



Department
for Work &
Pensions



Family Resources Survey

United Kingdom, 2013/14

June 2015

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This publication is also available from our website at

<https://www.gov.uk/government/collections/family-resources-survey--2>

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Executive summary

The Family Resources Survey is a continuous household survey which collects information on the income and circumstances of a representative sample of private households in the United Kingdom.

The survey collects detailed information on respondents' income from all sources including benefits, tax credits and pensions; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; childcare; family circumstances; child maintenance.

This report summarises key findings for the 2013/14 financial year when just over 20,000 households were interviewed.

Main Findings

Income and State Support Receipt (Chapter 2)

- Income from employment (wages, salaries, and income from self-employment) made up 72 per cent of total household income in 2013/14. Income from benefits and tax credits, and income from private pensions made up 15 per cent and 8 per cent of total weekly income respectively, with the remainder coming from a variety of other sources. These proportions have been fairly stable over the last 10 years.
- In 2013/14, 58 per cent of all benefit units were in receipt of at least one form of state support, including tax credits, down from 60 per cent in 2012/13. In total 25 per cent of benefit units received State Pension and 20 per cent received Child Benefit.

Tenure (Chapter 3)

- In 2013/14, 37 per cent (9.9 million) of UK households rented in the social (4.8 million) or private (5.1 million) sectors, while 63 per cent (17.2 million) owned their homes either outright (8.9 million) or were buying with a mortgage (8.3 million).
- The percentage of UK households buying with a mortgage has declined steadily over the last decade from 39 per cent in 2003/04 to 31 per cent in 2013/14, while the proportion renting privately has increased from 11 per cent in 2003/04 to 19 per cent in 2013/14.
- The proportion of households headed by someone aged 25-34 years that were in the private rented sector increased from 23 per cent in 2003/04 to 44 per cent in 2013/14.
- Over the same period, the proportion of households headed by someone aged 25-34 years buying with a mortgage decreased from 56 per cent to 36 per cent.

- From 2003/04 to 2013/14, the percentage of households owning outright has increased from 30 per cent to 32 per cent, while the percentage renting in the social sector has declined from 20 per cent to 18 per cent.

Disability (Chapter 4)

- The percentage of the overall population reporting a disability has remained stable over recent years at 19 per cent.
- The percentage of people reporting a disability varies with age. In 2013/14, 7 per cent (0.9 million) of children were disabled compared to 16 per cent (6.0 million) of adults of working age and 42 per cent (5.0 million) of State Pension age adults. A higher percentage of women than men were disabled in all age groups from 25-29 upwards.

Carers (Chapter 5)

- In 2013/14, 5.1 million individuals were informal carers (8 per cent of the population). This included 3.7 million adults of working age (10 per cent of all working age adults), 1.3 million adults of State Pension age (11 per cent of all pension age adults) and 0.1 million children (1 per cent of all children). The percentage of carers by age has remained broadly stable over time.

Pension Participation (Chapter 6)

- In 2013/14, 30 per cent (7.3 million) of males were contributing to a pension compared to 27 per cent (6.9 million) of females.
- The percentage of all adults participating in private pension schemes has increased from 26 per cent in 2012/13 to 29 per cent in 2013/14. This increase coincides with the introduction of the automatic enrolment workplace pension reform for eligible employees.

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1. Introduction

Background

The Family Resources Survey (FRS) is a continuous survey which collects information on the income and circumstances of individuals living in a representative sample of private households in the United Kingdom. The survey has been running in Great Britain since October 1992 and was extended to cover Northern Ireland in 2001.

This report provides an overview of the survey and summarises key findings for the 2013/14 financial year when just over 20,000 households were interviewed.

The primary objective of the FRS is to provide the Department for Work and Pensions (DWP) with information to inform the development, monitoring and evaluation of social welfare policy. Detailed information is collected on respondents' income from all sources including benefits, tax credits and pensions; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; childcare; family circumstances; child maintenance.

Micro-simulation is central to DWP's use of the data. Therefore, careful attention is paid to the accurate collection of information followed by meticulous data processing, editing, and quality assurance.

The FRS data are designated by the UK Statistics Authority as National Statistics. The FRS provides the data for a number of other DWP National Statistics publications: Households Below Average Income, Pensioners' Incomes Series, and Income-Related Benefits: Estimates of Take-up.

The survey contains information of much interest to other government departments and, in particular, is used for tax and benefit policy purposes by Her Majesty's Revenue and Customs and Her Majesty's Treasury. The survey is also used extensively by academics and research institutes for social research purposes.

Since 2012 the cross-sectional element of the European Union Statistics on Income and Living Conditions (EU-SILC) has been incorporated as part of the FRS. The FRS also provides the first wave for the longitudinal element of EU-SILC which is carried out by the Office for National Statistics (ONS). Delivery of EU-SILC is an EU regulatory requirement. EU-SILC is used by Eurostat

and the European Commission to monitor and inform policies aimed at combating poverty and social exclusion across the European Union.

FRS annual reports and accompanying tables, research and technical papers, as well as information for respondents are available here:

<https://www.gov.uk/government/collections/family-resources-survey--2>

Versions of the dataset as well as the questionnaire, technical reports and other metadata are available on the UK Data Service here:

<http://discover.ukdataservice.ac.uk/series/?sn=200017>

The DWP receives financial contributions from the Scottish Government (for a boost to the sample in Scotland), the Department for Social Development in Northern Ireland (for questionnaire design and processing Northern Ireland data) and ONS (in relation to EU-SILC).

Structure of the report

The aim of this report is to present some of the main findings of the FRS in a clear and systematic way. The report presents information on:

Chapter 2 Income and State Support

Chapter 3 Tenure

Chapter 4 Disability

Chapter 5 Carers

Chapter 6 Pension Participation

Chapter 7 Methodology

An accompanying spreadsheet with detailed tables relating to each chapter is available to download. These tables were previously part of the main report. Additional tables covering Savings and Investments are also available.

Chapters 2 to 6 are structured as follows:

- Analysis: Additional supporting commentary on each subject. Unless otherwise stated, analysis relates to 2013/14 FRS data.
- Notes for analysis: Topic-specific information which users should be aware of when using the analysis presented.
- Alternative data sources: The main alternative data sources users may also wish to consider.

- Contents and points to note: A list of the additional tables provided in spreadsheet format and additional information required for interpretation.
- Changes from 2012/13 to 2013/14: Changes to the chapter content compared to the last publication.

Main changes for 2013/14

Policy Changes

Various policy changes which may affect 2013/14 results are outlined in this section.

Benefit Up-rating

In April 2013, disability benefits were up-rated by the Consumer Prices Index (CPI) inflation at 2.2 per cent. Basic State Pension was up-rated by 2.5 per cent due to the triple lock: the maximum of inflation, average earnings or 2.5 per cent. Child Benefit, along with several components of tax credits, was frozen in cash terms. Working age benefits such as Jobseeker's Allowance were up-rated by 1 per cent.

Personal Independence Payment (PIP)

From April 2013, Disability Living Allowance (DLA) claimants started being reassessed to receive Personal Independence Payment (PIP) instead. Unlike DLA, the assessment for PIP is conducted face-to-face, and eligibility is regularly reviewed.

Benefit Cap

In April 2013, the benefit cap was introduced to reduce the maximum income from benefits received by a benefit unit to £500 per week for couples and lone parents, and £350 per week for single adults. Certain benefits are excluded from the cap, and entitlement to several benefits provides exemption from the cap completely (including most disability benefits and Working Tax Credits).

Automatic Enrolment

Automatic Enrolment requires all employers to enrol their eligible workers into a workplace pension scheme. Eligibility requires workers to be at least age 22 and under State Pension Age, earn above the trigger for automatic enrolment, and work in the UK or mostly in the UK.

Council Tax Reduction

In April 2013 Council Tax Benefit was replaced by Council Tax Reduction, a move from a national system to a localised one where each council runs its

own scheme so entitlement depends upon where you live in the country. Pensioners are guaranteed to receive the same amounts under Council Tax Reduction as they would have done via Council Tax Benefit.

Child Maintenance Service

The Child Maintenance Service (CMS) calculates and arranges financial support for children living in separated families where parents are unable to come to an agreement between themselves. It is gradually replacing the Child Support Agency. CMS opened to applicants with 2 or more children in July 2013.

National Insurance Contributions

The primary threshold for national insurance contributions increased by £3 per week (roughly 2 per cent) between 2012/13 and 2013/14; with a £4 (roughly 3 per cent) increase for the secondary threshold.

Universal Credit

In April 2013 Universal Credit was introduced for claimants within certain areas of the north-west of England, progressively rolling out nationally from October 2013. Given the relatively low caseload levels over 2013/14 and the constraints of survey data, analysis of Universal Credit was not considered for inclusion in this year's FRS report.

Income Tax personal allowance

In 2013/14 the income tax personal allowance increased by £1,335 to £9,440 for those aged under 65, and was frozen at £10,500 for those aged 65-74 and at £10,660 for those aged 75 or older. The threshold for the 40 per cent higher rate of income tax fell to £41,450 from £42,475 and the tax rate for additional rate payers, charged on earnings above £150,000 fell from 50 per cent to 45 per cent.

High Income Child Benefit Tax Charge

A high income tax charge was introduced in January 2013 for individuals who receive Child Benefit and either earn over £50,000 per year or have a partner who earns over £50,000 per year. The charge is equal to 100 per cent of Child Benefit received if the individual's income is £60,000 or more, or a sliding scale from 0 per cent to 99 per cent of Child Benefit received if the individual's income is between £50,000 and £60,000.

Women's State Pension age

From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months.

Questionnaire Changes

The set of questions covering benefits and tax credits was restructured following a review, with the objective of improving reporting and accuracy. A report on this review and the subsequent pilot are available here:

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/199047/WP118.pdf.

An ad hoc module covering additional aspects of living conditions is asked each year to meet requirements for EU-SILC. In 2013/14 a block of questions on personal well-being was added, replacing a block on housing conditions which had been asked in 2012/13.

Report Changes

Following the 2012/13 publication, a review of the FRS report format was conducted. This involved consulting the National Statistics Good Practice Team, an internal review by DWP FRS users and a review by external FRS users. All external users who submitted a query to the FRS team inbox in the previous 12 months, attended the Financial Surveys User Conference in June 2014, or downloaded the data from the UKDS in the past 12 months were contacted requesting feedback on the publication format and content. Key contacts in other government departments with whom DWP has an FRS data sharing agreement (including Northern Ireland and Scotland) were also contacted.

The key responses which have been implemented for this year's report are as follows:

- Many tables within chapters are released in separate reference table Microsoft Excel documents instead of being included in the main report
- Tables from the Savings and Investments chapter, removed from the FRS report in 2011/12, are available as a separate reference table Microsoft Excel document
- Tables have been labelled to clarify whether household, benefit unit or individual level data is presented
- A Great Britain category has been added to all regional tables and outputs

Many other proposals are being considered for future years, including improving the visual presentation of key findings and summarising findings, processes and methodology using infographics.

Units and presentation

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

Household

The definition of a household 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 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 the family grouping used for assessing benefit entitlement. It is 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 years old and both 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 components might differ from those used in other publications and from those used in earlier FRS reports.

Rounding and accuracy

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

- 0 nil (none recorded in the sample)
- negligible (less than 0.5 per cent)
- .
- .. 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 2013/14 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.

Points to note when using FRS data and statistics

Survey design and coverage

The FRS data are subject to potential limitations inherent in all surveys, 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 UK. 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 UK 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 regional estimates. 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 above for details.

FRS specific strengths and limitations

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. 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 investments. We rely on respondent recall of very detailed financial information across a comprehensive range of income sources.
- 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. 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.

Uses of FRS data

The FRS is used extensively both within and outside the DWP. The main uses are:

Households Below Average Income (HBAI)

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 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>

Pensioners' Incomes Series

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>

Income-Related Benefits: Estimates of Take-Up

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>.

DWP Policy Simulation Model and other policy analysis

The DWP's Policy Simulation Model (PSM) is used extensively for the development and costing of policy options. FRS responses are updated 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.

Other government departments and the wider research community

The survey is widely used by other government departments. 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: <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) 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).

Researchers and analysts outside government can also access the data through the UK Data Service (<http://ukdataservice.ac.uk/>).

National Statistics Designation

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 DWP as “Fully Comparable at level A*” of the UK Countries Comparability Scale across countries.

Acknowledgements

Thanks go to all the respondents in households across the United Kingdom who agreed to be interviewed; to the interviewers at the Office for National Statistics, NatCen Social Research and the Central Statistics Unit at the Northern Ireland Statistics and Research Agency, and colleagues in those organisations; to those who have contributed towards this report through providing figures and feedback; 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 from all sources, including wages and salaries, state support (benefits and tax credits), pensions and investments. The FRS is therefore a valuable source of information for analysis of the state support given to individuals and, in particular, the types and combinations of support that households and benefit units receive. It also puts state support 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. All income figures are gross of tax and national insurance.

In addition to the figures and tables within this chapter a set of detailed tables is available in an accompanying spreadsheet here;

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Analysis

Figure 2.1 shows that income from employment (wages, salaries, and income from self-employment) forms a large and stable percentage of total household income in the UK. In 2013/14 income from employment formed 72 per cent of total household income. The proportion of total household income from benefits and tax credits, private pensions and other sources remained fairly stable between 2003/04 and 2013/14.¹

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 allowances from local authorities for foster and adopted children.

