

The Family Resources Survey (FRS) is a continuous household survey which collects information on a representative sample of private households in the United Kingdom. Detailed information is recorded on respondents' income from all sources; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; pension scheme participation; childcare; family circumstances; child maintenance.

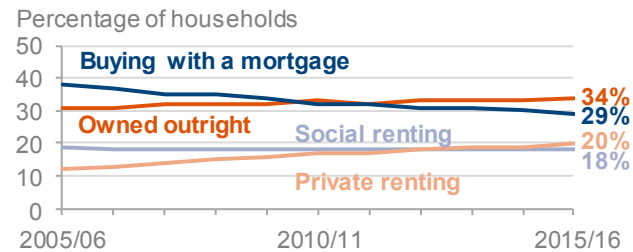
This report summarises key findings from the FRS for the 2015/16 financial year when over 19,000 households were interviewed.

Income and state support



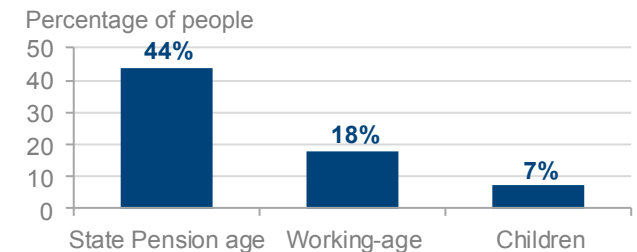
Income from employment and self-employment made up 71p of every £1 of household income.

Tenure



The percentage of households buying with a mortgage continued to decline.

Disability



The percentage of people reporting a disability varied by age.

Carers

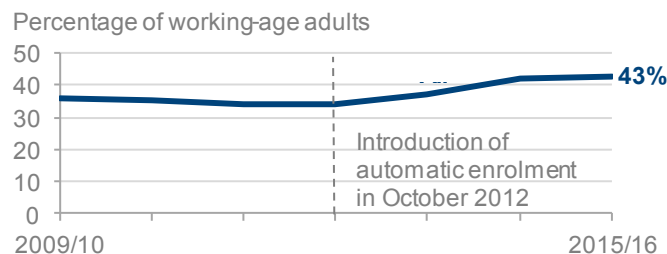
Parents were the main recipients of informal care.

35%

of informal carers cared for a parent outside their household.

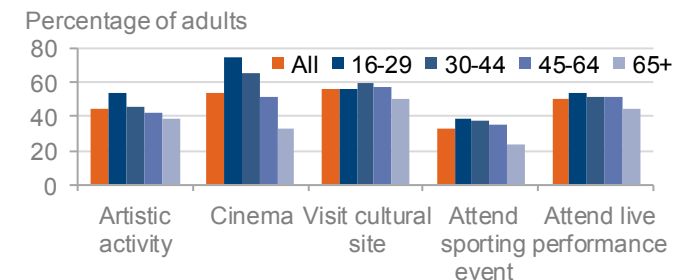


Pension scheme participation



The percentage of working-age adults contributing to a pension increased following the introduction of workplace pension automatic enrolment in 2012.

Social and cultural participation



Younger adults were more likely to engage in cultural activities.

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What you need to know

The primary purpose of the FRS is to provide the Department for Work and Pensions (DWP) with data to inform the development, monitoring and evaluation of social welfare policy.

The survey is used by many other government departments and is used for tax and benefit policy modelling by HM Treasury and HM Revenue and Customs. The FRS is also used extensively by academics and research institutes for social and economic research.

A section on social and cultural participation has been included in this year's report. Questions on this topic were asked on the FRS on a one-off basis in 2015/16.

For further contextual information on the statistics presented, as well as detailed information about FRS methodology, see the **Background Note and Methodology** available alongside this publication.

Other FRS-based publications

The FRS provides the underlying data for three other DWP National / Official Statistics reports: [Households Below Average Income](#), [Pensioners' Incomes Series](#), [Income-Related Benefits: Estimates of Take-up](#).

Households, benefit units and individuals

Results in this report are presented at household, family/benefit unit or individual level depending on context.

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, sitting room or dining area. A household will consist of one or more families / benefit units.

VS

FAMILY or BENEFIT UNIT

A single adult, or a couple living as married, and any dependent children.

Additional tables and data

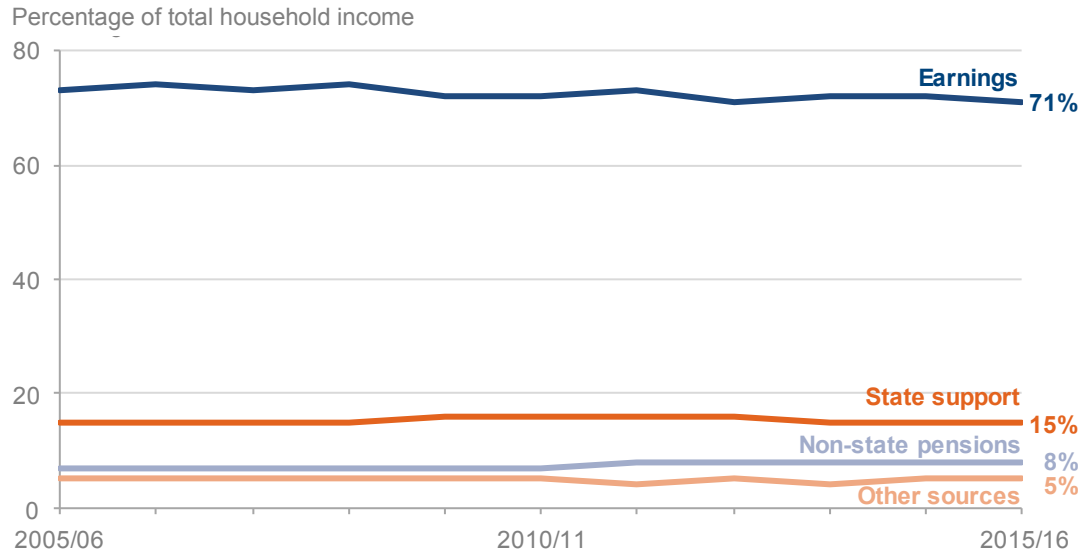
A comprehensive set of detailed tables complementing the results presented in this report are available <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201516>. These tables are referenced throughout this report.

An anonymised version of the **FRS** dataset is available to download via the [UK Data Archive](#).

Income and State Support

Income from employment formed a large and stable percentage of total household income

Sources of total gross household income, 2005/06 to 2015/16, United Kingdom



In 2015/16 income from employment (wages, salaries and self-employment) made up 71 per cent of gross weekly household income in the UK.

Fifteen per cent of gross income came from state support (benefits, including State Pension and tax credits) in 2015/16, while 8 per cent came from non-state pensions (e.g. workplace or personal pensions).

Five per cent of gross household income came from other sources including investments, rent, grants and allowances.

