

# Chapter 6

## Pensioners

### Key findings

- Between 2010/11 and 2011/12 there was a decrease<sup>1</sup> in the percentage and number of pensioners in *relative low income, Before Housing Costs (BHC)* and *After Housing Costs<sup>2</sup> (AHC)*.
- The proportion of pensioners in *relative low income* in 2011/12 is close to a historic low<sup>3</sup>, and pensioners are less likely to be in *relative low income* than the population as a whole, *AHC*. These reductions were driven primarily by *incomes* for pensioners at the lower end of the income distribution falling less than *incomes* around the *median*.
- There was a 1 percentage point increase<sup>4</sup> in the proportion of pensioners in *absolute low income AHC* between 2010/11 and 2011/12, measured against the 2010/11 baseline<sup>5</sup>, as *low-income* households containing pensioners saw their *income* fall in real terms, leading to an increase of 100,000 pensioners. The percentage of pensioners in *absolute low income BHC* remained at 2010/11 levels<sup>6</sup>.
- Pensioners living in families with certain characteristics were more likely to live in *low-income households*. These characteristics included living alone, living in families with disabled members not in receipt of disability benefits, living in a household with a head from an ethnic minority.
- There has been a small decrease in the proportion of pensioners aged 65 or over in *material deprivation*, down from 9 per cent in 2010/11 to 8 per cent in 2011/12<sup>7</sup>.

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<sup>1</sup> These reductions are not statistically significant, for both BHC and AHC.

<sup>2</sup> Table 6.1tr shows that the percentage in relative low income AHC was 14 per cent in 2010/11 and 2011/12, but unrounded figures show a reduction of one percentage point. Rounding figures at the final point of calculation of a statistic produces the best estimate.

<sup>3</sup> Figures from IFS which present data since 1961 show rates of pensioner relative low income were only lower than or equal to their 2011/12 levels in 1984 at 13 per cent AHC, 16 per cent BHC (see <http://www.ifs.org.uk/fiscalFacts/povertyStats>).

<sup>4</sup> This increase is statistically significant for AHC, not for BHC.

<sup>5</sup> The change of baseline from 1998/99 to 2010/11 is explained in the Statistical Notice published on 16<sup>th</sup> May 2013 and reproduced in **Appendix 3**.

<sup>6</sup> Table 6.2tr shows that the percentage in absolute low income BHC was 17 per cent in 2010/11 and 18 per cent in 2011/12, but unrounded figures show a change of less than 0.5 percentage point.

<sup>7</sup> This decrease is not statistically significant.

### 1. Introduction

This chapter examines the position of pensioners in the income distribution in 2011/12 and looks in more detail at how this might be linked to their family or household characteristics. High-level trends over time from 1994/95 onwards are also examined, with data for Great Britain from 1994/95 to 1997/98 and for the United Kingdom for some groups from 1998/99 to 2001/02 and all groups from 2002/03 onwards.

Pensioners are defined as all those adults above State Pension age. Prior to 6th April 2010, women reached the State Pension age at 60. From 6th April 2010, the qualifying age for women has been gradually increasing. So, for example, pensionable age at 30 June 2011 was approximately 60 years and 238 days for women. Therefore the age groups included in this chapter have changed over time. The changes do not affect the State Pension age for men, currently 65. This chapter includes results only for those individuals above State Pension age. Thus, any partners below State Pension age will be excluded from results in this chapter, and will be included in **Chapter 5**. This differs from **Chapter 3**, where both adults in a couple with one adult above State Pension age and one below are classified as a *pensioner couple*. For material deprivation, the information is presented for those pensioners aged 65 or over.

### 2. Pensioner indicators

The HBAI is used to inform the DWP indicator to measure progress on the Government's aim of [providing decent State Pensions, encouraging employers to provide high quality pensions and making automatic enrolment and higher pension saving a reality](#). The indicator measures the percentage of pensioners with incomes below 60 per cent of contemporary median income, AHC. It is also used in [DWP's annual equality information report](#) on its compliance with the Equality Duty under the Equality Act 2010.

The [material deprivation indicator](#) introduced in 2009/10, is an additional way of measuring living standards for pensioners. This indicator is comprised of a suite of 15 questions based on access to specific goods, services and experiences. It measures how many pensioners are in material deprivation and the reasons for lacking access to the goods, services or experiences. The indicator is also used to explore a broader definition of pensioner poverty and captures both the financial and non-financial reasons for being in material deprivation.