**Figure 2.1: Sources of total weekly household income
United Kingdom, 2003/04 to 2013/14**

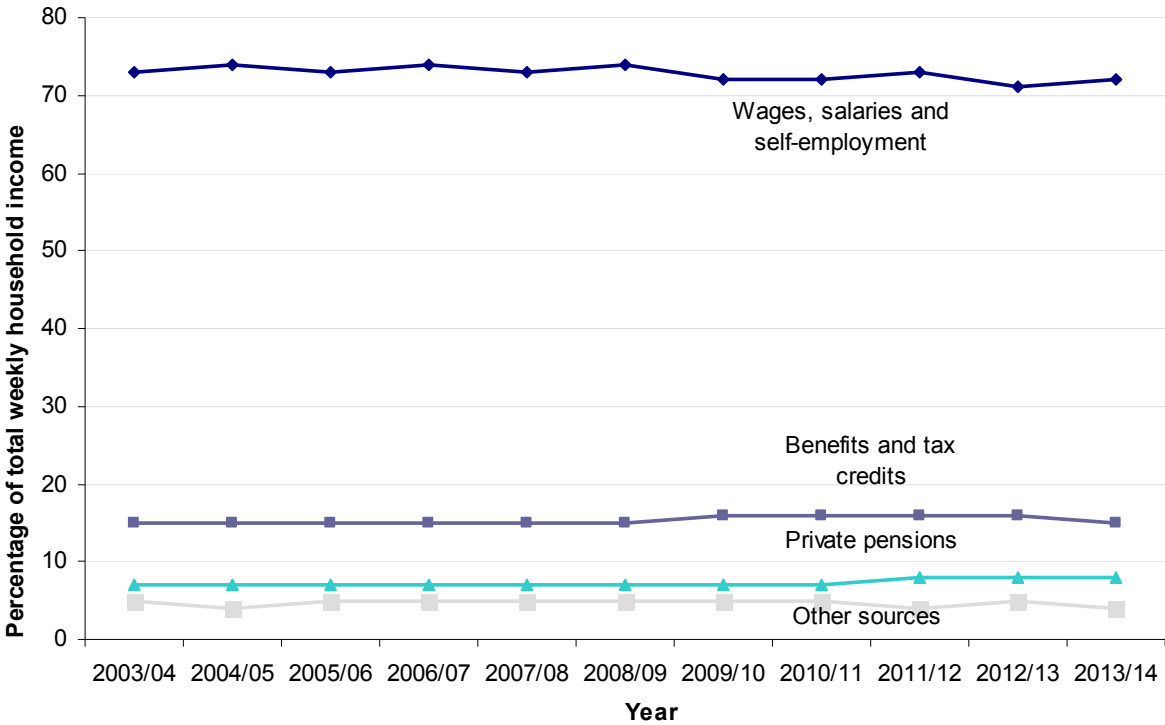


Table 2a shows the breakdown of sources of total household income by geographical region. Income from employment (including self-employment) made up the biggest share of total weekly income with some regional variation. London and South East England had the highest share of income from employment while South West and North East England had the lowest.

Table 2a. Percentage of total household income by region/country**United Kingdom, 2013/14**

Region / Country	Sources of income				All
	Employment (inc. Self- Employment)	Benefits and Tax Credits	Private pensions	Other sources	
North East	64	23	9	3	100
North West	69	18	8	5	100
Yorks and the Humber	70	19	9	3	100
East Midlands	68	17	10	5	100
West Midlands	69	20	8	3	100
East of England	72	14	9	5	100
London	79	12	4	5	100
<i>Inner London</i>	83	10	2	6	100
<i>Outer London</i>	77	14	6	4	100
South East	78	10	8	5	100
South West	66	16	12	6	100
England	72	15	8	5	100
Wales	68	20	9	3	100
Scotland	71	17	8	4	100
Northern Ireland	69	22	7	3	100
Great Britain	72	15	8	5	100
United Kingdom	72	15	8	5	100
<i>Sample Size</i>					<i>20,142</i>

Income from benefits and tax credits, and income from private pensions made up 15 per cent and 8 per cent of total weekly income respectively. Benefits and tax credits are available to families depending on their characteristics, their circumstances (such as whether they are in work or not) and, in some cases, their income.

Fifty-eight per cent of all benefit units were in receipt of at least one form of state support, including tax credits, down from 60 per cent in 2012/13. See Figure 2.2. This apparently high figure results from the inclusion of State Pension (received by 25 per cent of benefit units) and Child Benefit (received by 20 per cent of benefit units). Analysis of FRS 2013/14 data shows that in total 44 per cent of benefit units received one or both of these benefits. The percentage of benefit units in receipt of Child Benefit decreased from 23 per cent in 2011/12 to 20 per cent in 2013/14. This decrease may reflect the introduction of the High Income Child Benefit Tax Charge in January 2013, which reduces Child Benefit to £0 if one adult in the benefit unit earns more than £60,000.

**Figure 2.2: Benefit units in receipt of state support
United Kingdom, 2011/12, 2012/13, and 2013/14**

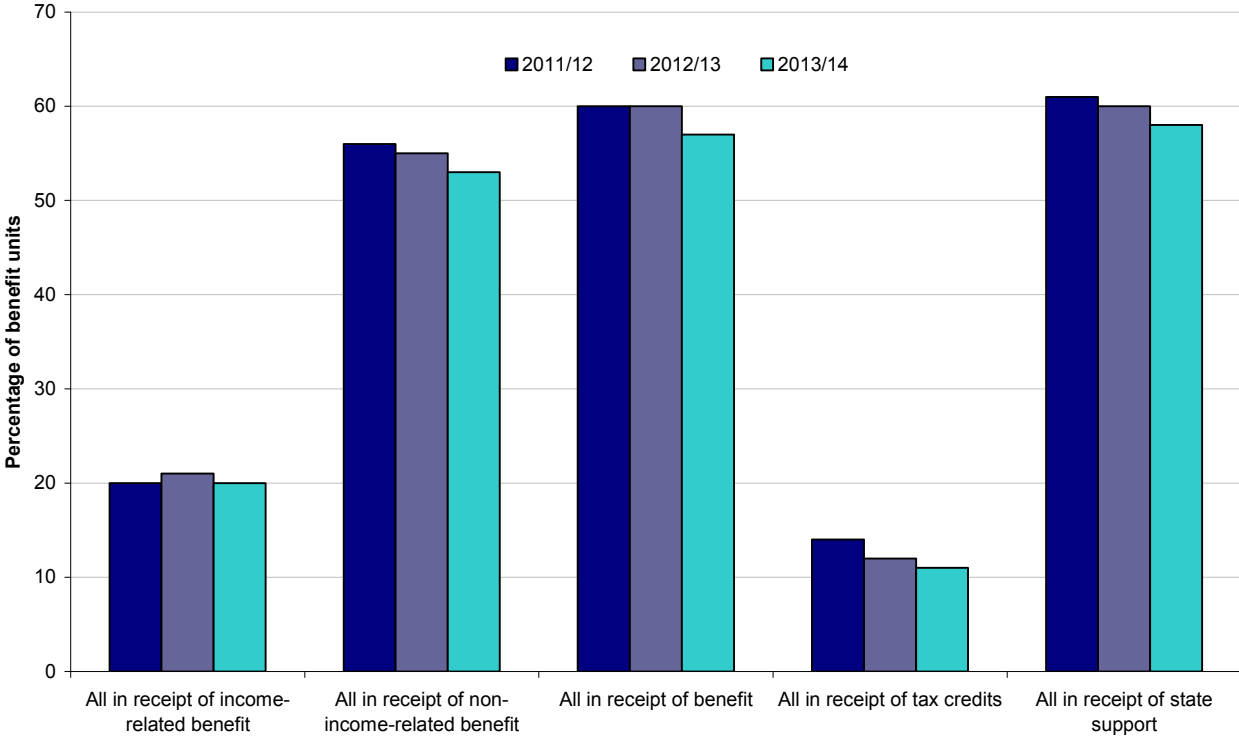


Table 2b shows the percentage of benefit units in receipt of each type of state support. The most frequently reported income-related support was Council Tax Reduction (15 per cent), followed by Housing Benefit (13 per cent) and Child Tax Credit (10 per cent). These benefits and tax credits can be received by both in-work and out-of-work families depending on their income and other characteristics. Twenty per cent of benefit units were in receipt of at least one income-related benefit, and 11 per cent received at least one tax credit. Fifty-three per cent of benefit units received at least one non-income-related benefit.

**Table 2b. Percentage of benefit units in receipt of state support
United Kingdom, 2013/14**

Percentage of Benefit Units	
State support received	
Working Tax Credit	5
Child Tax Credit	10
Income Support	3
Pension Credit	5
Housing Benefit	13
Council Tax Reduction ¹	15
State Pension ²	25
Jobseeker's Allowance	3
Employment and Support Allowance	3
Incapacity Benefit	1
Attendance Allowance	2
Carer's Allowance	2
Disability Living Allowance (care component) / Personal Independence Payment (daily living component)	7
Disability Living Allowance (mobility component) / Personal Independence Payment (mobility component)	6
Industrial Injuries Disablement Benefit	1
Child Benefit	20
<hr/>	
On any income-related benefit	20
On any non-income-related benefit	53
All in receipt of any benefit	57
All in receipt of any tax credits	11
Sample size (=100%)	23,654

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

² From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years.

Table 2c 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.

A limit to the total amount of state support that benefit units can receive was introduced in 2013. This caps the total amount of state support at £26,000 per year.

Table 2c: Number and percentage of benefit units by annual income received in benefits and Tax Credits

United Kingdom, 2013/14¹

Income from benefits and Tax Credits ³	Financial year					
	2011/12		2012/13		2013/14	
	millions	percentage	millions	percentage	millions	percentage
Not in receipt of any benefits or Tax Credits	12.9	39%	13.4	40%	14.1	42%
Less than £10,000 per year	12.5	38%	12.4	37%	11.9	35%
Between £10,000 and £15,000 per year	4.7	14%	4.6	14%	4.8	14%
Between £15,000 and £20,000 per year	2.1	6%	2.2	6%	2.0	6%
Between £20,000 and £25,000 per year	0.7	2%	0.7	2%	0.6	2%
Over £25,000 per year	0.3	1%	0.3	1%	0.3	1%
All benefit units	33.2	100%	33.6	100%	33.7	100%

¹ Income from benefits and tax credits for 2011/12 and 2012/13 have been adjusted to 2013/14 prices using the Retail Prices 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 generally 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>

- Benefits statistics on Stat-Xplore:

<https://stat-xplore.dwp.gov.uk/>

Survey sources:

- A Guide to Sources of Data on Earnings and Income

<http://www.ons.gov.uk/ons/guide-method/method-quality/specific/labour-market/index.html>

- 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

Detailed tables on income and state support receipt are available here

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Contents and points to note when interpreting detailed tables

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, benefits, payable tax credits, and investment income. State Pension (including State Second Pension and Graduated Retirement Pension), and Pension Credit are shown together as 'State 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 State Pension.

Tables **2.4** to **2.6** 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. These tables provide insight into income distributions for demographic groups. For further FRS-based analysis that equalises income for household size and composition, and also adjusts for the effect of housing costs see the DWP's Households Below Average Income publication.

Tables **2.7** to **2.12** provide benefit unit level information on benefit and tax credit receipt by geography, benefit unit type, ethnic group of head, age of head, tenure type and economic status. Unlike the source of income tables, State Pension is shown separately from Income Support.

Changes from 2012/13 to 2013/14

From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years.

Figures and Tables showing ethnicity are based on a three year average for each ethnic group due to small sample sizes. The ethnicity figures in this chapter reflect the new Government Social Surveys harmonised standards published in August 2011 and updated in February 2013. 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. 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'. This affects Tables 2.2, 2.6 and 2.9.

Personal Independence Payment (PIP) started to replace Disability Living Allowance (DLA) for people aged 16 to 64 from April 2013. Sample sizes for PIP recipients are too small in the FRS 2013/14 dataset for receipt of this benefit to be reported separately; therefore, in all tables PIP recipients are reported alongside the DLA equivalents.

Universal Credit started to replace six means-tested benefits from April 2013. Sample sizes for Universal Credit recipients are too small in the FRS 2013/14 dataset for this benefit to be reported separately; therefore, in all tables Universal Credit recipients are included only in the “any-income related benefit” category.

3. Tenure

Introduction

The Family Resources Survey (FRS) collects information on housing tenure for each household. This chapter outlines information on household circumstances in the context of tenure type: households whose accommodation is owned outright or with the help of a mortgage and tenants renting in the social or private rented sector.

In addition to the figures and tables within this chapter a set of detailed tables is available in an accompanying spreadsheet here;

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Analysis

In 2013/14, 37 per cent (9.9 million) of UK households rented in the social (4.8 million) or private (5.1 million) sectors compared to 63 per cent (17.2 million) of households which owned property either outright (8.9 million) or were buying with a mortgage (8.3 million).

Figure 3.1 shows a time series for tenure by type. The percentage of households living in a property which they own outright has been stable at around 32 per cent in recent years. The percentage buying with a mortgage declined steadily over the last decade from 39 per cent in 2003/04 to 31 per cent in 2013/14. The proportion of households renting privately increased from 11 per cent in 2003/04 to 19 per cent in 2013/14. The proportion of households renting in the social sector remained stable from 2006/07 to 2013/14 at 18 per cent.

Figure 3.1: Housing tenure time series
United Kingdom, 2003/04 to 2013/14

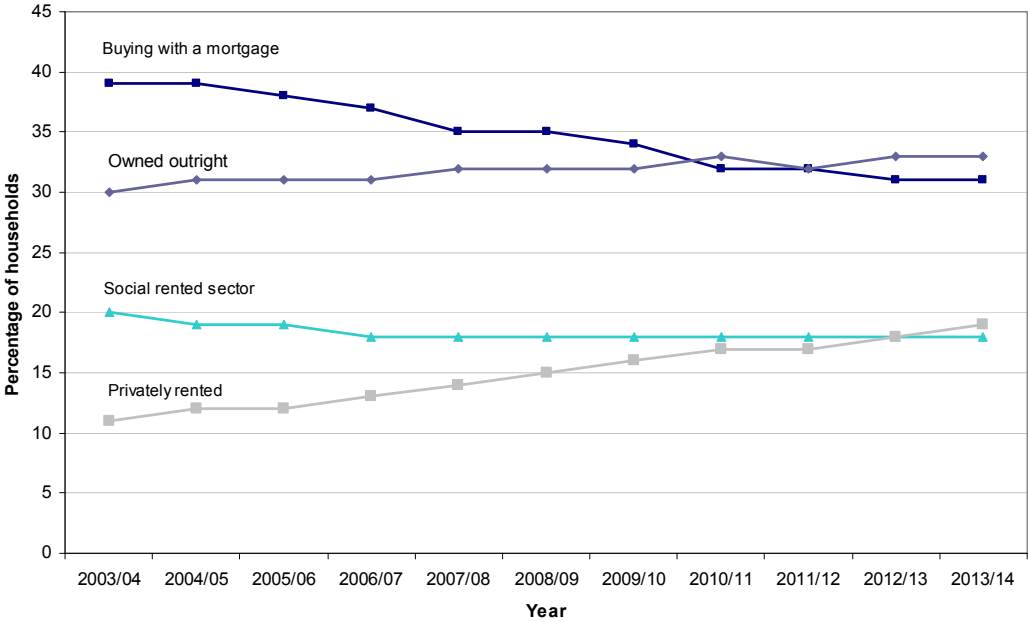


Table 3a shows tenure type by age of the head of the household for 2003/04 and 2013/14. The age group with the largest increase in the proportion owning outright was the group aged 65+. The greatest reductions in the proportions of households buying with a mortgage were in the younger age groups. Similarly the growth in the proportion renting privately was concentrated in younger age groups. For example, the proportion of households headed by someone aged 25-34 years that were in the private rented sector increased from 23 per cent in 2003/04 to 44 per cent in 2013/14. Over the same period, the proportion of households headed by someone aged 25-34 years buying with a mortgage decreased from 56 per cent to 36 per cent.

