

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 participation; childcare; family circumstances; child maintenance.

This report summarises key findings from the FRS for the 2016/17 financial year when over 19,000 households were interviewed.

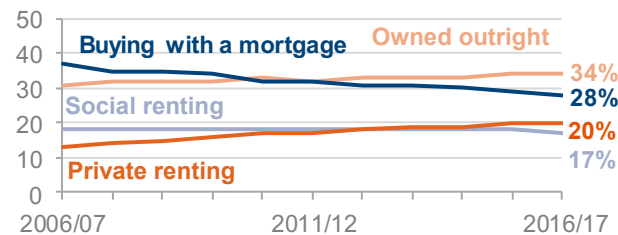
Income and state support



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

Tenure

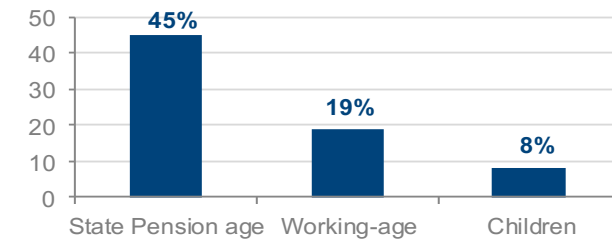
Percentage of households



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

Disability

Percentage of people



The percentage of people reporting a disability varied by age group.

Care

Parents were the main recipients of care.

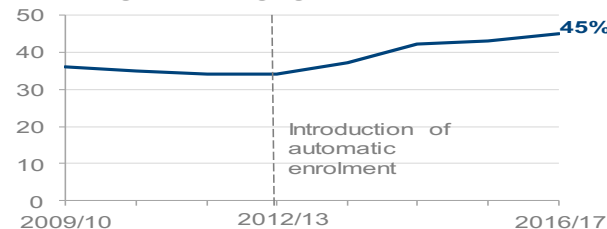
33%

of informal carers cared for a parent outside their household.



Pensions

Percentage of working-age adults



Pension scheme participation continued to increase following workplace pension automatic enrolment in October 2012.

At a glance

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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.

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.

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Feedback is welcome

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Additional tables and data

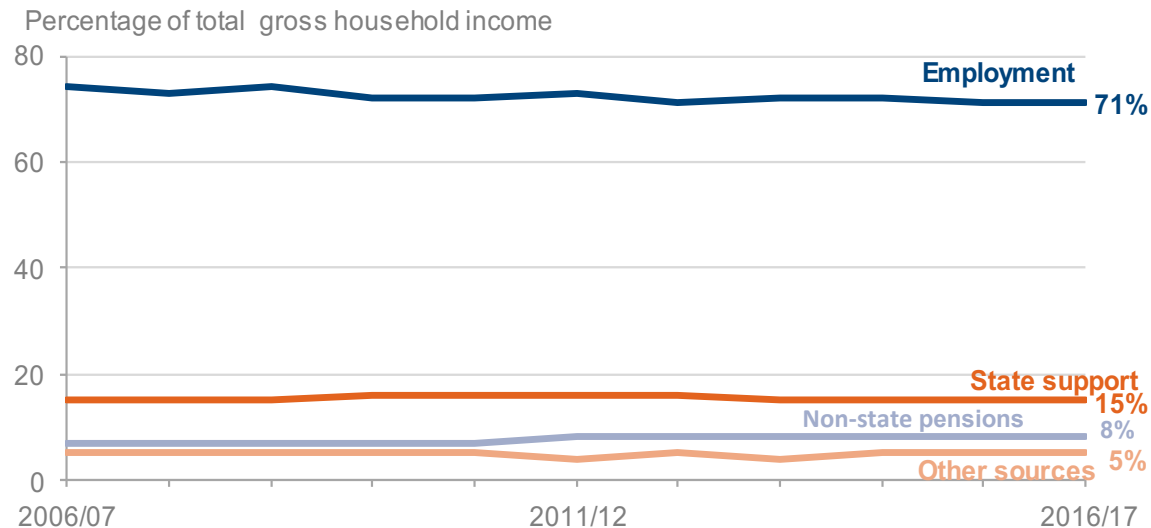
A comprehensive set of detailed tables complementing the results presented in this report are available <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201617>. These tables are referenced throughout this report.

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, 2006/07 to 2016/17



In 2016/17 gross 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) while eight per cent came from non-state pensions (e.g. workplace or personal pensions).

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

These figures are unchanged since 2015/16.

