623	2,479	4,102

Table 5.3: Adult informal carers by employment status and gender

Employment status	Percentage of adults					
	Adult carers			All adults		
	Male	Female	All adult carers	Male	Female	All adults
All Employees	44	46	45	53	49	51
full time	38	25	30	48	31	39
part time	6	20	15	6	18	12
All Self employed	11	5	8	11	5	8
full time	8	2	5	9	2	5
part time	3	3	3	2	2	2
All in employment	55	51	53	64	54	59
full time	46	28	35	56	33	44
part time	9	23	18	7	21	14
ILO unemployed	5	3	4	6	3	5
Retired	26	23	24	19	25	22
Student	1	1	1	3	3	3
Looking after family/home	1	6	4	-	7	4
Permanently sick/disabled	6	6	6	6	6	6
Temporarily sick/disabled	-	1	-	-	-	-
Other inactive	6	9	8	2	3	2
Sample size (=100%)	1,570	2,417	3,987	16,555	18,667	35,222

Table 5.4: Informal carers by gender, main source of total weekly household income and hours caring

Percentage of informal carers

Main source of household income	Number of hours per week							All male carers	All female carers	All carers
	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours			
Wages and salaries	62	57	38	36	32	45	28	48	49	49
Self employment income	6	6	6	5	3	5	4	5	5	5
Investments	1	-	-	0	-	1	0	-	-	-
Tax Credits	1	2	2	3	3	4	3	1	2	2
Retirement Pension plus any IS/PC	11	13	18	21	24	17	26	17	16	16
Other pensions	10	10	10	10	8	10	10	11	10	10
Social Security - disability benefits	0	1	3	1	4	0	6	2	1	2
Other Social Security benefits	7	8	16	23	26	15	22	13	14	14
Other sources	1	2	6	1	1	3	2	2	2	2
<i>Sample size (=100%)</i>	1,028	1,350	334	217	582	190	379	1,623	2,479	4,102

Table 5.5: Individuals receiving care by gender, age and frequency of care

Age	Frequency of care received by males					Percentage of males
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	66	23	5	5		2	175
16-24	..	..	..	..	..	52
25-34	..	..	..	..	..	67
35-44	..	..	..	..	..	86
45-54	35	25	17	15	8	120
55-59	..	..	..	..	..	73
60-64	..	..	..	..	..	84
65-74	38	25	11	18	7	190
75-84	39	19	18	15	9	186
85+	30	27	13	20	10	105
All males receiving care	43	23	14	14	6	1,138

Age	Frequency of care received by females					Percentage of females
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	
16-24	..	..	..	..	..	39
25-34	..	..	..	..	..	73
35-44	..	..	..	..	..	82
45-54	36	23	16	19	6	144
55-59	..	..	..	..	..	96
60-64	43	28	16	11	3	123
65-74	29	24	20	17	9	259
75-84	25	17	20	20	18	309
85+	21	22	16	29	12	190
All females receiving care	34	21	17	19	9	1,376

Age	Frequency of care received by all individuals					Percentage of individuals
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	68	20	6	4		2	236
16-24	..	..	..	..	..	91
25-34	45	21	11	20	3	140
35-44	39	24	16	16	6	168
45-54	36	24	16	17	7	264
55-59	33	20	22	21	4	169
60-64	41	27	16	11	3	207
65-74	33	25	16	18	8	449
75-84	30	18	19	18	15	495
85+	24	23	15	26	11	295
All individuals receiving care	38	22	15	17	8	2,514

Table 5.6: Individuals receiving care by main source of total weekly household income and gender

Main source of household income	Percentage of individuals					
	Individuals receiving care only			All individuals		
	Male	Female	All	Male	Female	All
Wages and salaries	22	19	20	60	57	59
Self employment income	2	1	2	7	6	7
Investments	-	1	-	-	-	-
Tax Credits	3	1	2	3	3	3
Retirement Pension plus any IS/PC	30	43	37	9	13	11
Other pensions	9	10	9	7	7	7
Social Security - disability benefits	6	4	5	1	1	1
Other Social Security benefits	28	21	24	10	10	10
Other sources	2	1	1	3	3	3
<i>Sample size (=100%)</i>	<i>1,138</i>	<i>1,376</i>	<i>2,514</i>	<i>22,327</i>	<i>24,144</i>	<i>46,471</i>

6. Pension Participation

Introduction

The Family Resources Survey (FRS) is a key source for pension participation, as it is the only source where pension saving can be broken down by economic status to measure the behaviour of the self-employed and inactive, as well as employees. This chapter provides results at this level, alongside age, earnings levels and region. The FRS also breaks down pension participation by personal and employer-sponsored pensions, to give a broad picture of the pension landscape.

The estimates presented here count those actively contributing to a pension scheme. Deferred membership – members who have previously contributed to a pension, but no longer do so – are not counted within this analysis. Data are presented for any adult contributing to a scheme and is not restricted to people who are working age only.

This report is the first to use grossing factors based on 2011 census data, so caution should be exercised when making comparisons with previous reports. These revised grossing factors have been produced for each FRS dataset from 2002/03 onwards, and time series in this report are presented on this basis. Further details can be found in the Methodology section of this report.

Analysis

Figure 6.1 shows membership of private pension schemes has decreased between 2002/03 and 2012/13. This fall in pension participation may be partly as a result of the closure of schemes and has been mirrored in other sources, including the Occupational Pension Schemes Survey¹. Figures from 2006/07, 2007/08 and 2008/09 have not been presented due to data quality concerns for those years (see Notes for Analysis).

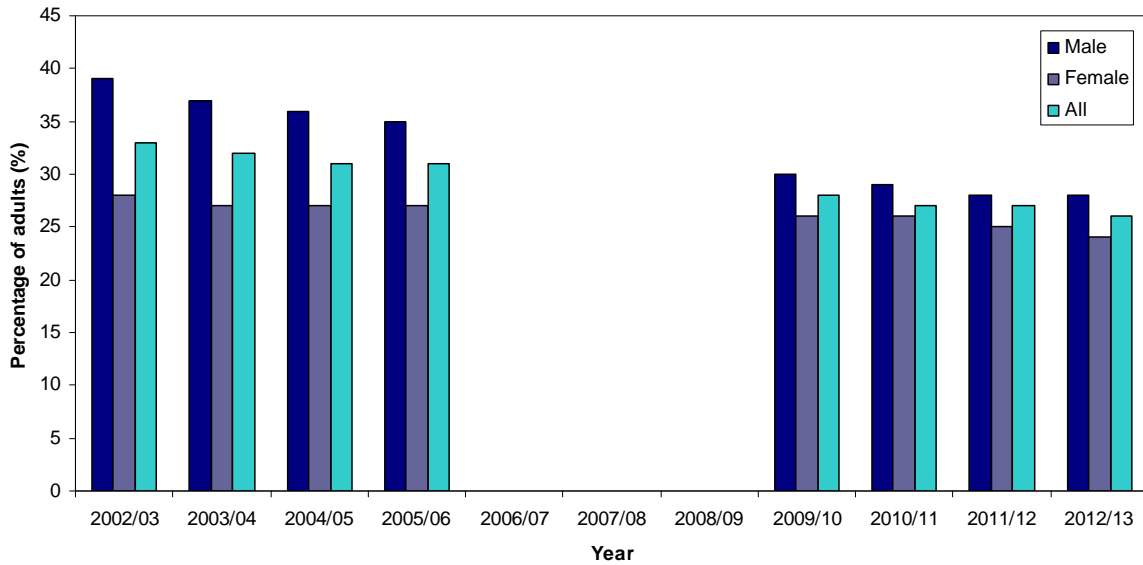
Private pension schemes comprise occupational schemes for private and public sector employees, and personal pensions including group personal pensions and stakeholder pensions. In 2012/13, 26 per cent (12.9 million) of adults were contributing to pensions, compared to 33 per cent (15.0 million) in 2002/03.

Table 6.1 shows that employees have the highest pension participation overall (48 per cent) compared with other groups. One factor affecting the results for employees in 2012/13 is the implementation of the workplace pension reforms, specifically automatic enrolment, which began its staged approach in October 2012.

¹ OPSS data (Table 11):

<http://www.ons.gov.uk/ons/rel/fi/occupational-pension-schemes-survey/2012/rft-opss-2012.xls>

Figure 6.1: Pension Participation by gender



Note: Figures from 2006/07, 2007/08 and 2008/09 have not been presented due to data quality concerns for those years (see Notes for Analysis).

Figure 6.1 shows that the overall decrease for females is slower than that for males. In 2012/13, 28 per cent (6.7 million) of males were contributing to a pension, 11 percentage points (1.8 million) less than in 2002/03. This compares to 24 per cent (6.2 million) of females contributing to a pension in 2012/13, 3 percentage points (0.3 million) less than in 2002/03.

Figure 6.2 Pension participation by pension type and gender

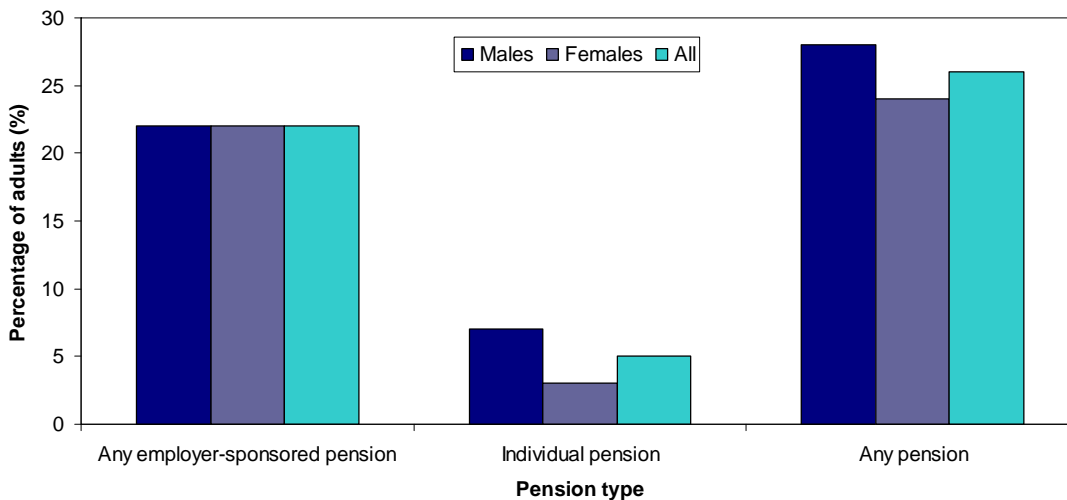


Figure 6.2 shows that participation rates in employer-sponsored schemes were the same for males and for females at 22 per cent. However, participation in individual personal (including stakeholder) pensions is lower for females (3 per cent) compared to males (7 per cent). Differences in participation rates in personal pensions between males and females may be affected by differences in economic status (self-employment is more prevalent for males, and inactivity is more prevalent for

females²). Furthermore, within these groups participation rates vary as shown in Table 6.1, where 21 per cent of self-employed males contribute to a pension, but only 12 per cent of self-employed females contribute to a pension.

Tables 6.1 to 6.4 show that the self-employed have a pension participation rate of 18 per cent and the inactive a rate of 1 per cent. The tables also show different rates of pension participation by age, weekly household income and region. Part of this will reflect the dependencies between these groups – each will have a different age structure and employment status.

Notes for Analysis

1. Following a review carried out in 2003 to 2005, the pensions questions asked in the FRS were revised to improve the quality of pension participation estimates. However, problems tailoring questions to the correct target population led to an overstatement of pension participation rates compared to earlier FRS years and administrative sources. The datasets for 2006/07, 2007/08 and 2008/09 were edited to try to correct for this, but concerns remained that dormant (closed) personal and stakeholder pension memberships were being incorrectly reported as live. This issue was corrected from 2009/10 following further changes to the questions. Therefore estimates over time should be treated with caution. Modelled estimates for 2006/07 to 2008/09 can be found here: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/223194/frs_modelling_publication.pdf Please note, this report was produced before the grossing factors were revised following the release of 2011 Census data.
2. Figures for 2005/06 and earlier years may exclude members whose only pension contribution came from the National Insurance rebate.
3. Individuals aged 65 or over are often excluded from analysis of pension participation, so the percentages shown may not be exactly comparable to estimates published elsewhere.
4. 'Employer-sponsored' comprises any company or occupational pension scheme run by an employer including group personal pensions and group stakeholder pensions. 'Individual personal' includes individual stakeholder pensions and retirement annuity contracts as well as individual personal pensions.
5. Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.
6. Figures are rounded to the nearest 0.1 million or the nearest percentage point and may not sum due to rounding.

² <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-260600>

A02: Summary of employment, unemployment and economic inactivity for people aged from 16 to 64:

Alternative Data Sources

Administrative sources:

- HMRC Pensions Tables
<https://www.gov.uk/government/collections/personal-pensions-statistics>
- The Pension Regulator – DC Trust: a presentation of scheme return data
<http://www.thepensionsregulator.gov.uk/doc-library/dc-trust-a-presentation-of-scheme-return-data-2014.aspx>

Survey sources:

- Annual Survey of Hours and Earnings:
<http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/index.html>
- Occupational Pension Schemes Survey:
<http://www.ons.gov.uk/ons/rel/fi/occupational-pension-schemes-survey/index.html>
- Wealth and Assets Survey
<http://www.ons.gov.uk/ons/rel/was/wealth-in-great-britain-wave-3/2010-2012/index.html>
- Employers' Pension Provision Survey:
<https://www.gov.uk/government/publications/employers-pension-provision-survey-2013-preliminary-findings>

The Office for National Statistics (ONS) collates information on pensions from a variety of sources and is released as Pension Trends.

<http://www.ons.gov.uk/ons/about-ons/our-statistics/publications/pension-trends/index.html>

Detailed Tables

Contents and points to note

Table **6.1** shows pension participation by gender and economic status.

Table **6.2** shows pension participation by age and economic status.

Table **6.3** shows pension participation by total weekly household income and economic status.

Table **6.4** shows pension participation by region and economic status.

Changes from 2011/12 to 2012/13

There have been no changes to the structure of this section between the 2011/12 and 2012/13 reports.

All tables have been produced using revised grossing factors.

Table 6.1: Pension participation: adults by gender and economic status

Pension participation	Percentage of adults		
	Males	Females	All adults
Employees			
Employer-sponsored pension participation			
Occupational pension	26	30	28
Group Personal pension	10	10	10
Group Stakeholder pension	4	3	3
Any employer-sponsored pension ¹	42	45	43
Personal pension	7	4	6
Stakeholder pension	1	-	1
All pension participation	47	48	48
<i>Sample size (=100%)</i>	<i>8,342</i>	<i>8,757</i>	<i>17,099</i>
Self-employed			
Personal pension	20	10	17
Stakeholder pension	1	1	1
Other ²	1	1	1
All pension participation	21	12	18
<i>Sample size (=100%)</i>	<i>1,716</i>	<i>852</i>	<i>2,568</i>
Inactive³			
Personal pension	1	1	1
Stakeholder pension	-	-	-
All pension participation	1	1	1
<i>Sample size (=100%)</i>	<i>6,497</i>	<i>9,058</i>	<i>15,555</i>
All adults			
Employer-sponsored pension participation			
Occupational pension	14	15	14
Group Personal pension	5	5	5
Group Stakeholder pension	2	2	2
Any employer-sponsored pension ¹	22	22	22
Personal pension	6	3	4
Stakeholder pension	-	-	-
All pension participation	28	24	26
<i>Sample size (=100%)</i>	<i>16,555</i>	<i>18,667</i>	<i>35,222</i>

¹ Includes pensions where type of pension is unknown.

² Includes doctors and dentists in private practice who are members of an occupational scheme.

³ Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.