**Table 3a: Housing tenure in the United Kingdom by age of head of household
United Kingdom, 2003/04 and 2013/14**

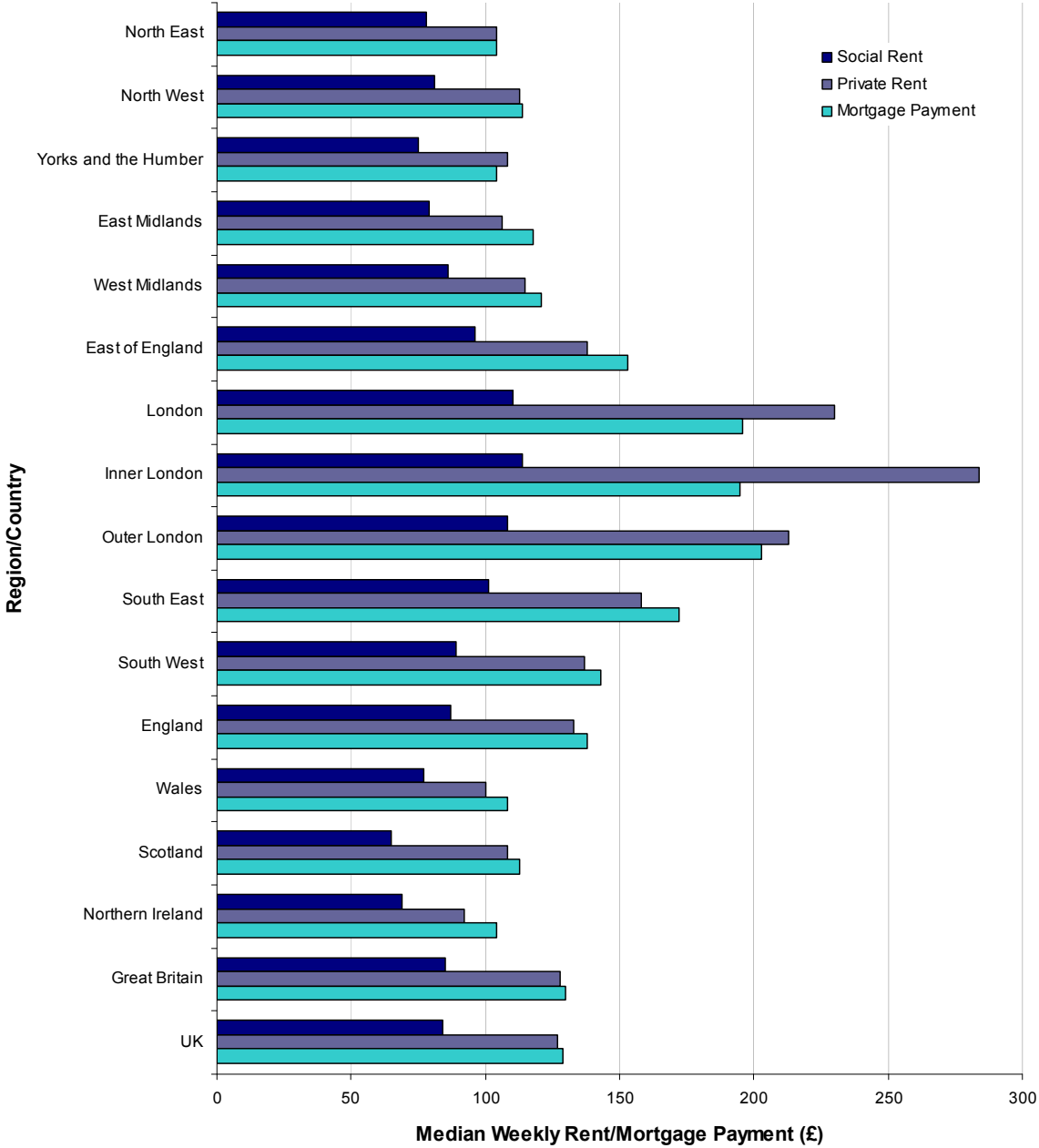
Age	Tenure					All	Sample Size
	Owned outright	Buying with a mortgage	Social rented	Private rented			
2003/04							
16-24	2	22	29	47	100	1,077	
25-34	3	56	18	23	100	4,235	
35-44	7	64	18	11	100	6,010	
45-54	22	56	15	7	100	4,936	
55-64	49	31	16	5	100	4,876	
65+	65	4	26	5	100	7,726	
All	30	39	20	11	100	28,860	
2013/14							
16-24	2	7	23	67	100	547	
25-34	2	36	17	44	100	2,723	
35-44	7	53	17	23	100	3,473	
45-54	20	50	17	13	100	3,887	
55-64	48	27	16	9	100	3,469	
65+	71	4	19	5	100	6,043	
All	33	31	18	19	100	20,142	

Figure 3.2 shows distribution of median weekly private sector rents, social sector rents and mortgage payments by geographical region. Median weekly household rent is higher for private renters than for social renters in all regions. 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 between the two 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 was higher in the south of England compared with regions elsewhere in the UK. The ratio was greatest in London where the median private sector rent is more than twice the median social sector rent. London is also the only region where the median private sector rent is markedly greater than the median mortgage payment.

¹ See the English Housing Survey for more detail: <https://www.gov.uk/government/collections/english-housing-survey>

Figure 3.2: Median household weekly rent/mortgage payment¹ by region/country and tenure

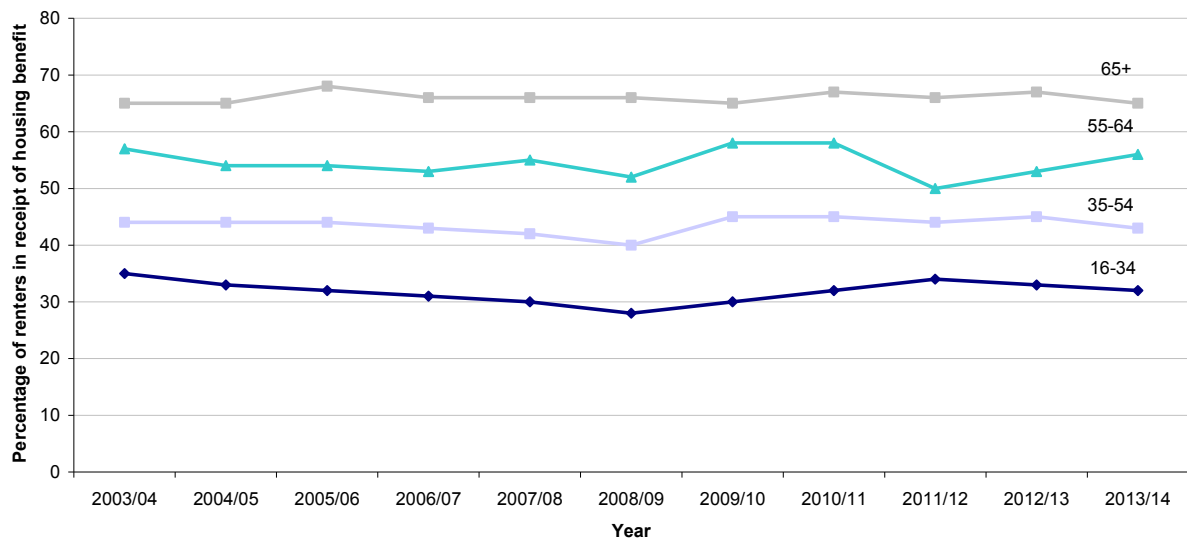
United Kingdom, 2013/14



¹ Repayment mortgages only.

Figure 3.3 shows the percentage of all renters (social and private sectors) by age in receipt of housing benefit. The proportion of renters in receipt of housing benefit has remained relatively stable over time.

Figure 3.3: Percentage of all renters in receipt of housing benefit by age
United Kingdom, 2003/04 to 2013/14



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. Interest only mortgage payments are not included in Figure 3.2. This is because the interest only payment represents only part of the overall housing costs for these respondents and the costs of any capital repayment plan cannot be reliably separated from other savings and investments.
3. In Figure 3.2, rent paid as part of an affordable shared ownership (part-rent, part-buy with a mortgage) is included as part of the mortgage payment.
4. 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>

- Index of Private Housing Rental Prices

<http://www.ons.gov.uk/ons/rel/hpi/index-of-private-housing-rental-prices/index.html>

More information about housing statistics is available from:

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

Detailed Tables

Detailed tables on Tenure are available here;

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Contents and points to note when interpreting detailed tables

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 **2.11** for a similar breakdown for benefit units.

Changes from 2012/13 to 2013/14

From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years.

Figures and Tables showing ethnicity are based on a three year average for each ethnic group due to small sample sizes. The ethnicity figures in this chapter reflect the new Government Social Surveys harmonised standards published in August 2011 and updated in February 2013. 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. 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'. This affects Table 3.3

Personal Independence Payment (PIP) started to replace Disability Living Allowance (DLA) for people aged 16 to 64 from April 2013. Sample sizes for PIP recipients are too small in the FRS 2013/14 dataset for receipt of this benefit to be reported separately; therefore, in all tables PIP recipients are reported alongside the DLA equivalents.

Universal Credit started to replace six means-tested benefits from April 2013. Sample sizes for Universal Credit recipients are too small in the FRS 2013/14 dataset for this benefit to be reported separately; therefore, in all tables Universal Credit recipients are included only in the "any-income related benefit" category.

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 definition of disability used in this publication is consistent with the core definition of disability under the Equality Act 2010. A person is considered to have a disability if they have a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. Some people classified as disabled and having rights under the Equality Act 2010 are not captured by this definition, that is people with a long-standing illness or disability which is not currently affecting their day-to-day activities.

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

In addition to the figures and tables within this chapter a set of detailed tables is available in an accompanying spreadsheet here:

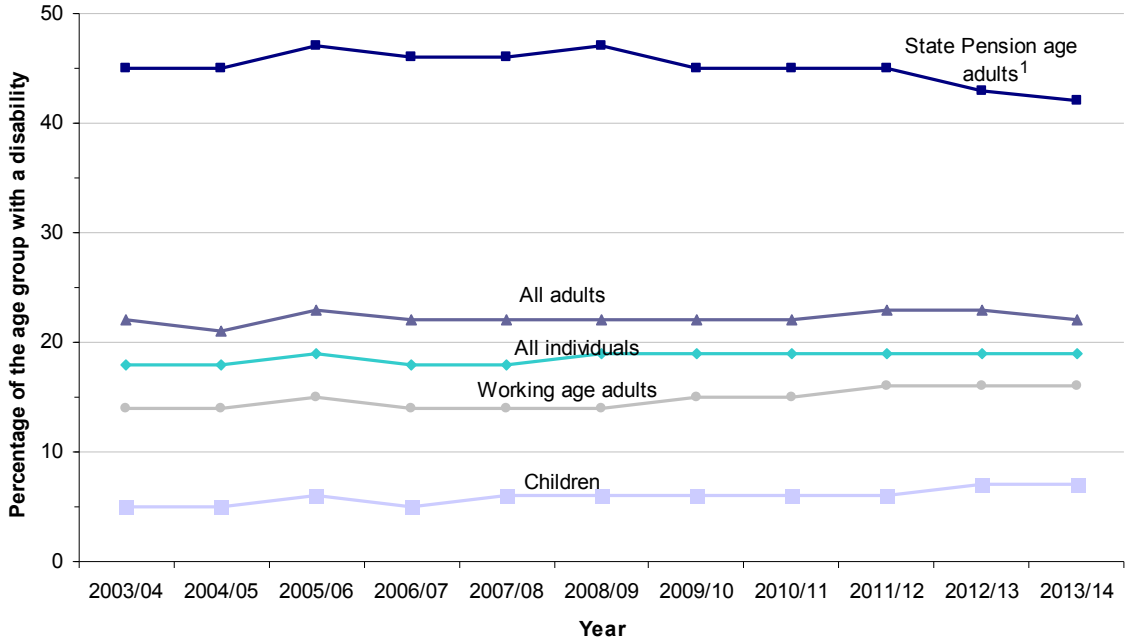
<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

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

Analysis

Figure 4.1 shows that in the United Kingdom, the percentage of disabled people differed by age group: in 2013/14, 7 per cent (0.9 million) of children were disabled compared to 16 per cent (6.0 million) of adults of working age and 42 per cent (5.0 million) 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 has increased (from 10.5 million in 2003/04 to 11.9 million in 2013/14), as a result of the increasing overall population.

Figure 4.1: Disability prevalence
United Kingdom, 2003/04 to 2013/14



¹ From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months.

Figure 4.2 shows that in 2013/14, 6.5 million (20 per cent) of females and 5.4 million (18 per cent) of males were disabled in the United Kingdom. The disability prevalence estimates by gender have remained broadly stable over time. For example, in 2003/04, 5.5 million (19 per cent) of females and 5.0 million (17 per cent) of males in the United Kingdom were disabled.

Figure 4.2: Number of disabled people by gender
United Kingdom, 2003/04 to 2013/14

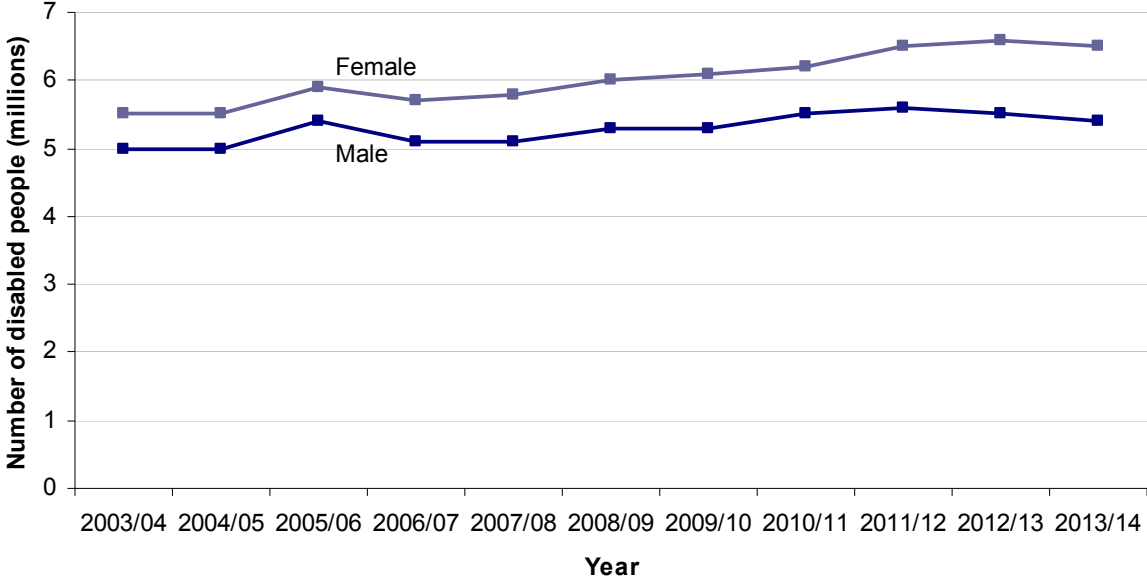


Table 4a and Figure 4.3 show that the rate of disability increases with age and is slightly higher for women than for men from the age of 25.

