

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 each respondent: their incomes, from all sources including self-employment; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; pension participation; childcare; family circumstances; child maintenance.

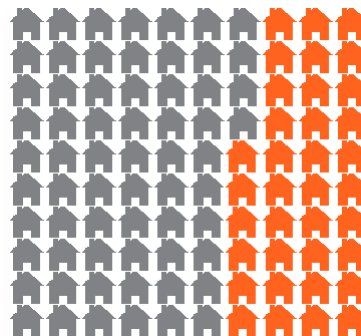
This report summarises the key findings from the FRS for the 2017/18 financial year, when over 19,000 households were interviewed.

Income and State Support



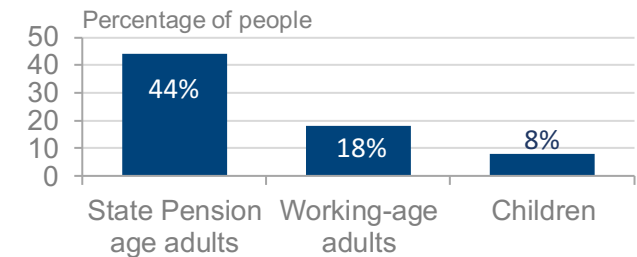
Income from employment and self-employment made up 73p of every £1 of household income

Tenure



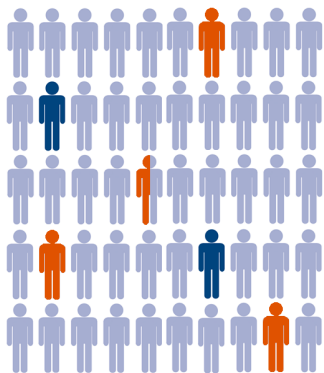
36 per cent of households were in rented accommodation

Disability



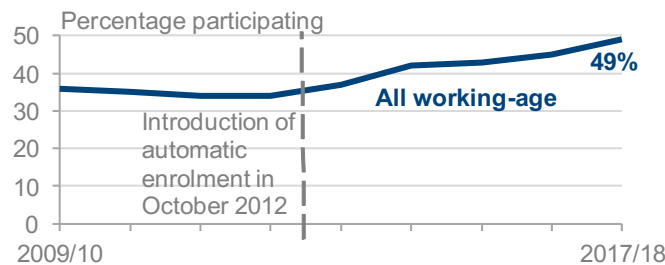
The percentage of people reporting a disability varied by age

Care



Two out of every 50 people were **receiving care**, with more than three in every 50 people **providing informal care** to someone else

Pension Participation



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

Self Employment

18%

On average, take-home pay of self-employed workers who were full-time was 18 per cent lower than that of full-time employees

At a glance

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Lead Statistician: M A Vaughan
team.frs@dwp.gov.uk

DWP Press Office: 0203 267 5144

Feedback is welcome

Published 28 March 2019

Next edition February / March 2020

ISBN 978-1-78659-146-3

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 the 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

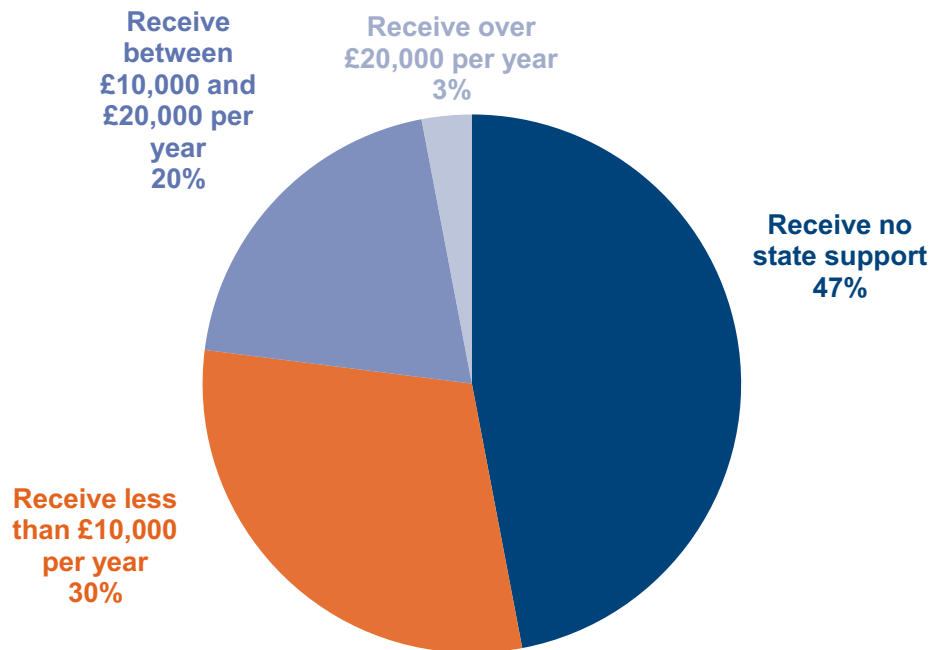
A comprehensive set of detailed tables complementing the results presented in this report are available <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201718>. These tables are referenced throughout this report.

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

Income and State Support

The percentage of families receiving state support has fallen in recent years

Families (benefit units) by income received from state support, 2017/18, United Kingdom



State support refers to state benefits or tax credits, and includes Child Benefit. The percentage of families receiving any state support has fallen, decreasing from 56 per cent in 2015/16 to 53 per cent in 2017/18. This means that 47 per cent of families (16.3 million) in the UK received no state support in 2017/18.

Thirty per cent (10.4 million) of families received less than £10,000 a year in state support. This has decreased by two percentage points since 2015/16. Twenty per cent (6.8 million) of families received state support of between £10,000 and £20,000 a year. Three per cent (1.2 million) of families received more than £20,000 a year in state support.

See **Table 2.14** for full data.

London had a higher percentage of income from employment than other regions

Percentage of total gross household income from employment by region, 2017/18, United Kingdom