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 employment by region/country, 2016/17, United Kingdom

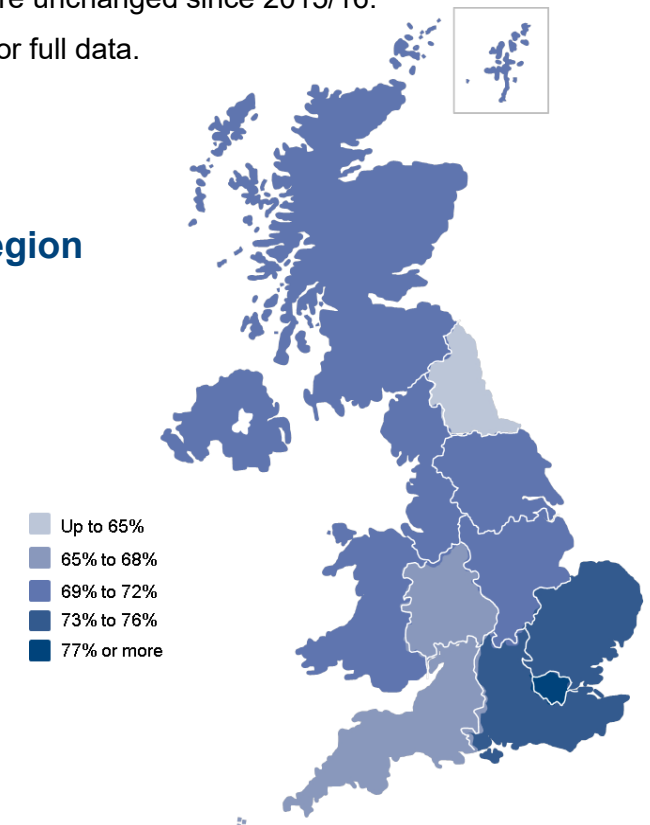
In London, 79 per cent all gross income came from employment – a higher percentage than any other region.

The North East was the region with the lowest percentage of gross income from employment at 64 per cent.

The percentage of gross income from sources other than employment also differed by region. Northern Ireland and the North East had the highest percentage of gross income from state support at 20 per cent, twice the percentage for London (10 per cent). The South West had the highest percentage of gross income from non-state pensions at 12 per cent, three times the percentage for London (4 per cent).

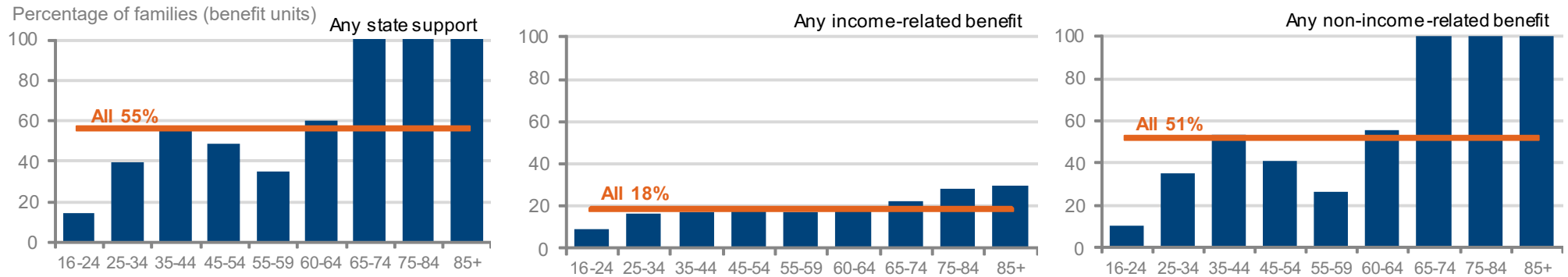
These regional differences are likely to be associated with demographic and economic variations between regions.

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, 2016/17, United Kingdom



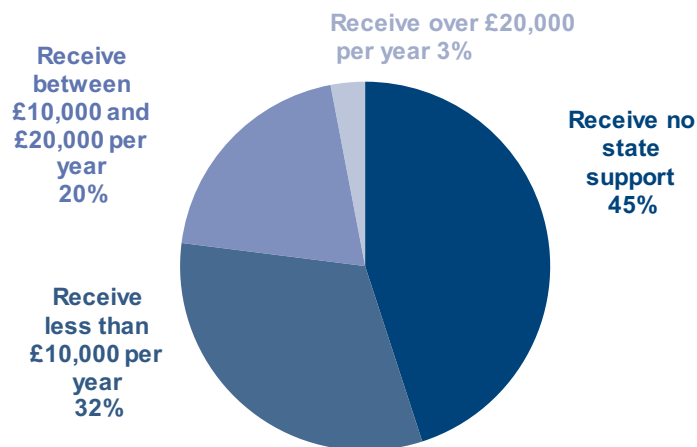
Fifty-five per cent of all families (benefit units) received at least some form of state support i.e. were in receipt of at least: one income-related benefit (such as Housing Benefit), tax credit, or non-income related benefit (such as Child Benefit or Personal Independence Payment).