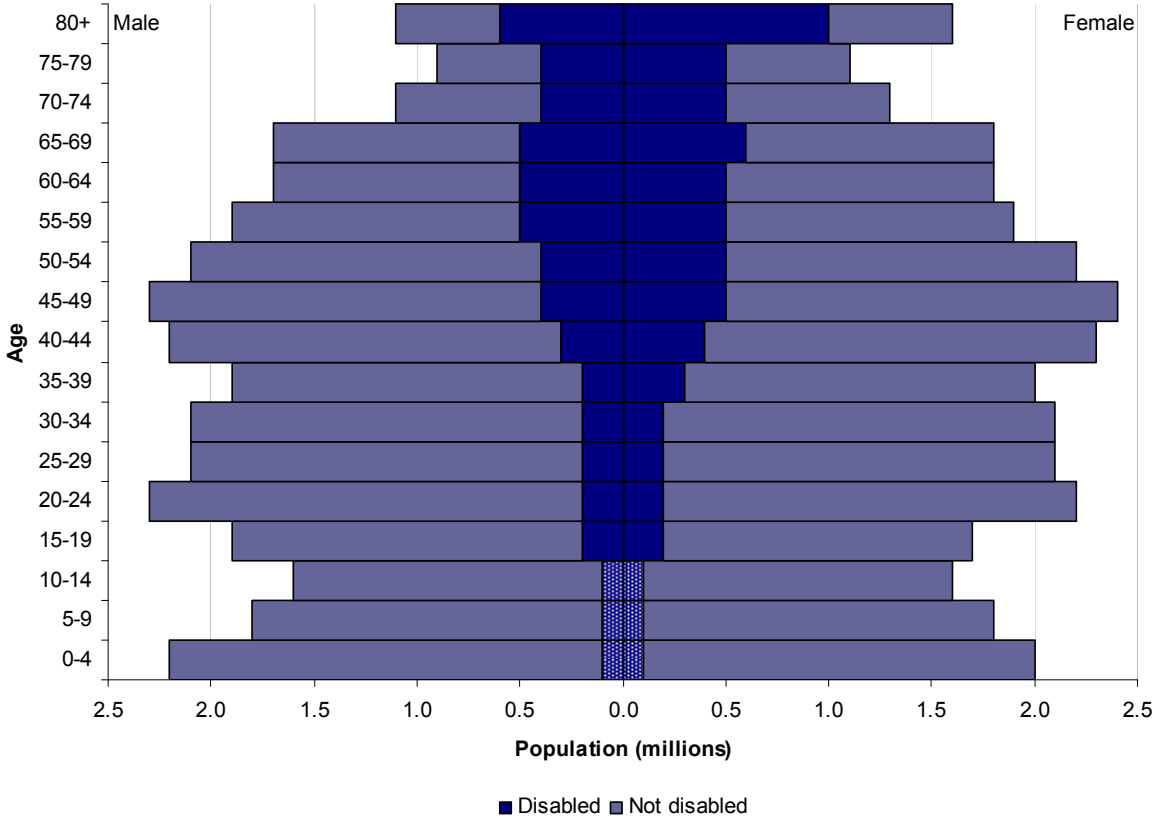
Table 4a: Disability prevalence by age and gender

United Kingdom, 2013/14

Age	Percentage of individuals					
	Gender				All disabled individuals	Sample size
	Disabled male individuals	Sample size	Disabled female individuals	Sample size		
0-4	3	1,708	4	1,491	3	3,199
5-9	7	1,618	6	1,438	6	3,056
10-14	10	1,412	7	1,411	8	2,823
15-19	10	1,319	10	1,253	10	2,572
20-24	9	1,044	9	1,119	9	2,163
25-29	9	1,137	10	1,395	9	2,532
30-34	8	1,355	12	1,623	10	2,978
35-39	12	1,292	14	1,517	13	2,809
40-44	15	1,497	16	1,664	16	3,161
45-49	16	1,555	21	1,717	19	3,272
50-54	20	1,534	25	1,612	22	3,146
55-59	25	1,309	27	1,466	26	2,775
60-64	29	1,391	30	1,512	29	2,903
65-69	32	1,458	33	1,552	32	3,010
70-74	38	1,013	40	1,106	39	2,119
75-79	45	780	49	899	47	1,679
80+	55	881	61	1,140	59	2,021
All individuals	18	22,303	20	23,915	19	46,218

Figure 4.3: Disability prevalence by age and gender¹

United Kingdom, 2013/14



¹ Due to small sample sizes of disabled children aged 0-14, disabled males and females were pooled and divided evenly between males and females for these age groups.

Disability prevalence estimates by region show that the distribution of disabled people was fairly evenly spread, as shown in Table 4b. There were lower levels in London and higher levels in the North East, the North West, the East Midlands and Scotland. This is likely to be related to the age distribution in each region.

**Table 4b: Disability prevalence by region/country
United Kingdom, 2011/12, 2012/13 and 2013/14**

Region / Country	2011/12		2012/13		2013/14	
	Millions	Percentage	Millions	Percentage	Millions	Percentage
North East	0.6	25%	0.6	25%	0.6	23%
North West	1.5	22%	1.5	22%	1.5	21%
Yorkshire and the Humber	1.1	21%	1.1	21%	1.0	19%
East Midlands	0.9	20%	1.0	22%	1.0	21%
West Midlands	1.1	21%	1.1	20%	1.1	20%
East of England	1.1	18%	1.1	19%	1.1	19%
London	1.2	15%	1.2	14%	1.2	15%
<i>Inner London</i>	0.5	16%	0.4	14%	0.4	14%
<i>Outer London</i>	0.7	14%	0.7	14%	0.9	15%
South East	1.5	17%	1.4	16%	1.4	17%
South West	1.0	20%	1.0	19%	1.0	19%
England	10.1	19%	10.0	19%	9.9	19%
Scotland	1.0	20%	1.1	21%	1.1	21%
Wales	0.6	21%	0.7	24%	0.6	19%
Northern Ireland	0.3	17%	0.4	19%	0.3	19%
Great Britain	11.8	19%	11.8	19%	11.6	19%
United Kingdom	12.1	19%	12.2	19%	11.9	19%

Table 4c provides more detailed information about the types of impairment that disabled people reported. Respondents can be affected by (and can report) more than one type of impairment. The types of impairment respondents were asked about changed for the 2012/13 survey, so data from earlier years have been displayed in a separate table. This change prevents direct comparisons over time but there is no reason to expect large changes and overall disability prevalence remains stable.

The percentages of the disabled population affected by different impairment types varies widely, ranging from 55 per cent (6.5 million) reporting a mobility impairment to 6 per cent (0.8 million) reporting a social or behavioural impairment.

**Table 4c: Disability prevalence disaggregated by impairment type¹
United Kingdom, 2011/12, 2012/13 and 2013/14**

Impairment type	2011/12	
	Millions	Percentage
Mobility	6.9	57%
Lifting, carrying	6.5	54%
Manual dexterity	3.0	24%
Continence	1.8	15%
Communication	2.2	19%
Memory/concentration/learning	2.6	21%
Recognising when in danger	0.8	7%
Physical co-ordination	2.9	24%
Other	4.2	35%
All with at least one impairment	12.1	

Impairment type	2012/13		2013/14	
	Millions	Percentage	Millions	Percentage
Vision	1.6	13%	1.5	13%
Hearing	1.8	14%	1.7	14%
Mobility	6.9	57%	6.5	55%
Dexterity	3.4	28%	3.4	28%
Learning	1.4	12%	1.5	12%
Memory	1.8	15%	1.9	16%
Mental health	1.9	16%	2.1	18%
Stamina/breathing/fatigue	4.6	38%	4.5	38%
Social/behavioural	0.8	6%	0.8	6%
Other	2.5	20%	1.8	15%
All with at least one impairment	12.2		11.9	

¹ 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 4d shows that disabled people of State Pension age were more likely than 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.

Table 4d: Disabled people by age and impairment type¹

United Kingdom, 2013/14

Impairment type	Percentage of disabled people			
	Working age	State Pension age ²	Children	All
Vision	9	18	8	13
Hearing	8	22	8	14
Mobility	46	70	23	55
Dexterity	26	35	9	28
Learning	13	8	32	12
Memory	16	16	14	16
Mental health	28	6	19	18
Stamina/breathing/fatigue	33	45	28	38
Social/behavioural	6	1	38	6
Other	16	13	19	15
Disabled population (millions)	6.0	5.0	0.9	11.9
<i>Sample size</i>	<i>4,342</i>	<i>4,114</i>	<i>765</i>	<i>9,221</i>

¹ 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.

² From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years.

While the vast majority of those in receipt of disability-related benefits have rights under the Equality Act, not all covered by this act will be in receipt of a disability-related benefit due to the eligibility criteria, and not all those in receipt of a disability-related benefit will consider themselves as disabled. However, Table 4e shows that families including disabled people were more likely to be in receipt of benefit compared with families with no disabled people. In 2013/14 38 per cent of benefit units with at least one disabled adult and no disabled children were in receipt of income-related benefit, and 77 per cent were in receipt of non-income-related benefit. This compares to 12 per cent of benefit units with no disabled members in receipt of income-related benefit, and 43 per cent in receipt of non-income-related benefit. The difference in non-income-related benefit receipt could be explained by the increased rate of disability with age and the likelihood of those over State Pension age claiming State Pension: 47 per cent of benefit units with at least one disabled adult claim State Pension compared to 18 per cent of benefit units with no disabled individuals.

**Table 4e: Benefit units by disability status and state support receipt
United Kingdom, 2013/14**

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	
Attendance Allowance	8	0	0	-	2	
Disability Living Allowance/Personal Independence Payment (care/daily living component)	19	34	43	-	7	
Disability Living Allowance/Personal Independence Payment (mobility component)	19	18	34	-	6	
State Pension	47	-	2	18	25	
On any income-related benefit	38	37	52	12	20	
On any non-income-related benefit	77	94	95	43	53	
All in receipt of benefits	83	95	97	46	57	
All in receipt of Tax Credits	9	61	70	10	11	
All not in receipt of state support	17	4	3	53	42	
<i>Sample size</i>	7,132	384	270	15,868	23,654	

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 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

Detailed tables on Disability are available here:

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Contents and points to note when interpreting detailed tables

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 benefit unit type and benefit receipt. Benefit receipt is known to be under-reported on the FRS (see chapter 7).

Changes from 2012/13 to 2013/14

From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years. This affects Tables **4.1**, **4.2** and **4.4**.

The disability questions in the FRS changed from 2012/13 to comply with the harmonised standards for social surveys published in August 2011 (<http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/index.html>). This means that neither the definition of disability nor the impairment types are directly comparable with reports prior to the 2012/13 report.

Personal Independence Payment (PIP) started to replace Disability Living Allowance (DLA) for people aged 16 to 64 from April 2013. Sample sizes for PIP recipients are too small in the FRS 2013/14 dataset for receipt of this benefit to be reported separately; therefore, in all tables PIP recipients are reported alongside the DLA equivalents.

Universal Credit started to replace six means-tested benefits from April 2013. Sample sizes for Universal Credit recipients are too small in the FRS 2013/14 dataset for this benefit to be reported separately; therefore, in all tables Universal Credit recipients are included only in the “any-income related benefit” category.

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, Disability Living Allowance and Personal Independence Payment, as well as in analyses of work incentive issues and general analysis of Carer's Allowance policy.

In addition to the figures and tables within this chapter a set of detailed tables is available in an accompanying spreadsheet here:

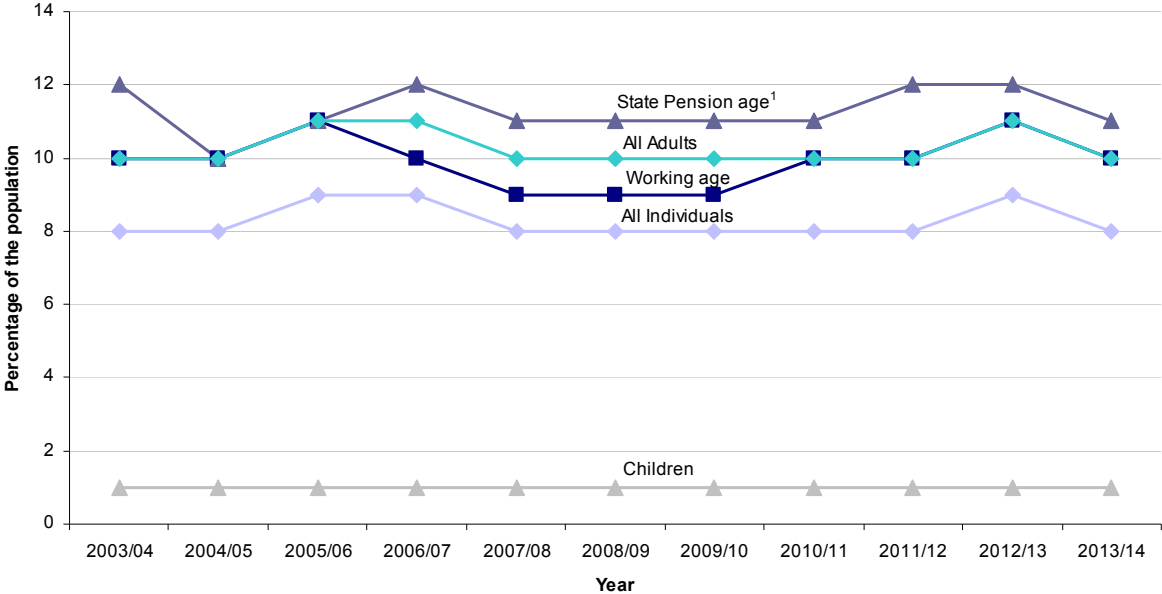
<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Analysis

People providing informal care

Many people provide informal care to others. In 2013/14, 5.1 million individuals were informal carers (8 per cent of the population). This included 3.7 million adults of working age (10 per cent of all working age adults), 1.3 million adults of State Pension age (11 per cent of all pension age adults) and 0.1 million children (1 per cent of all children). Figure 5.1 shows that the percentage of informal carers by age has remained broadly stable over time.