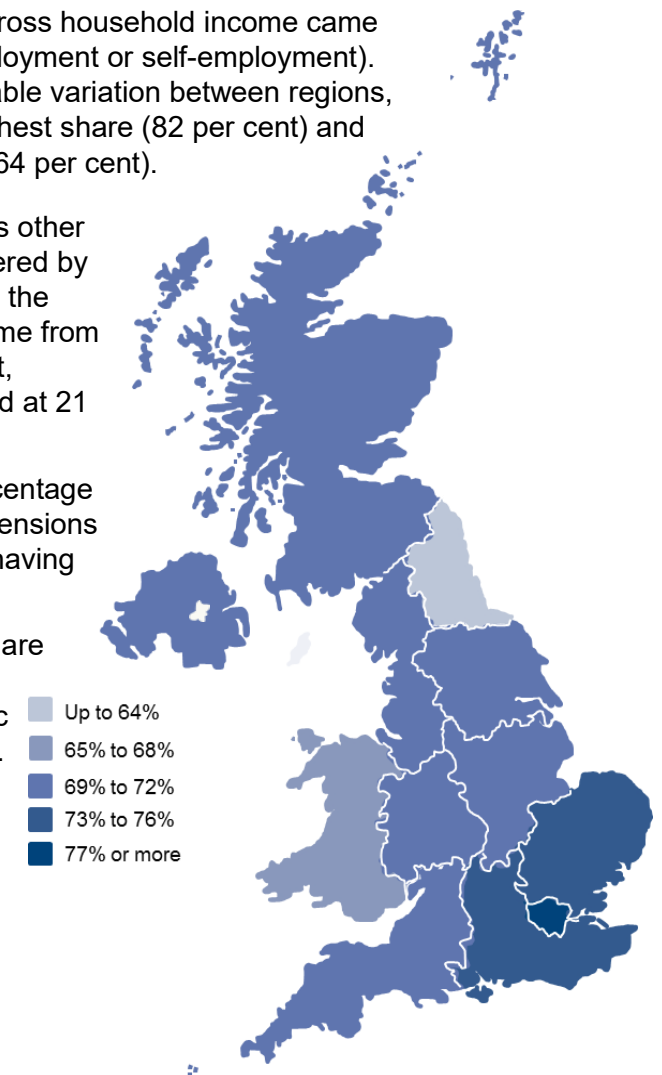
Nationally, 73 per cent of gross household income came from earnings (that is, employment or self-employment). However there is considerable variation between regions, with London having the highest share (82 per cent) and the North East the lowest (64 per cent).

Other income, from sources other than employment, also differed by region. The North East had the highest percentage of income from state support at 22 per cent, followed by Northern Ireland at 21 per cent.

Wales had the highest percentage of income from non-state pensions (11 per cent) with London having the lowest (four per cent).

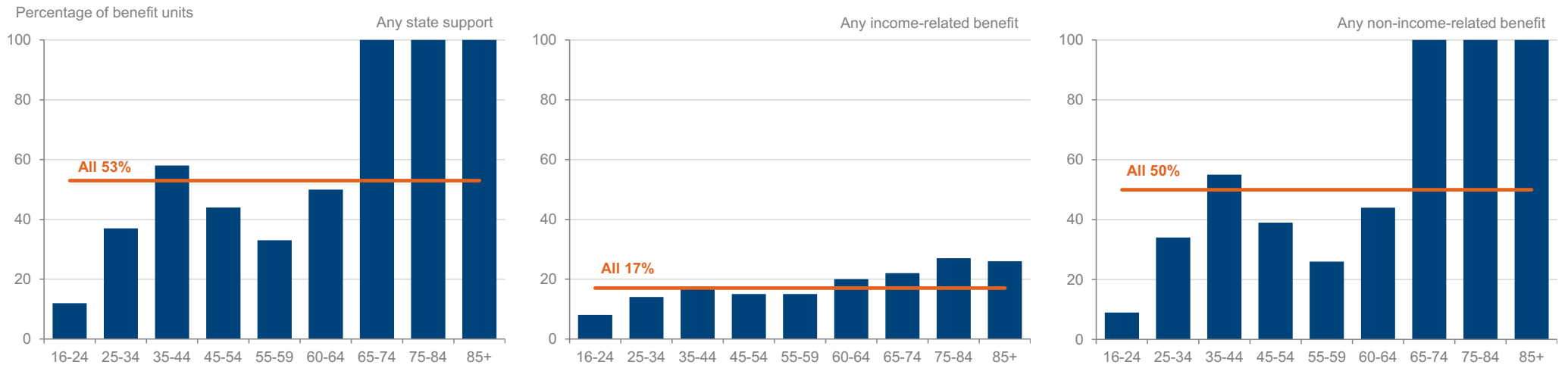
These regional differences are likely to be associated with demographic and economic variations between regions.

See **Table 2.2** for full data.



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

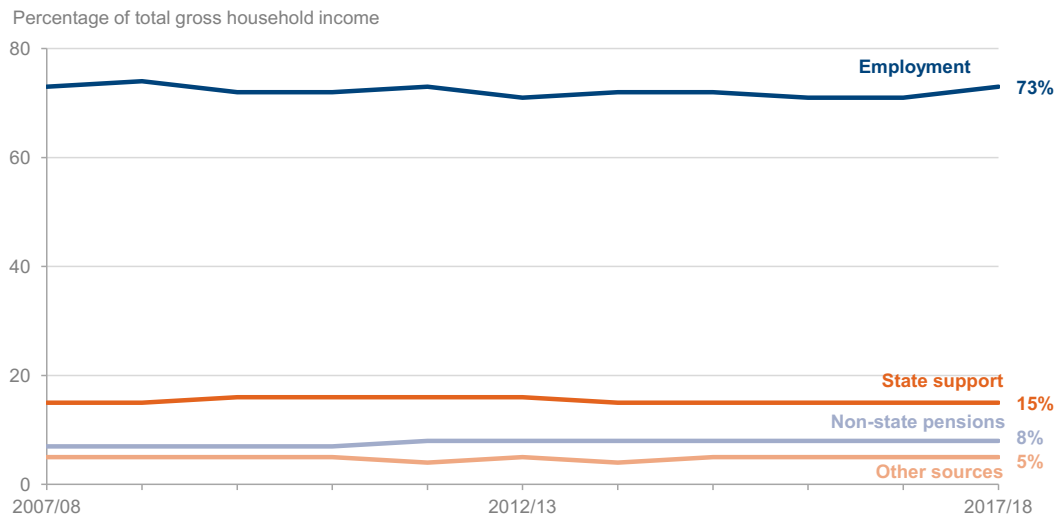
Receipt of state support by age of head of family, 2017/18, United Kingdom



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 the State Pension. This is a non-income related benefit; examples of income-related benefits include Universal Credit and Pension Credit, among others. The percentage of families receiving an income-related benefit generally increases with the age of the head of household, from eight per cent where the head of family was aged 16-24, to 26 per cent where the head of family was aged 85 or older. See **Table 2.11** for full data.

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

Sources of total gross household income, 2007/08 to 2017/18, United Kingdom



In the ten years since the 2007/08 survey, the share of UK gross household income which comes from employment (wages, salaries and self-employment) has varied between 71 per cent and 74 per cent. In 2017/18 the percentage was 73 per cent. This is two percentage points higher than in 2016/17.