See **Table 2.1** for full data.

London had a higher percentage of income from employment than any other region

Percentage of total gross household income from earnings by region/country, 2015/16, United Kingdom

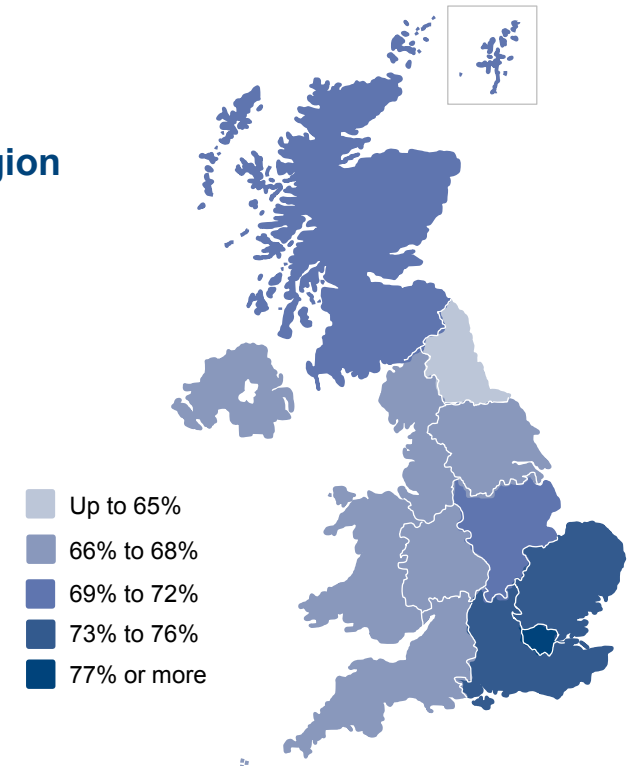
In London, 79 per cent of all gross income came from employment – a higher percentage than any other region. The South East had the second highest percentage at 75 per cent.

The North East was the region with the lowest percentage of income from employment at 64 per cent. In Scotland 71 per cent of all gross income came from employment; matching the percentage for the UK.

The percentage of income from sources other than employment also differed by region. London had the lowest percentage of income from state support (10 per cent). Wales, Northern Ireland and the North East jointly had the highest percentage of income from state support (21 per cent). The South West had the highest percentage of income from non-state pensions at 11 per cent.

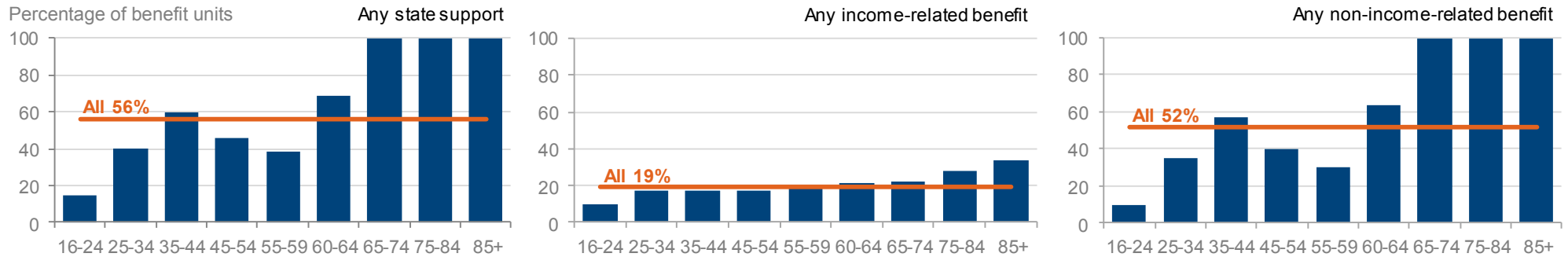
These differences are likely to be associated with demographic and economic variations between regions.

See **Table 2.2** for full data.



The percentage of families receiving state support varied by age and type of benefit

Receipt of state support by age of head of family, 2015/16, United Kingdom



Fifty-six per cent of all families (benefit units) received at least some form of state support i.e. were in receipt of at least one income-related benefit (such as Housing Benefit), tax credit, or non-income-related benefit (such as Personal Independence Payment).

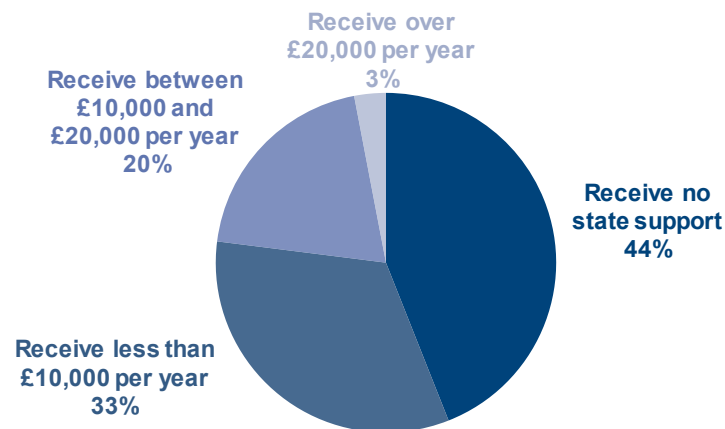
The percentage of families receiving an income-related benefit increased with age: from 10 per cent where the head of family was aged 16 to 24, to 34 per cent where the head of family was aged 85 or older. These benefits include income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Income Support, Universal Credit and Pension Credit.

Almost all families where the head was aged 65 or over received a non-income-related benefit, the vast majority being in receipt of State Pension: 97 per cent of families where the head was aged 65 to 74 and 99 per cent of families where the head was aged 75 or over were in receipt of State Pension.

See **Table 2.11** for full data, including percentages for individual benefits.

Four in ten families received no state support

Families (benefit units) by income received from state support, 2015/16, United Kingdom



Forty-four per cent (15.1 million) of families in the UK received no state support. This has increased by 2 percentage points since 2013/14.

Thirty-three per cent (11.2 million) of families received less than £10,000 a year in state support. Twenty per cent (6.9 million) of families received between £10,000 and £20,000 a year. Three per cent (1.0 million) of families received more than £20,000 a year in state support.

See **Table 2.14** for full data.