Figure 5.1: Informal carers
United Kingdom, 2003/04 to 2013/14



¹ From 6 April 2010, the State Pension age for women has been gradually increasing. In 2009/10, it was 60 years; by the end of data collection for 2013/14, it had increased to 62 years. The changes do not affect the State Pension age for men, currently 65 years.

Figure 5.2 shows that females were more likely to report caring than males. Overall 10 per cent of women and 6 per cent of men in 2013/14 reported providing informal care to someone. The percentage of males and females providing informal care has remained broadly stable over time.

Figure 5.2: Informal carers by gender
United Kingdom, 2003/04 to 2013/14

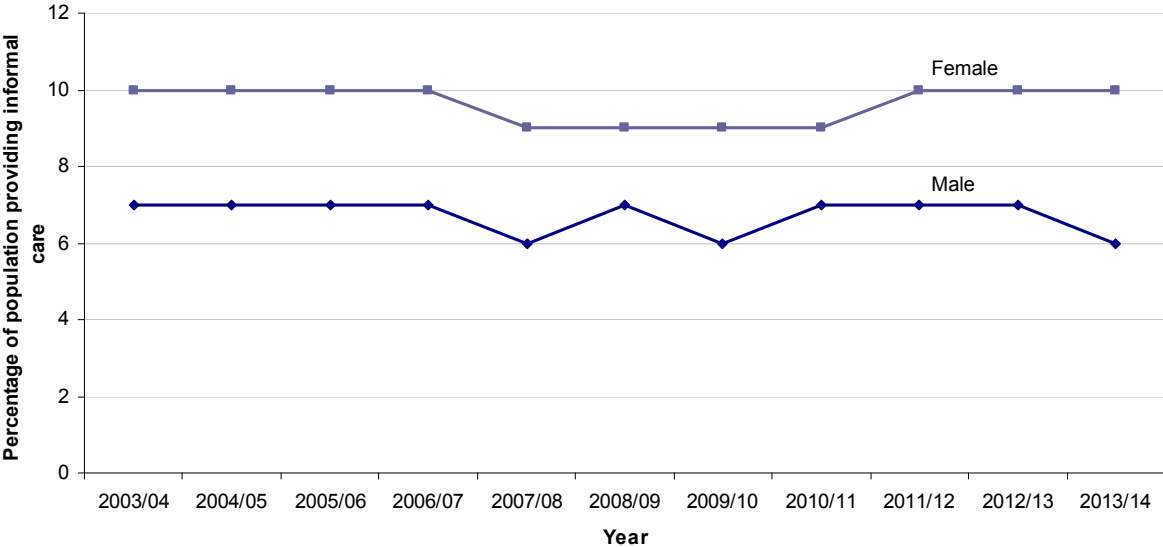


Figure 5.3 shows a greater proportion of women reported providing informal care than men up to the age of 74 at which point the trend reverses and a greater proportion of men reported providing informal care than woman of the same age.

Figure 5.3: Percentage of individuals providing informal care by age and gender

United Kingdom, 2013/14

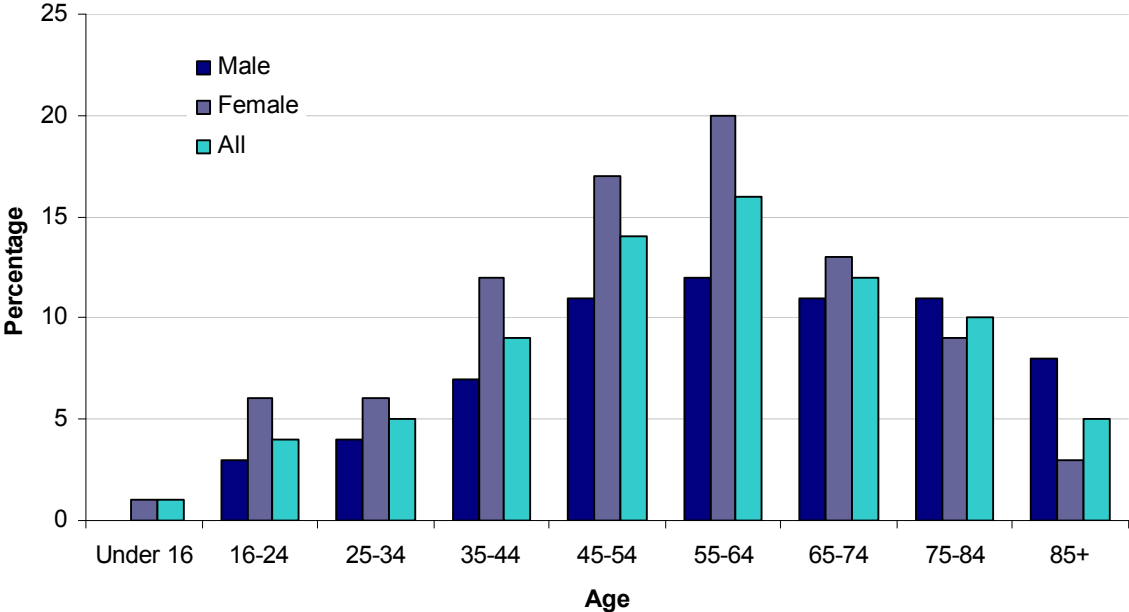


Table 5a shows that 71 per cent of adult informal carers cared for less than 35 hours per week while 28 per cent of informal carers reported caring for more than 35 hours per week. The number of hours spent providing informal care by men and women is broadly similar.

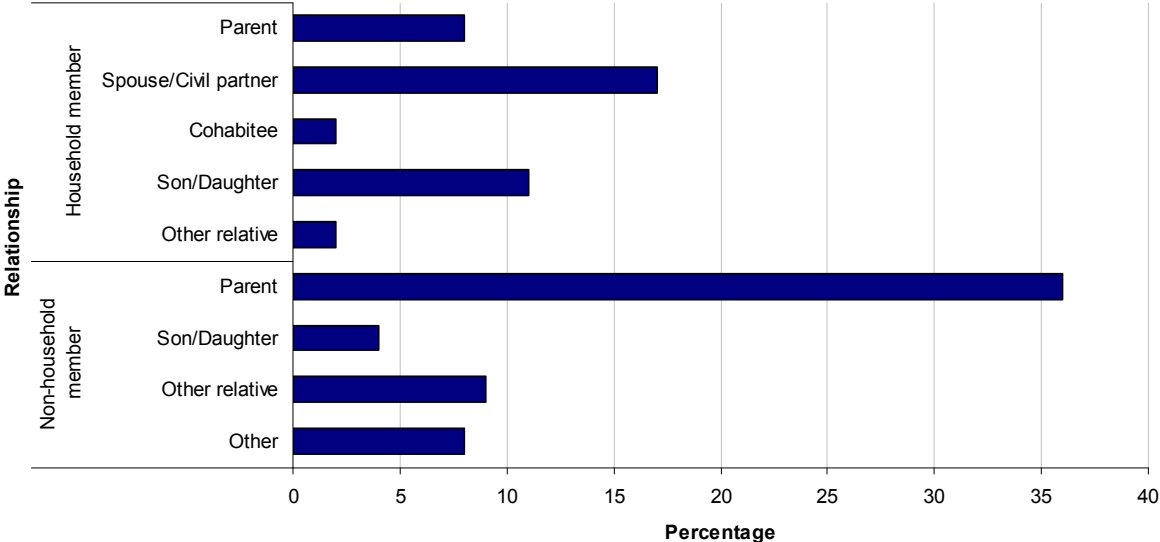
Table 5a: Adult informal carers by gender and number of hours per week providing care

United Kingdom, 2013/14

Gender	Percentage of adult informal carers								Sample size
	0-4 hours	5-19 hours	20-34 hours	35-49 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	All	
Male	27	32	6	5	11	6	11	100	1,406
Female	24	34	7	5	14	6	9	100	2,294
All	25	33	7	5	13	6	10	100	3,700

In 2013/14, 57 per cent of all informal carers were providing care to someone living outside their own household. Figure 5.4 shows that family members were the main recipients of informal care from both household and non-household members. In 2013/14 the largest group cared for were parents who were non-household members (36 per cent). Within the household, spouses or civil partners were the most common recipients of care (17 per cent). Around 9 per cent of informal carers provided care to non-family members, whether within their own household or not.

**Figure 5.4: Informal carers by relationship to person being cared for
United Kingdom, 2013/14**



Many informal carers balance their caring responsibilities with paid work, as shown in Table 5b. In 2013/14 those in full-time employment made up the largest group (34 per cent) of carers. Those in retirement made up the next largest group (25 per cent), followed by those who were economically inactive¹ (23 per cent) and then those in part-time employment (17 per cent).

The proportion of male informal carers in full-time employment was much higher than the proportion of females (45 per cent compared with 27 per cent), while the reverse was true for part-time employment (7 per cent and 23 per cent respectively). This may reflect that women are more likely than men to be in part-time employment, as can be seen in the percentages for all adults. There was little difference in the proportion of male and female informal carers who were retired.

Table 5b: Adult informal carers by employment status and gender
United Kingdom, 2013/14

Employment status	Adult informal carers			Percentage of adults All adults		
	Male	Female	All	Male	Female	All
All in employment	52	50	51	66	55	60
<i>Full-time</i>	45	27	34	59	34	46
<i>Part-time</i>	7	23	17	7	20	14
ILO unemployed	4	3	4	4	3	4
Retired	26	24	25	19	25	22
Student	1	1	1	2	3	3
Looking after family/home	1	6	4	-	7	4
Permanently sick/disabled	7	6	7	5	5	5
Temporarily sick/disabled	-	-	-	-	-	-
Other inactive	8	10	9	2	3	3
All	100	100	100	100	100	100
<i>Sample size</i>	<i>1,406</i>	<i>2,294</i>	<i>3,700</i>	<i>16,538</i>	<i>18,623</i>	<i>35,161</i>

¹ "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.

Figure 5.5 compares employed adult informal carers and non-carers, under-65 years of age, by their employment status (full-time and part-time employees and the self-employed). Employed informal carers were more likely to work part-time than non-carers. In 2013/14 60 per cent of employed informal carers under-65 were full-time employees (1.5 million), compared to 70 per cent of adults who did not report providing informal care (18.3 million). By contrast, 28 per cent of employed informal carers under 65 (0.7 million) worked as part-time employees, compared to 18 per cent of adults who did not report providing informal care (4.8 million).

Figure 5.5: Adult informal carers and non-carers aged below 65 in work by employment status

United Kingdom, 2013/14

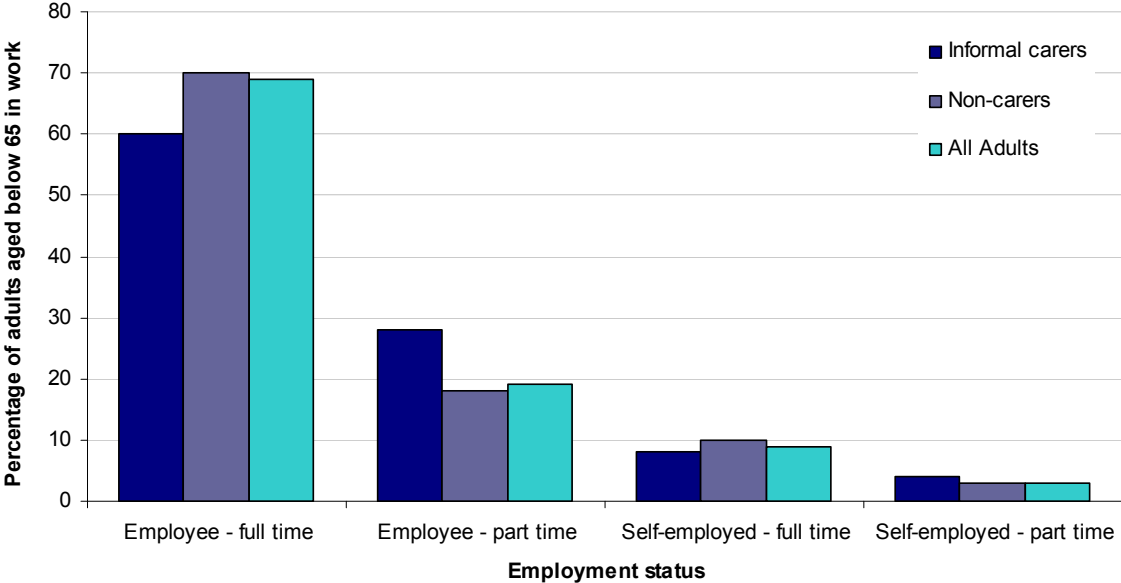


Table 5c shows that as the number of hours providing informal care increased the percentage of informal carers reporting their main source of income as wages and salaries decreased and the percentage reporting their main source of income from ‘Other benefits’ increased.

In 2013/14, for those providing informal care for fewer than 5 hours, 63 per cent of household income was from wages and salaries, compared to 30 per cent of household income for those who reported caring for more than 50 hours per week. By contrast the proportion of household income made up of ‘State Pension plus any IS/PC’ or ‘Other benefits’ was much higher for those providing informal care for more than 50 hours per week compared with those reporting caring for fewer than 5 hours per week.