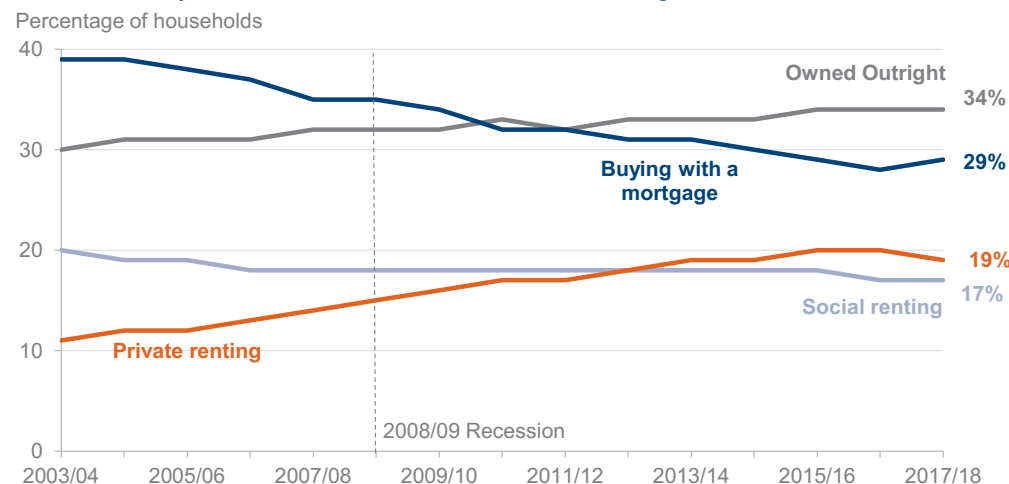
Fifteen per cent of gross household income came from state support (benefits including the State Pension, and tax credits) while eight per cent came from private pensions (all non-state pensions, including workplace and personal pensions). Five per cent of gross household income came from other sources, including investments, rents received, grants and allowances.

See **Table 2.1** for full data.

Tenure

The percentage of households buying with a mortgage is no longer declining

Households by tenure, 2003/04 to 2017/18, United Kingdom



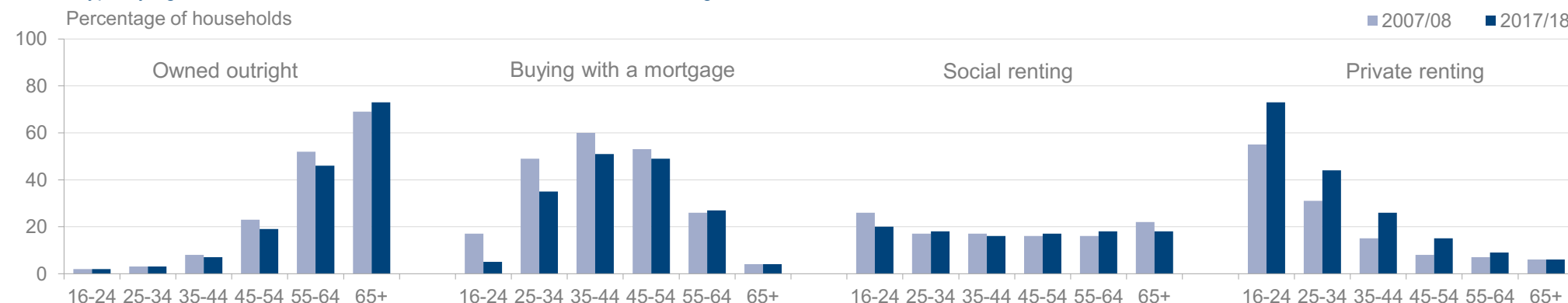
Over the 14-year period since 2003/04, the change in tenure composition of households has been significant.

The percentage owning outright has increased whilst the percentage buying with a mortgage has decreased. These long-term trends began prior to the 2008/09 recession.

The year-on-year change from 2016/17 to 2017/18 shows an increase in the percentage of households buying with a mortgage, from 28 per cent to 29 per cent, though this is not a statistically significant increase. Over the same period, the percentage privately renting decreased from 20 per cent to 19 per cent. The percentage owning outright has remained at 34 per cent over the same period, whilst the percentage in the social rented sector remained stable, at 17 per cent. See **Table 3.6** for full data.

Younger households are more likely to rent privately than in 2007/08

Tenure type by age of head of household, 2007/08 and 2017/18, United Kingdom

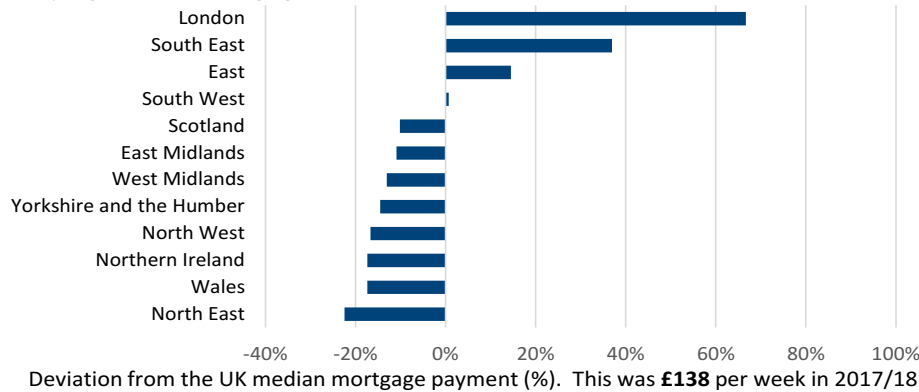


The percentage of households owning outright was stable for most age groups, with the exception of those aged 65 or over, which increased from 69 per cent in 2007/08 to 73 per cent in 2017/18, and those aged 55-64, where the number owning outright has decreased from 52 per cent to 46 per cent. The percentage buying with a mortgage declined for most age groups between 2007/08 and 2017/18. The decline was largest in younger households: The percentage of those aged 25-34 buying with a mortgage declined from 49 per cent to 35 per cent. Social renting remained at the same level for most age groups, with the exceptions of those aged 16 to 24 (falling from 26 per cent to 20 per cent) and those aged 65 or over (falling from 22 per cent to 18 per cent). For almost all age groups, the percentage of households renting privately increased between 2007/08 and 2017/18. The percentage of the 16-24 age group renting privately increased from 55 per cent to 73 per cent, while the percentage of those aged 25-34 renting privately increased from 31 per cent to 44 per cent. See **Table 3.7** for full data.

There were large regional variations in housing costs

Median household weekly rent or mortgage payment, by region, 2017/18, United Kingdom

Buying with a mortgage



Nationally, the median mortgage repayment (£138 per week) was very similar to the median rent in the private rented sector (£137 per week), with both being significantly higher than the median rent in the social rented sector (£92 per week).

There were similarities in the regional variations across all types of housing cost (mortgage payments, and rents in the private and social rented sectors). In all three categories, the highest outgoings were reported in London, then the South East, the East and the South West.