Table 6.2: Pension participation: adults by age and economic status

Percentage of adults

Pension participation	Age								All adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	
Employees									
Employer-sponsored pension participation									
Occupational pension	7	26	34	36	35	26	9	..	28
Group Personal pension	3	8	12	13	12	9	5	..	10
Group Stakeholder pension	-	4	4	4	3	2	1	..	3
Any employer-sponsored pension ¹	12	40	52	55	53	39	15	..	43
Personal pension	-	2	7	9	10	8	2	..	6
Stakeholder pension	-	1	1	1	1	-	-	..	1
All pension participation	12	42	57	62	59	45	17	..	48
Sample size (=100%)	1,554	3,826	4,306	4,308	1,681	961	419	44	17,099
Self-employed									
Personal pension	..	5	18	26	24	25	6	..	17
Stakeholder pension	..	-	1	1	2	0	0	..	1
Other ²	..	1	1	1	-	0	-	..	1
All pension participation	..	6	19	27	25	25	6	..	18
Sample size (=100%)	82	373	645	616	303	251	261	37	2,568
Inactive³									
Personal pension	-	1	3	2	2	1	-	0	1
Stakeholder pension	-	-	-	-	-	-	-	0	-
All pension participation	-	1	3	2	2	1	-	0	1
Sample size (=100%)	1,261	1,297	1,276	1,276	883	1,629	4,292	3,641	15,555
All adults									
Employer-sponsored pension participation									
Occupational pension	4	18	23	25	21	9	1	0	14
Group Personal pension	2	6	8	9	7	3	-	0	5
Group Stakeholder pension	-	3	3	3	2	1	-	0	2
Any employer-sponsored pension ¹	6	28	36	39	32	14	1	0	22
Personal pension	-	2	7	10	9	6	1	0	4
Stakeholder pension	-	-	1	1	1	-	-	0	-
All pension participation	6	30	42	47	39	19	2	0	26
Sample size (=100%)	2,897	5,496	6,227	6,200	2,867	2,841	4,972	3,722	35,222

¹ Includes pensions where type of pension is unknown

² Includes doctors and dentists in private practice who are members of an occupational scheme

³ Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanent sick/disabled', 'Temporary sick/injured' and 'Other'.

Table 6.3: Pension participation: adults by total weekly household income and economic status

												Percentage of adults
Total weekly household income												
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All adults
Employees												
Employer-sponsored pension participation												
Occupational pension	..	9	9	13	17	21	22	29	28	27	37	28
Group Personal pension	..	2	3	5	6	8	8	7	10	9	13	10
Group Stakeholder pension	..	0	1	1	2	2	2	3	4	3	5	3
Any employer-sponsored pension ¹	..	12	15	21	27	33	35	41	44	42	57	43
Personal pension												
Stakeholder pension	..	4	3	5	3	5	5	5	6	5	7	6
Stakeholder pension	..	0	-	-	1	-	-	1	1	1	1	1
All pension participation	..	15	18	24	30	37	39	45	50	46	61	48
Sample size (=100%)	66	185	553	951	1,353	1,606	1,638	1,584	1,564	1,183	6,416	17,099
Total weekly household income												
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All adults
Self-employed												
Personal pension												
Stakeholder pension	..	26	9	11	11	17	15	21	15	13	20	17
Stakeholder pension	..	0	2	-	1	-	1	0	0	1	1	1
Other ²	..	0	0	0	0	0	0	0	0	0	2	1
All pension participation	..	26	11	11	11	17	15	21	15	13	23	18
Sample size (=100%)	63	111	169	215	236	249	242	195	188	127	773	2,568
Total weekly household income												
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All adults
Inactive³												
Personal pension												
Stakeholder pension	3	1	-	-	-	-	1	1	1	1	3	1
Stakeholder pension	1	-	-	-	-	-	-	-	-	-	-	-
All pension participation	3	1	-	-	-	-	1	1	1	2	3	1
Sample size (=100%)	346	1,439	2,974	2,909	2,214	1,577	1,035	783	549	410	1,319	15,555
Total weekly household income												
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All adults
All adults												
Employer-sponsored pension participation												
Occupational pension	1	1	1	3	6	10	13	18	19	19	28	14
Group Personal pension	-	-	1	1	2	4	5	5	7	6	10	5
Group Stakeholder pension	-	0	-	-	1	1	1	2	3	2	4	2
Any employer-sponsored pension ¹	2	1	2	5	10	16	20	26	30	29	43	22
Personal pension												
Stakeholder pension	5	3	1	2	2	4	4	5	6	5	7	4
Stakeholder pension	1	-	-	-	-	-	-	1	1	1	1	-
All pension participation	7	4	4	7	12	19	24	30	35	33	49	26
Sample size (=100%)	475	1,735	3,696	4,075	3,803	3,432	2,915	2,562	2,301	1,720	8,508	35,222

¹ Includes pensions where type of pension is unknown.

² Includes doctors and dentists in private practice who are members of an occupational scheme.

³ Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanent/ sick/disabled', 'Temporary sick/injured' and 'Other'.

Table 6.4: Pension participation: adults by region and economic status

	Region											Country				Percentage of adults
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	All adults
Pension participation																
Employees																
Employer-sponsored pension participation																
Occupational pension	30	29	26	27	27	27	25	23	26	32	31	28	24	32	26	28
Group Personal pension	11	10	8	9	10	13	10	10	11	9	8	10	12	9	13	10
Group Stakeholder pension	3	2	3	2	2	3	5	5	5	4	3	3	4	4	3	3
Any employer-sponsored pension ¹	46	42	39	41	40	45	41	40	42	48	44	43	43	48	42	43
Personal pension	4	5	6	5	7	6	6	4	7	7	6	6	5	5	4	6
Stakeholder pension	1	1	-	1	-	1	-	1	-	1	1	1	-	1	1	1
All pension participation	50	46	43	44	45	48	46	44	46	53	48	47	46	52	45	48
<i>Sample size (=100%)</i>	631	1,773	1,255	1,171	1,302	1,470	1,420	458	962	2,133	1,164	12,319	703	2,568	1,509	17,099
Pension participation																
Self-employed																
Personal pension	..	15	18	18	16	24	12	15	9	15	18	16	..	16	26	17
Stakeholder pension	..	-	1	2	0	-	-	-	1	1	2	1	..	2	0	1
Other ²	..	1	1	-	-	-	1	2	1	-	-	1	..	1	-	1
All pension participation	..	16	20	20	16	25	13	16	10	16	20	17	..	17	26	18
<i>Sample size (=100%)</i>	67	224	154	137	156	263	301	116	185	387	219	1,908	95	320	245	2,568

¹ Includes pensions where type of pension is unknown.

² Includes doctors and dentists in private practice who are members of an occupational scheme.

Table 6.4: Continued

Pension participation	Region											Country				All adults
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	
Inactive³																
Personal pension	-	-	1	-	-	1	1	1	1	1	1	1	-	1	1	1
Stakeholder pension	-	-	-	0	-	-	-	-	-	-	-	-	0	-	-	-
All pension participation	1	1	1	-	1	1	1	1	1	1	1	1	-	1	1	1
Sample size (=100%)	649	1,689	1,261	999	1,226	1,223	1,106	406	700	1,738	1,127	11,018	696	2,347	1,494	15,555

Pension participation	Region											Country				All adults
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	
All adults																
Employer-sponsored pension participation																
Occupational pension	15	14	13	14	13	14	13	12	14	17	16	14	11	17	13	14
Group Personal pension	5	5	4	5	5	7	5	5	6	5	4	5	6	5	6	5
Group Stakeholder pension	2	1	2	1	1	2	3	3	2	2	2	2	2	2	1	2
Any employer-sponsored pension ¹	23	21	19	22	20	24	22	21	23	25	22	22	21	25	21	22
Personal pension	3	3	4	4	4	6	5	4	5	6	5	5	4	4	4	4
Stakeholder pension	1	-	-	-	-	-	-	-	-	1	1	-	-	1	-	-
All pension participation	25	24	23	25	23	28	26	25	26	30	26	26	24	28	25	26
Sample size (=100%)	1,347	3,686	2,670	2,307	2,684	2,956	2,827	980	1,847	4,258	2,510	25,245	1,494	5,235	3,248	35,222

¹Includes pensions where type of pension is unknown.

³Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.

7. Methodology

Population and Sample Selection

The Family Resources Survey (FRS) sample is designed to be representative of private households in the United Kingdom.

The sampling frame in Great Britain

The Great Britain FRS sample is drawn from the Royal Mail's small users Postcode Address File (PAF). The small users PAF is limited to addresses which receive, on average, fewer than 50 items of post per day and which are not flagged with Royal Mail's "organisation code". ONS update the list twice a year.

By using only the small-user delivery points most large institutions and businesses are excluded from the sample. Small-user delivery points which are flagged as small business addresses are also excluded. However, some small businesses and other ineligible addresses remain on the sampling frame. If sampled, they are recorded as ineligible once the interviewer verifies that no private household lives there.

The sample design in Great Britain

The Great Britain FRS uses a stratified clustered probability sample design. The survey samples 1,417 postcode sectors, from over 12,000 in Great Britain, with a probability of selection that is proportional to size. Each postcode sector is known as a Primary Sampling Unit (PSU).

The PSUs are stratified by 27 regions and also by three other variables, described below, derived from the 2001 Census of Population. Stratifying ensures that the proportions of the sample falling into each group reflect those of the population.

Within each region the postcode sectors are ranked and grouped into eight equal bands using the proportion of households where the household reference person (HRP) is in National Statistics Socio-Economic Classification (NS-SEC) 1 to 3. Within each of these eight bands, the PSUs are ranked by the proportion of economically active adults aged 16-74 and formed into two further bands, resulting in sixteen bands for each region. These are then ranked according to the proportion of economically active men aged 16-74 who are unemployed. This set of stratifiers is chosen to have maximum effectiveness on the accuracy of two key variables: household income and housing costs. Table 9.1 summarises the stratification variables:

Table 7.1: FRS sample stratification variables (Great Britain)

Regions	19 in England (inc. Metropolitan/non-Metropolitan split; 4 in London) 2 in Wales 6 in Scotland
The proportion of households where the HRP is in NS-SEC 1 to 3	8 equal bands
The proportion of economically active adults aged 16-74	2 equal bands
The proportion of economically active men aged 16-74 who are unemployed	Sorted within above bands

Within each PSU a sample of addresses is selected. In 2012/13, 24 addresses were selected per PSU; this was the same as in 2011/12. The total Great Britain set sample size in 2012/13 was 34,008 addresses. Each address had approximately a 1-in-782 chance of being included in the survey. For England and Wales each address had approximately a 1-in-856 chance of inclusion in the survey. In order to improve the quality of estimates for Scotland the PSUs in Scotland are over-sampled. Approximately twice the number of PSUs were sampled in Scotland than would be required under an equal-probability sample of the UK. Therefore, 5,880 addresses were selected in Scotland, with approximately a 1-in- 428 chance of being included in the survey.

Each year, half of the PSUs are retained from the previous year's sample, but with new addresses chosen; for the other half of the sample, a fresh selection of PSUs is made (which in turn will be retained for the following year). This is to improve comparability between years.

The sampling frame in Northern Ireland

The sampling frame employed on the Northern Ireland FRS is the POINTER address database. With approximately 751,600 address records, POINTER is the most comprehensive and authoritative address database for Northern Ireland. This list of domestic properties is maintained by Land and Property Services (LPS), with input from Local Councils, Royal Mail and Ordnance Survey of Northern Ireland (OSNI).

The sample design in Northern Ireland

The Northern Ireland FRS sample uses a systematic stratified sample design. The complete list of domestic properties on POINTER is stratified into three regions; Belfast (Belfast District Council only), East of Northern Ireland and West of Northern Ireland. In total 3,600 addresses are selected, with the number of addresses drawn proportional to the number of addresses in each region. Each address has approximately a 1-in-209 chance of being selected for the survey.

Data Collection

Data collection in Great Britain

A consortium of the Office for National Statistics (ONS) and NatCen Social Research has been conducting fieldwork for the FRS since 1992. The FRS contract has been tendered four times since 1992. The ONS/NatCen consortium was successful on all four occasions and holds the current contract which expires in 2015.

Interviews are carried out jointly on behalf of the DWP by interviewers from ONS and NatCen. Each month the PSUs are systematically divided between the two organisations and then assigned to the field staff.

Before interviewers visit the selected addresses, a letter is sent to the occupier explaining that they have been chosen for the survey and that an interviewer will call. The letter also explains that the survey relies on the voluntary co-operation of respondents and emphasises that information given in the interview will be treated in the strictest confidence and used only for research and statistical analysis purposes.

If contact is not made on the first attempt, the interviewer is required to make a minimum of six additional calls to an address. These calls have to be made at different times of the day and on different days of the week, including at least one weekend call. In 2012/13, FRS interviewers averaged just over seven calls per address before returning the address as a non-contact. Addresses returned as non-contacts or partial refusals can be re-issued to another interviewer where appropriate, in the hope that an interview at the non-responding household can still be achieved. Interviewing at re-issued addresses can be carried out at any point in the remaining survey year.

Data collection in Northern Ireland

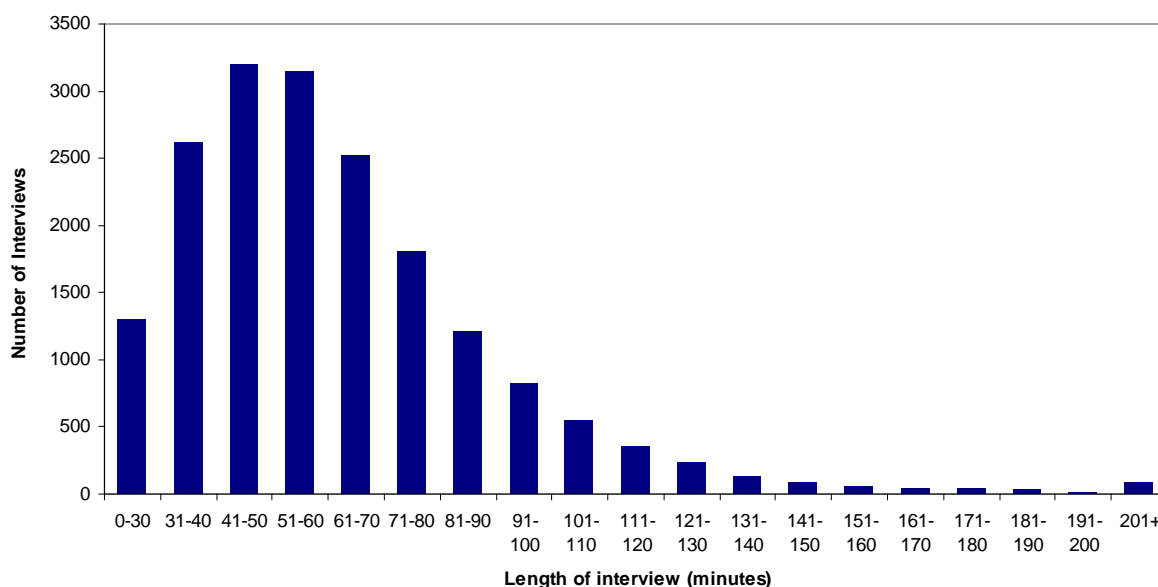
In Northern Ireland the sampling and fieldwork (including interviews of re-issued cases) for the survey are carried out by the Central Survey Unit at the Northern Ireland Statistics and Research Agency. The responsibilities for programming the survey questionnaire, making annual modifications, initial data processing and data delivery are retained within ONS and NatCen.

Length of interview (ONS)

The data are collected using face-to-face interviewing. The length of each fully co-operating interview was recorded by the interviewer. The average (mean) interview length for Great Britain is around 1 hour and 29 minutes, but the time will vary according to the size of household and its circumstances. This represents an increase in average duration compared with 2011/12. A factor behind this increase is that, for the first time, FRS 2012/13 includes a module for the cross-sectional element of EU-SILC. Around 13 per cent of interviews lasted more than two hours. This has not changed from 2011/12

The distributions of interview lengths are shown in Figure 1 for ONS in Great Britain. Interviews carried out by NatCen will have similar interview length patterns.