Table 5c: Adult informal carers by main source of total weekly household income and hours caring
United Kingdom, 2013/14

Main source of household income	0-4 hours	5-19 hours	20-34 hours	35-49 hours	Percentage of adult informal carers			All carers
					50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
Wages and salaries	63	56	40	38	30	44	29	49
Self-employment income	6	5	5	1	3	4	5	5
Investments	-	1	-	1	0	-	0	1
Tax Credits	1	2	2	2	4	1	2	2
State Pension plus any IS/PC ^{1,2}	10	11	19	15	24	20	21	15
Private pensions	13	14	12	10	8	10	12	12
Disability benefits	0	1	2	4	4	1	2	1
Other benefits	7	9	18	29	26	19	27	15
Other sources	1	1	2	-	-	1	2	1
All	100	100	100	100	100	100	100	100
<i>Sample size</i>	<i>923</i>	<i>1,277</i>	<i>275</i>	<i>195</i>	<i>503</i>	<i>223</i>	<i>373</i>	<i>3,819</i>

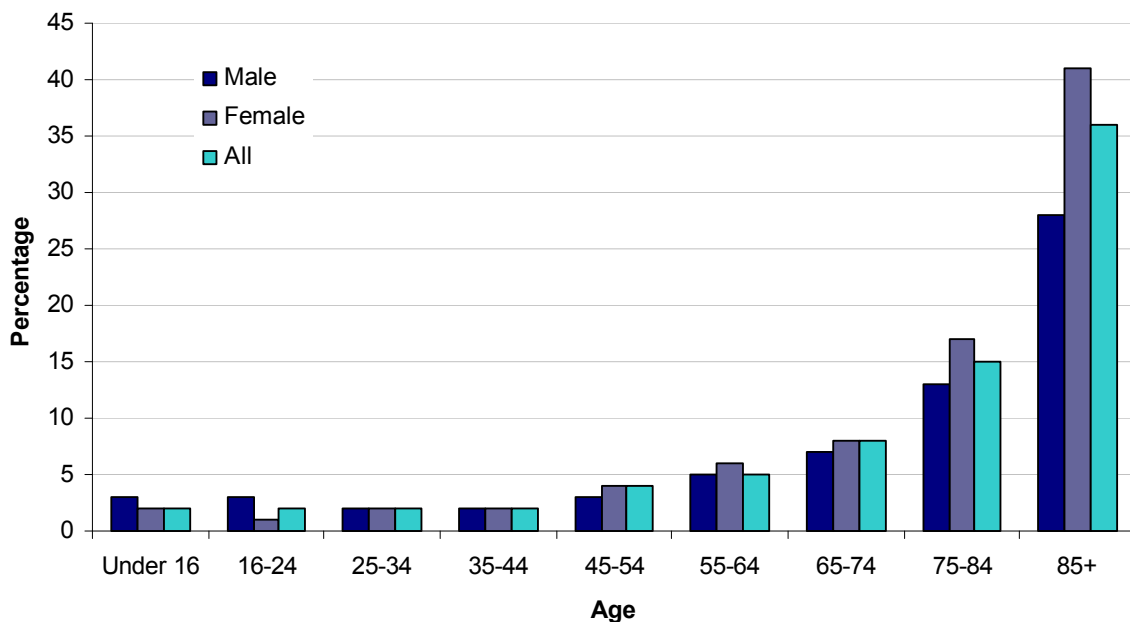
¹ State Pension and any Income Support or Pension Credit paid with it

² From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years.

People receiving informal care

In 2013/14 5 per cent of individuals living in private households (2.9 million) received informal care. Figure 5.6 shows the percentage of individuals in private households who received informal care in 2013/14. The percentages are similar for males and females up to the age of 74. In the older age groups the percentage of females receiving informal care was greater than for males, 41 per cent and 28 per cent respectively. This is consistent with the results presented in Chapter 4, which show that the rate of disability increases with age and there are more disabled women than disabled men in the older age groups.

**Figure 5.6: Percentage of individuals receiving informal care by age and gender
United Kingdom, 2013/14**



There were large differences in the main sources of household income reported by individuals receiving informal care (Table 5d). In 2013/14, wages and salaries were the main source of household income for 20 per cent of individuals receiving informal care compared with 59 per cent of all adults. Similarly, 'State Pension plus any IS/PC' was the main source of household income for 35 per cent of individuals receiving informal care compared with just 11 per cent for all adults. These percentages reflect the older age profile of individuals receiving informal care compared to the population overall.

Table 5d: Individuals receiving informal care by main source of total weekly household income

United Kingdom, 2013/14

Main source of household income	Percentage of individuals	
	Individuals receiving care	All individuals
Wages and salaries	20	59
Self-employment income	2	7
Investments	-	1
Tax Credits	2	3
State Pension plus any IS/PC ^{1,2}	35	11
Private pensions	10	7
Disability benefits	3	-
Other benefits	26	10
Other sources	1	2
All	100	100
<i>Sample size</i>	<i>2,258</i>	<i>46,218</i>

¹ State Pension and any Income Support or Pension Credit paid with it

² From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years.

Notes for Analysis

1. The FRS is a survey of private households so information on individuals in nursing or retirement homes is not included. 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. 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, December 2012):

<http://www.ons.gov.uk/ons/rel/census/2011-census/key-statistics-for-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

Detailed tables on Carers are available here:

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Contents and points to note when interpreting detailed tables

Tables **5.1** to **5.5** 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 **5.6** and **5.7** 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 (2,258) than the number of FRS sample respondents providing care (3,819). 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 **5.7** 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** shows weekly net income of carers by gender; the overall sample size available is quite small and therefore these findings should be treated with caution.

Table **5.6** provides analysis of household members receiving care by gender and frequency of care.

Changes from 2012/13 to 2013/14

From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years.

6. Pension Participation

Introduction

The Family Resources Survey (FRS) is a key source for information on pension participation. The detailed information collected means that pension participation can be broken down by economic status, allowing measurement of the behaviour of the self-employed and inactive, as well as employees. This chapter and the detailed tables provide analysis at this level, alongside age, earnings levels and regional information. The FRS also breaks down pension participation by personal and employer-sponsored pensions, to give a broad picture of the pension landscape. For the 2013/14 report two additional figures showing pension participation by ethnic group and by disability status have been included.

The estimates presented here count those actively contributing to a private pension scheme. Private pension schemes comprise occupational schemes for private and public sector employees, and personal pensions including group personal pensions and stakeholder pensions.

Most adults over State Pension age will not be actively contributing to a pension scheme because they are already receiving a pension; similarly, deferred membership (members who have previously contributed to a pension, but are not currently doing so) are not counted as contributing within this analysis.

In addition to the figures and tables within this chapter a set of detailed tables is available here:

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Analysis

Figure 6.1 shows membership of private pension schemes for all adults in the United Kingdom split by gender, between 2009/10 and 2013/14. Membership overall and by gender shows a gradual decline from 2009/10 to 2012/13 followed by an increase in 2013/14. In 2013/14, 29 per cent (14.2 million) of adults were contributing to a pension, compared to 26 per cent (12.9 million) of adults in 2012/13.

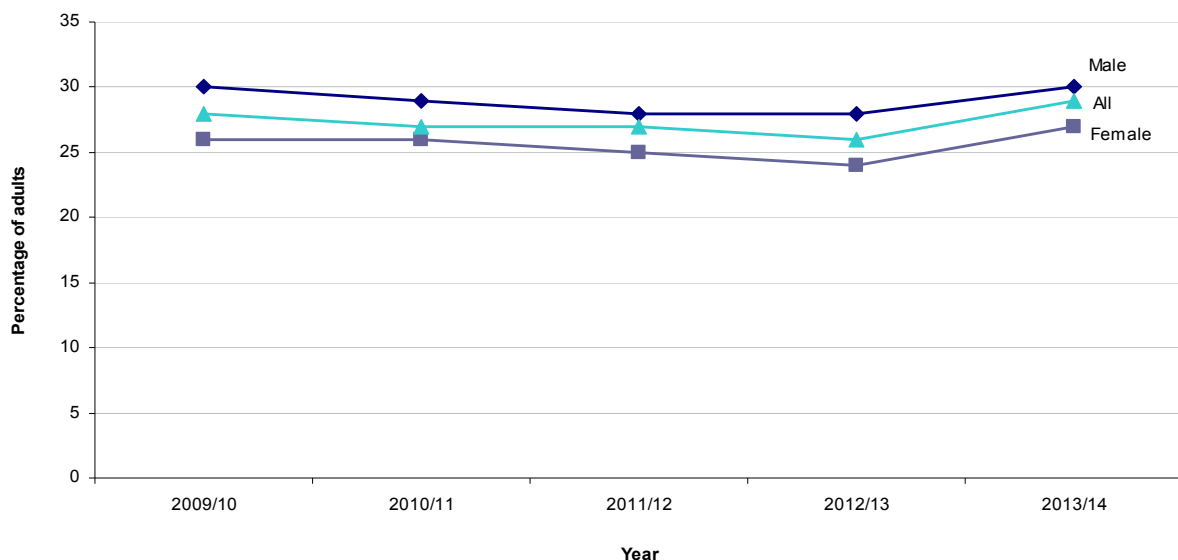
The previous falls in pension participation may be partly as a result of the closure of schemes. Similar trends have been observed in other sources, including the Annual Survey of Hours and Earnings (ASHE) from the Office for National Statistics (ONS): see Figure 1 in their Statistical Bulletin:

<http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings-pension-tables/2014-provisional-results/art--2014-annual-survey-of-hours-and-earnings--summary-of-pension-results.html>.

This 2013/14 increase coincides with the introduction of the workplace pension reforms where eligible employees are automatically enrolled into an employer sponsored pension scheme unless they choose to opt out. The automatic enrolment duties are being staged between October 2012 and February 2018, so these FRS results reflect the first stages of these reforms.

Figure 6.1 shows that there remains a difference in pension participation between males and females. In 2013/14, 30 per cent (7.3 million) of males were contributing to a pension compared to 27 per cent (6.9 million) of females.

**Figure 6.1: Pension Participation by gender
United Kingdom, 2009/10 to 2013/14¹**

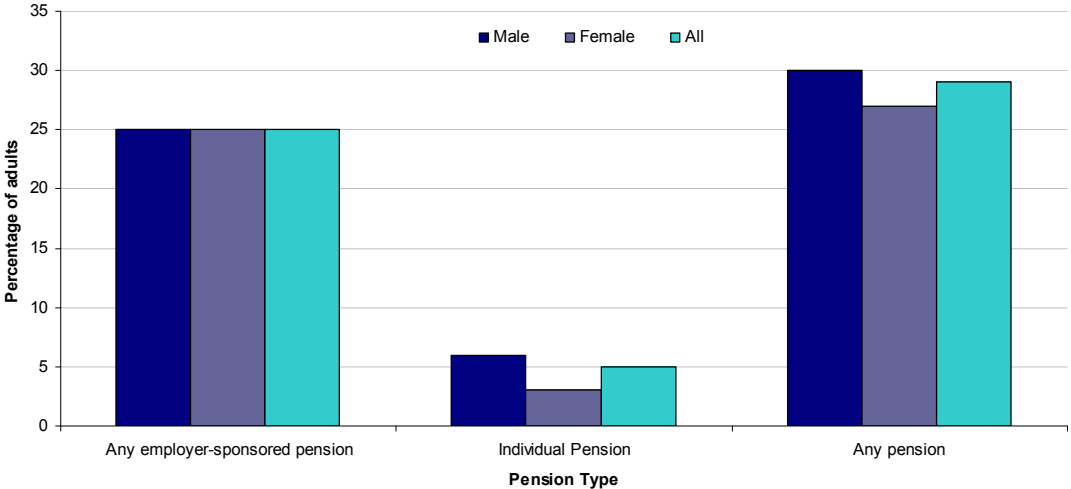


¹ From 6 April 2010, the State Pension age for women has been gradually increasing. In 2009/10, it was 60 years; by the end of data collection for 2013/14, it had increased to 62 years. The changes do not affect the State Pension age for men, currently 65 years.

Figure 6.2 shows that in 2013/14 participation rates in employer-sponsored schemes were the same for males and females at 25 per cent. However, participation in individual personal (including stakeholder) pensions was lower for females (3 per cent) compared to males (6 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 females). See the ONS Labour Market Statistics for more detail in this area:

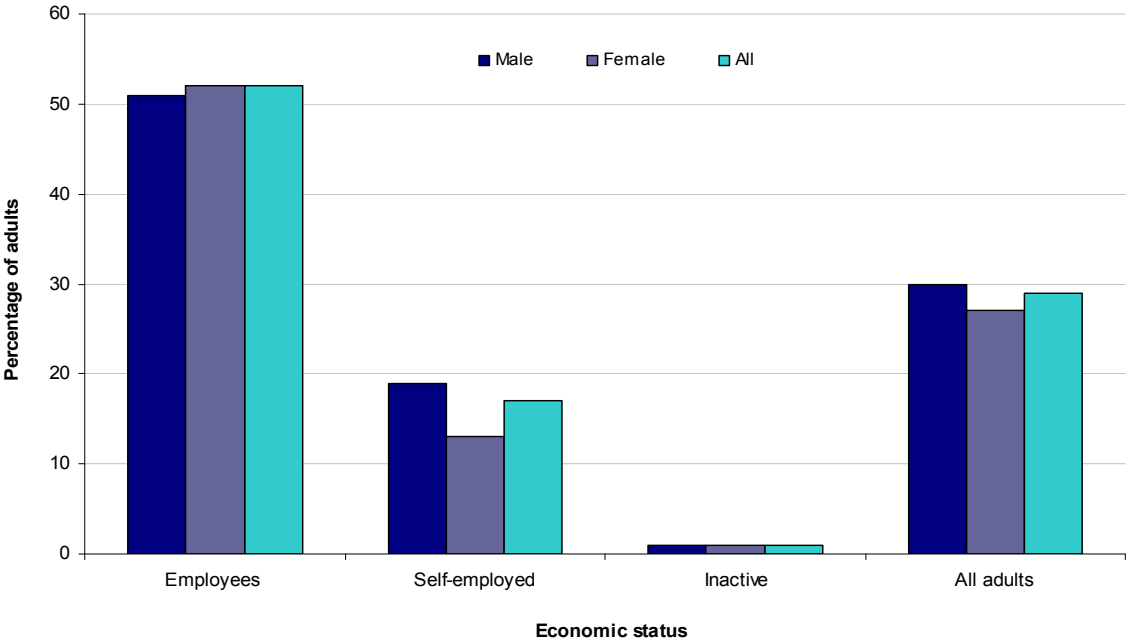
<http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-347481>.

Figure 6.2: Pension participation by pension type and gender
United Kingdom, 2013/14



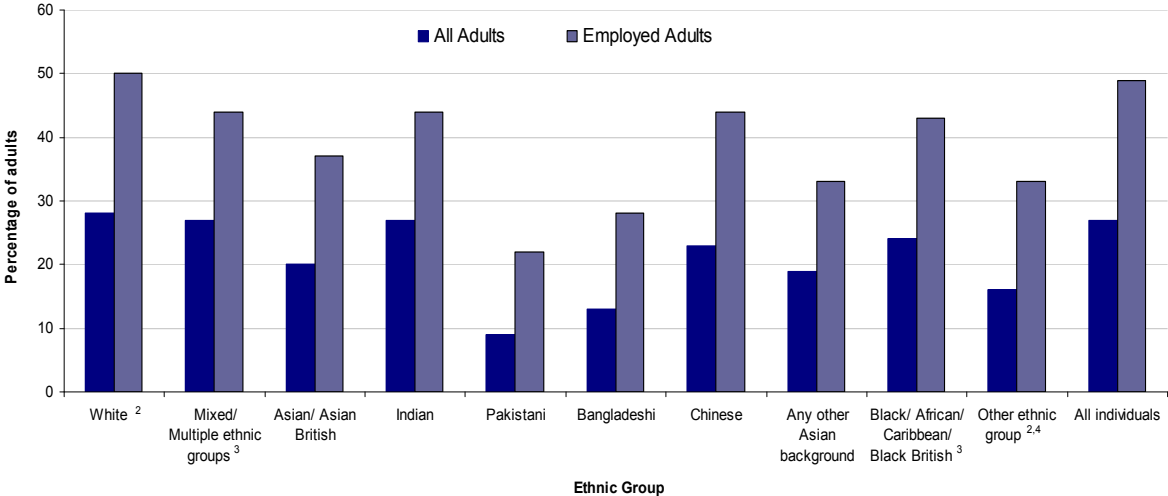
Participation rates varied according to economic status and gender. As shown in Figure 6.3, in 2013/14 19 per cent of self-employed males contributed to a pension, but only 13 per cent of self-employed females did. Figure 6.3 also shows the difference in pension participation between employees and self-employed adults. In 2013/14, 52 per cent of adult employees contributed to a pension compared with 17 per cent of self-employed adults.