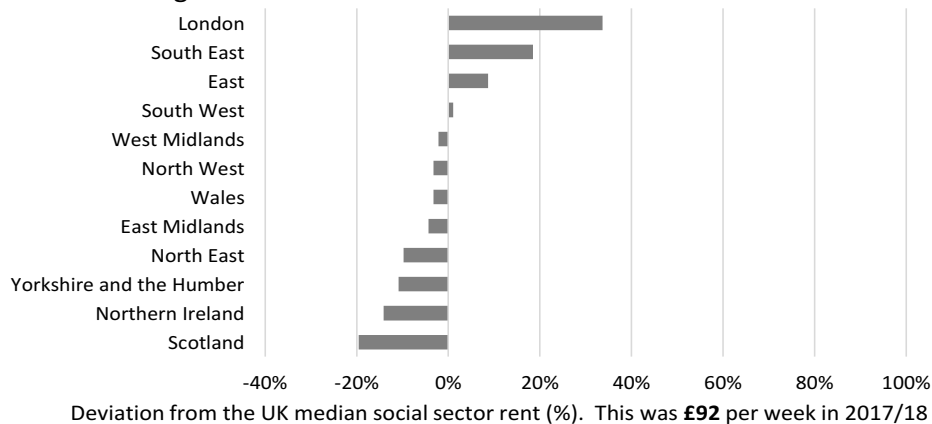
Private Renting



For **mortgage payments**, the median in London was £230 per week, which was £92 greater than the UK median of £138 per week. The region with the lowest median payment was the North East, which at £107 per week was £31 below the UK figure. Both Wales and Northern Ireland were £24 below the UK median, with mortgages in the South West almost in line with the UK median figure.

Private sector rents were significantly higher in London compared with all other regions, with a median rent of £253 per week. The median private sector rents in Northern Ireland (£96), Wales (£109) and Scotland (£115) were much lower, in all cases being below the UK median.

Social Renting



The median **social sector** rent was lower than the median private sector rent in all regions. This difference is partly because rent levels and increases in the social sector are controlled via Government-set formulae. Differences may also reflect variation in the type of properties between the two sectors, with the private rented sector having a more varied range of housing stock.

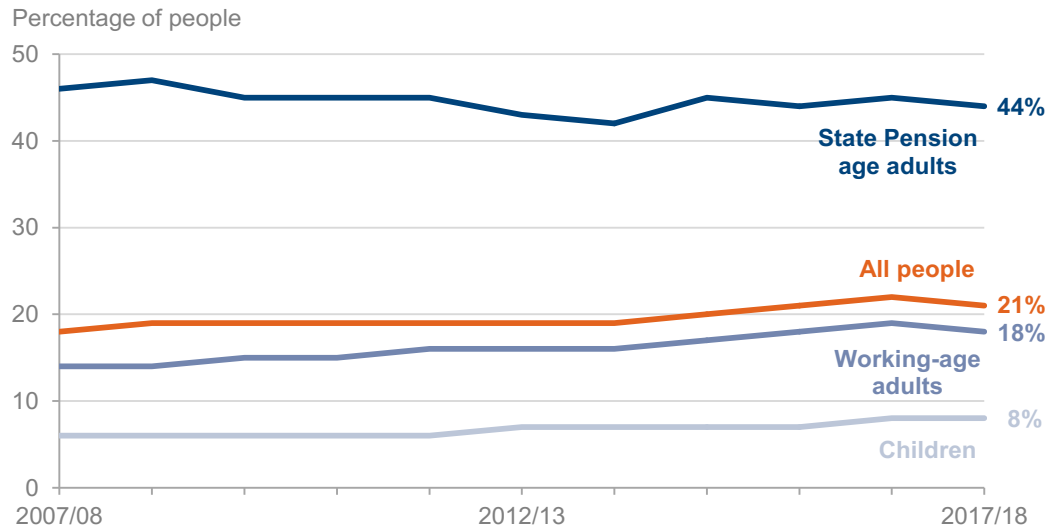
The median social sector rent across the UK was £92 per week. Scotland had the lowest median payment, at £74 per week, £18 less than the national median. London had the highest median social rent, at £123 per week, some £31 more than the national median. With the exception of the South East, London and Scotland, the other regions were within £15 per week of the median for the UK as a whole.

See **Table 3.8** for full data.

Disability

One in five people reported a disability

Disability prevalence by age group, 2007/08 to 2017/18, United Kingdom



Twenty-one per cent (13.3 million) of people reported a disability in 2017/18, an increase from 18 per cent (10.9 million) in 2007/08.

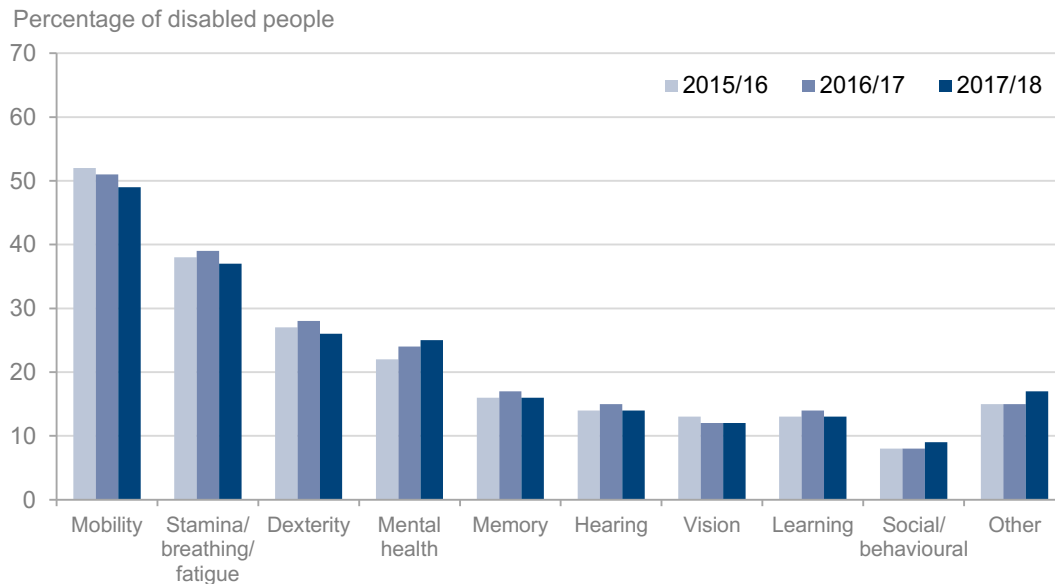
The change came from increases in the percentage of working-age adults (14 to 18 per cent) and children (six to eight per cent) reporting a disability, but the period has seen the percentage of State Pension age adults with a disability decrease, from 46 to 44 per cent.

A person is considered to have a disability if they have a physical or mental impairment that has ‘substantial’ and ‘long term’ negative effects on their ability to do normal daily activities. This is the core definition of disability in the Equality Act 2010. See the **Background Note & Methodology** for more details.

See **Table 4.1 and 4.2** for full data.