Tenure

The percentage of households buying with a mortgage continued to decline

Households by tenure, 2005/06 to 2015/16, United Kingdom



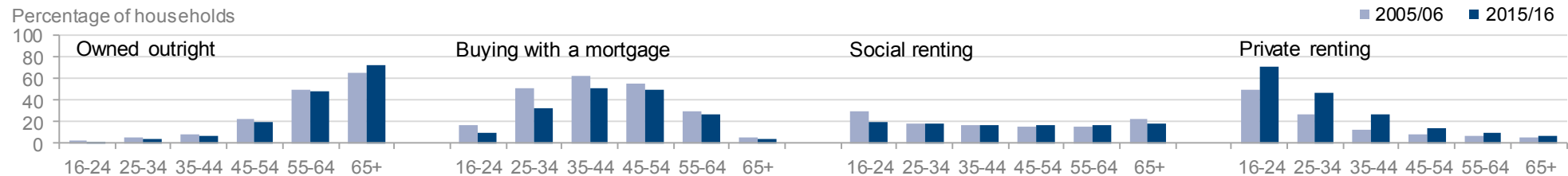
Over the 10 year period from 2005/06 the change in tenure composition was significant, with the trend beginning prior to the 2008/09 recession.

The percentage of households buying with a mortgage declined from 38 per cent to 29 per cent, while the percentage privately renting increased from 12 per cent to 20 per cent. The percentage owning outright increased from 31 per cent to 34 per cent over the same period, while the percentage who were social renting remained fairly stable.

See **Table 3.6** for full data.

Younger households were much more likely to rent privately in 2015/16 than in 2005/06

Tenure type by age of head of household, 2005/06 and 2015/16, United Kingdom



The percentage of households privately renting increased for all age groups between 2005/06 and 2015/16. The percentage of the 35-44 age group privately renting more than doubled, increasing from 12 per cent to 26 per cent. The percentage of the 16-24 age group privately renting went from 50 per cent to 71 per cent, while the percentage of those aged 25 to 34 who were privately renting went from 26 per cent to 46 per cent.

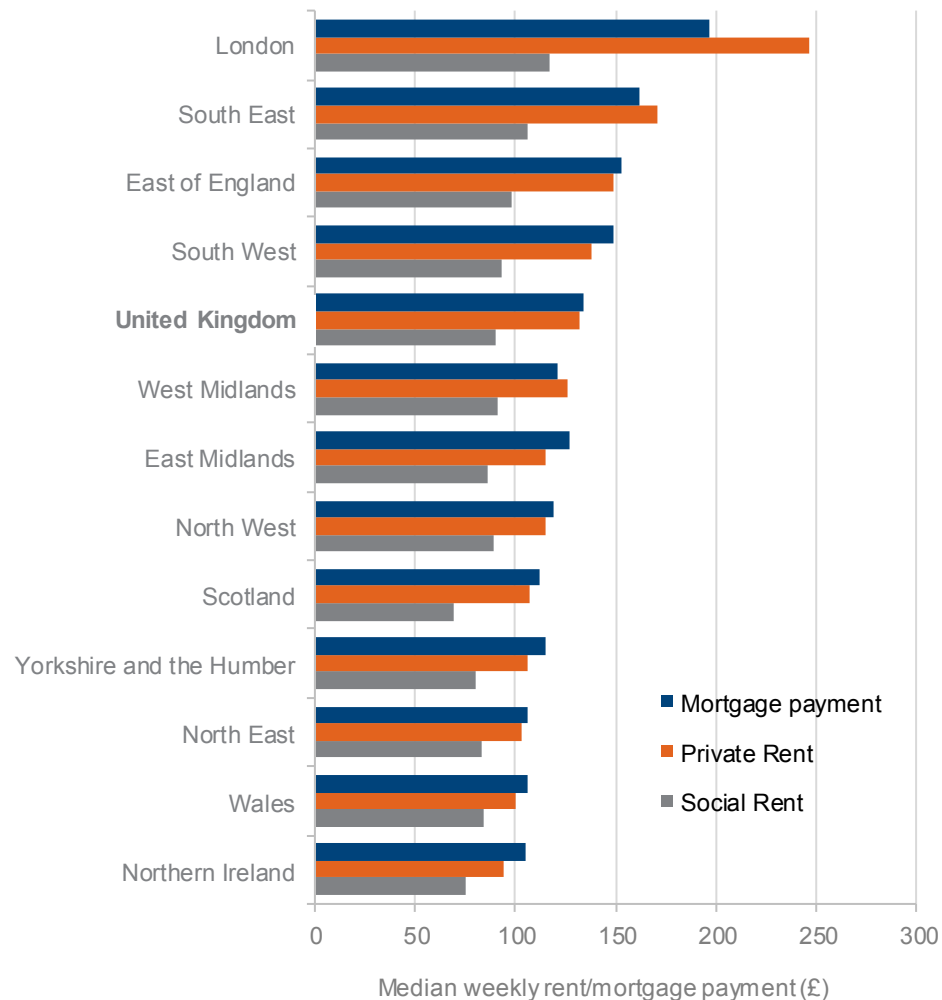
The percentage buying with a mortgage declined for all age groups between 2005/06 and 2015/16, the change being most prominent for younger households. The percentage of the 16-24 age group buying with a mortgage declined from 17 per cent to 9 per cent over the 10 years, while the percentage of those aged 25 to 34 buying with a mortgage declined from 51 per cent to 33 per cent.

The percentage of households owning their property outright fell for most age groups, with the exception of those aged 65 or over, which increased from 66 per cent in 2005/06 to 73 per cent in 2015/16. Social renting remained fairly stable for most age groups, with the exceptions of those aged 16 to 24 (falling from 30 per cent to 20 per cent) and those aged 65 or over (falling from 23 per cent to 18 per cent).

See **Table 3.7** for full data.

There were large regional variations in housing costs

Median household weekly rent/mortgage payment by region/country, 2015/16, United Kingdom



Mortgage payments, private rent and social rent payments broadly followed the same pattern of regional variation, with the highest values reported in London and the South East. The lowest values were reported in Scotland for social renting and Northern Ireland for private renting and mortgage payments.

Private sector rents were much higher in London compared with all other regions in the UK. London median private sector rent was more than 2.5 times the median private sector rent in Northern Ireland.

London was also the only region where the median private sector rent (£247 per week) was markedly greater than the median mortgage payment (£197 per week).

Private rent was higher than social sector rent in all regions. Social sector rent levels and increases are controlled via government-set formulae. Differences may also, in part, reflect variation in the type of properties between the two sectors, with the private rented sector having a more varied range of stock.