The percentage of families receiving an income-related benefit increased with the age of the head of household, from 9 per cent where the head of family was aged 16-24, to 29 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 at least one non-income-related benefit, the vast majority being in receipt of State Pension: 97 per cent of families where the head was aged 65-74, 99 per cent of families where the head was aged 75-84, and 100 per cent of families where the head was aged 85 or over were in receipt of State Pension. See **Table 2.11** for full data, including percentages for individual benefits.

More than four in ten families received no state support

Families (benefit units) by income received from state support, 2016/17, United Kingdom



Forty-five per cent (15.6 million) of families in the UK received no state support. This has increased by 2 percentage points since 2014/15.

Thirty-two per cent (10.9 million) of families received less than £10,000 a year in state support. Twenty per cent (7.0 million) of families received between £10,000 and £20,000 a year.

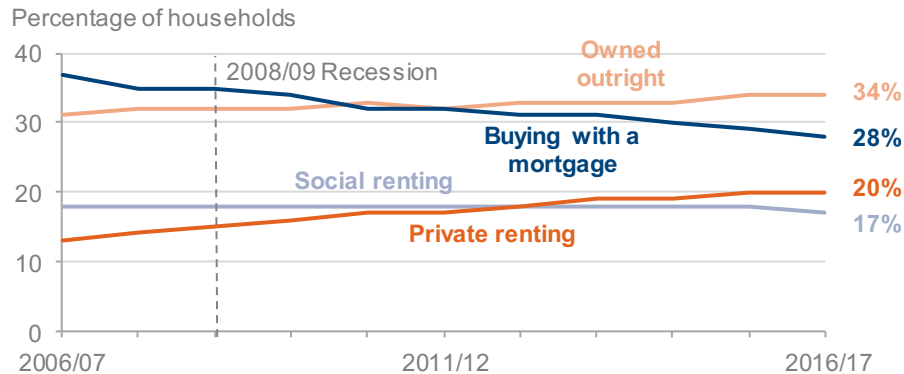
Three per cent (1.1 million) of families received more than £20,000 a year in state support.

See **Table 2.14** for full data.

Tenure

The percentage of households buying with a mortgage continued to decline

Households by tenure, 2006/07 to 2016/17, United Kingdom



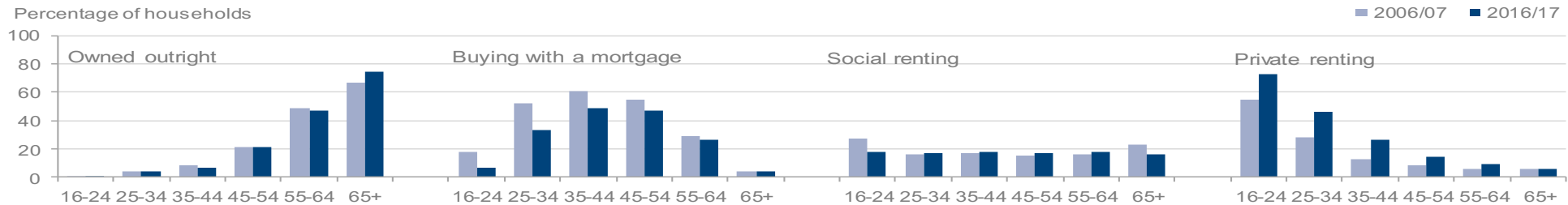
Over the 10 year period from 2006/07 the change in tenure composition was significant, with the trend beginning prior to the 2008/09 recession.

The percentage of households buying with a mortgage declined from 37 per cent to 28 per cent, while the percentage privately renting increased from 13 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 social renting remained fairly stable.

See **Table 3.6** for full data.

Younger households were much more likely to rent privately in 2016/17 than in 2006/07

Tenure type by age of head of household, 2006/07 and 2016/17, United Kingdom



The percentage of households privately renting increased for almost all age groups between 2006/07 and 2016/17. The percentage of the 35-44 age group privately renting doubled from 13 per cent to 26 per cent. The percentage of the 16-24 age group privately renting increased from 55 per cent to 73 per cent, while the percentage of those aged 25-34 who were privately renting went from 28 per cent to 46 per cent.