Reporting of mental health impairments increased, but reporting of mobility impairments decreased

Impairment types reported by disabled people, 2015/16, 2016/17 and 2017/18, United Kingdom



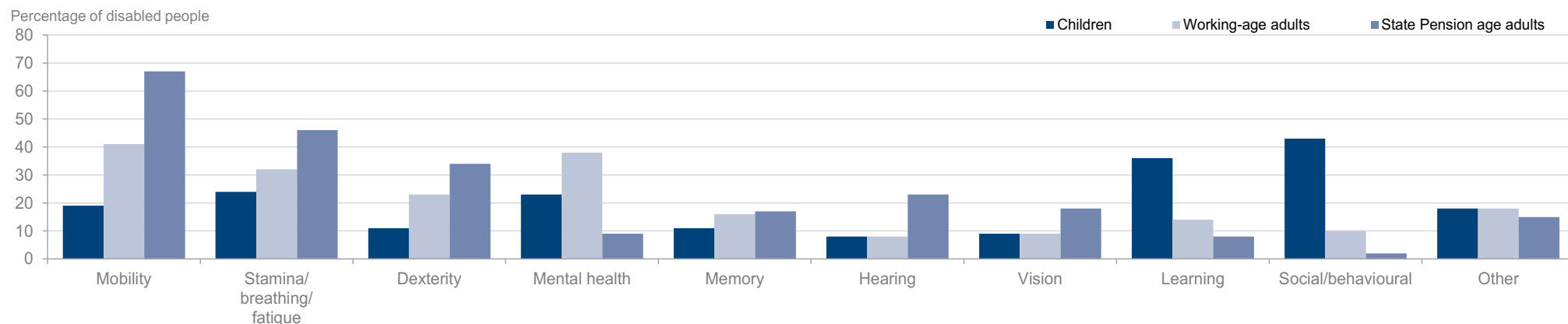
FRS respondents who report a disability are asked to identify the specific impairments that apply to their circumstances from a standard list. Of those who reported a disability, 25 per cent reported a mental health impairment in 2017/18, up from 22 per cent in 2015/16. In each of the three years to 2017/18, mobility was the most prevalent impairment reported, however it has decreased from 7.0 million in 2015/16 to 6.5 million in 2017/18 and also as a proportion, from 52 per cent in 2015/16 to 49 per cent in 2017/18.

The percentage of people reporting ‘other’ types of impairment increased from 15 per cent to 17 per cent (an increase from 2.0 million to 2.3 million) over the same period.

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

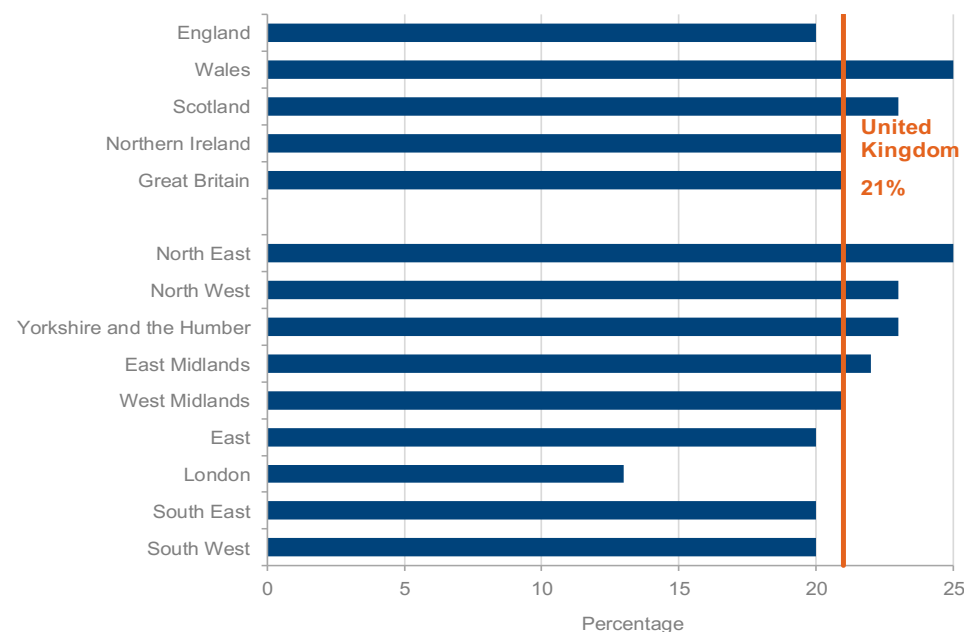
Impairment types reported by disabled people, by age group, 2017/18, United Kingdom



Sixty-seven per cent of disabled State Pension age adults reported a mobility impairment compared to 19 per cent of children. Working-age adults were the most likely group to report mental health impairments, with 38 per cent of disabled working-age adults reporting this type of impairment, compared to 9 per cent of those over State Pension age. Children were much more likely to have learning or social/behavioural impairments than adults. Thirty-six per cent of disabled children were reported to have a learning impairment and 43 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, 2017/18, United Kingdom



The prevalence of people reporting a disability varied across the UK.

Wales and the North East had the highest percentage of people reporting a disability in 2017/18, with both regions at 25 per cent (0.8 million people in Wales, and 0.6 million people in the North East). In Scotland, the percentage of people reporting a disability was also higher than the national average (23 per cent), the same as the North West, and also Yorkshire and the Humber. London had the lowest percentage of people reporting a disability, at 13 per cent (1.2 million people), followed by the East, the South East and the South West (all 20 per cent).

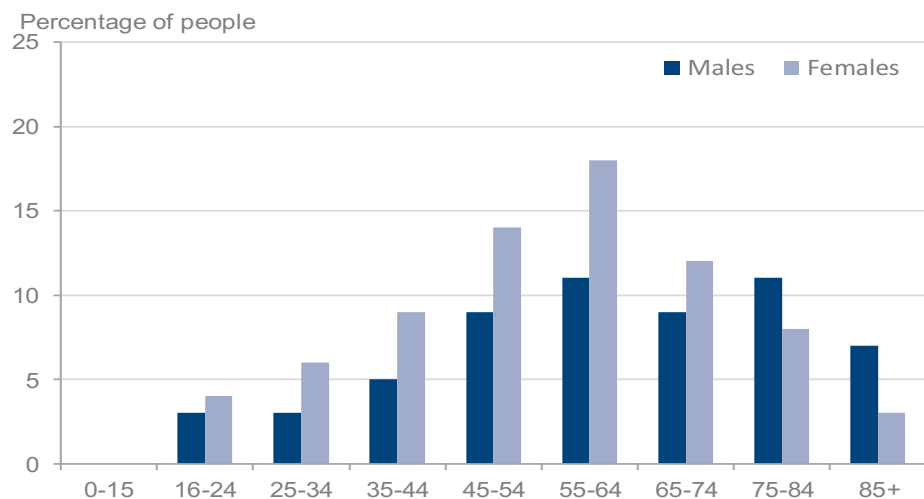
The differences in disability reporting could be partially explained by the varying demographics in each region, for example disability prevalence may correlate with the percentage of the population of State Pension age in a particular region, noting that reporting of a disability is more than double the national average amongst this age group.

See **Tables 4.1 and 4.4** for full data.