Figure 7.1: Length of Interview 2012/13 (data from ONS sample cases for GB only)



Multi-household procedures

If more than one household or business received mail at an address a single household is interviewed.¹

Ineligible addresses

Addresses containing no private households were classed as ineligible and excluded. The most common types of excluded addresses are non-residential or vacant addresses, and addresses that contain only communal establishments, such as hostels, hotels, and boarding houses.

The FRS Questionnaire

The FRS was one of the first government surveys to use Computer Assisted Personal Interviewing (CAPI). The questionnaire is divided into three parts. The first part is the household schedule which is addressed to one person in the household (usually the household reference person, although other members are encouraged to be present) and mainly asks household level information, such as relationships of individuals to each other, tenure and housing costs. Next is the individual schedule which is addressed to each adult in turn and asks questions about employment, benefits and Tax Credits, pensions, investments, and other income. Information on children in the household is collected by proxy from a responsible adult. A final section asks the value of investments by type for respondents with savings between £1,500 and £20,000.

¹ Multi households are not selected in Northern Ireland.

Interviewers new to the FRS are briefed on the questionnaire and an annual re-briefing is given to all interviewers on changes to the questionnaire. Those who have been working on the survey for some time also complete a written field report each year, describing their experiences with particular parts of the questionnaire and commenting on how changes are received in the field.

Prior to the start of fieldwork, DWP consults FRS users and draws up a list of possible questionnaire changes. Users are asked to identify individual questions or sections which were no longer of interest. The FRS questionnaire is lengthy and demanding and a key concern is, where possible, to reduce (or at least not increase) its length, so as not to overburden respondents or interviewers. As part of the process of agreeing annual changes, suggestions from contractors are also considered, as well as those arising from an evaluation of feedback from interviewers.

Consultation of Documentation

Interviewers are encouraged to consult documentation from respondents at all stages of the interview to ensure that the data are as accurate as possible. For some items whether or not certain documents are consulted is recorded on the questionnaire. This assists FRS users in assessing the accuracy of the data.

Of those who answered questions on income from employment, employees consulted their latest payslip in 38 per cent of cases in 2012/13. However, it should be noted that in a further 8 per cent of cases employees did not have a payslip to consult.

Of those who answered questions on benefit and payable Tax Credit receipt, some form of documentation (a letter from the DWP or HM Revenue and Customs, or a bank statement) was consulted for 58 per cent of all payments received.

Forty per cent of households consulted a Council Tax bill or statement in answering questions on their Council Tax payments.

Response

In each eligible household, the FRS sought to interview all adults aged 16 and over, except those aged 16 to 19 who were classed as dependent children. A household is defined as fully co-operating when it meets this requirement and there are fewer than 13 'don't know' or 'refusal' answers to monetary amount questions in the benefit unit schedule (i.e. excluding the assets section of the questionnaire).

Proxy interviews are accepted only under restricted circumstances, eg where a respondent is not well for the whole of the fieldwork period. In 2012/13, for those households classed as fully co-operating, proxy responses were obtained for 18 per cent of adults.

It should be noted that all data shown in the main body of this publication refer only to fully co-operating households.

Households that are not fully co-operating are further classified as partially co-operating, refusals, or unable to make contact. To be classified as partially co-operating a full interview has to be obtained from the Household Reference Person's (HRP's) benefit unit.

Table M.1 summarises the household response. The original UK-wide sample chosen for 2012/13 consisted of 37,608 households. However, 3,834 were then found to be ineligible because they were empty or did not contain any private households which left an effective sample of 33,774 households. In total 20,201 households UK-wide fully co-operated (60 per cent), 647 partially co-operated (2 per cent) and 11,087 refused to proceed with the interview (33 per cent). The interviewer was unable to make contact with 1,223 households (4 per cent).

Response rates are calculated as follows²:

$$\frac{100 \times \text{Number of fully co-operating households}}{\text{Number of eligible households after adjustment}}$$

The overall response rate for the FRS in 2012/13 was 60 per cent.

When respondents refuse to participate in the FRS, interviewers record up to three reasons for refusal.³ In Great Britain, the most common reasons given are that 'they couldn't be bothered' (22 per cent) and that answering questions from the FRS would be an 'invasion of privacy' (21 per cent). Concerns about confidentiality were raised by only 8 per cent of households. 18 per cent said they were 'genuinely too busy', and 16 per cent said they 'don't believe in surveys'.

Table M.2 shows response rates broken down by region.

Wales had the highest response rate where 63 per cent of all households selected responded fully. London had the lowest response rate where only 49 per cent of the chosen households fully co-operated. The variations in response rates reflect those of other major surveys, including the Census of Population, i.e. response rates are generally lower in large city areas.

Non-response

The lower the response rate to a survey, the greater the likelihood that those who responded are significantly unlike those who did not, and so the greater the risk of systematic bias in the survey results. Unless information is available about the nature and extent of such bias there are likely to be problems in generalising the sample results to the population.

For a United Kingdom survey of the size and complexity of the FRS, the total non-response rate in 2012/13 of 40 per cent is not considered unreasonable. However, any information that can be obtained about the non-respondents is useful both in terms of future attempts to improve the overall response rate and potentially in improving the weighting of the sample results. It is considered a priority for the FRS to obtain as much information as possible about non-respondents. The following sections outline some of the analyses that have been carried out in this area.

² An adjustment is made for households where eligibility could not be firmly established.

³ Since between one and three reasons for refusal are given, the following percentages do not add to 100%.

FRS non-response and ACORN classifications

A number of household characteristics were associated with a higher or lower response rate on the FRS.⁴ Lower response rates than the average were seen in:

- Households in London;
- Single person households;
- Households containing couples with non-dependent children or lone parents;
- Households in purpose-built flats or maisonettes;
- Households who owned their house outright, and;
- Households whose HRP was self-employed or unemployed.

In contrast, higher response rates occur, for example, in households with dependent children. A greater understanding of how these varied characteristics interact and influence survey response can be useful for weighting of results and for maximising response rates in the future.

In the analysis of non-response for 2004/05, work was undertaken to compare ACORN categories for respondents and non-respondents according to six broad groups.⁵ ACORN is a geo-demographic classification system developed by CACI Marketing Systems which classifies areas into 54 types, using Census data items such as age, sex, marital status, occupation, education, home ownership, car ownership, family structure and ethnic group. It was found that the distribution of respondent and non-respondent households across the six groups was broadly similar.

FRS non-response and Council Tax band

Comparisons were made by country between 2012/13 Great Britain FRS data and administrative data on the number of households within each Council Tax band. Table M.3 shows that FRS percentages were similar to those obtained from examining administrative data.

Non-response form analysis

Direct information about the non-responding households is valuable, although by definition difficult to obtain. However, some non-responding households who are not willing to take part in the full survey might be willing to provide some basic information by completing a non-response form.

Further information is available in 'A description of non-respondents to the Family Resources Survey, Great Britain 2008-2009'.⁶

Validation, editing, conversion and imputation

In addition to unit non-response, where a household does not participate, a problem inherent in all large surveys is item non-response. This occurs when a household

⁴ Freeth, S. & Sowman, P. (2005) The Family Resources Survey, Report of the 2001 Census-linked study of survey non-response.

⁵ A description of non-respondents to the Family Resources Survey 2004/05'. National Centre for Social Research.

⁶ A description of non-respondents to the Family Resources Survey, Great Britain, 2008-2009. National Centre for Social Research.

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222870/nonresponse_report_2008_final.pdf

agrees to give an interview, but either does not know the answer to certain questions or refuses to answer them. This does not prevent them being classified as fully co-operating households because there is enough known data to be of good use to the analyst (although see the first paragraph of the Response section above for information about non-response to monetary questions).

The fact that the FRS allows missing values in the data can create problems for users, so missing values are imputed where appropriate. The policy is that for variables that are components of key derived variables, such as total household income and housing costs, and areas key to the work of the Department of Work and Pensions, such as benefit receipt, there should be no missing information in the final data.

In addition to imputation, prior to publication FRS data are put through several stages of validation and editing. This ensures the final data presented to the public are as accurate as possible.

The stages in the validation, editing, conversion and imputation process are laid out below:

Stage one - the interview

One of the benefits of interviewing using CAPI is that in-built checks can be made at the interview stage. This helps to check respondents' responses and also that interviewers do not make keying errors. There are checks to ensure that amounts are within a valid range and also cross-checks which make sure that an answer does not contradict a previous response. However, it is not possible to check all potential inconsistencies, as this would slow down the program to an unacceptable degree, and there are also capacity constraints on interviewer notes. Interviewers can override most checks if the answers are found to be accurate when confirmed with respondents.

Stage two - post-interview checks

Once an interview has taken place, data are returned to ONS, NatCen, or NISRA. At this stage editing based on any notes made by interviewers takes place. Notes are made by the interviewer when a warning has been overridden, for example, where an amount is outside the specified range, but the respondent has documentation to prove it is correct. Office-based staff members make editing decisions based on these notes. Other edits that take place at this stage are checking amounts of fixed rate benefits such as Child Benefit, and where possible, separating multiple benefit payments into their constituent parts.

Stage three - data conversion

Before further validation, FRS data are converted from CAPI format into SAS readable tables. Using DWP specifications, SAS tables are created by ONS, with each table displaying information from different parts of the questionnaire. Both the DWP and ONS then carry out validation checks on key input and output variables to ensure that the data have converted correctly to the new format. Checks include ensuring that the number of adults and children recorded is correct, and that records are internally consistent.

Stage four - pre-imputation cleaning

In preparation for imputing missing values, data are made as clean as possible. This involves edits and checks of the following nature:

Weekly amounts

In the FRS, monetary amounts are converted to a weekly equivalent. To calculate this, respondents are usually asked firstly the amount and then the length of time this covered. This is known as a period code. Period codes are used in conjunction with amount variables to derive weekly totals for all receipts and payments. Some variables, such as interest on savings accounts, refer to the amount paid in the last year. These are also converted to a weekly amount.

Sometimes the period code relates to a lump sum or a one-off payment. In these cases, the corresponding value does not automatically convert to a weekly amount. In order for the data to be consistent across the survey, edits are applied to convert most lump sums and one-off payments to weekly amounts. In the same way, where period codes were recorded as 'don't know' or 'refused', these are imputed so that the corresponding amount can be converted to a weekly value in the final dataset.

Zero amounts

It is not possible for interviewers to enter zero amounts where it is inappropriate to do so. For example, in response to a question on receipt of benefit, a zero amount will result in a warning message being displayed. Some interviewers try to avoid this message by recording near-zero amounts. As a result, all near-zero values are examined and a decision taken as to whether the value is genuine or whether the value should be treated as missing.

Outliers

Statistical reports of the data are produced to show individual cases where an amount was greater than three standard deviations away from the mean. For these cases, the individual record is examined and where necessary (if a value looks unrealistic), the case is edited. The outliers remaining in the database are verified as being true values by examining other relevant data. Compared to earlier years, the number of these types of edits that now have to be carried out are small because of range checks that have been put into the CAPI questionnaire.

Credibility checks

Checks are carried out for the internal consistency of certain variables. For example, one check ensures that payments to the mortgage from outside the household that are included in the mortgage payment are not greater than the mortgage payment itself. Such cases are examined and edited where necessary.

Stage five - imputation

The responses to some questions are much more likely to have missing values than others. For example, it is very unlikely that a respondent will refuse to give or will not know their age or marital status, whereas it is much more likely that they will not be able to provide detailed information on the exact amounts of interest received from an investment.

The two areas where missing values are a major problem are income from self-employment and income from investments. Data in the tables provided in this publication include imputed values. However, for some variables missing values remain, such as hours of care.

Table M.4 illustrates the extent of missing values. In 2012/13 from around 14.5 million set values in the FRS database, approximately 1 per cent were originally recorded as either 'don't know' or 'refused'. Out of 129,761 missing values, approximately 89 per cent were imputed.

A combination of methods of imputation was used for the 2012/13 FRS data. The main ones are summarised below in the order in which they were used.

Closing down routes

As with any questionnaire, a typical feature of the FRS is the gatekeeper question positioned at the top of a block of further questions, at which a particular response will open up the block. If the gatekeeper question is answered as 'don't know' or 'refused', the block is skipped. This results in a potential problem.

A missing gatekeeper variable could be imputed such that a further series of answers would be expected. However, these answers will not appear because a whole new route has been opened. For example, if the amount of rent is missing for a record and has since been imputed, any further questions about rent would not have been asked. From the post-imputed database, it will appear that these questions should have been asked because a value is there for rent.

For this reason, routes where a gatekeeper question has been skipped should be closed down. In most cases, gatekeeper variables are of the 'yes/no' type. These would be imputed to 'no', assuming that if a respondent does not know whether an item is received or paid, then it is not.

Hotdecking

This essentially looks at characteristics within a record containing the missing value to be imputed and matches it up to another record with similar characteristics for which the variable is not missing. It then takes the known variable and copies it to the missing case. For example, when imputing the Council Tax band of a household, the number of bedrooms, type of accommodation and Standard Statistical Region are used to search for a case with a similar record. This method ensures that imputed solutions are realistic, and gives a wide range of solutions maintaining variability in the data.

Algorithms

These are used to impute missing values for certain variables, for example variables relating to mortgages and to Council Tax. The algorithms range from very simple calculations to more sophisticated models based on observed relationships within the data and individual characteristics, such as age and gender.

'Mop-up' imputation

This is achieved by running a general validation report of all variables and looking at those cases where missing values are still present. At this stage, variables are looked at on a case-by-case basis to decide what to impute.

Credibility checks are re-run to identify any inconsistencies in the data caused by imputation, and edits are applied where necessary.

All imputations, by each of the methods above, are applied to the unimputed dataset via a transaction database. This ensures that it is always possible to reproduce the original data.

Points to note with imputed data

Although a great deal of time has been spent on imputing missing values, it should be remembered that they represent only a very small proportion (typically 1 per cent) of the dataset as a whole. However, the following points should be noted:

- as mentioned above, in certain situations, imputed values will be followed by 'skipped' values. It was decided in some cases that it was better to impute the top of a route only and not to impute large amounts of data. For a small proportion of imputations it is not possible to close down a route. These cases are followed by 'skipped' responses (where a value might otherwise be expected).
- imputation will have a greater effect on the distribution of original data for variables that have a higher proportion of non-response, as proportions of imputed data will be higher.

Stage six – state support validation

Information on state benefits and Tax Credits received is one of the key areas of the FRS and it is very important that this section is thoroughly validated and cleaned.

It is not appropriate to use the imputation methods outlined above for benefits data so instead a separate procedure of validation and editing is used. The following types of validation were carried out for 2012/13 FRS data:

Missings

For cases where a respondent had answered 'yes' to whether they are in receipt of a particular benefit, but did not give the amount received, an imputation decision has been made depending on the benefit. For benefits such as Income Support, where the rate would vary greatly depending on the situation of the respondent, individual benefit assessments have been carried out. However, for benefits such as Retirement Pension, where fewer rates apply, a more general method has been used.

Near-zero amounts

Where benefit amounts are recorded as near-zero, the case is examined individually and an edit decision is made.

Multiple benefits

Any remaining combined benefit amounts (for example where Retirement Pension is paid with Attendance Allowance) not split at the editing in stage two,

are edited by carrying out benefit entitlement assessments on individual cases, while preserving the reported total.

Validation reports

Computer programs are run to carry out a final check for benefit entitlement and to output any cases that look unreasonable. All cases detected as a result of this validation exercise are individually checked and edited where necessary.

Stage seven – derived variables

Derived variables (DVs) are customised variables in the FRS dataset; derived using information collected both in the survey and some from other sources. They are created at the data users' request, as the main purposes of the DVs are to make it easier for the users to carry out analysis and to ensure consistent definitions are used in all FRS analyses. For example, INDINC is a DV that sums all components of income to give an individual's total income - information on respondents' income from various sources is collected in the survey.

As new information is collected in the survey, the relevant DVs are updated if necessary.