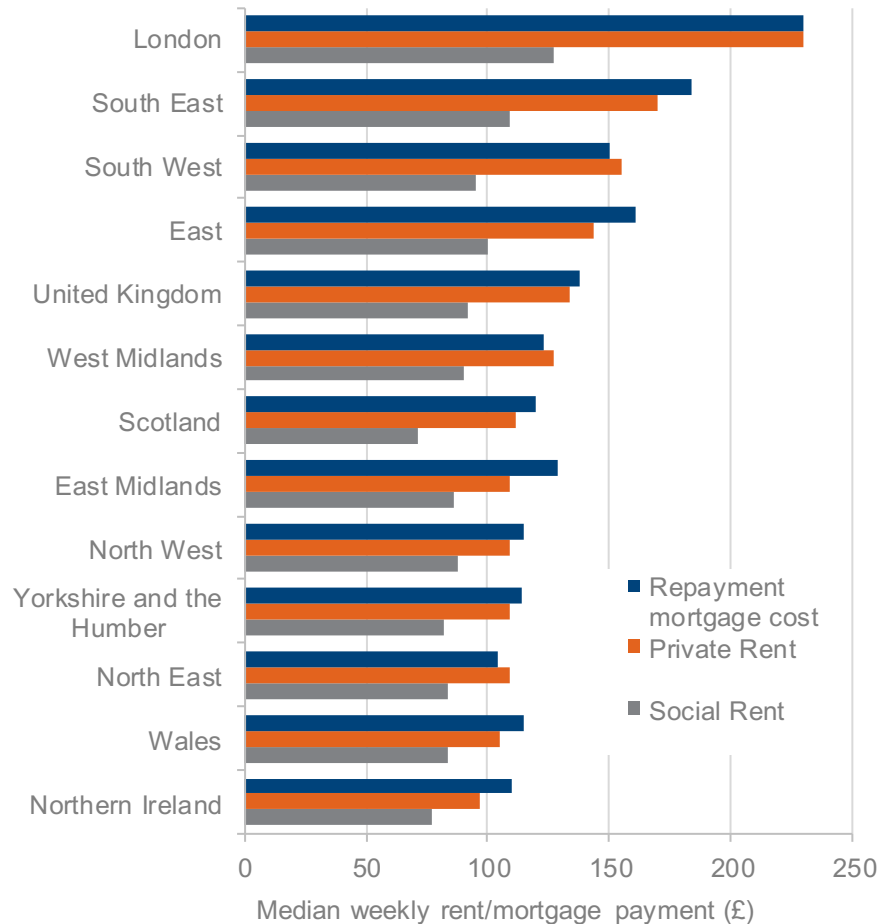
The percentage buying with a mortgage declined for all age groups between 2006/07 and 2016/17, with the exception of those aged 65 or over, for whom it remained the same. The decline was most pronounced for younger households. The percentage of the 16-24 age group buying with a mortgage declined from 18 per cent to 7 per cent over the 10 years, while the percentage of those aged 25-34 buying with a mortgage declined from 52 per cent to 33 per cent.

The percentage of households owning their property outright was stable for most age groups, with the exception of those aged 65 or over, which increased from 67 per cent in 2006/07 to 74 per cent in 2016/17. Social renting remained fairly stable for most age groups, with the exceptions of those aged 16 to 24 (falling from 27 per cent to 18 per cent) and those aged 65 or over (falling from 23 per cent to 16 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, 2016/17, 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 the North East for 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 double the median private sector rent in Northern Ireland.

In the South West, West Midlands and the North East the median private sector rents were greater than the median mortgage payments. London median private sector rents were equal to median mortgage payments (£230 per week).

Private sector 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.

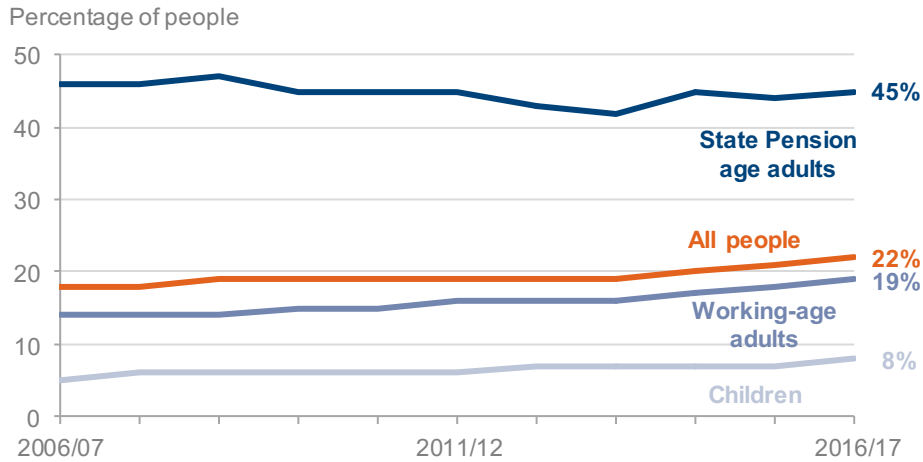
Only repayment mortgages are included in these comparisons, i.e. mortgages where both a capital payment and an interest payment is made each month. Other mortgage types, such as interest-only mortgages, are excluded.