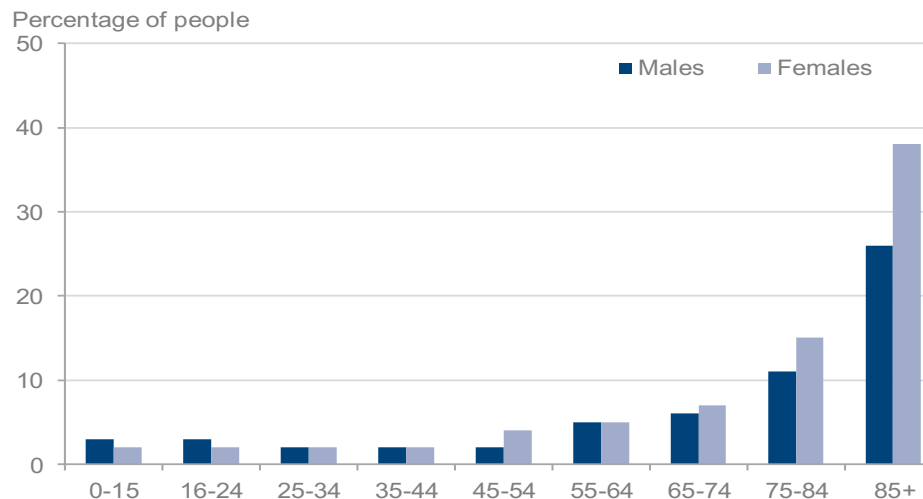
Care

The likelihood of providing or receiving care varies by age and gender

Percentage of people providing informal care by age and gender, 2017/18, United Kingdom



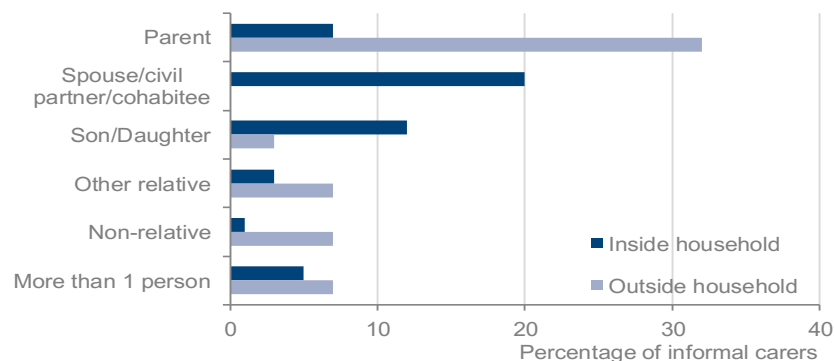
Percentage of people receiving care by age and gender, 2017/18, United Kingdom



The FRS asks both if people receive care themselves, or are providing informal care for others. In 2017/18, four per cent of people were receiving some form of care. The percentage providing informal care was higher, with seven per cent of respondents giving care on an informal basis (that is, caring was not a paid job; this contrasts with *formal* care, which comes from paid help, such as the local authority, district nursing or private domestic help). Examples of the care given include helping with shopping, preparing meals and feeding, and household chores. Of adults providing care, those in the 55-64 age group were most likely to care for others. In most, though not all age groups, women were more likely to provide informal care than men. Of those receiving care, the likelihood increases with age: 13 per cent of those aged 75-84 received care, compared with two per cent of those below 16. See **Tables 5.1, 5.2, 5.8**.

Family members were the main recipients of informal care

Who the informal carer is caring for, 2017/18, United Kingdom



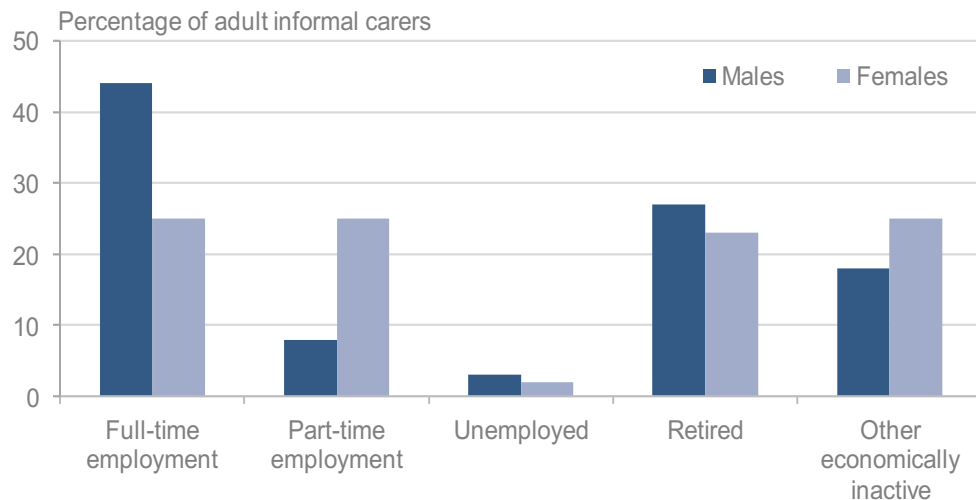
The main recipients of informal care were parents: Thirty-two per cent of informal carers cared for parents living outside their household, with a further seven per cent caring for parents within their household. For 20 per cent of informal carers, the care was provided to a spouse, partner, or cohabitee within the same household.

Overall, 47 per cent of informal carers provided care to someone living within their household and 56 per cent provided care to somebody outside their household. Some people cared for more than one person, both inside and outside their household, therefore the total sums to more than 100 per cent.

See **Table 5.7** for full data.

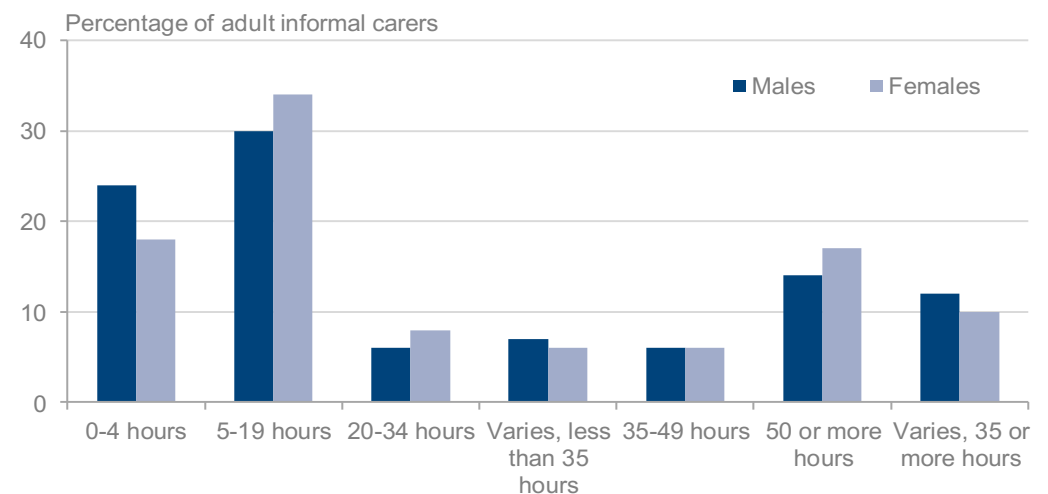
Nearly a third of adult informal carers were also in full-time employment

Adult informal carers by employment status and gender, 2017/18, United Kingdom



Of those providing informal care, males were more likely to be in full-time work than any other employment status; they were also more likely to be working full-time than female carers. The proportion of informal carers who were unemployed (that is, seeking work) was very small, though a significant minority were otherwise economically inactive. See **Table 5.4** for full data.