Quality of benefits data

As part of the data validation process, comparisons are made between the FRS and other data sources. Table M.6 shows a comparison of FRS benefit recipients and numbers of benefit recipients on administrative data. The table shows both FRS sample data and grossed up sample estimates (see Grossing). Despite much time and effort being spent on benefit validation, there are still areas where there are known problems with the FRS data. The FRS under-reports receipt for most of the benefits. The discrepancies between FRS and administrative data are particularly pronounced for Employment and Support Allowance, Attendance Allowance and Pension Credit.

Users should note that some of the discrepancies in the two sources of data might be due to the fact that it is not always possible to compare like with like. Adjustments are made to try to eliminate some of the differences between the two sources. For example, the denominator for the administrative and the FRS data in Table M.6 is the same and the administrative data figures for Retirement Pension and Widow's Benefit have been adjusted to remove those residing overseas. However, there remains a problem in comparing the two sources: the FRS interviews members of private households only, whereas administrative benefit systems (apart from Income Support and Pension Credit) do not distinguish between private households and institutions. For most benefits, only a very small proportion of recipients will be in institutions, but this will have a greater effect on Attendance Allowance comparisons.

The number of families in receipt of Child Benefit is the source of one of the control totals used to weight the sample, and so is not included in the comparison.

Grossing

The 2012/13 FRS publication presents tabulations where the percentages refer to sample estimates grossed-up to apply to the whole population.

Grossing-up is the term usually given to the process of applying factors to sample data so that they yield estimates for the overall population. The simplest grossing system would be a single factor e.g. the number of households in the population divided by the number in the achieved sample. However, surveys are normally grossed by a more complex set of grossing factors that attempt to correct for differential non-response at the same time as they scale up sample estimates.

The system used to calculate grossing factors for the FRS divides the sample into different groups. The groups are designed to reflect differences in response rates among different types of households.⁷ They have also been chosen with the aims of DWP analyses in mind. The population estimates for these groups, obtained from official data sources, provide control variables. The grossing factors are then calculated by a process which ensures the FRS produces population estimates that are the same as the control variables.

A grossed FRS count of the number of owner-occupied households would thus tie in with the Department for Communities and Local Government official figure; whilst the grossed number of men aged 35-39 would be consistent with the ONS estimate (see Table 7.2). Some adjustments are made to the original control total data sources so that definitions match those in the FRS, e.g. an adjustment is made to the demographic data to exclude people not resident in private households. It is also the case that some totals have to be adjusted to correspond to the FRS survey year.

A software package called CALMAR, provided by the French National Statistics Institute, is used to reconcile control variables at different levels and estimate their joint population. This software makes the final weighted sample distributions match the population distributions through a process known as calibration weighting. It should be noted that if a few cases are associated with very small or very large grossing factors, grossed estimates will have relatively wide confidence intervals.

The FRS 2012/13 grossing regime uses newly available population and household estimates based on the results of the 2011 census. Previously, 2001 census based estimates were used. In addition, a review of FRS grossing was carried out on behalf of DWP by the ONS Methodological Advisory Service. In implementing the review recommendations, a number of relatively minor methodological improvements have been implemented for 2012/13.

The main changes implemented are as follows:

- 1) improvements to the categorisation of tenure control totals ,

⁷ *The FRS stratified sample structure is designed to minimise differential non-response in the achieved sample. Grossing is then designed to account for residual differential non-response.*

- 2) a full breakdown of the total number of households into each of the English regions (in addition breakdowns for Scotland, Wales and Northern Ireland).
- 3) a new adjustment to account for the different rates of sampling in England and Wales, Scotland, and Northern Ireland.

A back-series of grossing factors calculated using the new methodology has been created for each FRS year back to 2002/03.

Further details on the impact of the change to using 2011 census data, details and impact of the methodological changes are published here:

<https://www.gov.uk/government/publications/family-resources-survey-grossing-methodology-review-and-2011-census-updates>

The ONS grossing review is published here:

<https://www.gov.uk/government/publications/initial-review-of-the-family-resources-survey-weighting-scheme>

In developing the grossing regime careful consideration has been given to the combination of control totals and the way age ranges, Council Tax bands and so on, have been grouped together. The aim has been to strike a balance so that the grossing system will provide, where possible, accurate estimates in different dimensions without significantly increasing variances. Details of the control variables used in the grossing regime for Great Britain are shown in Table 7.2

There are some differences between the methods used to gross the Northern Ireland sample as compared with the Great Britain sample:

- Local taxes in Northern Ireland are collected through the rates system, so Council Tax Band as a control variable is not applicable.
- Northern Ireland housing data are based largely on small sample surveys. It is not desirable to introduce the variance of one survey into another by using it to compute control totals; therefore tenure type has not been used as a control variable.

Details of the grossing regime for Northern Ireland are shown in Table 7.3

Table 7.2: Grossing regime for Great Britain 2012/13

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Individuals (Age, sex and Region)	Male children: 0-9, 10-19 dependants Male adults: 16-24 (non-dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+ Female children: 0-9, 10-19 dependants Female adults: 16-24 (non-dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80+ Each grouping is further broken down by region: North East, North West, Yorkshire & Humber, East Midlands, West Midland, East, London, South East, and South West, Scotland, & Wales	Office for National Statistics (ONS)
Dependants aged 16-19 years old	England, Wales, Scotland	DWP estimates using data derived from ONS and HMRC
Benefit units (with children)	England and Wales (combined), Scotland	HMRC Child benefit data
Benefit units (with children)	Lone parents: Male, female	Labour Force Survey estimates
Households (Tenure type)	LA/HA renters, private renters, owner occupiers	Department for Communities and Local Government (DCLG)
Households (Council Tax Band)	A and Not Valued Separately, B, C-D, E-H/I	Valuation Office, Scottish Government
Households (Region)	North East, North West, Yorkshire & Humber, East Midlands, West Midland, East, London, South East, and South West, Scotland, & Wales	Communities and Local Government

Table 7.3: Grossing regime for Northern Ireland

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Individuals (Age/sex)	Male Children: 0-9, 10-19 Male adults: 16-24 (non dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+ Female children: 0-9, 10-19 Female adults: 16-24 (non dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80+	Northern Ireland Statistics and Research Agency (NISRA)
Benefit units (with children)	Lone parents	Department for Social Development for Northern Ireland (DSDNI) estimates
Households		DSDNI estimates

The same CALMAR software used for the Great Britain grossing regime is used for Northern Ireland data to reconcile the control variables at different levels and estimate their joint population.

Reliability of estimates

All survey estimates have a sampling error attached to them, calculated from the variability of the observations in the sample. From this, a margin of error (confidence interval) is estimated. It is this confidence interval, rather than the estimate itself, that is used to make statements about the likely 'true' value in the population; specifically, to state the probability that the true value will be found between the upper and lower limits of the confidence interval. In general, a confidence interval of the estimate plus or minus two standard errors is used to state, with 95 per cent confidence, that the true value falls within that interval. A small margin of error will result in a narrow interval, and hence a more precise estimate of where the true value lies.

The sample in Great Britain for the FRS, as described earlier, is selected using a stratified multi-stage design, based on addresses clustered within postcode sectors. As a result, FRS sampling error is not just dependent on the variability among units in the sample (whether households or individuals), but is also a function of variability within and between postcode sectors. For example, if a sample characteristic is distributed differently by postcode sector (i.e. is clustered) the sampling variability is greater overall than would occur in a simple random sample of the same size. Therefore, the complex (actual) sampling error is normally greater than the standard error calculated under the assumption of simple random sampling.

The size of the actual standard error relative to the standard error calculated under the assumption of simple random sampling is represented by a design factor, which is calculated as the ratio of the two. Where the standard errors are the same, the design factor is one, implying that there is no loss of precision associated with the use of a clustered sample design. In most cases, the design factor will be greater than one, implying that the estimates based on the clustered sample are less precise than those for a simple random sample of the same size. Conversely a design factor less than one implies the estimate is more precise than would be obtained from a simple random sample.

Tables SE.1 to SE.9 provide standard errors and design factors for a selection of variables from the 2012/13 FRS. In common with other tabulations the percentages and sampling errors incorporate weighting factors which are designed to compensate for non-response. An example of how to interpret them follows:

Example: Table SE.1: Standard errors for household composition

Table SE.1 shows that 8.3 per cent of households were composed of two adults and one child. The standard error is 0.2. This can be interpreted in the following manner:

It can be estimated with 95 per cent confidence that the true percentage of households composed of two adults and one child is:

$$8.3 \pm (0.2 \times 2) = 8.3 \pm 0.4$$

i.e. if sampling error is the sole source of error, the percentage of the households composed of two adults and one child is between 7.9 and 8.7 per cent, with 95 per cent confidence.

The design factor for this variable was 1.1. This implies that the effect of using a clustered sample rather than a simple random sample results in a loss in precision of 10 per cent on standard errors. Similarly, a design factor of 0.9 would have denoted a gain in precision of 10 per cent.

The sampling errors shown are likely to be slightly larger than the true sampling errors because the software used for the calculation does not take into account the improvement in precision due to post-stratification.

See the following paper for information on estimating variance and confidence intervals in special circumstances e.g. where the occurrences of a response in the sample are very small; estimating the confidence interval for the proportion of the population earning less than 60% of median income:

<https://www.gov.uk/government/publications/uncertainty-in-family-resources-survey-based-analysis>

In addition to sampling errors, consideration should also be given to non-sampling errors. Sampling errors arise through the process of random sampling and the influence of chance. Non-sampling errors arise from the introduction of some systematic bias in the sample as compared to the population it is supposed to represent. As well as response bias, such biases include inappropriate definition of the population, misleading questions, data input errors or data handling problems – in fact any factor that might lead to the survey results systematically misrepresenting

the population. There is no simple control or measurement for such non-sampling errors, although the risk can be minimised through careful application of the appropriate survey techniques from the questionnaire and sample design stages through to analysis of results.

The need for harmonisation of concepts and definitions

A wide range of government surveys of individuals and households provide sources of social and economic statistics. As well as the FRS, there are other surveys including the Labour Force Survey, the Living Costs and Food Survey, the English Housing Survey and the Survey of Living Conditions. These surveys were designed at different times to meet different needs. There is also the Census of Population.

In order to improve comparability of statistics, harmonised concepts were developed to make the interpretation and analysis of these data sources easier, so that they allow users of published estimates to see a more coherent picture of society and trends within it, and to help users plan surveys (e.g. at a local level) that can provide data comparable with national surveys. A list of the harmonised questions (inputs) and outputs is available at:

<http://www.ons.gov.uk/ons/guide-method/harmonisation/harmonisation-index-page/index.html>.

Different surveys have different purposes and hence cover topics in different depths. Harmonised questions are designed to provide the recommended minimum information to allow common classifications and facilitate the analysis of data from different surveys in combination. Not all surveys will include questions on all topics or in every year, but the recommendation is that where a topic is covered harmonised questions should be included wherever possible.

Some surveys will require further detail on topics than can be obtained from the harmonised questions alone. It will normally be the case that such surveys already ask for that detail. The harmonised questions have been designed so that these surveys can either derive the response to the harmonised questions without asking them directly or combine them with the further detail without adding to the length of interview.

Harmonisation that extends to nearly all major government household surveys covers a primary set of concepts and questions, whereas concepts and questions that apply only for a selected group of surveys belong to a secondary set.

Harmonised primary standards:

- Demographic information, household composition and relationships
- Ethnic group
- Economic status and industry
- General health & carers
- Long-lasting health conditions and illnesses: Impairments and disability
- Other (including: survey reference period, geography, educational attainment and tenure).

Harmonised secondary standards:

- Benefits and Tax Credits
- Consumer durables
- Income for analysis and income as a variable
- Selected job details
- Accommodation, length of residence and motor vehicles
- Housing costs and benefits
- Crime and fear of crime
- Social capital
- National and religious identity
- Internet access
- Sexual identity
- Other (including qualifications)

Harmonised outputs have also been produced. The use of these outputs will be affected by the sample size of the individual survey and it is neither feasible nor desirable to produce all outputs from different surveys in a completely harmonised way. The FRS uses harmonised outputs wherever possible, which should allow users to interpret data more easily.

Comparisons with other surveys

Some of the information collected by the FRS is also available in other government surveys and comparisons of results can be a useful method of validation.

DWP and ONS have jointly investigated the reasons for the FRS consistently giving higher estimates than the Labour Force Survey (LFS) of the percentage of children in workless households. This percentage is the subject of a DWP transparency indicator and also a key driver in relation to the DWP, DfE and HM Treasury joint work on the national Child Poverty Strategy published in April 2011 which sets out the Government's approach to tackling poverty for this Parliament and up to 2020. The recommendations follow on from the steps set out in the Child Poverty Act 2010.

A report on this investigation and the recommendations can be found here:

<http://www.ons.gov.uk/ons/guide-method/method-quality/specific/labour-market/articles-and-reports/children-in-workless-households--labour-force-survey-family-resources-survey-differences.pdf>

Differences due to survey design features

The differences in the way in which data are collected, even using harmonised survey questions, are extremely important. There are a variety of factors that can lead to different estimates for harmonised questions across surveys, which include:

- Question wording and context effects
- Definitional differences
- Non-response bias
- Geographical coverage

- Sampled population
- Mode effect (e.g. telephone or face-to-face interviewing)
- Acceptance of proxy information
- Treatment of multi-households
- Unit of analysis
- Field procedures
- Item non-response
- Time period
- Organisational effects

Linking Family Resources Survey data to administrative data held by the DWP

The ongoing work programme to link the Family Resources Survey FRS to appropriate sources of administrative income data started in 2005. This followed a Strategic Review of the FRS in 2004. One outcome was the request by key users that through linking administrative data to the FRS, fuller use was made of all available data – particularly those administrative data on income held by DWP.

The benefits of data linking would be to further validate the quality of the survey data and to allow longitudinal analysis of the data – i.e. both before and after the survey interview period.

Following this, a feasibility study into linking FRS data with administrative data by DWP was carried out and, in 2005, a full proposal was written and presented to a working group. This paper looked at a number of legal and ethical issues regarding respondents' consent and linking. As a result, work to take forward the linking project was approved by the Department's Work and Pensions Longitudinal Study (WPLS) Ethics Committee.

In order to progress this work, DWP had to seek *informed* consent from FRS respondents to link their survey responses to DWP information. A question asking for consent was subsequently introduced into the questionnaire in November 2006, i.e. part way through the 2006/07 survey year.