Figure 6.3: Pension participation: adults by gender and economic status
United Kingdom, 2013/14



Participation in a pension scheme by ethnic group is shown in Figure 6.4. White individuals were most likely to contribute to a pension scheme (28 per cent of all adults, and 50 per cent of all employed adults), followed by Indian individuals and those in Mixed/Multiple ethnic groups (27 per cent of all adults, 44 per cent of all employed adults for both ethnic groups). Pakistani individuals had the lowest current pension participation for both all adults (9 per cent) and employed adults (23 per cent). The percentage of adults participating in a pension scheme increases for all ethnic groups when observing employed adults only.

Figure 6.4: Pension participation by ethnic group
United Kingdom, average of 2011/12, 2012/13 and 2013/14¹

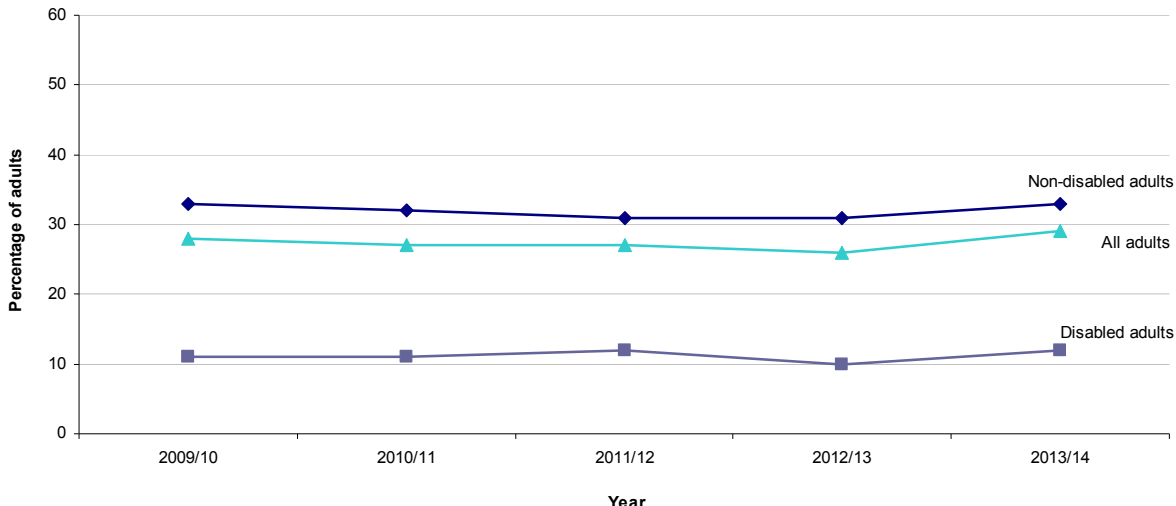


¹ Data are presented as an average over three years as there are small sample sizes for some ethnic groups.
² Sample sizes for 'Gypsy, Traveller or Irish Traveller' are small, so for Northern Ireland 'Irish Traveller' is output to 'Other ethnic Group', and for England, Wales and Scotland, 'Gypsy or Traveller' 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 'Arab' has been included in 'Other ethnic group' due to small sample sizes.

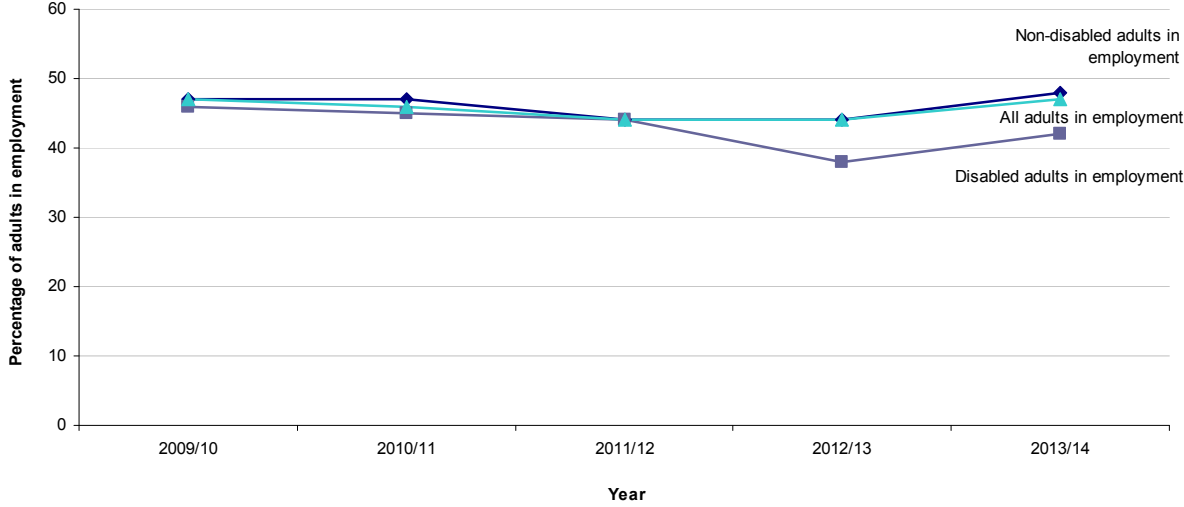
Figure 6.5 shows a time series for the percentage of disabled and non-disabled adults who were contributing to a pension. In every survey year from 2009/10 onwards the percentage of non-disabled adults contributing was more than disabled adults. In 2013/14, 12 per cent of disabled adults were contributing to a pension compared with 33 per cent of non-disabled adults. However, once the difference in employment rates between disabled and non-disabled adults is taken into account the gap is much smaller. In 2013/14, 42 per cent of disabled adults in employment were contributing to a pension compared with 48 per cent of non-disabled adults.

Figure 6.5: Pension participation for disabled and non-disabled adults¹
United Kingdom, 2009/10 to 2013/14

a) All adults



b) Adults in employment



¹ The disability questions in the FRS changed for the 2012/13 survey to comply with the harmonised standards for social surveys published in August 2011. This means neither the definition of disability nor the impairment types are directly comparable with reports prior to the 2012/13 report.

Notes for Analysis

1. Those over State Pension age are often excluded from analysis of pension participation in other publications, and so the percentages shown may not be comparable to estimates published elsewhere.
2. '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.
3. Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.
4. Figures are rounded to the nearest 0.1 million or the nearest percentage point so may not sum to the totals as a result.
5. The disability questions in the FRS changed for the 2012/13 survey to comply with the harmonised standards for social surveys published in August 2011: <http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/index.html>
This means that neither the definition of disability nor the impairment types are directly comparable with reports prior to the 2012/13 report.

Alternative Data Sources

Administrative sources:

- HMRC Pensions Tables:
<https://www.gov.uk/government/collections/personal-pensions-statistics>

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/index.html>

- Employers' Pension Provision Survey:

<https://www.gov.uk/government/publications/employers-pension-provision-survey-2013>

- The Pensions Regulator – DC Trust: a presentation of scheme return data:

<http://www.thepensionsregulator.gov.uk/doc-library/dc-trust-a-presentation-of-scheme-return-data-2015.aspx>

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

Detailed tables on Pensions are available here:

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Contents and points to note when interpreting detailed tables

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 2012/13 to 2013/14

From 6 April 2010, the State Pension age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65 years.

Automatic enrolment requires employers to enrol their eligible workers into a workplace pension scheme. In 2013/14, workers were eligible provided they were aged at least 22 and under State Pension age, and were earning over £9,440 per

year. Rollout of automatic enrolment started with the largest employers. Data collection for the 2013/14 FRS finished in March 2014, 18 months into the implementation of automatic enrolment, but as the FRS data was collected throughout the financial year any potential effect of the reforms may be lessened and take longer to feed through into the data.

7. Methodology

This chapter outlines the methodology used to produce the Family Resources Survey (FRS). In addition to the figures presented in this chapter, additional information, including standard error tables, is available here:

<https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314>

Population and sample selection

The 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". An updated version of this list is obtained 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 7.1 summarises the stratification variables:

Table 7.1: FRS sample stratification variables for 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 2013/14, 24 addresses were selected per PSU; this was the same as in 2011/12. The total Great Britain set sample size in 2013/14 was 34,008 addresses. Each address had approximately a 1-in-786 chance of being included in the survey. For England and Wales each address had approximately a 1-in-861 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- 430 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 680,000 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-189 chance of being selected for the survey.

Data collection

Data collection in Great Britain

A consortium consisting of 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 Department for Work and Pensions (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 2013/14, 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.

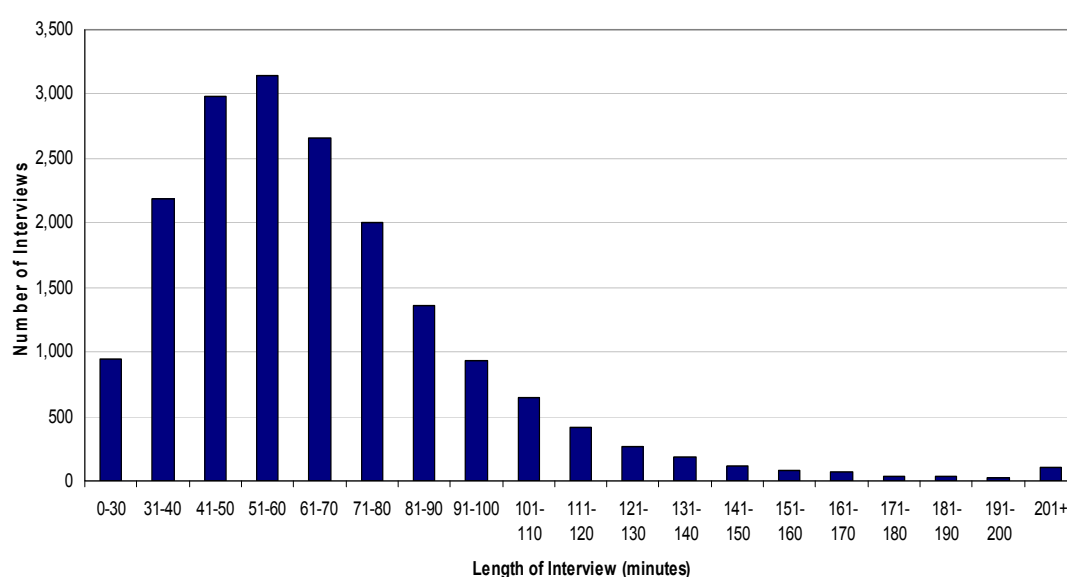
Data collection in Northern Ireland

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

Interviews are conducted face-to-face. The length of each fully co-operating interview is recorded by the interviewer. In 2013/14 the median face-to-face interview length for Great Britain was around 64 minutes, but the time varies according to the size of household and its circumstances. The distribution of interview lengths in Great Britain is shown in Figure 7.1. The timings exclude interviewer time spent preparing for and completing administration tasks after the face-to-face interview and are based on completed audit data from 18,162 fully productive ONS and NatCen interviews.

**Figure 7.1: Distribution of FRS interview lengths
Great Britain 2013/14**



Multi-household procedures

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

Ineligible addresses

Addresses containing no private households are 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.

¹ Multi households are not selected in Northern Ireland.

The FRS questionnaire

FRS interviews are conducted using 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.

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. Any changes to the questionnaire are checked for consistency with the harmonised standards for Government social surveys.

Consultation of Documentation

Interviewers encourage respondents to consult documentation at all stages of the interview to ensure that the answers provided 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.

- Thirty-three per cent of employees who answered questions on income from employment consulted their latest payslip.
- Fifteen per cent of employees who answered questions on income from employment did not have a payslip to consult; 8 per cent of all employees could not consult a payslip because their payslips were only received electronically.

- Forty-eight per cent of all reported benefit and payable Tax Credit receipt involved consultation of documentation (a letter from the DWP or HM Revenue and Customs, or a bank statement).
- Forty-seven per cent of households in Great Britain consulted a Council Tax bill or statement in answering questions on their Council Tax payments.

Response

In each eligible household, the aim is 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, e.g. where a respondent is not well for the whole of the fieldwork period. In 2013/14, for those households classed as fully co-operating, proxy responses were obtained for 20 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 2013/14 consisted of 37,608 households. However, 3,811 were then found to be ineligible because they were empty or did not contain any private households which left an effective sample of 33,797 households. In total 20,142 households UK-wide fully co-operated (60 per cent), 597 partially co-operated (2 per cent) and 11,284 refused to proceed with the interview (33 per cent). The interviewer was unable to make contact with 1,271 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 2013/14 was 60 per cent.

When respondents refuse to participate in the FRS, interviewers record up to three reasons for refusal. The most common reasons for refusal in 2013/14 are shown in Table 7.2.

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

**Table 7.2: Reasons for refusal to participate in the FRS
Great Britain 2013/14**

Reason for refusal	Percentage of people who gave a response
Couldn't be bothered	22
Invasion of privacy	21
Concerned about confidentiality	7
Genuinely too busy	20
Don't believe in surveys	15
<i>Total who gave a response</i>	<i>6,072</i>

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 52 per cent of the chosen households fully co-operated. The variations in response rates reflect those of other major surveys and 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 2013/14 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.

FRS non-response and Council Tax band

Comparisons were made by country between 2013/14 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 are willing to provide some basic information by completing a non-response form. A report of analysis of non-response will be available here later in the year: <https://www.gov.uk/government/collections/family-resources-survey--2>.

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 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 collection 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 – state support validation

Information on 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 2013/14 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 State 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 combined benefit amounts (for example where State Pension is paid with Attendance Allowance) are edited by carrying out benefit entitlement assessments on individual cases, while preserving the reported total wherever possible.

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 five – other 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.