See **Table 3.8** for full data.

Disability

One in five people reported a disability

Disability prevalence by age group, 2006/07 to 2016/17, United Kingdom



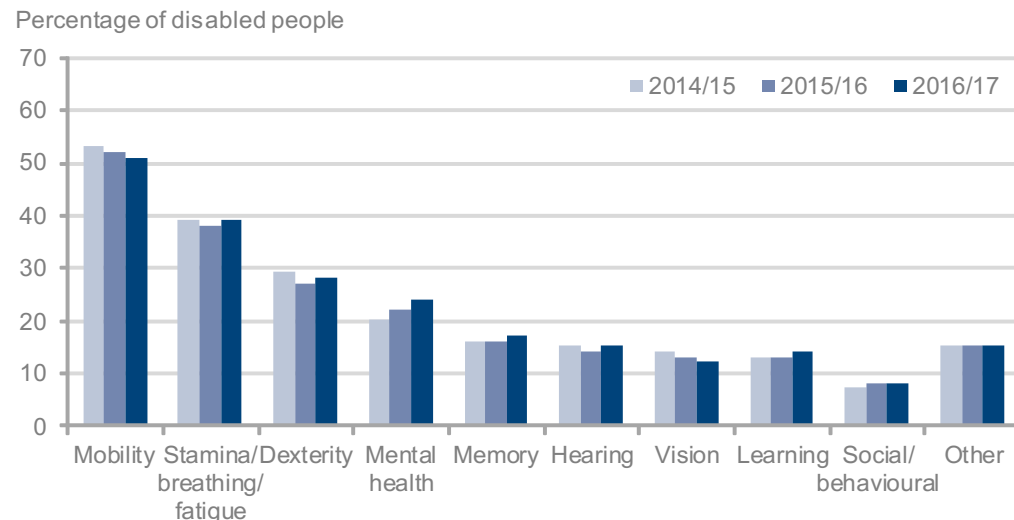
Twenty-two per cent (13.9 million) of people reported a disability in 2016/17, an increase from 19 per cent (11.9 million) in 2013/14. Most of the change over the three years came from increases in the percentage of working-age adults (16 to 19 per cent) and State Pension age adults (42 to 45 per cent) reporting a disability. 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, 2014/15, 2015/16 and 2016/17, 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, 24 per cent reported a mental health impairment in 2016/17, up from 20 per cent in 2014/15.

The percentage of people reporting a visual impairment decreased from 14 per cent to 12 per cent over the same period.

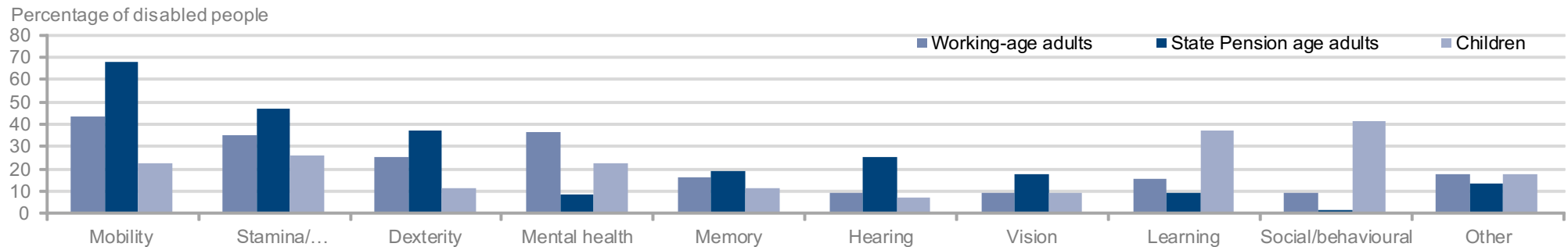
In each of the three years to 2016/17, mobility was the most prevalent impairment reported, although its prevalence decreased slightly from 53 per cent in 2014/15 to 51 per cent in 2016/17.

The percentage of people reporting most other impairments remained fairly stable.

See **Table 4.5** for full data.