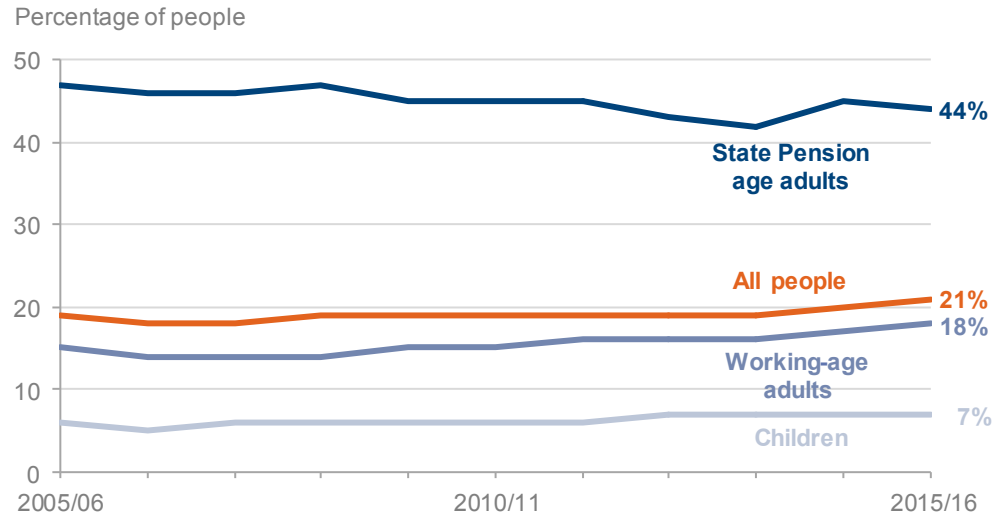
Only repayment mortgages are included in these comparisons, i.e. mortgages where both a capital payment and an interest payment is made each month. Interest-only mortgages are excluded.

See **Table 3.8** for full data.

Disability

One in five people reported a disability

Disability prevalence by age group, 2005/06 to 2015/16, United Kingdom



Twenty-one per cent (13.3 million) of people reported a disability in 2015/16, an increase from 19 per cent (11.9 million) in 2013/14. Most of the change over the two years came from an increase in working-age adults reporting a disability (16 to 18 per cent).

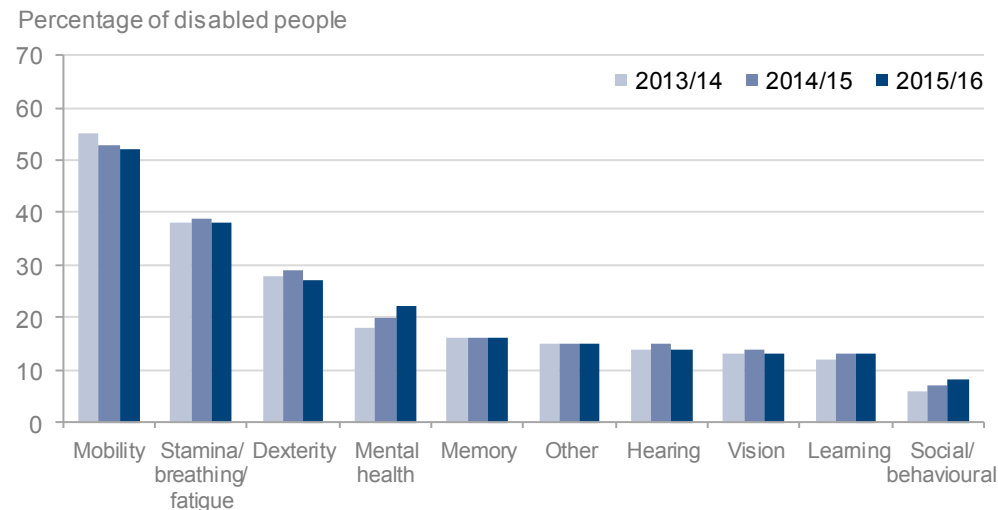
While there have been some changes in composition by impairment type, there is no clear single driver for these increases.

A person is considered to have a disability if they report a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. This is the core definition of disability in the Equality Act 2010. See the **Background Note and Methodology** for more details.

See **Table 4.1** for full data.

Reporting of mental health impairments increased and reporting of mobility impairments decreased

Impairment types reported by disabled people, 2013/14, 2014/15 and 2015/16, United Kingdom



FRS respondents who report a disability are asked to identify the specific impairments that apply to their circumstances from a standard list.

Of those who reported a disability, 22 per cent reported a mental health impairment in 2015/16 up from 18 per cent in 2013/14.

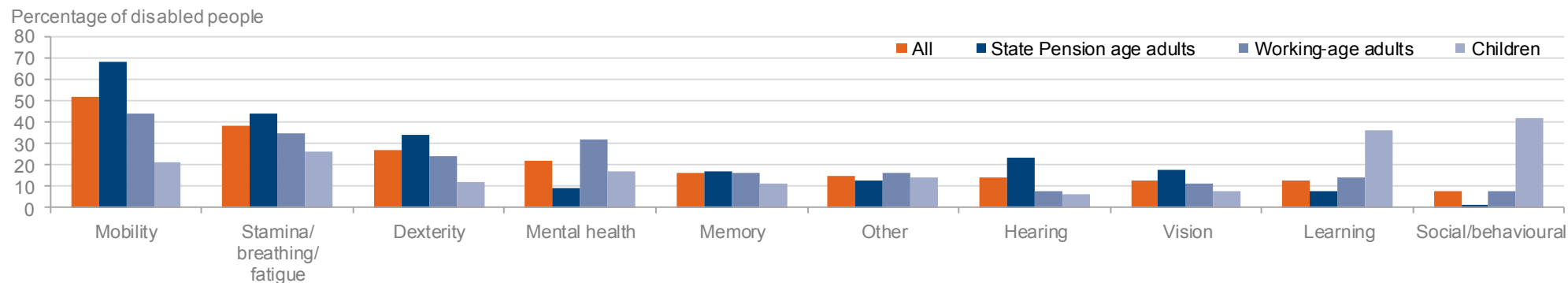
The percentage of people reporting social or behavioural impairments increased from 6 per cent to 8 per cent over the same period.

In each of the three years to 2015/16, mobility was the most prevalent impairment reported. Reporting of this type of impairment decreased, from 55 per cent in 2013/14 to 52 per cent in 2015/16.

See **Table 4.5** for full data.

Impairments reported by disabled people varied by age

Impairment types reported by disabled people, by age group, 2015/16, United Kingdom