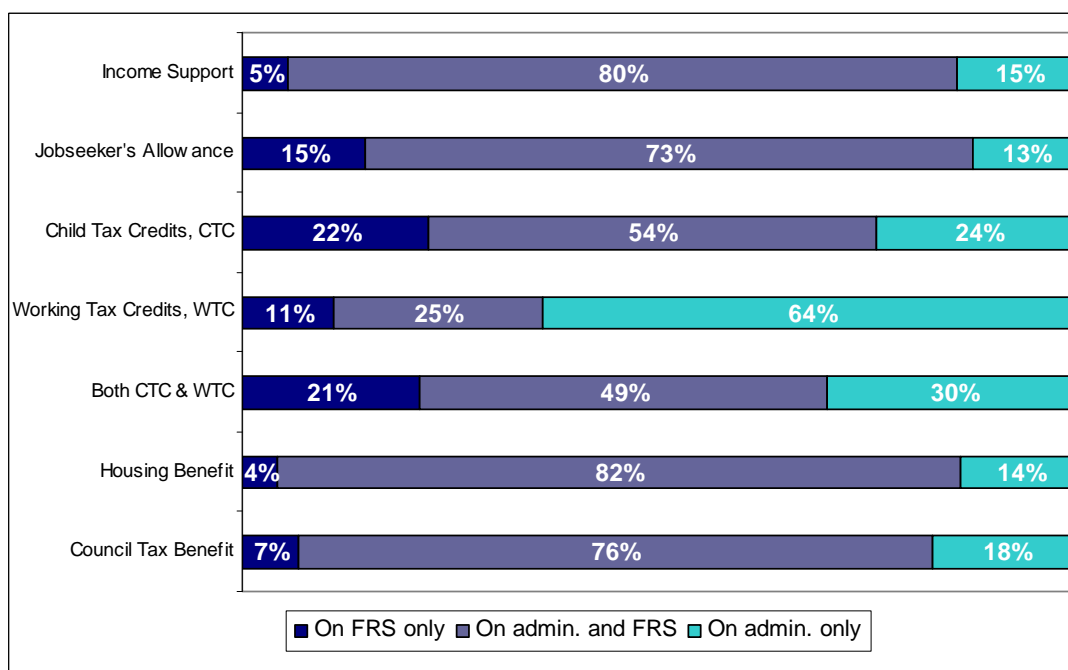
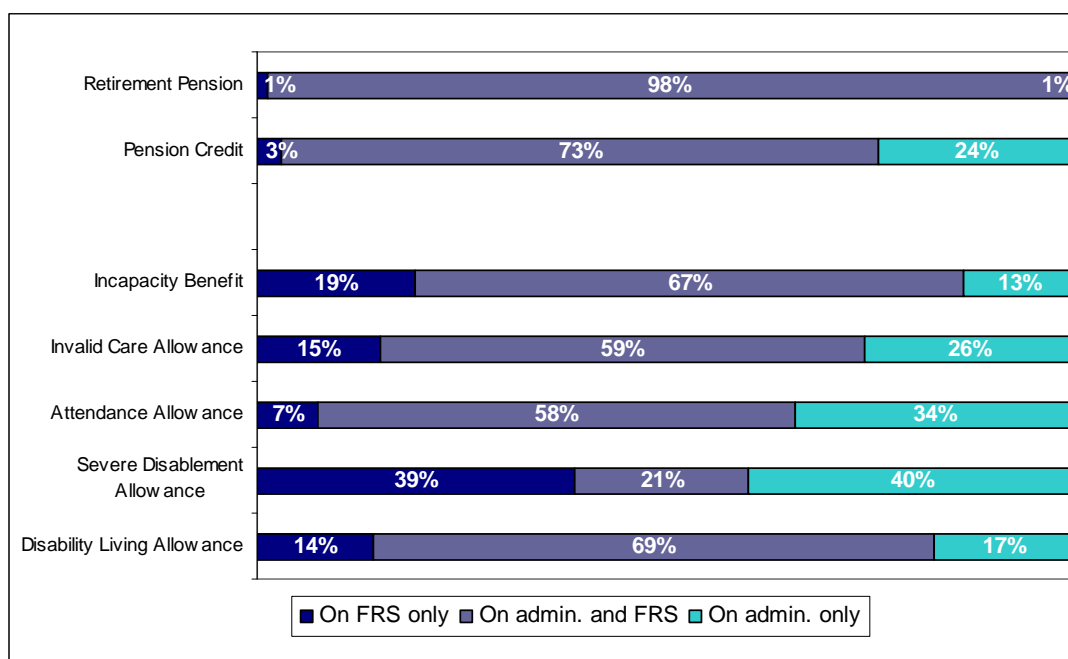
Using this initial consent question, the proportion of individuals who, when asked, agreed to have their survey responses linked to administrative data was approximately 40 to 45 per cent. This was unacceptably low which led to the development of a new question which was introduced in April 2008 and has remained unchanged to the current 2012/13 FRS year. This version has achieved higher consent rates of between 60 and 65 per cent. The match rate for linking consenting respondents to their administrative data was 80 per cent in 2010/11.

Names and addresses of respondents are kept confidential and only made available to a small team of named staff at DWP who carry out the linking. Furthermore, linked data are anonymised and only used for research and statistical purposes.

Figure 7.2 shows for the 2010/11 survey year the percentage of adults in receipt of DWP benefits according to FRS and administrative data. It can be seen that some income sources are better represented on the FRS than others. For example, 98 per

cent of adults in receipt of Retirement Pension are represented on both sources, while only 21 per cent of those in receipt of Severe Disablement Allowance are.

Figure 7.2: Percentage of adults shown in receipt of DWP benefits from FRS and administrative data 2010/11



Although for 2010/11, this graph complements the 2012/13 in Table M.6.

Research has now been published on the potential for bias in the characteristics of those that do and do not give consent to be linked to administrative data. This report is available here:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222871/WP110.pdf

Table M.1: Response in the FRS

	Number of households	Percentage of effective sample
Set sample of addresses	37,608	
Additional households	0	
Set sample of households	37,608	
Ineligible (after adjustment) ¹	3,764	
Effective sample (eligible households after adjustment)	33,774	100%
Fully co-operating households	20,201	60%
Partially co-operating households	647	2%
Refusals	11,087	33%
Households with no contact	1,223	4%

¹ After adjustment = the total after 'unknown ineligible' have been assigned as either eligible or ineligible.

Table M.2: Regional response rates

Region/Country	Percentage of households
North East	63%
North West	63%
Yorkshire and the Humber	62%
East Midlands	63%
West Midlands	59%
East of England	60%
London	49%
South East	61%
South West	60%
England	60%
Wales	63%
Scotland	59%
Northern Ireland	61%
United Kingdom	60%

Table M.3 : Distribution of households in each Council Tax band by country, FRS data¹ and administrative data - Great Britain (%)

Council Tax band	England		Wales		Scotland	
	Administrative data	FRS 2012/13	Administrative data	FRS 2012/13	Administrative data	FRS 2012/13
Band A	25	24	15	14	21	19
Band B	20	21	21	23	24	24
Band C	22	21	22	24	16	17
Band D	15	17	16	16	13	14
Band E	9	9	13	9	13	14
Band F	5	5	8	9	7	7
Band G	4	3	4	4	5	5
Band H/I ²	1	-	1	1	1	-
<i>Sample size (=100%)</i>	<i>23,186,450</i>	<i>14,321</i>	<i>1,389,840</i>	<i>852</i>	<i>2,401,869</i>	<i>3,068</i>

¹ Ungrossed figures

² Band I in Wales only

Table M.4: Summary of imputation in the FRS

	2011/12		2012/13	
	Values	Percentage of values	Values	Percentage of values
Responses¹				
Expected number of responses	13,166,766		14,546,160	
Valid responses	13,039,924	99%	14,416,399	99%
Missing values (don't know / refused)	126,842	1%	129,761	1%
Treatment of missing values				
Left as Missing	12,030	9%	14,573	11%
Imputed	114,812	91%	115,188	89%
Imputation methods				
Hotdeck	63,050	55%	67,776	59%
Bulk Edits and algorithms	12,134	11%	15,217	13%
Other imputation method	6,600	6%	3,032	3%
Benefit editing	33,028	29%	29,163	25%

¹ Responses to the question 'Total Interest received' are excluded from this summary due to low quality of data and a large number of unedited cases.

Table M.5: Extent of imputation¹

Variable	Actual number missing	Proportion of final values	
		imputed ¹	Method of Imputation
How much tax paid on redundancy payment	142	66	Hotdeck
Amount of National insurance lump sum	150	61	Hotdeck
2nd bonus: how much tax paid on bonus	207	58	Hotdeck
3rd bonus: how much tax paid on bonus	69	56	Hotdeck
4th bonus: how much tax paid on bonus	90	56	Hotdeck
How much income tax deducted last time	140	55	Hotdeck
1st bonus: how much tax paid on bonus	1,467	54	Hotdeck
Amount incl in rent for water/sewerage	436	48	Hotdeck
Estimate for how much pay for services each	113	45	Hotdeck
Amount of tax paid on the rent received	362	45	Hotdeck
Amount of profit before tax	176	44	Bulk edit
Number of shares/bonds/units held	390	43	Hotdeck
Amount of Rates payable on property	38	39	Hotdeck
Amount deducted: pension	45	36	Hotdeck
Amount of tax in last 12mths (s-empl)	422	36	Hotdeck
Whether inv interest before or after tax	49	30	Hotdeck
Amount of net profit or loss	601	28	Hotdeck

¹ Figures for final values imputed are only given when a minimum of 30 cases are imputed and this comprises more than 25 per cent of the final values

**Table M.6: Receipt of state support, FRS data and administrative data
(Great Britain only)**

Benefit received	2012/13 FRS			Administrative data		Benefit units
	Ungrossed percentage	Grossed number ¹ (1,000s)	Grossed percentage	Number ¹ (1,000s)	Percentage ²	Percentage undercount
	Income Support ^{3,4,5,15}	4	1,100	3	1,230	4	-11
Pension Credit ^{3,4,5}	6	1,600	5	2,370	7	-32
Housing Benefit ^{6,16}	15	4,300	13	5,000	15	-14
Council Tax Benefit ^{6,7,16}	19	5,400	16	5,900	18	-8
All Benefit units ¹²	100	32,700	100	32,700	100	

Tax credit received	In-work benefit units					
Working Tax Credit ⁸	11	1,800	9	2,290	11	-21
Child Tax Credit ⁸	15	2,500	12	2,580	13	-3
All in-work Benefit units ¹²	100	20,000	100	20,000	100	

Benefit received	Adults					
Retirement Pension ^{3,5,9}	27	11,200	23	11,600	24	-3
Widows Benefit ^{3,5,10}	-	..	-	90	0	.
Jobseeker's Allowance ^{3,5,12,14}	2	1,200	3	1,410	3	-15
Incapacity Benefit ^{3,5,11,15}	1	600	1	570	1	5
Severe Disablement Allowance ^{3,5}	-	..	-	210	0	.
Attendance Allowance ^{3,5}	2	800	2	1,550	3	-48
Carer's Allowance ^{3,5}	1	500	1	620	1	-19
Employment and Support Allowance ^{14,15}	2	700	2	1,250	3	-44
All Adults ¹²	100	48,100	100	48,100	100	

Benefit received	Individuals aged 16 or over					
Disability Living Allowance (Care) ^{3,5,13}	5	2,300	5	2,480	5	-7
Disability Living Allowance (Mobility) ^{3,5,13}	5	2,200	4	2,610	5	-16
All individuals aged 16 or over ¹²	100	49,700	100	49,700	100	

¹ Administrative numbers have been rounded to the nearest 10,000 and FRS numbers to the nearest 100,000. Administrative numbers include recipients living in non-private households (apart from Income Support and Pension Credit).

² Denominator for administrative and FRS data is the same to eliminate some of the difference between the two sources.

³ Administrative data is an average of quarterly data for May 2012, August 2012, November 2012 and February 2013.

⁴ Administrative data adjusted to remove those in institutional accommodation for Income Support and Pension Credit.

⁵ Administrative data is taken from 100 per cent Work and Pensions Longitudinal Study (WPLS) data.

⁶ Administrative figures for HB and CTB are based on caseload National Statistics, derived from the Single Housing Benefit Extract. Please see <https://www.gov.uk/government/collections/housing-benefit-and-council-tax-benefit-caseload-statistics--2> for more information.

⁷ Council Tax Benefit FRS data available for the first person in the household only. Administrative data for Council Tax Benefit excludes any second adult rebate cases.

⁸ Administrative data (HMRC) as at December 2012. Working families (benefit units) only have been used for this comparison, as some out-of-work families with children do not receive CTC but instead receive the equivalent amount via child and related allowances in Income Support or income-based Jobseeker's Allowance (IS/JSA).

⁹ State Pension data excludes those recipients who reside overseas.

¹⁰ Includes Widows Pension, Widowed Mother's Allowance and Bereavement Benefit recipients but excludes the overseas recipients. Bereavement Benefit replaced Widows Pension in 2001.

¹¹ Figures excludes 'Nil Benefit' cases.

¹² FRS figure used as a base for both comparisons and excludes those aged 16-19 in full time non-advanced education.

¹³ Includes those receiving both care and mobility components, figure excludes recipients under 16 and excluded cases.

¹⁴ Zero-awards excluded as not reported to the FRS.

¹⁵ IS and IB figures may contain ESA recipients who are unaware they have changed benefit following migration from IS/IB to ESA.

¹⁶ Administrative data for HB and CTB covers the period between April 2012 and February 2013

Table SE.1: Standard errors for household composition

Household composition	Percentage of all households	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
Households without children¹					
One adult					
male adult over pension age	3.9	0.1%	1.0	3.6%	4.2%
female adult over pension age	10.0	0.2%	1.2	9.6%	10.5%
male adult under pension age	9.2	0.3%	1.4	8.7%	9.8%
female adult under pension age	5.3	0.2%	1.1	5.0%	5.6%
Two adults					
both over pension age	10.9	0.2%	1.1	10.4%	11.4%
one over pension age	4.6	0.2%	1.1	4.3%	5.0%
both under pension age	17.5	0.3%	1.3	16.9%	18.2%
Three or more adults	9.1	0.3%	1.5	8.5%	9.7%
All households without children	70.7	0.4%	1.2	70.0%	71.5%
Households with children					
One adult					
one child	2.8	0.1%	1.0	2.6%	3.1%
two children	1.9	0.1%	0.9	1.7%	2.0%
three or more children	0.8	0.1%	0.9	0.7%	0.9%
Two adults					
one child	8.3	0.2%	1.1	7.9%	8.7%
two children	8.4	0.2%	1.1	8.0%	8.9%
three or more children	2.9	0.1%	0.9	2.7%	3.1%
Three or more adults					
one child	2.9	0.2%	1.3	2.6%	3.2%
two children	1.0	0.1%	1.4	0.8%	1.2%
three or more children	0.3	0.0%	1.1	0.2%	0.4%
All households with children	29.3	0.4%	1.2	28.5%	30.0%
Households with one or more adults over pension age¹	32.2	0.4%	1.2	31.4%	33.0%
Households with one or more disabled adults under pension age^{1,2}	19.7	0.3%	1.2	19.1%	20.3%
Households with one or more unemployed adults under pension age¹	7.5	0.3%	1.4	7.0%	8.0%
All households	100				

¹ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

² The disability questions in the FRS have been changed for the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in previous reports.

Table SE.2: Standard errors for Council Tax band (Great Britain only)

Council Tax band	Percentage of all households	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
Band A	23.6	0.4%	1.4	22.8%	24.4%
Band B	20.0	0.4%	1.3	19.2%	20.8%
Band C	20.3	0.4%	1.3	19.6%	21.1%
Band D	15.9	0.3%	1.3	15.2%	16.6%
Band E	10.3	0.3%	1.3	9.7%	10.8%
Band F	5.4	0.2%	1.3	5.0%	5.8%
Band G	3.4	0.2%	1.2	3.1%	3.7%
Band H/I ¹	0.5	0.1%	1.2	0.3%	0.6%
Not valued separately	0.6	0.1%	1.7	0.4%	0.8%
All households	100				

¹ Band I in Wales only

Table SE.3: Standard errors for components of total weekly household income

Source of income	Percentage of average total weekly household income	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
Wages and salaries	63.5	0.5%	1.1	62.6%	64.4%
Self-employment income	7.7	0.4%	1.3	6.9%	8.5%
Investments	1.5	0.1%	1.1	1.3%	1.6%
State Retirement Pension plus any IS/PC	7.2	0.1%	1.3	6.9%	7.5%
Other pensions	8.0	0.2%	1.2	7.6%	8.4%
Tax Credits	2.0	0.1%	1.2	1.9%	2.1%
Social Security disability benefits	1.5	0.0%	1.2	1.4%	1.6%
Other Social Security benefits	5.6	0.1%	1.3	5.3%	5.8%
Other sources	3.1	0.2%	1.7	2.7%	3.4%
All households	100				

Table SE.4: Standard errors for state support receipt

Benefit units by state support receipt	Percentage of all benefit units receiving state support	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
Working Tax Credit	5.6	0.2%	1.2	5.2%	5.9%
Child Tax Credit	10.6	0.2%	1.2	10.2%	11.1%
Income Support	3.4	0.1%	1.1	3.1%	3.6%
Pension Credit	4.9	0.2%	1.1	4.6%	5.2%
Housing Benefit	13.2	0.3%	1.2	12.7%	13.7%
Council Tax Benefit ¹	16.0	0.3%	1.2	15.4%	16.5%
Retirement Pension ²	25.1	0.4%	1.4	24.4%	25.9%
Widow's Benefit	0.3	0.0%	1.3	0.2%	0.4%
Jobseekers Allowance	3.6	0.2%	1.3	3.3%	3.9%
Incapacity Benefit	1.8	0.1%	1.1	1.7%	2.0%
Employment & Support Allowance	2.2	0.1%	1.2	2.0%	2.4%
Severe Disablement Allowance	0.4	0.0%	1.1	0.3%	0.5%
Attendance Allowance	2.3	0.1%	1.1	2.1%	2.5%
Carer's Allowance	1.5	0.1%	1.1	1.3%	1.7%
Disability Living Allowance (care component)	7.0	0.2%	1.1	6.6%	7.3%
Disability Living Allowance (mobility component)	6.7	0.2%	1.2	6.4%	7.1%
Industrial Injuries Disablement Benefit	0.5	0.0%	1.1	0.4%	0.6%
War Disablement Pension	0.3	0.0%	1.3	0.2%	0.4%
Child Benefit	22.0	0.3%	1.2	21.4%	22.6%
On any income-related benefit	20.7	0.3%	1.3	20.0%	21.4%
On any non-income-related benefit	55.5	0.5%	1.7	54.4%	56.5%
All in receipt of Benefits	59.6	0.5%	1.7	58.5%	60.7%
All in receipt of tax credits	11.6	0.2%	1.2	11.1%	12.1%
All not in receipt of state support	39.8	0.5%	1.7	38.7%	40.8%
All benefit units	100				

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

² Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65.