Impairments reported by disabled people varied by age group

Impairment types reported by disabled people, by age group, 2016/17, United Kingdom

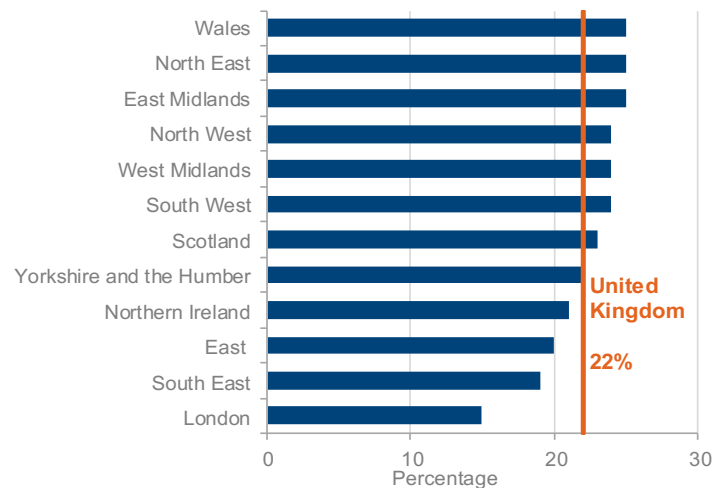


Sixty-eight per cent of disabled State Pension age adults reported a mobility impairment compared to 22 per cent of disabled children. Working-age adults were the most likely group to report mental health problems, with 36 per cent of disabled working-age adults reporting this type of impairment, compared to 8 per cent of those over State Pension age. Children were much more likely to be affected by learning or social/behavioural impairments than adults. Thirty seven per cent of disabled children reported a learning impairment and 41 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, 2016/17, United Kingdom



Wales, the North East, and the East Midlands had the highest percentage of people reporting a disability in 2016/17. In all three regions 25 per cent of people reported having a disability (0.8 million people in Wales, 0.6 million people in the North East, and 1.1 million people in the East Midlands).

London had the lowest percentage of people reporting a disability, at 15 per cent (1.3 million people).

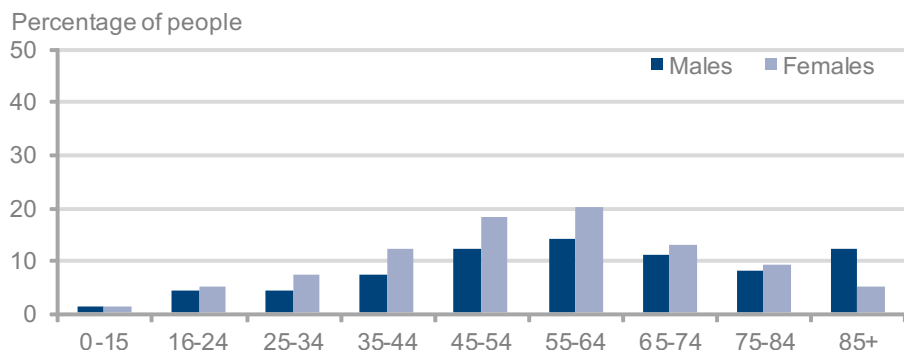
These regional variations may be partially explained by demographic differences between the regions. For example, overall rates of disability will be correlated with the percentage of the population over State Pension age, as disability rates are higher amongst this age group.

See **Table 4.4** for full data.

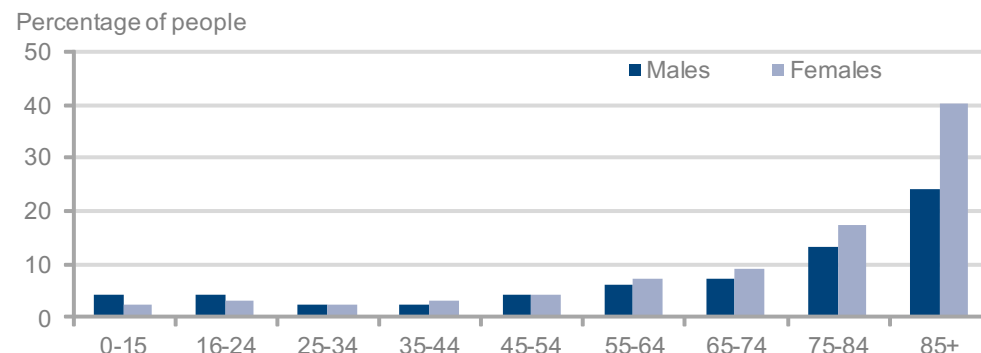
Care

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

Percentage of people providing informal care by age and gender, 2016/17, United Kingdom



Percentage of people receiving care by age and gender, 2016/17, United Kingdom



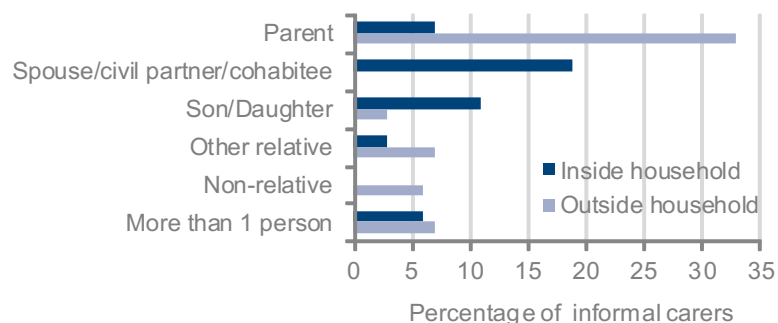
The FRS collects information on all care received at home and informal care provided by respondents to people inside and outside the home.