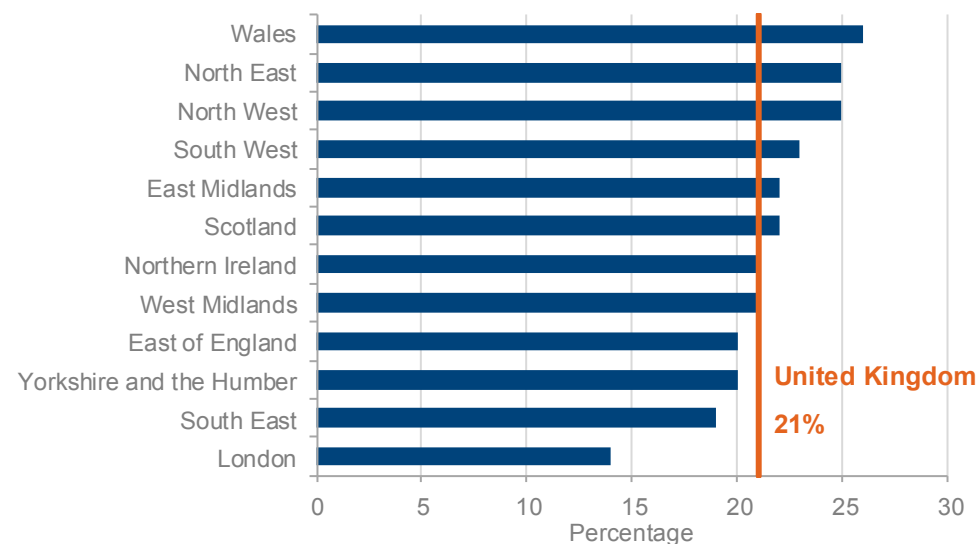


Sixty-eight per cent of State Pension age adults reported a mobility impairment compared to 21 per cent of children. Working-age adults were most likely to report mental health impairments: 32 per cent of disabled working-age adults reported a mental health impairment compared to 9 per cent of those over State Pension age. Children were much more likely to report learning or social/behavioural impairments than adults. Thirty-six per cent of disabled children reported a learning impairment and 42 per cent reported a social/behavioural impairment.

See **Table 4.6** for full data.

The percentage of people reporting a disability varied by region

Disability prevalence by region, 2015/16, United Kingdom



The percentage of people reporting of a disability varied across the UK. Wales had the highest percentage of people reporting a disability in 2015/16, 26 per cent (0.8 million people).

London had the lowest percentage of people reporting a disability, 14 per cent (1.2 million people).

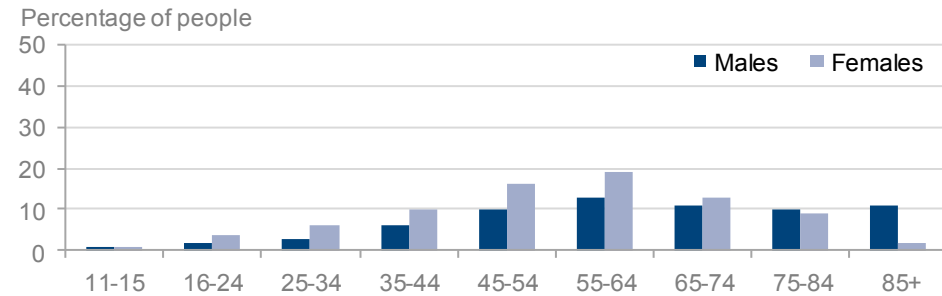
These regional variations may be partially explained by demographic differences between the regions. For example, overall rates of disability will be correlated with the percentage of the population over State Pension age, as disability rates are higher amongst this age group.

See **Table 4.4** for full data.

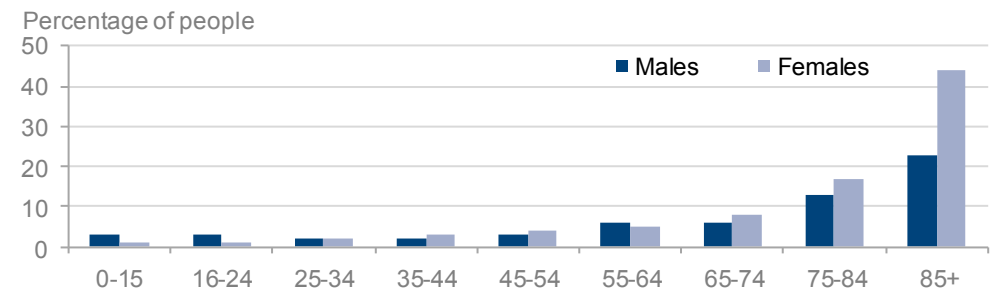
Carers

The percentage of people providing and receiving informal care varied by age and gender

Percentage of people providing informal care by age and gender, 2015/16, United Kingdom



Percentage of people receiving care by age and gender, 2015/16, United Kingdom



Informal care is care provided that is not part of a paid job. Examples of informal care include helping with shopping, preparing meals and feeding, household chores, dressing, washing. In 2015/16, eight per cent (4.9 million) of people were informal carers, of which 0.1 million were children.

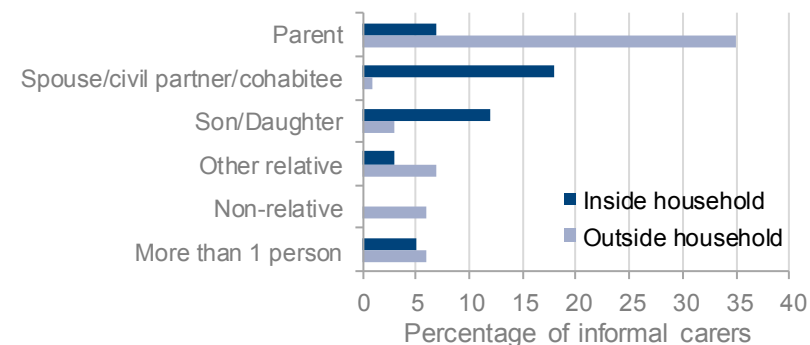
The percentage of adults providing informal care varied by age and gender. Men and women in the 55-64 age group were most likely to provide informal care. Women were more likely to provide informal care than men up to the 65-74 age group. From the age of 75, there was a higher percentage of men than women providing informal care. Of those aged 85 or over, 11 per cent of men provided informal care compared to 2 per cent of women.

There is a strong correlation between age and care receipt. In 2015/16 there was little difference between the percentages of males and females receiving care up to the age of 74. Women aged 75 and over were more likely to receive care than men. For those aged 85 or over, 44 per cent of women and 23 per cent of men were receiving care.

See **Tables 5.2** and **5.8** for full data.

Family members were the main recipients of informal care

Who the informal carer cares for, 2015/16, United Kingdom



Parents were the main recipients of informal care. Thirty-five per cent of informal carers cared for parents living outside of their own household.

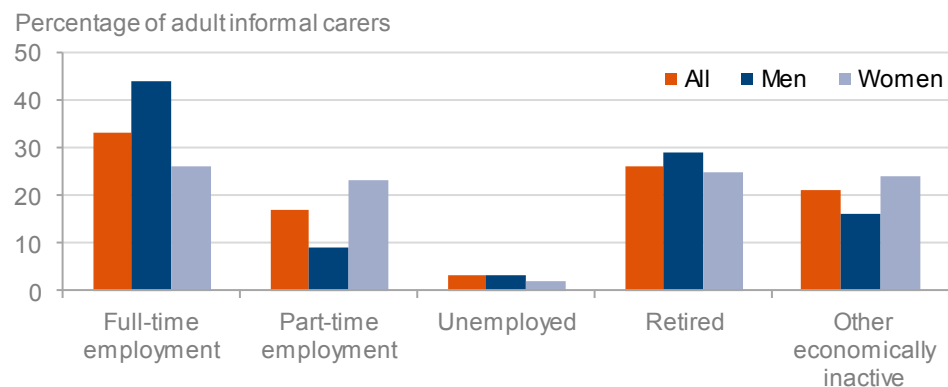
Within the carer's household, 18 per cent of informal carers cared for spouses, partners and cohabitees.