Near-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 four 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 dataset are verified as being true values by examining other relevant data. Compared to earlier years, the number of this type of edit 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 six - 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 2013/14 from around 14.8 million set values in the FRS dataset, approximately one per cent were originally recorded as either 'don't know' or 'refused'. Out of 125,446 missing values, approximately 84 per cent were imputed.

A combination of imputation methods were used for the 2013/14 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 dataset, it will appear that these questions should have been asked because a value is present 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 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 un-imputed 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 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.

Grossing

The 2013/14 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.³ 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 7.3). 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.

A review of FRS grossing methodology was carried out on behalf of DWP by the ONS Methodological Advisory Service in 2013. In implementing the review recommendations, a number of relatively minor methodological improvements were made to the FRS grossing regime and the grossing calculations were updated to use

³ 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.

2011 Census data. 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 7.3.

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 7.4.

Table 7.3: Grossing regime for Great Britain 2013/14

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 Midlands, 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 Midlands, East, London, South East, and South West, Scotland, & Wales	Department for Communities and Local Government

Table 7.4: Grossing regime for Northern Ireland 2013/14

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Individuals (Age/sex)	<p>Male Children: 0-9, 10-19</p> <p>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+</p> <p>Female children: 0-9, 10-19</p> <p>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+</p>	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 of 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 2013/14 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 70.9 per cent of households did not contain any children. The standard error is 0.4. This can be interpreted in the following manner:

It can be estimated with 95 per cent confidence that the true percentage of households without children is:

$$70.9 \pm (0.4 \times 2) = 70.9 \pm 0.8$$

i.e. if sampling error is the sole source of error, the percentage of households without children is between 70.1 and 71.7 per cent, with 95 per cent confidence.

The design factor for this variable was 1.2. This implies that the effect of using a clustered sample rather than a simple random sample results in a loss in precision of 20 per cent on standard errors. Similarly, a design factor of 0.8 would have denoted a gain in precision of 20 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.

Linking FRS data to administrative data

The FRS asks for informed consent from respondents to link their survey responses to administrative data held by DWP. In 2013/14 63 per cent of respondents agreed to have their survey responses linked to administrative data.

FRS data for these respondents are linked to DWP administrative data using matching routines using a combination of date of birth, initial of forename, full forename, surname, sex, postcode sector (i.e. the first half plus first digit of second half) and full postcode.

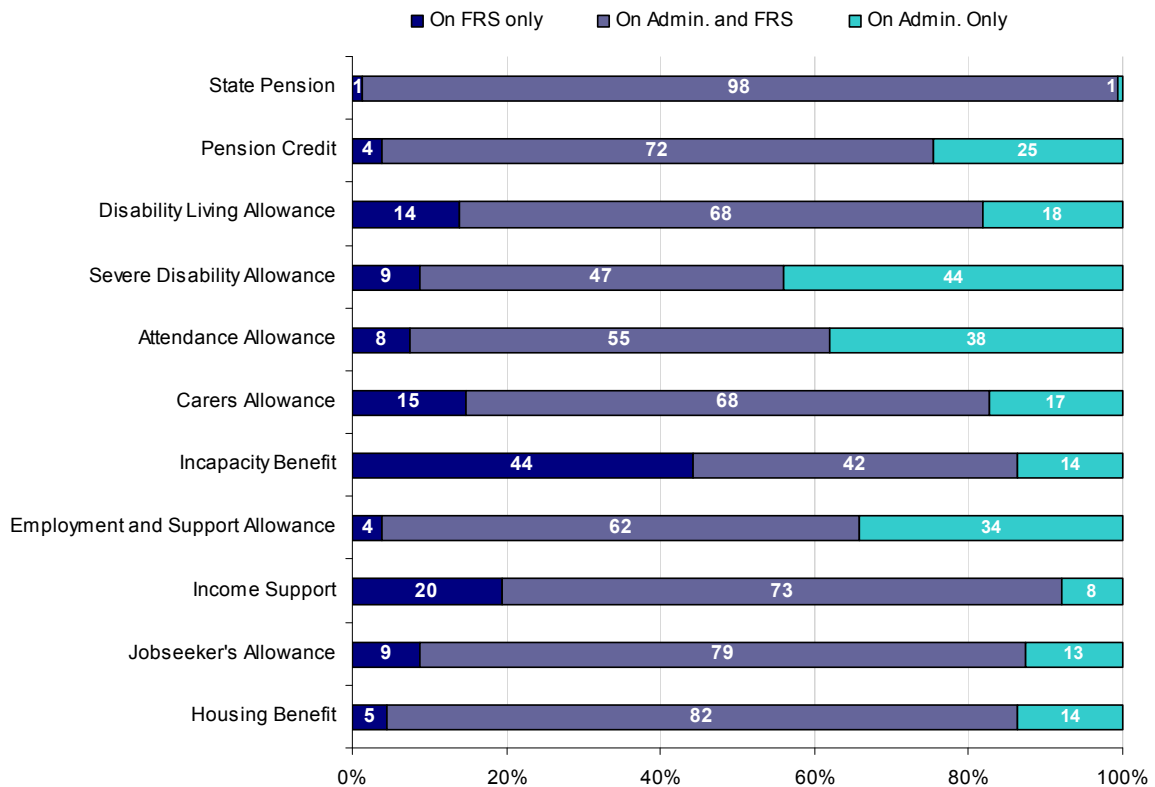
The successful match rate for linking consenting respondents to their administrative data was 82 per cent in 2013/14 meaning that overall we have matched 52 per cent of respondents to their administrative records.

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 2013/14 survey year the percentage of adults in receipt of DWP benefits according to FRS and administrative data. It can be seen that some benefits are better represented on the FRS than others. For example, 98 per cent of adults in receipt of State Pension are represented on both sources, while only 42 per cent of those in receipt of Incapacity Benefit are.

Figure 7.2: Percentage of adults shown in receipt of benefits from FRS and administrative data

United Kingdom¹, 2013/14



¹ Housing Benefit data is for Great Britain only.

Research has 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

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 (FRS) at team.frs@dwp.gsi.gov.uk.

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 (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 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 cap

The benefit cap was introduced in April 2013 to reduce the maximum income from benefits received by a benefit unit to £500 per week for couples or lone parents, and £350 per week for single adults. A benefit unit whose entitlement exceeds the cap's limits has the amount of Housing Benefit (HB) it receives reduced to match the limit. Certain benefits are excluded from the cap, and entitlement to several benefits provides exemption from the benefit cap completely (including most disability benefits and Working Tax Credits). For further details, see <https://www.gov.uk/benefit-cap>

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. Below are various types of benefit unit:

- **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 either 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 neither 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 either 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 neither 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 either 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 neither 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**.

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 Reduction**, 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*.

Benefits are often divided into **Income-related benefits** and **Non-income-related benefits**. Entitlement to Income-related benefits is dependent on the recipient's income and savings. Entitlement to Non-income-related benefits is

dependent on the recipient's circumstances (level of disability, for example), but not on income and savings.

Income-related benefits	Non-income-related benefits
Council Tax Reduction	Armed Forces Compensation Scheme
Employment and Support Allowance (income-related element)	Attendance Allowance
Extended Payments (Council Tax Reduction and Housing Benefit)	Carer's Allowance
Housing Benefit	Child Benefit
In Work Credit	Disability Living Allowance (both mobility and care components)
Income Support	Employment and Support Allowance (contributory element)
Job Grant	Guardian's Allowance
Jobseeker's Allowance (income-based element)	Health in Pregnancy Grant
Northern Ireland Other Rate Rebate	Incapacity Benefit
Northern Ireland Rate Rebate through energy efficient homes	Industrial Injuries Disablement Benefit
Northern Ireland Rate Relief for full-time students, trainees, under 18s and those leaving care	Jobseeker's Allowance (contributory element)
Pension Credit	Maternity Allowance
Rates Rebate	Northern Ireland Disability Rate Rebate
Return to Work Credit	Northern Ireland Lone Pensioner Rate Rebate
Social Fund – Community Care Grant	Personal Independence Payment (Daily Living and Mobility components)
Social Fund – Funeral Grant	Severe Disablement Allowance
Social Fund – Sure Start Maternity Grant	State Pension
Universal Credit	Statutory Maternity/Paternity/Adoption Pay
	Statutory Sick Pay
	Widow's Pension/Bereavement Allowance
	Widow's/Bereavement Payment
	Widowed Mother's/Parent's Allowance
	Winter Fuel Payments

Disability-related benefits is the term used to describe all the benefits paid on the grounds of disability. These are Personal Independence Payment, 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 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 entitled 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 FRS). For further details, see <https://www.gov.uk/bereavement-payment/overview>.
 - *Bereavement Allowance*: A 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 for Widowed Parent’s Allowance 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 three Bereavement Benefits 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 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 one of the following qualifying benefits:

- higher or middle rate Disability Living Allowance Care component
 - Attendance Allowance
 - Constant Attendance Allowance at the maximum rate under the War Pensions or Industrial Injuries Scheme
 - Personal Independence Payment daily living component.
- *Child Benefit*: A 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).
 - *Council Tax Reduction*: From April 2013 a Council Tax Reduction scheme was introduced to replace Council Tax Benefit. There are differing arrangements in England, Scotland and Wales. In England and Wales, each local authority is required to have a scheme in place, subject to certain conditions. Local schemes operate by allowing either a percentage or flat rate discount. For more details see: <https://www.gov.uk/apply-council-tax-reduction>.

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

- *Disability Living Allowance*: A benefit for people who become disabled before the age of 65 and need help with personal care, getting around or both. Disability Living Allowance is gradually being replaced by *Personal Independence Payment* for claimants aged 16 to 64. Disability Living Allowance 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.

See *Personal Independence Payment* for further information.

- *Employment and Support Allowance*: A 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 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 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. As of October 2010, existing Incapacity Benefit claimants are being reassessed for *Employment and Support Allowance* entitlement instead, and this process is on-going.
- *Income Support*: A 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*: A 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*: A 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, tables in this publication have just a single row for Job Seeker's Allowance, and this row includes both elements.
- *Pension Credit*: A benefit paid to those who have reached the Pension Credit qualifying age. Pension Credit qualification age 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>.

- *Personal Independence Payment (PIP)*: A benefit to help people with the extra costs which come from a long-term ill-health or a disability for those aged 16 to 64. The rate depends on how the condition affects a person, not the condition itself. PIP replaces *Disability Living Allowance (DLA)* for people of working age. There are two elements to PIP:
 - A daily living component: this is for people who need support for things such as preparing and eating food, dressing, washing; communicating and engaging with others or financial decision making.
 - A mobility component: this is for people who need help with going out or moving around.

A person may be eligible for one or both elements of PIP. Each component is paid at two different levels; a 'standard rate' and an 'enhanced rate'. PIP is available in or out of work and is neither means-tested nor taxed.

The timetable for PIP is as follows:

- From 8 April 2013 PIP was introduced for new claims in parts of northern England; with DLA renewals being treated as DLA cases.
- From 10 June 2013 new claims for PIP were accepted for the whole of Great Britain.
- From 7 October 2013 those on fixed term DLA awards, case revisions and claimants turning 16 started to be invited to claim PIP in a phased roll-out.
- From October 2015 those on indefinite DLA awards will start to be invited to claim PIP.

For more information, see <https://www.gov.uk/pip>.

During the 2013/14 FRS survey fieldwork period only a small number of claimants received PIP rather than DLA.

- *Severe Disablement Allowance*: A 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 Loans. They are available to people who are receiving certain 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. Funding for Crisis Loans has been transferred to local authorities.
- *State Pension*: A benefit paid to those over State Pension age. There are two categories of contributory State Pension and two categories of non-contributory State Pension. For more information, see <https://www.gov.uk/state-pension>.
- *Universal Credit*: This is a single, means-tested working-age benefit; paid to people whether in work or not. Over time it will replace:
 - Child Tax Credit;

- Housing Benefit;
- Income-related Employment and Support Allowance;
- Income-based Job Seekers Allowance;
- Income Support; and
- Working Tax Credit.

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

During the 2013/14 FRS survey fieldwork period only a small number of new claimants in pilot areas were eligible for Universal Credit.

- *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. 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.

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+

Council Tax Reduction
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

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 FRS analyses.

Direct payment account

See **Savings and Investments Products**.

Disability

The definition of disability used in this publication is consistent with the core definition of disability under the Equality Act 2010. A person is considered to have a disability if they have a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. . However, some individuals classified as disabled and having rights under the Equality Act 2010 are not captured by this definition:

- People with a long-standing illness or disability who would experience substantial difficulties without medication or treatment
- People who have been diagnosed with cancer, HIV infection or multiple sclerosis and who are not currently experiencing difficulties with their day to day activities
- People with progressive conditions, where the effect of the impairment does not yet impede their lives
- People who were disabled in the past and are no longer limited in their daily lives are still covered by the Act.

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 out of work and not seeking or available to work, 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 FRS 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
 - a. Indian
 - b. Pakistani
 - c. Bangladeshi
 - d. Chinese
 - e. Any other Asian background
5. Black/ African/ Caribbean/ Black British
6. Other ethnic group

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. 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 Housing Benefit and/or Council Tax Reduction

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 Reduction***. If the "passporting" benefit ceases because the claimant starts work or their pay or hours of work increases then an extended payment of Housing Benefit and/or Council Tax Reduction may be payable for up to four weeks after their claim has been terminated.

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

See ***Pension schemes***.

Group stakeholder pension

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 (see Head of benefit unit).

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

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 either married or in a civil partnership, and not separated from spouse (excludes temporary absences).
- *Cohabiting*: not married nor in a civil partnership, but living as a couple; includes same-sex couples.
- *Single*: is not currently cohabiting and has never been married nor in a civil partnership.
- *Widowed*: widowed and not currently cohabiting.
- *Separated*: married or in a civil partnership, but separated from spouse and is not currently cohabiting.
- *Divorced / Civil partnership dissolved*: marriage or civil partnership legally dissolved and is not currently 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 who are a pensioner couple, single male pensioner or single female pensioner.

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 eligible workers into a workplace pension scheme if they are not already in one. The staged timetable for employers to begin enrolling their staff started with the largest firms first, who began the process in October 2012. Enrolment for all employers will be complete by February 2018. 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 anybody 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. Regions are built up of complete counties or unitary authorities. Tables also include statistics for the United Kingdom, Great Britain, 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.

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.moneyadviceservice.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 small.
- *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 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:* 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). 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**.

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**.
- **State Pension plus any IS/PC:** for any adults who are over State Pension age, any **State 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.
- **Disability benefits:** payments received from any of the benefits payable due to disability – see **Benefits**.
- **Other 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

See **Benefits**.

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 2013/14 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 **State 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 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

- State 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: <http://www.hmrc.gov.uk/TAXCREDITS/>.

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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