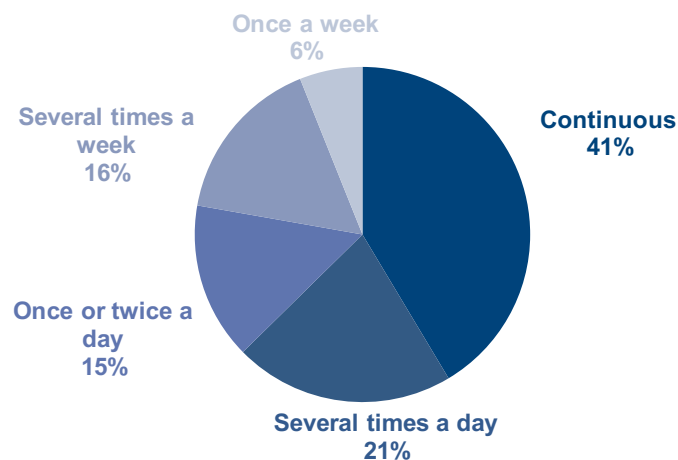
Hours of care provided by adult informal carers per week, by gender, 2017/18, United Kingdom



Just over half (53 per cent) of adult informal carers provided care for 19 hours or fewer. However, a third responded that they provided care for over 35 hours a week, with 16 per cent caring for over 50 hours. The hours of care provided was similar for men and women, but with some gender differences for those providing up to 19 hours of care. See **Table 5.3** for full data.

Over forty per cent of those receiving care every week were receiving continuous help

People receiving care at least once a week by frequency of care, 2017/18, United Kingdom



Of those who received care at least once a week, 41 per cent received care continuously. A further 36 per cent received care at least once a day.

There was a strong relationship between the frequency of care received and the age of the recipient, with children and the young more likely to receive continuous care than those over State Pension age: More than half of recipients aged up to 24 were cared for continuously, compared with less than a third of those aged 85 or over.

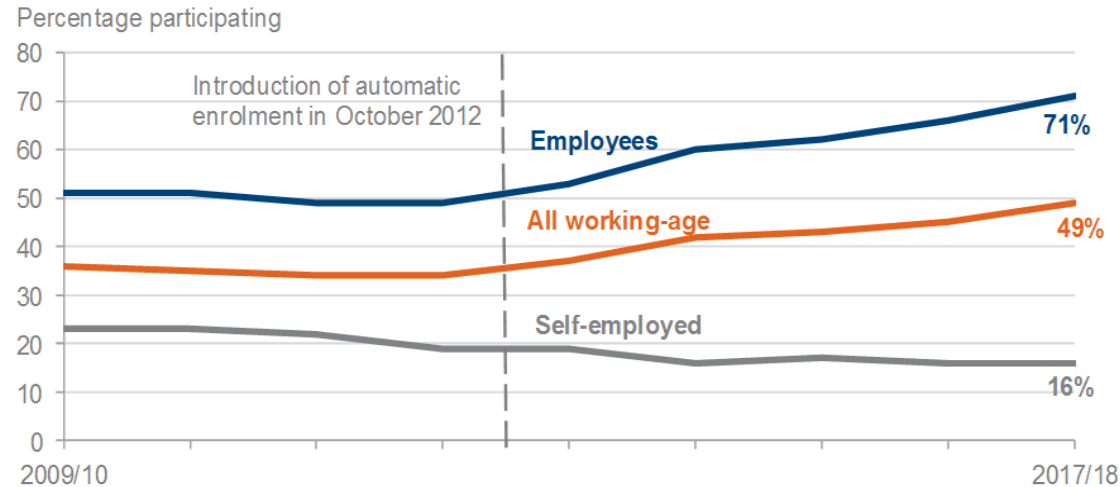
Note that the Family Resources Survey is designed to be representative of all *private* households in the United Kingdom. Therefore individuals in nursing homes are not included.

See **Table 5.9** for full data.

Pension Participation

Pension scheme participation has continued to increase following the introduction of automatic enrolment for employees in 2012

Pension scheme participation of working-age adults by employment status, 2009/10 to 2017/18, 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 February 2018.

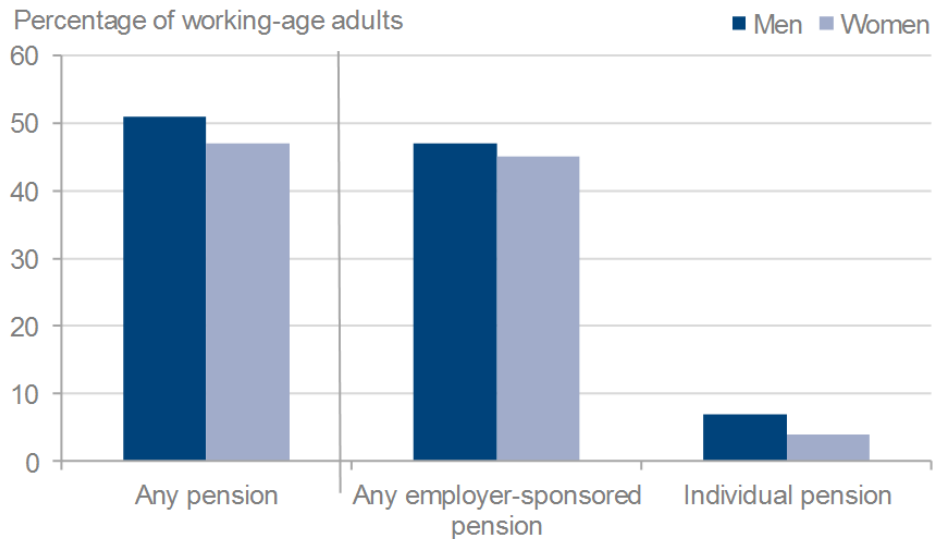
Pension participation for employees has continued to increase substantially following this introduction, from 49 per cent in 2012/13 to 71 per cent in 2017/18.

The participation rate for self-employed people, who are not eligible for automatic enrolment, fell from 19 per cent in 2012/13 to 16 per cent in 2014/15, but has remained fairly steady since.

See **Table 6.5** for full data.

Pension scheme participation rates were slightly higher for men than women

Pension scheme participation for working-age adults by pension type and gender, 2017/18, United Kingdom



Overall, pension scheme participation rates were very similar for men and women in 2017/18.

Fifty-one per cent of all working-age men were contributing to a pension compared to 47 per cent of working-age women.

Participation rates in employer-sponsored schemes were slightly higher for working-age men (47 per cent) than for women (45 per cent).