In 2015/16, 44 per cent of all informal carers provided care to someone living within their household and 58 per cent provided care to somebody living outside their household (some provided care to more than one person, therefore the total sums to more than 100 per cent).

See **Table 5.7** for full data.

A third of adult informal carers were in full-time employment

Adult informal carers by employment status and gender, 2015/16, United Kingdom

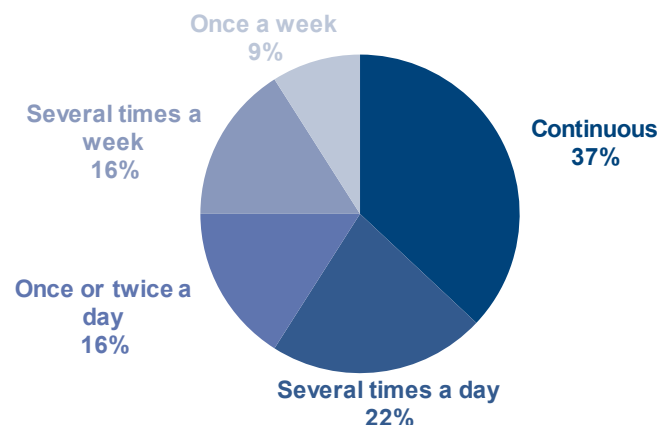


In 2015/16, 33 per cent of all adult informal carers were in full-time employment. Forty-four per cent of men providing informal care were in full-time employment compared to 26 per cent of women. Women providing informal care were much more likely to be in part-time employment than men: 23 per cent of women providing informal care worked part-time compared to 9 per cent of men.

See **Table 5.4** for full data.

Three-quarters of those needing care received daily help

People receiving care more than once a week by frequency of care, 2015/16, United Kingdom

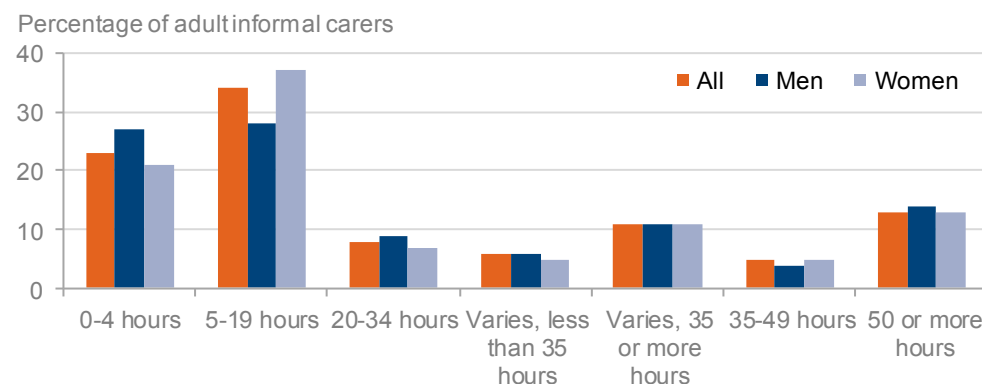


In 2015/16, of all people who required care at least once a week, 75 per cent required help at least once a day, with 37 per cent requiring continuous care. Twenty-five per cent required care less frequently than once a day, with 9 per cent needing care just once a week.

The percentage of younger age groups requiring continuous care is higher than that of older age groups; of those aged 0-15, 63 per cent required continuous care compared to 27 per cent of those aged 85 or over.

See **Table 5.9** for full data.

Hours of care provided by adult informal carers per week, by gender, 2015/16, United Kingdom



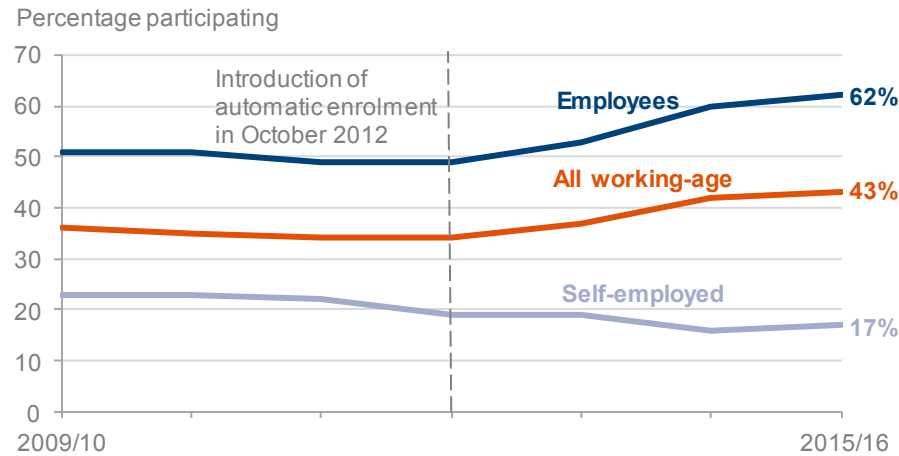
In 2015/16, 29 per cent of adult informal carers reported providing care for 35 hours or more per week. The number of hours of care provided was similar for men and women, although there were some gender differences for those providing up to 19 hours of care per week.

See **Table 5.3** for full data.

Pension scheme participation

Pension scheme participation increased following the introduction of automatic enrolment in 2012

Pension scheme participation of working-age adults by employment status, 2009/10 to 2015/16, United Kingdom



The introduction of automatic enrolment in October 2012 means that employees aged 22 to State Pension age, earning above the earnings threshold, are automatically enrolled into qualifying pension schemes on a staged basis up to 2018/19.

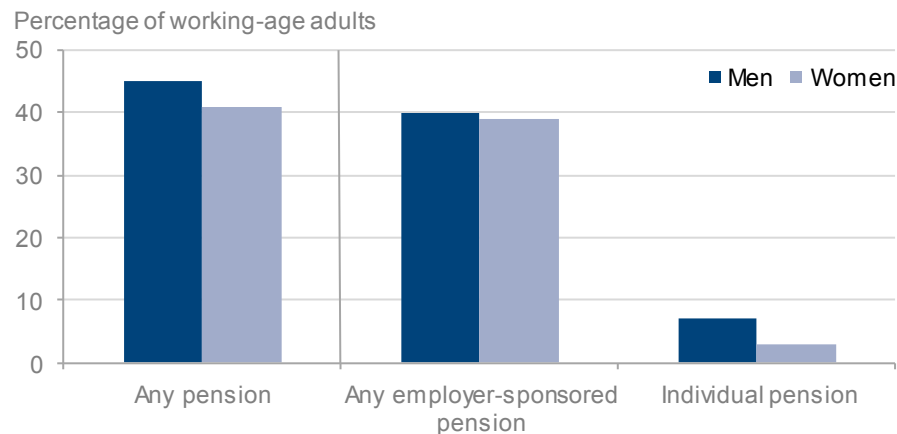
Pension participation for employees increased substantially in the first two years following introduction - from 49 per cent in 2012/13 to 60 per cent in 2014/15. A more moderate increase of 2 percentage points to 62 per cent occurred between 2014/15 and 2015/16.