Table SE.5: Standard errors for tenure and accommodation type

Tenure and type of accommodation	Percentage of all households	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
All Owners	64.0	0.5%	1.4	63.1%	65.0%
Owned outright	32.8	0.4%	1.3	32.0%	33.6%
Buying with a mortgage	31.2	0.4%	1.3	30.4%	32.0%
All Social Rented Sector Tenants	17.8	0.3%	1.2	17.1%	18.5%
All Rented Privately	18.2	0.4%	1.5	17.3%	19.0%
All Households	100				

Table SE.6: Standard errors for types of account held

Type of account	Percentage of all adults	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
Current account	90.3	0.3%	2.0	89.7%	90.9%
NS&I Savings Accounts	3.2	0.1%	1.4	2.9%	3.5%
Basic Bank account	4.7	0.2%	1.6	4.4%	5.1%
Post Office Card Account (POCA)	3.5	0.1%	1.3	3.3%	3.8%
ISAs	31.5	0.4%	1.7	30.7%	32.3%
Other Bank / Building Society account	37.3	0.5%	2.0	36.4%	38.3%
Stocks and shares / member of a shares club	10.6	0.3%	1.5	10.1%	11.1%
Unit trusts	2.3	0.1%	1.4	2.0%	2.5%
Endowment Policy (not linked)	0.6	0.1%	1.4	0.5%	0.8%
Premium Bonds	13.7	0.3%	1.6	13.2%	14.3%
National Savings Bonds	2.3	0.1%	1.4	2.0%	2.5%
Company Share Scheme / profit sharing	1.7	0.1%	1.4	1.5%	1.9%
Credit Unions	0.8	0.1%	1.2	0.7%	0.9%
Any other type of asset	0.6	0.1%	1.4	0.5%	0.8%
Any type of account:					
including POCAs	95.1	0.3%	2.3	94.6%	95.7%
excluding POCAs	94.0	0.3%	2.1	93.5%	94.5%
No accounts:					
including POCAs	4.9				
excluding POCAs	6.0	0.3%	2.1	5.5%	6.5%
Any Direct Payment Account:					
including POCAs	94.6	0.3%	2.3	94.1%	95.2%
excluding POCAs	93.4	0.3%	2.2	92.9%	94.0%
All adults	100				

Table SE.7: Standard errors for employment status

Adults by employment status	Percentage of all adults	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
Employee					
Full-time	39.0	0.4%	1.5	38.3%	39.8%
Part-time	12.1	0.2%	1.2	11.7%	12.5%
Self employed					
Full-time	5.4	0.2%	1.4	5.1%	5.8%
Part-time	2.2	0.1%	1.5	1.9%	2.4%
All in employment					
Full-time	44.5	0.4%	1.5	43.7%	45.3%
Part-time	14.3	0.2%	1.2	13.8%	14.7%
ILO unemployed	4.5	0.2%	1.5	4.2%	4.9%
Retired	21.9	0.3%	1.5	21.2%	22.5%
Student	2.7	0.3%	2.9	2.2%	3.2%
Looking after family/home	3.7	0.1%	1.1	3.5%	3.9%
Permanently sick/disabled	5.6	0.1%	1.2	5.3%	5.9%
Temporarily sick/disabled	0.4	0.0%	1.2	0.3%	0.5%
Other inactive	2.5	0.1%	1.2	2.3%	2.6%
Total adults	100				

Table SE.8: Standard errors for ethnic group of benefit units

Ethnic group	Percentage of all benefit units	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
White ¹	89.4	0.3%	3.0	88.2%	90.5%
Mixed/Multiple ethnic groups ²	1.0	0.1%	1.6	0.8%	1.2%
Asian/Asian British	5.8	0.3%	3.0	4.9%	6.6%
<i>Indian</i>	2.5	0.2%	2.7	1.9%	3.0%
<i>Pakistani</i>	1.4	0.1%	2.7	1.0%	1.8%
<i>Bangladeshi</i>	0.6	0.1%	2.8	0.4%	0.9%
<i>Chinese</i>	0.5	0.0%	1.9	0.3%	0.6%
<i>Any other Asian Background</i>	0.8	0.1%	2.0	0.6%	1.1%
Black/African/Caribbean/Black British ²	2.6	0.1%	2.2	2.2%	3.0%
Other ethnic groups ^{1,3}	1.3	0.1%	1.9	1.0%	1.5%
Total benefit units	100				

Source: 2010/11, 2011/12, and 2012/13 Family Resources Survey, United Kingdom

¹ Sample sizes for 'Gypsy, Traveller or Irish Traveller' are small, so for Northern Ireland, 'Irish Traveller' is output to 'Other ethnic group', and for England, Wales and Scotland, 'Gypsy or Irish Traveller' is output to 'White'.

² It is not possible to disaggregate these categories due to differences in data collection of the country specific questions.

³ Data for 'Arab' is not available to produce a three year average so it is output to 'Other ethnic group'.

⁴ Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing.

Table SE.9: Standard errors for amount of savings and assets

Amount of savings and assets	Percentage of all benefit units	Standard error	Design factor	Lower Confidence Limit	Upper Confidence Limit
No savings	42.8	0.5%	1.7	41.8%	43.9%
Less than £1,500	13.4	0.4%	1.7	12.7%	14.1%
£1,500 but less than £3,000	6.4	0.2%	1.2	6.0%	6.7%
£3,000 but less than £8,000	11.4	0.3%	1.2	10.9%	11.9%
£8,000 but less than £10,000	2.5	0.1%	1.1	2.3%	2.8%
£10,000 but less than £16,000	5.5	0.2%	1.2	5.2%	5.9%
£16,000 but less than £20,000	2.1	0.1%	1.1	1.9%	2.3%
£20,000 or more	15.9	0.3%	1.4	15.2%	16.5%
Total benefit units	100				

Glossary and Notes on Definitions

Further details on these definitions, including full derivations of variables, are available on request from the DWP Family Resources Team at the address listed in the Introduction.

Adult

All those individuals who are aged 16 and over, unless defined as a dependent child (see **Child**); all adults in the household are interviewed as part of the Family Resources Survey.

Age

Respondent's age at last birthday (i.e. at the time of the interview).

All in receipt of benefit

Benefit units or households with at least one member who receives at least one Social Security Benefit. This includes receipt of benefits such as Maternity Benefits that are not shown separately in the tables. It does not include Tax Credits – see **All in receipt of Tax Credits**.

All in receipt of Tax Credits

Benefit units or households with at least one member who receives at least one **Tax Credit**.

All in receipt of state support

Benefit units or households with at least one member claiming any benefit or Tax Credit.

All not in receipt of state support

Benefit units or households with no members claiming any benefit or Tax Credit.

Any income-related benefit

Benefit units or households with at least one member who receives at least one income-related benefit – see **Benefits**.

Any non-income-related benefit

Benefit units or households with at least one member who receives at least one non-income-related benefit – see **Benefits**.

Any other type of asset

See **Savings and investments products**.

Any pension

Participation in any type of pension – see **Pension Schemes**.

Any type of account

Possesses any account or investment for which information is collected on the survey – see **Savings and investments products**.

Attendance Allowance

See **Benefits**.

Automatic Enrolment

See **Pension schemes**.

Basic bank account

See **Savings and investments products**.

Benefit unit

A single adult or a married or cohabiting couple and any dependent children; since January 2006 same-sex partners (civil partners and cohabittees) have been included in the same benefit unit.

Benefits

The government pays money to individuals in order to support them financially under various circumstances. Most of these benefits are administered by DWP. The exceptions are **Housing Benefit** and **Council Tax Benefit**, which are administered by local authorities. **Tax Credits** are not treated as benefits, but both Tax Credits and benefits are included in the term *State Support*.

A table giving details of the main policy changes in the survey period is given in the Points to Note section of the Introduction.

Benefits are often divided into **Income-related benefits** and **Non-income-related benefits**. Income-related benefit awards vary depending on the recipient's income and savings. Non-income-related benefit awards can vary depending on the recipient's circumstances (level of disability, for example), but not on income and savings.

Income-related benefits	Non-income-related benefits
Jobseeker's Allowance (income-based element)	Disability Living Allowance (both mobility and care components)
Income Support	Attendance Allowance
Employment and Support Allowance (income-related element)	Employment and Support Allowance (contributory based element)
Pension Credit	Widow's/Bereavement Payment
Housing Benefit	Child Benefit
Council Tax Benefit	Retirement Pension
Rates Rebate	Widowed Mother's/Parent's Allowance
In Work Credit	Armed Forces Compensation Scheme
Social Fund – Funeral Grant	Incapacity Benefit
Social Fund – Sure Start Maternity Grant	Severe Disablement Allowance
Social Fund – Community Care Grant	Jobseeker's Allowance (contributory based element)
Return to Work Credit	Widow's Pension/Bereavement Allowance

Income-related benefits	Non-income-related benefits
Northern Ireland Rate Relief for full-time students, trainees, under 18s and those leaving care	Carer's Allowance
Northern Ireland Rate Rebate through energy efficient homes	Industrial Injuries Disablement Benefit
Northern Ireland Other Rate Rebate	Statutory Maternity/Paternity/Adoption Pay
Job Grant	Statutory Sick Pay
Extended Payments (Council Tax Benefit and Housing Benefit)	Maternity Allowance
	Guardian's Allowance
	Winter Fuel Payments
	Other state benefits
	Health in Pregnancy Grant
	Northern Ireland Disability Rate Rebate
	Northern Ireland Lone Pensioner Rate Rebate

Disability-related benefits is the term used to describe all the benefits paid on the grounds of disability. These are Disability Living Allowance, Severe Disablement Allowance, Attendance Allowance, War Disablement Pension, Industrial Injuries Disablement Benefit and Northern Ireland Disability Rate Rebate. Prior to 2008/09, Incapacity Benefit was included in this group.

The main benefits are listed below. This list is not exhaustive.

- *Armed Forces Compensation Scheme*: It can pay a lump sum and a regular payment to personnel injured or disabled in service in the Armed Forces. A pension can also be paid to surviving partners, including same-sex and unmarried partners if they were in a "substantial relationship" with the deceased.
- *Attendance Allowance*: A Social Security benefit for people aged 65 or over who need help with personal care because of a mental or physical disability. There are two rates, a lower rate for attendance during day or night, and a higher rate for day and night.
- *Bereavement Benefits*: Any or all of the range of Bereavement Benefits that were introduced on 9 April 2001:
 - *Bereavement Payment*: If a husband, wife or civil partner has died the surviving spouse may be able to get Bereavement Payment: a one-off, tax-free, lump-sum payment of £2,000. For the purposes of the Sources of Income tables in this publication, the lump sum is treated as covering a period of one year (see **Weeklyisation** for how this annual value is treated in the Family Resources Survey). For further details, see <https://www.gov.uk/bereavement-payment/overview>.

- *Bereavement Allowance*: A Social Security benefit paid for up to 52 weeks to widows and widowers who were aged 45 or over, but less than pension age, when their spouse died. Bereavement Allowance cannot be received at the same time as Widowed Parent's Allowance. The amount paid is on a sliding scale depending on the widow or widower's age.
- *Widowed Parent's Allowance*: A widow or widower is eligible if his or her late husband or wife met certain National Insurance contribution conditions. Widowed Mother's Allowance or Widowed Parent's Allowance can be paid to a widow or widower as long as he or she is entitled to Child Benefit for at least one qualifying child, or she is pregnant by her late husband, or in certain cases of artificial insemination. Child dependency increases are paid for each child.

These replaced the old system of Widows' Pension and can be claimed by men and women whose spouse died on or after 9 April 2001. Widows whose husband died before this date receive transitional protection and would continue to receive Widows' Pension.

- *Carer's Allowance*: A Social Security benefit for people who are:
 - aged 16 or over
 - not in full-time education with 21 hours or more a week of supervised study
 - not earning more than the lower earnings limit for National Insurance after certain deductions have been made (such as Income Tax)
 - spending at least 35 hours a week caring for someone who is ill or disabled.

The ill or disabled person must be getting either higher or middle rate Disability Living Allowance Care component or Attendance Allowance or a Constant Attendance Allowance at the maximum rate under the War Pensions or Industrial Injuries Scheme.

- *Child Benefit*: A Social Security benefit paid for each child aged under 16 years, or aged under 20 and still in full-time non-advanced education (or on unwaged training). This can only be received by one parent. It is administered by HM Revenue & Customs (HMRC). In January 2013 the High Income Child Benefit Tax Charge was introduced, this imposes taxation on child benefit for individuals earning upwards of £50,000.
- *Council Tax Benefit*: A Social Security benefit, administered by the local authority, designed to help people on low incomes pay their Council Tax. There are two types of Council Tax Benefit, maximum Council Tax Benefit (Main Benefit) and Second Adult Rebate. If a person qualifies for both, they will be paid the higher rate. Also see ***Extended Payment of Council Tax Benefit***.

Note: Council Tax Benefit does not exist within Northern Ireland. However those renting in Northern Ireland receive help with their rates through Housing Benefit. This is included in Council Tax Benefit figures. For tables which show benefit units by benefit receipt, Council Tax Benefit is allocated to the first benefit unit in the household.

- *Disability Living Allowance*: A Social Security benefit for people who become disabled before the age of 65 and need help with personal care, getting around or both. This benefit has two components:
 - *Care component*: For assistance with personal care, e.g. washing, dressing, using the toilet, cooking a main meal. It is paid at three rates depending on the extent of care needed.
 - *Mobility component*: For those who cannot walk or have difficulty in walking. It is paid at two rates depending on the extent of the difficulties.
- *Employment and Support Allowance*: A Social Security benefit that replaced *Incapacity Benefit* and *Income Support* (paid on grounds of incapacity) for new claims from 30 October 2008. There are contributory and income-related components to the benefit. For more information, see <https://www.gov.uk/employment-support-allowance>.
- *Housing Benefit*: A Social Security benefit that is administered by local authorities, which is designed to assist people who rent their homes and have difficulty meeting their housing costs. Council tenants on Housing Benefit receive a rent rebate which means that their rent due is reduced by the amount of that rebate. Private and Social housing tenants usually receive Housing Benefit (or rent allowance) personally, although sometimes it is paid direct to the landlord. Also see ***Extended Payment of Housing Benefit***.
- *Incapacity Benefit*: A Social Security benefit paid to people assessed as being incapable of work and who met the contribution conditions. Incapacity Benefit was closed to new claims from 30 October 2008; new claimants after that date receive *Employment and Support Allowance* instead.
- *Income Support*: A Social Security benefit for adults aged 18 or over who are working less than 16 hours a week, or have a partner working less than 24 hours a week and who have lower income than the law says they need to live on. In general, Income Support is now only available to people who are not required to be available for work such as lone parents of young children and sick or disabled people. It is made up of personal allowances for each member of the benefit unit, premiums for any special needs and housing costs, principally for mortgage interest payments. It is often paid to top-up other benefits or earnings from part-time work. From October 2008, Income Support was closed to new claims made on the grounds of incapacity. Claimants would apply for *Employment and Support Allowance* instead.