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 and including the 75-84 age group. Of those aged 85 or over, 12 per cent of men and 5 per cent of women provided informal care. Informal care is care provided that is not part of a paid job. Examples include helping with shopping, preparing meals and feeding, household chores, dressing, washing. In 2016/17, 8 per cent (5.4 million) of people were informal carers.

There was a strong relationship between age and care received at home – either informal care (provided by friends, neighbours or relatives) or formal care (provided by a local authority, district nurse, health visitor or private domestic help). More women than men received care in the 55-64 and older age groups. For those aged 85 or over, 40 per cent of women and 24 per cent of men were receiving care. In 2016/17, 5 per cent of people were in receipt of formal or informal care at home. See **Tables 5.1, 5.2 and 5.8** for full data.

Family members were the main recipients of informal care

Who the informal carer cares for, 2016/17, United Kingdom

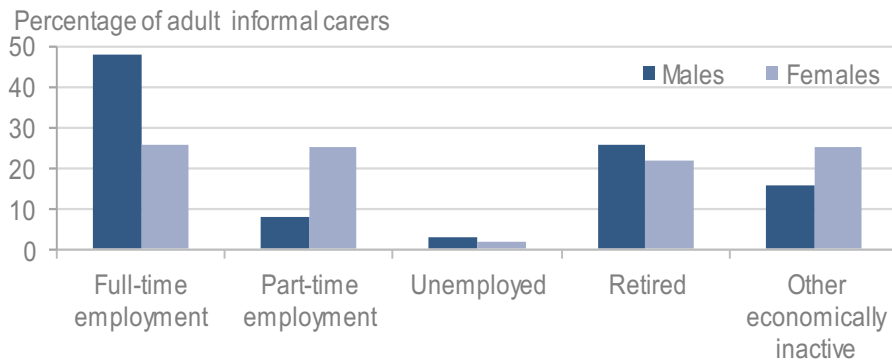


Overall, parents were the main recipients of informal care. Thirty-three per cent of informal carers cared for parents living outside of their own household and 7 per cent cared for parents within their household. Nineteen per cent of informal carers cared for a spouse, partner, or cohabitee within the same household.

In 2016/17, 47 per cent of all informal carers provided care to someone living within their household and 56 per cent provided care to somebody living outside their household (some provided care to people inside and outside their household, 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

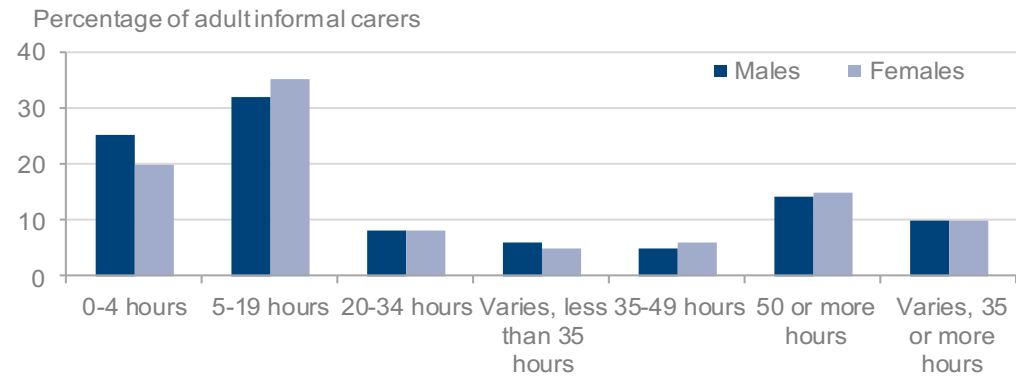
Adult informal carers by employment status and gender, 2016/17, United Kingdom



Forty-eight 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; 25 per cent of women providing informal care worked part-time compared to 8 per cent of men.

See **Table 5.4** for full data.