Participation rates for self-employed people, who are not eligible for automatic enrolment, fell from 23 per cent in 2009/10 to 16 per cent in 2014/15 before increasing to 17 per cent in 2015/16.

See **Table 6.5** for full data.

Pension scheme participation rates were similar for men and women

Pension scheme participation by pension type and gender, 2015/16 United Kingdom



Overall pension scheme participation rates were very similar for men and women in 2015/16. Forty-five per cent of all working-age men were contributing to a pension compared to 41 per cent of working-age women.

Participation rates in employer-sponsored schemes were similar for working-age men (40 per cent) and working-age women (39 per cent).

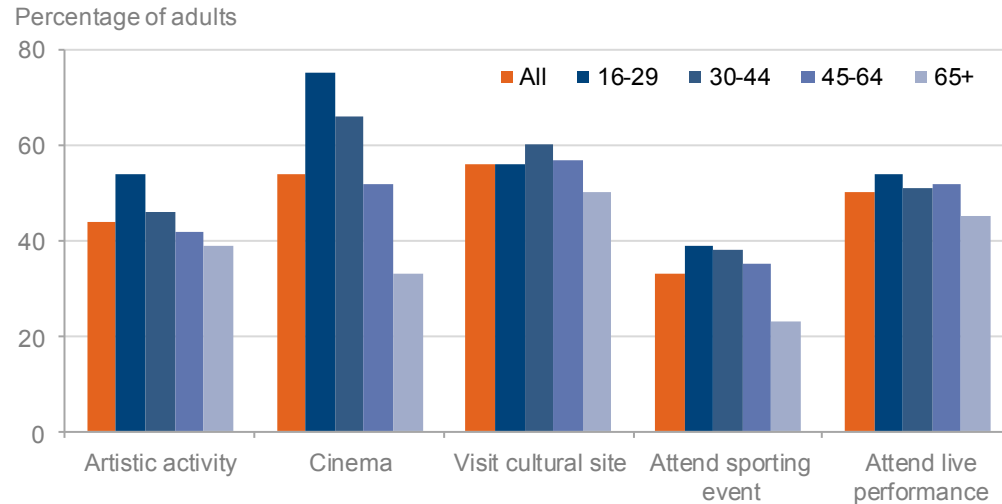
Participation in individual pension schemes (personal, including stakeholder pensions) was lower for working-age women (3 per cent) compared to working-age men (7 per cent).

See **Table 6.1** for full data.

Social and Cultural Participation

Younger adults were more likely to engage in cultural activities

Percentage of adults who engaged in cultural activity at least once in the previous 12 months, by type of cultural activity and age group, 2015/16, United Kingdom



A section on social and cultural participation was added to the FRS for 2015/16 on a one-off basis. Questions were asked on attendance at cultural and sporting events, practising artistic activities, engagement with social activities, and interaction with friends, relatives, and neighbours.

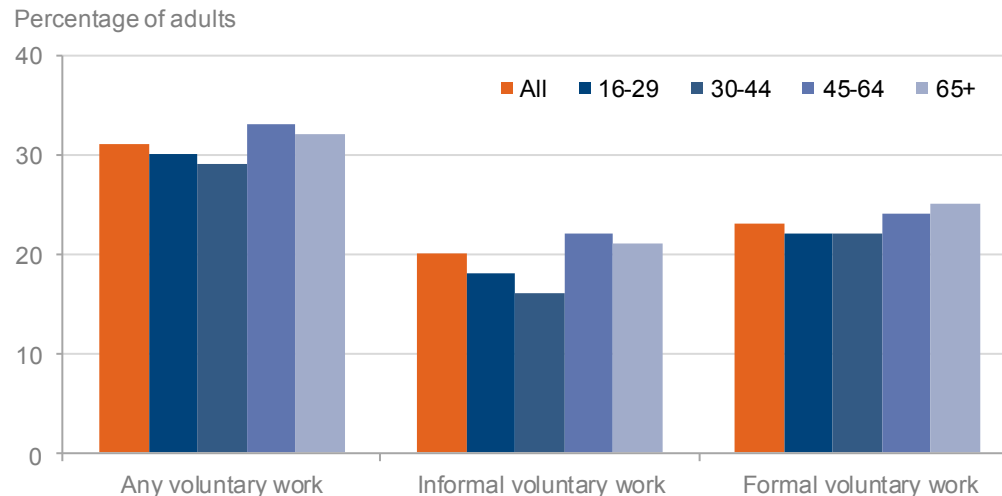
Fifty-six per cent of adults reported visiting a cultural site in the previous 12 months; 54 per cent had been to the cinema; 50 per cent had attended a live performance; 44 per cent said they had practiced an artistic activity; 33 per cent had attended a sporting event.

Younger adults were more likely to report engaging in cultural activities. In particular, three-quarters of 16-29 year-olds had attended the cinema in the previous 12 months, compared to a third of those aged 65 years or older.

See **Table 7.1** for full data.

Older adults were more likely to have done voluntary work

Percentage of adults who had done voluntary work in the previous 12 months, by type of voluntary work and age group, 2015/16, United Kingdom



Voluntary work includes unpaid non-compulsory work to help other people, the wider community, the environment, or animals. Voluntary work can be both formal (i.e. arranged by a formal organisation, group, or club) or informal.

Almost a third of all adults reporting doing some form of formal or informal voluntary work during the previous 12 months (31 per cent), with very little variation overall by age group.