- *Industrial Injuries Disablement Benefit (IIDB)*: A Social Security benefit provided for employees who are disabled because of an industrial accident or prescribed industrial disease. The amount of benefit received depends on the severity of impairment.
- *Jobseeker's Allowance (JSA)*: A Social Security benefit that is payable to people under State Pension age who are both available for and actively seeking work. There are both contribution-based and income-based routes of entry to Jobseeker's Allowance. The different elements are separated in the 'any income-related benefit' and 'any non-income-related benefit' categories. However, the individual row for Jobseeker's Allowance includes both elements.
- *Pension Credit*: A Social Security benefit paid to those who have reached the Pension Credit qualifying age. This is gradually increasing from 60 in April 2010 to 66 by 2020. It is administered by The Pension Service, a part of DWP. There are two main elements to Pension Credit:
 - *Guarantee Credit*: an amount paid to bring a recipient's income up to the minimum amount a pensioner can be expected to live on. There are additional amounts for owner occupiers' housing costs, disability and caring responsibilities.
 - *Savings Credit*: this is available only to pensioners aged 65 and over and pays an additional amount to those who have made provision for their retirement over and above the State Pension.

For more information, see <https://www.gov.uk/pension-credit>.

- *Retirement Pension*: A Social Security benefit paid to those over State Pension age. There are two categories of contributory Retirement Pension and two categories of non-contributory Retirement Pension. For more information, see <https://www.gov.uk/state-pension>.
- *Severe Disablement Allowance*: A Social Security benefit for people who are incapable of work and who do not satisfy the contribution conditions for *Incapacity Benefit*. Severe Disablement Allowance was abolished for new claimants on 6 April 2001. However, certain people entitled to SDA before that date can continue to receive it.
- *Social Fund*: The Social Fund is an amount of money reserved by the government to make one-off payments for various reasons. These include Funeral, Winter Fuel and Cold Weather Payments, Maternity and Community Care Grants and Budgeting and Crisis Loans. They are available to people who are receiving certain Social Security benefits and who meet various other conditions. Loans are interest free and the amounts, along with Community Care Grants, are discretionary, not a standard amount.
- *Widow's Benefits/Bereavement Benefits*: Widow's Benefits/Bereavement Benefits includes the receipt of Bereavement Allowance/Widow's Pension,

Widowed Mother's Allowance/Widowed Parent's Allowance or Bereavement Payment/Widow's Payment.

Bereavement Allowance

See ***Benefits***.

Bereavement Benefits

See ***Benefits***.

Bereavement Payment

See ***Benefits***.

Buying with a mortgage

See ***Tenure***.

Carer's Allowance

See ***Benefits***.

Child

A dependent child is defined as an individual aged under 16. A person will also be defined as a child if they are 16 to 19 years old and they are:

- Not married nor in a civil partnership nor living with a partner; and
- Living with parents/a responsible adult; and
- In full-time non-advanced education or in unwaged government training.

Child Benefit

See ***Benefits***.

Child Tax Credit

See ***Tax Credits***.

Company share schemes/profit sharing

See ***Savings and investments products***.

Council Tax

The tax is based on the property value of a dwelling (which is split into bands) and assumes two adults per household. The bill consists of both a property and personal element. Status discounts (which reduce or eliminate the personal element of the tax) are available to single adult and certain other household types. An exemption may apply to some households, the most common type being accommodation occupied solely by students or where the accommodation is owned by the Ministry of Defence as armed forces accommodation.

Bands of property value of a dwelling are used in the calculation of Council Tax. Different bands exist in England, Scotland (both valuation as at 1 April 1991) and Wales (valuation as at 1 April 2005):

	England	Scotland	Wales
A	up to £40,000	up to £27,000	up to £44,000
B	£40,001 - £52,000	£27,001 - £35,000	£44,001 - £65,000
C	£52,001 - £68,000	£35,001 - £45,000	£65,001 - £91,000
D	£68,001 - £88,000	£45,001 - £58,000	£91,001 - £123,000
E	£88,001 - £120,000	£58,001 - £80,000	£123,001 - £162,000
F	£120,001 - £160,000	£80,001 - £106,000	£162,001 - £223,000
G	£160,001 - £320,000	£106,001 - £212,000	£223,001 - £324,000
H	£320,001+	£212,001+	£324,001 - £424,000
I	N/A	N/A	£424,001+

Households where the landlord is liable for the tax, for example where they are sub-let as part of larger premises are not valued separately. The landlord may decide to recover some or all of the cost of the tax by increasing rent charges.

Council Tax Benefit

See ***Benefits***.

Couple

Two adults who are married (spouse), or in a civil partnership (partner), or are living together as such (cohabitee).

Credit Union

See ***Savings and investments products***.

Current account

See ***Savings and investments products***.

Dependant child

See ***Child***.

Derived Variables (DVs)

Derived variables are customised variables in the Family Resources Survey dataset, derived using information collected in the survey and from auxiliary sources, such as the Average Weekly Earnings series produced by the Office for National Statistics. The main purposes of the derived variables are to make it easier for users to carry out analysis and to ensure consistent definitions are used in all Family Resources Survey analyses.

Direct payment account

See ***Savings and Investments Products***.

Disability

Disability is defined as having any long-standing illness, disability or infirmity that leads to a significant 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 general definition of disability in the Equality Act (EA). However, some individuals classified as disabled and having rights under the EA would not be captured by this definition. This definition of disability differs from that used for ***Economic status***.

Disability Living Allowance

See ***Benefits***.

Disability status of benefit unit

Each benefit unit will be classified as one of the following:

- At least one disabled adult, no disabled children
- At least one disabled child, no disabled adults
- At least one disabled adult and at least one disabled child
- No disabled adults or disabled children

Disability-related benefits

See ***Benefits***.

Economic status

This classification is equivalent to the harmonised output category for economic status (see the Methodology chapter for more information on harmonisation). It is based on respondents' answers to questions on current economic status.

- *Employee - both full-time and part-time*: Based on self-assessment for the main job rather than number of hours worked; includes those doing unpaid work in a business that a relative owns.
- *Self-employed - both full-time and part-time*: Based on self-assessment for the main job rather than number of hours worked; includes those doing unpaid work in their own business.
- *ILO unemployed*: Defined as all those who were without a job at the time the survey was conducted but who were able to start work within the next fortnight and had actively looked for work in the last four weeks or had recently found a job and were waiting to start.
- *Economically inactive*: Individuals, who are not actively seeking work, would not like to work and cannot start work within two weeks, are classified in one of the following sub-categories:

- *Retired*: individuals who are over State Pension age or say they are retired.
- *Student*: individuals who have not completed their education.
- *Looking after family/home*: working age individuals who are looking after their family and/or their home.
- *Permanently sick or disabled*: working age individuals who have been sick, injured or disabled for longer than 28 weeks.
- *Temporarily sick or disabled*: working age individuals who have been sick, injured or disabled for less than 28 weeks. Note that the sick or disabled definitions are different to that used for **Disability**, as they are based on different questions that are only asked of working age adults who are not working.
- *Other inactive*: all respondents not already classified above.

Economically inactive

Individuals who are not in work but do not meet the criteria to be **ILO unemployed**.

Employer-Sponsored Pension

See ***Pension schemes***.

Employment and Support Allowance

See ***Benefits***.

Employment status

This classification is equivalent to ***Economic status*** but includes those in employment only.

Endowment policy (not linked)

See ***Savings and investments products***.

Ethnic group

The ethnic group to which respondents consider that they belong. The Family Resources Survey questions are in line with National Statistics' harmonisation guidance published in February 2013¹. There are six main output categories, two of which are further disaggregated. For more information on harmonisation see the Methodology chapter. The categories are:

1. White
2. Irish Traveller
3. Mixed/ Multiple ethnic groups
4. Asian/ Asian British

¹ New harmonised categories are now available via the ONS harmonisation website: <http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/ethnic-group.pdf>

- a. Indian
- b. Pakistani
- c. Bangladeshi
- d. Chinese
- e. Any other Asian background
5. Black/ African/ Caribbean/ Black British
6. Other ethnic group
 - a. Arab
 - b. Any other ethnic group

Sample sizes for 'Irish Traveller' are small so for Northern Ireland it is output to 'Other ethnic group' and for England, Wales and Scotland it is output to 'White'.

Data for 'Arab' is not available to produce a three-year average hence 'Other ethnic group' is not disaggregated.

Extended Payment of Council Tax and/or Housing Benefit

Entitlement to ***Income Support, Employment and Support Allowance*** (income-related), ***Jobseeker's Allowance*** (income-based), ***Incapacity Benefit*** or ***Severe Disablement Allowance*** can provide a "passport" on to ***Housing Benefit*** and/or ***Council Tax Benefit***. If the "passporting" benefit ceases because the claimant starts work or their pay or hours of work increases then an extended payment of Council Tax and/or Housing Benefit may be payable for up to four weeks after their claim has been terminated.

Family type

- ***Pensioner couple: Benefit units*** headed by a couple where the ***Head of the benefit unit*** is over State Pension age. Note that this differs from the definition used in the ***Households Below Average Income*** report, which defines a benefit unit as a pensioner couple if either adult is over State Pension age.
- ***Pensioner couple, married or civil partnered:*** Benefit units headed by a couple where the Head of the benefit unit is over State Pension age and the couple are married or in a civil partnership.
- ***Pensioner couple, cohabiting:*** Benefit units headed by a couple where the Head of the benefit unit is over State Pension age and the couple are not married nor in a civil partnership.
- ***Single male pensioner:*** Benefit units headed by a single male adult over State Pension age.
- ***Single female pensioner:*** Benefit units headed by a single female adult over State Pension age.
- ***Couple with children:*** Benefit units containing two adults, headed by a non-pensioner, with dependent children.

- *Couple with children, married or civil partnered*: Benefit units containing two adults, headed by a non-pensioner, with dependent children and the couple are married or in a civil partnership.
- *Couple with children, cohabiting*: Benefit units containing two adults, headed by a non-pensioner, with dependent children and the couple are not married nor in a civil partnership.
- *Couple without children*: Benefit units containing two adults, headed by a non-pensioner, with no dependent children.
- *Couple without children, married or civil partnered*: Benefit units containing two adults, headed by a non-pensioner, with no dependent children and the couple are married or in a civil partnership.
- *Couple without children, cohabiting*: Benefit units containing two adults, headed by a non-pensioner, with no dependent children and the couple are not married nor in a civil partnership.
- *Single with children*: Benefit units containing a single adult (male or female), headed by a non-pensioner, with dependent children.
- *Single male without children*: Benefit units containing a single male adult, headed by a non-pensioner, with no dependent children.
- *Single female without children*: Benefit units containing a single female adult, headed by a non-pensioner, with no dependent children.

See also **Couple** and **Child**.

Full-time education

Individuals registered as full-time at an educational establishment. Students on sandwich courses are coded as students or as working according to their position at the time of interview.

Group Personal Pension (GPP)

See **Pension schemes**.

Group stakeholder pension (GSHP)

See **Pension schemes**.

HBAI

See **Households Below Average Income**.

Head of benefit unit

The Head of benefit unit is either the **Household Reference Person** if the Household Reference Person belongs to the benefit unit or, if not; it is the first person from the benefit unit in the order that they were named in the interview.

Household

One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or

sitting room or dining area. A household will consist of one or more **benefit units**.

Household composition

- *Households without children, one male adult*
- *Households without children, one female adult*
- *Households without children, two adults*
- *Households without children, three or more adults*
- *Households with children, one adult*
- *Households with children, two adults*
- *Households with children, three or more adults*
- *Households with one or more adults over State Pension age*
- *Households with one or more disabled adults under State Pension age: see **Disability**.*
- *Households with one or more unemployed adults under State Pension age: Households where at least one adult under State Pension age is unemployed; as defined by the International Labour Organisation (see **ILO Unemployed**).*

These categories may overlap with one another, for example a household of two adults with children could also fall into the category *Households with one or more unemployed adults under State Pension age*.

Household Reference Person (HRP)

The highest income householder, without regard to gender.

- In a single adult household, the HRP is the sole householder (i.e. the person in whose name the accommodation is owned or rented).
- If there are two or more householders, the HRP is the householder with the highest personal income from all sources.
- If there are two or more householders who have the same income, the HRP is the eldest householder.

Before April 2001, the Household Reference Person (HRP) was known as the Head of Household. Where we refer to 'Head' in tables relating to households, this is the HRP. The **Head of benefit unit** will not necessarily be the HRP.

Households Below Average Income

Information on the standard of living of the household population in the UK, focusing on the lower part of income distribution, as determined by disposable income and changes in income patterns over time,

<https://www.gov.uk/government/collections/households-below-average-income-hbai--2>.

Housing Benefit

See ***Benefits***.

ILO Unemployed

Unemployed, according to the International Labour Organisation (ILO), are those adults who are under State Pension age and not working but are available and have been actively seeking work in the last four weeks; includes those who were waiting to take up a job already obtained and will start in the next two weeks.

Incapacity Benefit

See ***Benefits***.

Income-related benefits

See ***Benefits***.

Income-related state support

See ***Benefits***.

Income Support

See ***Benefits***.

Individual

An ***adult*** or ***child***.

Industrial Injuries Disablement Benefit (IIDB)

See ***Benefits***.

Informal carers

Individuals who provide any regular service or help to someone, in or outside of their household who is sick, disabled or elderly; excludes those who give this help as part of a formal job.

Individual Savings Account (ISA)

See ***Savings and investments products***.

Investment Trust

See ***Savings and investments products***.

Jobseeker's Allowance

See ***Benefits***.

Length of residency

The length of time the **Household Reference Person** (only) has lived at the address. Other household members may have resided there for shorter or longer periods.

Main source of total weekly household income

This is the source of income (see **Sources of income**) which is the largest proportion of weekly income for the household. Figures should be interpreted with caution. For example a household might have similar proportions of income from two or more sources, so a very small change in income would change the classification.

(Child) Maintenance

A payment which is being received from a previous partner for the support of a child either directly, or by being passed on by a court, the Child Maintenance Service or the Child Support Agency.

Marital status

De facto marital status:

- *Married / Civil partnership*: currently married or in a civil partnership, and not separated from spouse (excludes temporary absences).
- *Cohabiting*: not married, but living as a couple; includes same-sex couples.
- *Single*: never married, or never in a civil partnership.
- *Widowed*: widowed and not cohabiting.
- *Separated*: married or in a civil partnership, but separated from spouse and not cohabiting.
- *Divorced / Civil partnership dissolved*: marriage or civil partnership legally dissolved and not cohabiting.

National Savings Bonds

See **Savings and investments Products**.

Non-income-related benefits

See **Benefits**.

Non-income-related state support

See **Benefits**.

NS&I savings accounts

See **Savings and investments products**.

Occupational pension

See **Pension schemes**.

Other bank/building society account

See **Savings and investments products**.

Owned outright

See *Tenure*.

Partner

See *Couple*.

Pension Credit

See *Benefits*.

Pensioner benefit unit

Benefit units whose **Family type** is pensioner couple, single male pensioner or single female pensioner.