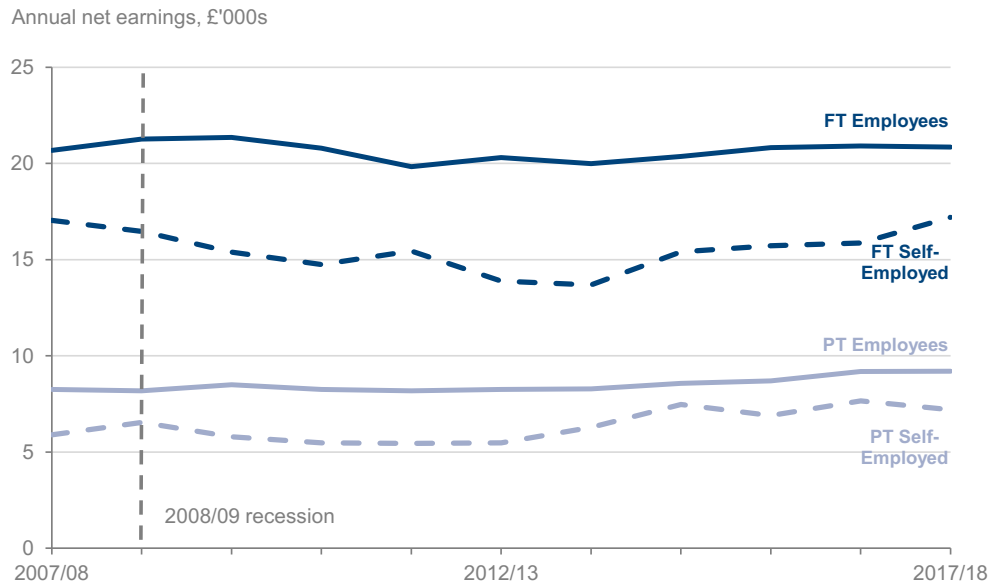
Participation in individual pension schemes (personal pensions, including stakeholder pensions) was lower for working-age women (four per cent) compared with working-age men (seven per cent).

See **Table 6.1** for full data.

Self Employment

Net earnings for the full-time self-employed are closer to those of employees than at any time since 2007/08

Median net earnings of working-age employees and the self-employed, by part-time and full-time, 2007/08 to 2017/18, United Kingdom (2017/18 prices)



For those of working-age, and adjusting to 2017/18 prices, median net earnings for the full-time self-employed are close to 2007/08 levels. These did decline between 2007/08 and 2013/14, but have increased again since.

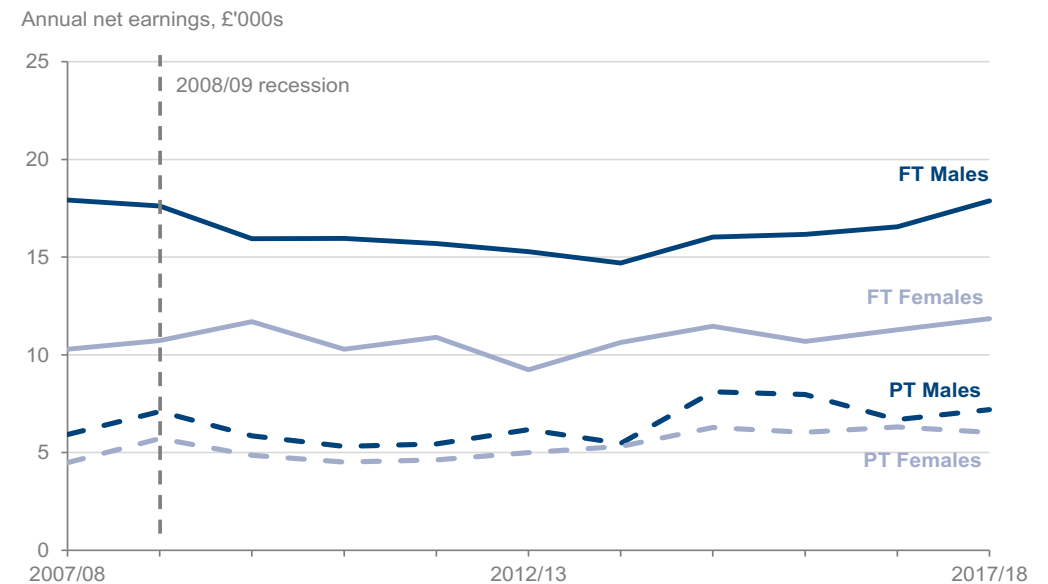
Self-employed earnings have consistently been below those of employees. In 2017/18, median net earnings of the full-time self-employed were 18 per cent lower than those of full-time employees (£20,900).

For the part-time self-employed, median net earnings have generally increased over time, but remain below those of part-time employees. For part-time employees these were £9,200 in 2017/18, 28 per cent higher than the part-time self-employed.

See **Table 8.2** for full data.

Men have higher net earnings, but the difference is smaller for the part-time self-employed

Median net earnings of the self-employed by gender and by part-time and full-time, 2007/08 to 2017/18, United Kingdom (2017/18 prices)



Across all age groups, five out of six self-employed men were working full-time, but for women, the division between full and part-time was half and half.

Net earnings for self-employed men have remained consistently higher than those of women since 2007/08, however the difference is smaller for part-timers: For men who worked full-time, median net earnings were £17,900, higher than the £11,800 of women working full-time.

For men who worked part-time, the median net earnings were £7,200 compared to £6,000 for female part-timers.

Seventy-four per cent of working-age self-employed people were working full-time, compared to 48 per cent of self-employed workers who are over State Pension age.

See **Tables 8.1 and 8.5** for full data.

About these statistics

National Statistics

The regulatory arm of the UK Statistics Authority, the Office for Statistics Regulation, has designated the Family Resources Survey as **National Statistics**, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the [Code of Practice for Statistics](#) (the Code).

National Statistics status means that official statistics meet the highest standards of trustworthiness, quality and public value and comply with all aspects of the Code. The Office for Statistics Regulation has undertaken this assessment to consider whether the statistics meet the required standard.

It is DWP's responsibility to maintain compliance with the standards expected of National Statistics. If DWP becomes 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.

Further information about National Statistics can be found [here](#).

DWP considers that all Family Resources Survey statistics in this publication are "Fully Comparable at level A*" of the UK Countries Comparability Scale across countries.

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 alternative data sources, are available [here](#) at the Family Resources Survey home page.

A guide to the different definitions of earnings and income, with information on alternative sources of data, is available [here](#). More useful information on income and earning statistics can be found [here](#).

Other National Statistics and Official Statistics

You can find other DWP statistics, along with a list of upcoming releases [here](#).

In accordance with the Code, DWP National Statistics are also announced [here](#).

Using the FRS for analysis

Coverage

The Family Resources Survey is designed to be representative of all private households in the United Kingdom. Some individuals are not included, for example, students in halls of residence or individuals in nursing homes.

Sample design and size

The Family Resources Survey uses a stratified, clustered, random sample. This is designed to produce robust regional estimates. The data is not suitable for analysis below regional level. Although the sample of over 19,000 households is relatively large for a household survey, some subgroups may have small sample sizes, and here several years of data may need 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 of the estimates. 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 always be considered alongside medium and long-term patterns.

Non-Sampling Error

Non-sampling errors are systematic inaccuracies in the sample when compared with 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 Family Resources Survey 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 Family Resources Survey is known to under-report benefit receipt.

The **Background Note and Methodology** document provides further detail on the reliability of estimates.