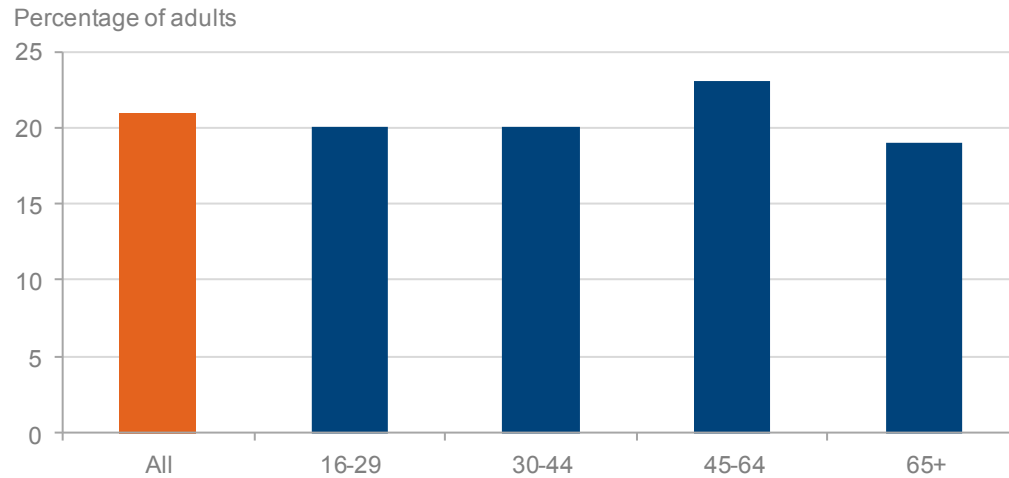
Middle-aged adults (45-64 year-olds) were most likely to report doing informal voluntary work (22 per cent). Adults aged 30-44 years old were the least likely to have done informal voluntary work (16 per cent).

There was very little variation between age groups in the percentages of adults who reported doing formal voluntary work.

See **Table 7.2** for full data.

One in five adults engaged in active citizenship

Percentage of adults who had engaged in active citizenship at least once in the previous 12 months by age group, 2015/16, Great Britain



Active citizenship includes participation in activities of a political party or interest group, attendance at a public consultation, peaceful protest or demonstration, signing a petition, writing a letter to a politician or to the media.

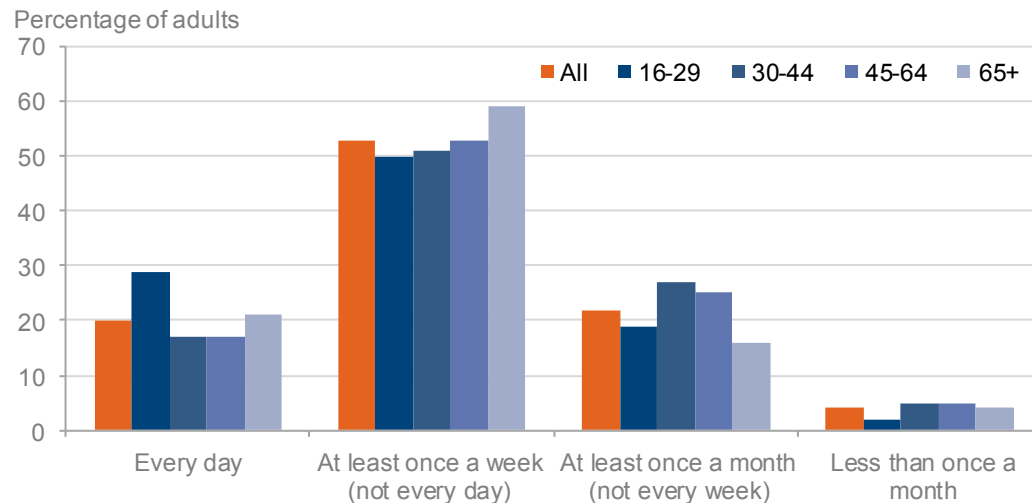
Just over one in five adults reported engaging in active citizenship in the previous 12 months (21 per cent).

There was very little variation between age groups. The most likely age group to have engaged in active citizenship was adults aged 45-64 years old (23 per cent); the least likely group was adults aged 65+ (19 per cent).

See **Table 7.3** for full data.

Younger adults were more likely to meet up with friends or family everyday

Frequency of meeting up with friends or family by age group, 2015/16, United Kingdom



Almost three-quarters (73 per cent) of all adults reported meeting up with either friends or family at least once a week (20 per cent every day, 53 per cent at least once a week but not every day).

Adults aged 65+ were the most likely to report meeting up with friends or family at least once a week (80 per cent); the group least likely to meet up with friends or family at least once a week was adults aged 30-44 years old (68 per cent).

Adults aged 16-29 were much more likely to meet up with friends or family every day (29 per cent) compared to older age groups.

There was little variation in the percentage of adults who meet up with friends or family less than once a month.

See **Table 7.4** for full data.

About these statistics

National Statistics

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

National Statistics status means that official statistics meet the highest standards of trustworthiness, quality and public value. All official statistics should comply with all aspects of the *Code of Practice for Official Statistics*. They are awarded National Statistics status following an assessment by the Office for Statistics Regulation who consider whether the statistics meet the highest standards of Code compliance, including the value they add to public decisions and debate.

It is DWP's responsibility to maintain compliance with the standards expected of National Statistics. If we become concerned about whether these statistics are still meeting the appropriate standards, we will discuss any concerns with the Office for Statistics Regulation. National Statistics status can be removed at any point when the highest standards are not maintained, and reinstated when standards are restored.

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.

Further information about National Statistics can be found here:

<https://www.statisticsauthority.gov.uk/national-statistician/types-of-official-statistics/>

Where to find out more

Further outputs and tables, together with the detailed **Background note and methodology** document including a description of methodology, definitions, general guidance and a list of alternative data sources, are available here:

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

Information on alternative sources of data on earnings and income is available here:

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/methodologies/aquidetosourcesofdataonearningsandincome>

Other National and Official Statistics

A schedule of DWP's statistical releases over the next 12 months and a list of the most recent releases is available here:

<https://www.gov.uk/government/organisations/department-for-work-pensions/about/statistics>

In accordance with the Code of Practice for Official Statistics, DWP National Statistics are also announced via <https://www.gov.uk/government/statistics/announcements>

Using the FRS for analysis

Coverage

The FRS is designed to be representative of all private households in the United Kingdom. Therefore certain individuals are not included – for example, students in halls of residence and individuals in nursing or retirement homes.

Sample design

The FRS uses a stratified, clustered, random sample designed to produce robust regional estimates. The FRS is not suitable for analysis below region level.

Sample size

Although the FRS sample of 19,000 households is relatively large for a household survey, small sample sizes for some subgroups may require several years of data to be combined when producing estimates.

Sampling Error

Results from surveys are estimates and not precise figures – in general terms the smaller the sample size, the greater the uncertainty. Results in this report are subject to a margin of error which can affect how changes should be interpreted, especially between groups and in the short term. Latest estimates should be considered alongside medium and long-term patterns. Changes over time and between groups which are referred to in this report are statistically significant unless otherwise stated.

Non-Sampling Error

Non-sampling errors are systematic inaccuracies in the sample as compared to the population. For example, people may give inaccurate responses or certain groups of people may be less likely to respond. Non-sampling error is minimised in the FRS through effective and accurate sample and questionnaire design, active fieldwork management, the use of skilled and experienced interviewers and extensive quality assurance of the data. However, it is not possible to eliminate non-sampling error completely, nor can it be easily quantified. Relative to administrative records, the FRS is known to under-report benefit receipt.

The **Background note and methodology** document provides further detail on the reliability of estimates.