Pensioners' Income Series

Estimates and interpretation of trends in the levels and sources of pensioners' incomes throughout the year,

<https://www.gov.uk/government/publications/pensioners-incomes-series-201112--2>

Pension Schemes

- *Automatic Enrolment*: in October 2012 a new law was introduced by the Government designed to help people save more for their retirement. It requires all employers to enrol their workers into a workplace pension scheme if they are not already in one. The timetable for employers to begin enrolling their staff started with the largest firms first, followed by medium, then small companies; large employers began the enrolment process in October 2012 and enrolment for all employers will be complete by April 2017. In order to preserve individual responsibility for the decision to save, workers can opt out of the scheme. To be eligible for automatic enrolment, the jobholder must be aged at least 22 years old but under State Pension age, earn above the earnings trigger for automatic enrolment and work, or usually work, in the UK. For more information see <https://www.gov.uk/workplace-pensions>
- *Employer-Sponsored Pension*: schemes that are set-up and run by the employer.
- *Group Personal Pension*: some employers who do not offer an occupational pension scheme may arrange for a pension provider to offer their employees a personal pension instead. The employer may have negotiated special terms with the provider which means that administration charges are lower than those for individual personal pensions. Although they are sometimes referred to as company pensions, they are not run by employers and should not be confused with occupational pensions; which have different tax, benefit and contribution rules.
- *Group Stakeholder Pension*: like Group Personal Pensions, an employer can make an arrangement with a pension provider and offer their employees a Group Stakeholder Pension (see *Stakeholder Pension*).

- *Occupational pension*: an occupational pension scheme is an arrangement an employer makes to give their employees a pension when they retire. Employees may become a member of an employer's pension scheme on a voluntary basis. Defined Benefit occupational pension schemes can be contracted in to or out of the **State Second Pension**. The contracting out of Defined Contribution occupational pension schemes was abolished in 2012.
- *Personal pension*: a pension provided through a contract between an individual and the pension provider. The pension which is produced will be based upon the level of contributions, investment returns and annuity rates; a personal pension can be either employer provided (see *Group Personal Pension*) or privately purchased (see *Private pension*).
- *Private pension*: includes occupational pensions (also known as Employer-Sponsored pensions) and Personal pensions (including Stakeholder pensions). People can have several different private pensions at once, but can only have one contracted out pension at a time.
- *Stakeholder pension*: enable those without earnings, such as non-earning partners, carers, pensioners and students, to pay into a pension scheme. Almost everybody up to the age of 75 may take out a stakeholder pension and it is not necessary to make regular contributions. For more information, see: <https://www.gov.uk/personal-pensions-your-rights>.

Personal pension

See ***Pension schemes***.

Post Office Card Account (POCA)

See ***Savings and investments products***.

Premium Bond

See ***Savings and investments products***.

Private pension

See ***Pension schemes***.

Region

Regional classifications are based on the standard statistical geography of the former Government Office Regions: nine in England, and a single region for each of Wales, Scotland and Northern Ireland. Government Office Regions are built up of complete counties or unitary authorities. Tables also include statistics for England as a whole, and split London into Inner and Outer to aid comparison with other Family Resources Survey-based publications. For more information on National Statistics geography, see:

<http://www.ons.gov.uk/ons/guide-method/geography/ons-geography/index.html>.

Rented privately

See ***Tenure***.

Rent-free accommodation

Accommodation provided free by an employer or by an organisation to a self-employed respondent, provided that the normal activities of the tenant are to further the cause of the organisation (e.g. Church of England clergy).

Accommodation is not rent-free if anyone, apart from an employer or organisation, is paying a rent or mortgage on a property on behalf of the respondent.

Retirement Pension

See ***Benefits***.

Savings

The total value of all liquid assets, including fixed term investments. Figures are taken from responses to questions on the value of assets or estimated from the interest on the savings when these questions are not asked. Note that banded savings do not include assets held by children in the benefit unit/household. The derivation of total savings used in the tables means that “no savings” specifically relates to cases where either the respondent said that they had no accounts/investments, refused to answer or didn’t know or that some accounts/investments were recorded but that none of them yielded any interest/dividends.

Savings and investments products

The Family Resources Survey asks questions about all Savings and Investments Products, including bank and building society accounts and stocks and shares. The products and groups of products used in this publication are:

- ***Basic Bank Account***: This type of account is similar to a ***current account***. Payments can be received from other sources and it can pay bills by direct debit, but unlike a current account there are no overdraft facilities. Withdrawals can be made from cash machines and, in some cases, over the counter of the bank or building society itself. See: <https://www.moneyadvice.service.org.uk/en/articles/basic-bank-accounts>.
- ***Company share schemes/profit sharing***: Some companies provide extra rewards or bonuses to their employees depending on the profitability of the company. In publicly traded companies, this often takes the form of shares in the company. All schemes of this general type are included under this heading.
- ***Credit Union***: A credit union is a financial co-operative similar in many respects to mainstream building societies. Its members both own and control the credit union, which is run solely for their benefit. All members of a specific credit union must share what is known as a “common bond” i.e. they must be connected in some way or another to the other members of that credit union. All the members pool their savings together into a single ‘pot’ from which loans can be made to members from that credit union. Members who have deposited money into the credit union receive an annual dividend while those to whom money is lent have to pay interest on the loan.

- *Current Account*. This includes all current accounts, with both banks and building societies, which are used for day-to-day transactions; with a cheque book and/or bank card. Overdraft facilities may be offered, but interest payments will normally be minimal.
- *Endowment Policy (not linked)*: An endowment policy taken out to repay a mortgage but no longer used to do so. This is where the mortgage has either been paid off or, more usually, converted to a different method of repayment. The respondent has decided to retain the endowment as an investment in its own right, even though it is no longer intended to repay the mortgage.
- *ISA*: An Individual Savings Account (ISA) is a tax free Government savings scheme which replaced Personal Equity Plans (PEP) and Tax-Exempt Special Savings Accounts (TESSAs) in April 1999; it is usually arranged via a bank or building society.
- *Investment Trust*. See **Unit Trusts**.
- *National Savings Bonds*: All types of National Savings investments in this category collected on the survey, except Easy Access and Investment accounts:
 - *FIRST Option Bonds*: an accumulating lump sum investment of between £1,000 and £250,000. Interest is paid net of tax and credited annually. The rate is reviewed each year and holders have the option to withdraw or continue.
 - *Fixed Rate Savings Bonds*: replaced new issues of FIRST Option Bonds.
 - *National Savings Capital Bonds*: minimum purchase is £100 and a maximum holding of £250,000; interest is fixed for five years and credited annually gross of tax (although taxable).
 - *National Savings Certificates*: fixed or index-linked to changes in the retail price index (RPI), for lump sum savings of £100 or more. Maximum earnings are obtained after five years and interest on investments is tax free.
 - *Pensioner's Guaranteed Income Bonds*: available to those aged over 65, giving a fixed interest rate over five years with income paid monthly gross of tax; minimum investment is £500.
 - *National Savings Income Bonds*: minimum purchase is £2,000 and a maximum holding of £250,000; interest is paid monthly gross of tax (although taxable).
 - *National Savings Deposit Bonds*: no longer available, but earlier bonds are still valid. These were available in multiples of £50 and offered premium rates of interest which was paid gross of tax.

- *Children's Bonus Bonds*: can be bought for any child aged under 16 as a five year accumulating investment; interest is paid gross of tax.
- *Yearly Plan*: yearly plan certificates can still be held, though new applications stopped in January 1995. Under the scheme monthly standing order payments of £20 were made (to a maximum of £400); after twelve months a Yearly Plan certificate was issued. The certificates earn tax free interest, paid monthly, and reach maturity value after four years. After the fourth year, interest is paid three-monthly at a lower rate.
- *NS&I savings accounts*: The National Savings & Investments (*NS&I*) Investment Account and Easy Access Savings Account.
- *Other bank/building society account*: Accounts belonging to adults recorded under categories "savings account, investment account/bond, any other account with bank building society, etc".
- *Post Office Card Account (POCA)*: This type of account can only be used to receive Social Security benefits, State Pensions and/or Tax Credit payments. No other payments, such as Housing Benefit, occupational pensions, or wages can be paid into it. Payments can only be collected over the counter at a Post Office and will not incur any charges or accrue interest on money contained therein. Due to the limited capability to receive payments, these accounts are included or excluded in tables as noted.
- *Premium Bond*: Investments which do not earn interest, but are entered in a monthly draw for tax-free money prizes.
- *Stocks and Shares*: This includes bonds, debentures and other securities which are usually bought and sold on the financial markets. Bonds issued by foreign governments and local authorities are also recorded here. A share is a single unit of ownership in a company. 'Stocks' is the general term for various types of security issued by companies to attract investment in the form of loans. Members of a shares club are included with those owning stocks and shares.
- *Unit Trusts*: A collectively managed investment in the financial markets, where investors buy 'units' of a fund, that invests in shares, stocks, Gilts, etc. Interest (the 'dividend') is paid net of tax, usually half-yearly. The data presented for Unit Trusts also includes Investment Trusts, since these two assets are collected together in the Family Resources Survey.
- *Any other type of asset*: Due to small ownership, this amalgamated variable consists of the following three assets:
 - *Guaranteed Equity Bond (GEB)*: a one-off five-year investment, giving a return linked to a stock-market index, such as the Financial Times Stock Exchange (FTSE) index. At the end of the term it will pay back the amount invested plus a percentage of any increase in the index. Note that some GEBs may not pay back the full amount if the index falls

below a certain level. There are usually minimum and maximum investments; typically £1,000 and £1,000,000.

- *Gilts or Government Gilt-edged stock* (including War Loan): these raise money for the UK Government by offering a secure investment, usually over a fixed period and with a fixed rate of interest, although some are index-linked. Interest is paid half-yearly. Gilts can be bought and sold on the stock market. At the end of the fixed term the holder is repaid the original purchase price. The value of the gilt is the current market price, which might be higher or lower than the original purchase price.
- *Save As You Earn (SAYE)*: a three, five or seven year regular monthly savings scheme for employees. At the end of the term, the employee can either use the savings to buy the shares in their company or take the accumulated investment. For more information, see: <https://www.gov.uk/tax-employee-share-schemes/save-as-you-earn-saye>.

The above products cover all types of savings. Some of them are grouped together in other ways in the tables:

- *Direct Payment Account*. A direct payment account is one that can accept electronic payment of benefits via the Banker's Automated Clearing System (BACS) system. The types of accounts included as such in this report are:
 - *Current Account*
 - *National Savings and Investments Savings Accounts*
 - *Savings, investments etc*
 - *Basic Account*

Where noted, *Post Office Card Accounts* are also included in this group.

Severe Disablement Allowance

See ***Benefits***.

Social Fund

See ***benefits***.

Social renting

See ***Tenure***.

Social Security Benefits

Refers to all ***Benefits***, but does not include ***Tax Credits***.

Sources of income

- *Wages and salaries*: for a respondent currently working as an employee, income from wages and salaries is equal to: gross pay before any deductions, less any refunds of income tax, any motoring and mileage expenses, any refunds for items of household expenditure and any Statutory Sick Pay or Statutory Maternity Pay, plus bonuses received over the last 12 months (converted to a weekly amount) and any children's earnings from part-time jobs.

- *Self-employed income*: the total amount of income received from self-employment gross of tax and national insurance payments, based on profits where the individual considers themselves as running a business or on estimated earnings/drawings otherwise. Excludes any profit due to partners in the business. Any losses are deducted.
- *Investments*: Interest and dividends received on savings and investments. See **Savings and investments products** for details of investments covered by the Family Resources Survey.
- *Tax Credits*: Income from **Tax Credits**.
- *Retirement Pension plus any IS/PC*: for any adults who are over State Pension age, any **Retirement Pension** plus any **Income Support** or **Pension Credit** which is received; these benefits are shown together because of known problems with separating these amounts for pensioners.
- *Other pensions*: payments received from occupational, stakeholder and personal pension schemes; widow's employee pensions, trade union and friendly society pensions, annuity pensions, trusts and covenants.
- *Social Security disability benefits*: payments received from any of the benefits payable due to disability – see **Benefits**.
- *Other Social Security benefits*: payments received from any of the other **Benefits**.
- *Other sources*: payments from all other sources including, for example, baby-sitting, allowances from absent spouses, organisations, royalties, odd jobs, sub-tenants, educational grants, alimony and Healthy Start Vouchers.

Spouse

Spouse refers to a married partner (see **Couple**) and, from 2005/06, included same-sex civil partners. Civil partners are included in the same **benefit unit**.

Stakeholder Pension (SHP)

See **Pension schemes**.

State Pension age

The State Pension age is 65 for men born before 6 April 1959. For women born on or before 5 April 1950, State Pension age is 60. From 6 April 2010, the State Pension age for women born on or after 6 April 1950 will increase gradually between April 2010 and November 2018. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. Details of further planned changes to State Pension age can be seen at: <https://www.gov.uk/changes-state-pension>.

For 2012/13 data, women are defined to be of State Pension age based on their date of birth and the date of interview. For further guidance on calculating State Pension eligibility age, see:

<https://www.gov.uk/calculate-state-pension>.

State Second Pension (formerly SERPS now known as S2P)

Available to individuals who satisfy certain contribution conditions, S2P does not have to be claimed separately from the basic **Retirement Pension** and is not affected by the receipt of other income. Calculation of benefit is by reference to earnings from 6 April 1978 or the start of working life, whichever is later. Individuals can contract out of the State Second Pension as part of a Defined Benefit occupational pension scheme. Contracting out of the State Second Pension as part of a Defined Contribution occupational pension scheme was abolished in 2012.

State support

An individual is in receipt of state support if they receive either a Social Security benefit (see **Benefits**), or a payable **Tax credit**.

Stocks and shares

See **Savings and investments products**.

Tax Credits

Child Tax Credit and Working Tax Credit replaced Working Families Tax Credit, Disabled Persons Tax Credit, Children's Tax Credit and the child dependency element for all new claims to the following benefits:

- Income Support
- Jobseeker's Allowance (income-based)
- Bereavement Benefit
- Incapacity Benefit
- Retirement Pension
- Severe Disablement Allowance

Child Tax Credit provides support to families with children. *Working Tax Credit* is a payment to top up the earnings of working people on low incomes, including those who do not have children. Tax Credits are paid by HM Revenue & Customs. For more information see:

<https://www.gov.uk/browse/benefits/tax-credits>.

Tenure

Types of renting or ownership.

- *Social renting*: includes all cases where the local authority is the landlord and all housing associations, including New Town Development Corporations and the Scottish Special Housing Association except where accommodation is part of a job.
- *Rented privately*: includes rent free cases
- *Buying with a mortgage*: Includes local authority and housing association part-own/part-rent, and co- and shared ownership arrangements.
- *Owned outright*: Households who have paid off any mortgage or loan used to purchase the property. These households may have other loans secured on their property for which information is collected on the Family Resources Survey. However, these payments are excluded from housing costs.

Prior to 2008/09, social renting was split into council and housing association groups. This division has been removed because it was found to be unreliable. Comparison with administrative data showed that a significant number of housing association tenants wrongly reported that they were council tenants. A split between furnished and unfurnished private renting was also removed in 2008/09 due to lack of interest from FRS data users.

Total weekly benefit unit income

Is the total weekly income from all sources (see ***Sources of income***) for all adults and children in the benefit unit.

Total weekly household income

Is the total weekly income from all sources (see ***Sources of income***) for all adults and children in the household.

Total weekly individual income

Is the total weekly income from all sources (see ***Sources of income***) for an adult.

Unemployed

See ***ILO unemployed***.

Unit trusts

See ***Savings and investments products***.

Weeklyisation

All monetary amounts in the Family Resources Survey are presented as weekly values. If a respondent reported a payment covering a period other than a week (for example a monthly salary), the average weekly amount is calculated. Lump sums and one-off payments are treated as if they were annual payments for this purpose.

Widowed Mother's Allowance/Widowed Parents Allowance

See Bereavement Benefits in the definition of ***Benefits***.

Widow's Benefits/Bereavement Benefits

See Bereavement Benefits in the definition of ***Benefits***.

Widow's Payment

See Bereavement Benefits in the definition of ***Benefits***.

Widow's Pension

See Bereavement Benefits in the definition of ***Benefits***.

Working

All respondents with an employment status of full/part-time employed or full/part-time self-employed.

Working Age

Adults (see ***Adult*** and ***Child***) under pension age (see ***State Pension age***).

Working Tax Credit

See ***Tax Credits***.

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