Hours of care provided by adult informal carers per week, by gender, 2016/17, United Kingdom

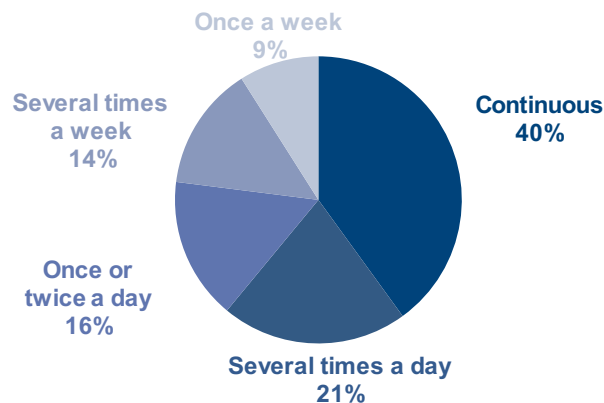


Twenty-nine per cent of adult informal carers reported providing care for 35 hours or more per week. The number of hours of care provided was similar for men and women, although there were some gender differences for those providing up to 19 hours of care per week.

See **Table 5.3** for full data.

Forty per cent of those receiving care needed continuous help

People receiving care at least once a week by frequency of care, 2016/17, United Kingdom



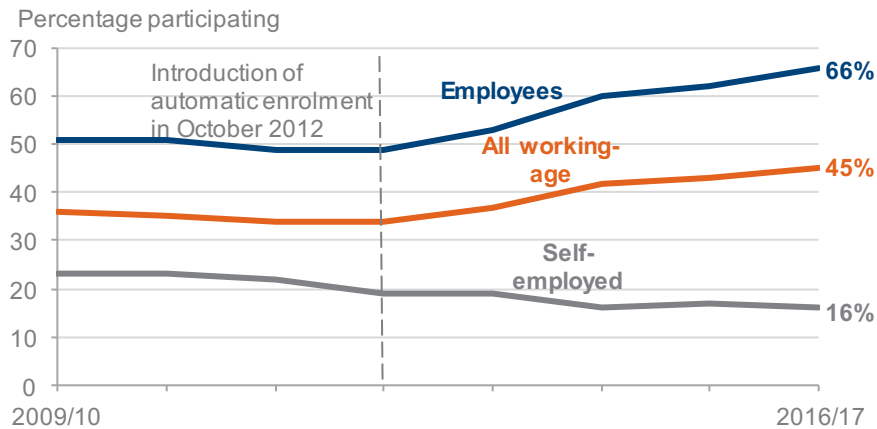
In 2016/17, of all people who received care at least once a week 40 per cent received continuous care. There was a strong relationship between the frequency of care received and the age of the recipient, with younger recipients receiving more hours than older recipients. More than half of care recipients aged 0-15 or 16-24 received continuous care, compared to a quarter of those aged 85 or over.

See **Table 5.9** for full data.

Pensions

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

Pension scheme participation of working-age adults by employment status, 2009/10 to 2016/17, 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.

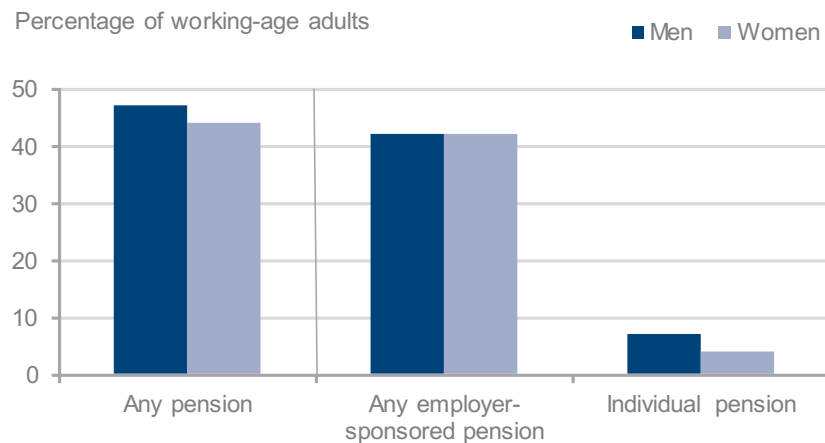
Pension participation for employees has increased substantially following introduction - from 49 per cent in 2012/13 to 66 per cent in 2016/17.

Participation rates for self-employed people, who are not eligible for automatic enrolment, fell from 19 per cent to 16 per cent over the same period.

See **Table 6.5** for full data.

Pension scheme participation rates were similar for men and women

Pension scheme participation of working-age adults by pension type and gender, 2016/17, United Kingdom



Overall pension scheme participation rates were very similar for men and women in 2016/17. Forty-seven per cent of all working-age men were contributing to a pension compared to 44 per cent of working-age women.

Participation rates in employer-sponsored schemes were the same for working-age men and women (42 per cent).

Participation in individual pension schemes (personal, including stakeholder, pensions) was lower for working-age women (4 per cent) compared to working-age men (7 per cent).

See **Table 6.1** 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 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 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/aguidetosourcesofdataonearningsandincome>

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 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 particular subgroups may require several years of data to be combined.

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.