### 3. Drivers of low income

HBAI uses variants of RPI to adjust for inflation to look at how incomes are changing over time in real terms. As described in the background section of **Chapter 1**, the use of different inflation measures has an effect on absolute low-income figures.

Median equivalised household income fell between 2010/11 and 2011/12, which in turn reduced the relative poverty thresholds, as shown in **Chapter 2**.

There was a decrease in the percentage of pensioners in relative low income between 2010/11 and 2011/12<sup>8</sup> BHC and AHC. Households containing pensioners in the lowest quintiles generally received a larger proportion of their income from benefits and a smaller proportion from other sources<sup>9</sup>. The introduction of the triple guarantee in 2011/12 meant that the key pensioner benefit – the basic State Pension – was uprated 4.6 per cent in April 2011 (the higher of earnings, prices or 2.5 per cent). In addition the Pension Credit (Guarantee Credit) was increased by 3.6 per cent to ensure the lowest income pensioners received the full increase of the basic State Pension. These increases were larger than for many other state benefits (see Table A, **Chapter 2**), which meant that pensioners in the lowest quintiles saw their income fall less in real terms than other households.

In contrast levels of absolute low income for pensioners rose between 2010/11 and 2011/12 AHC. This is because, despite the higher increases in benefits, AHC equivalised household incomes for low-income pensioners in 2011/12 rose by less than RPI inflation.

<sup>8</sup> Chart 6.2 shows that the percentage in relative low income AHC was 14 per cent in 2010/11 and 2011/12, but unrounded figures show a reduction of 1 percentage point. This change is not statistically significant.

<sup>9</sup> Table 2.3 in the Family Resources Survey 2011/12 report shows sources of total weekly household income by age of head.

## 6 Pensioners

### 4. The position of pensioners in the overall income distribution

Chart 6.1 compares the income distribution of pensioners in 2011/12 with that of the entire population. An explanation of how the negative incomes AHC and zero incomes BHC shown in the chart can occur is given in **Appendix 1**.

Chart 6.1 (BHC): Income distribution; all individuals and pensioners by income band, 2011/12

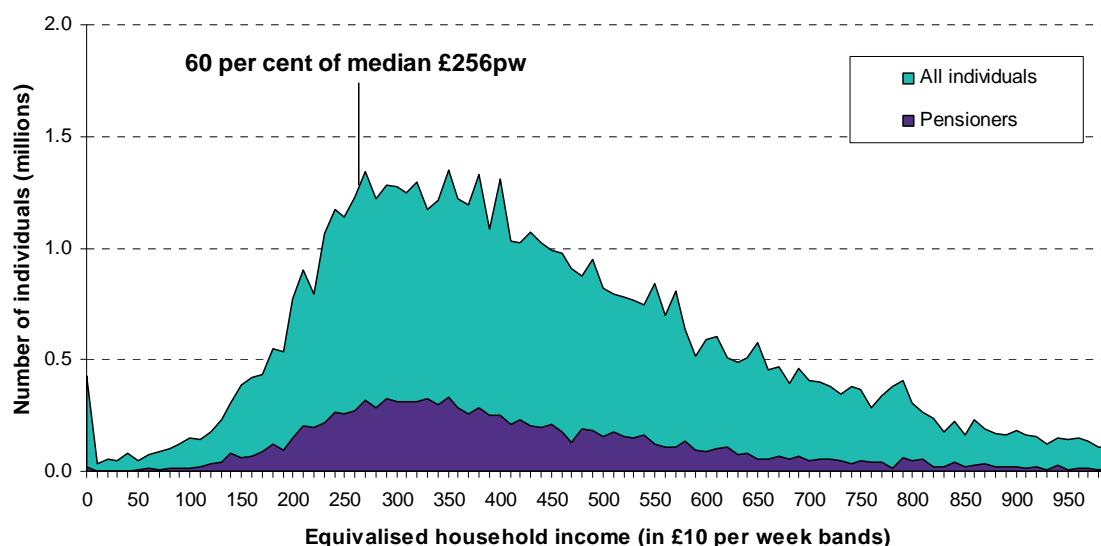
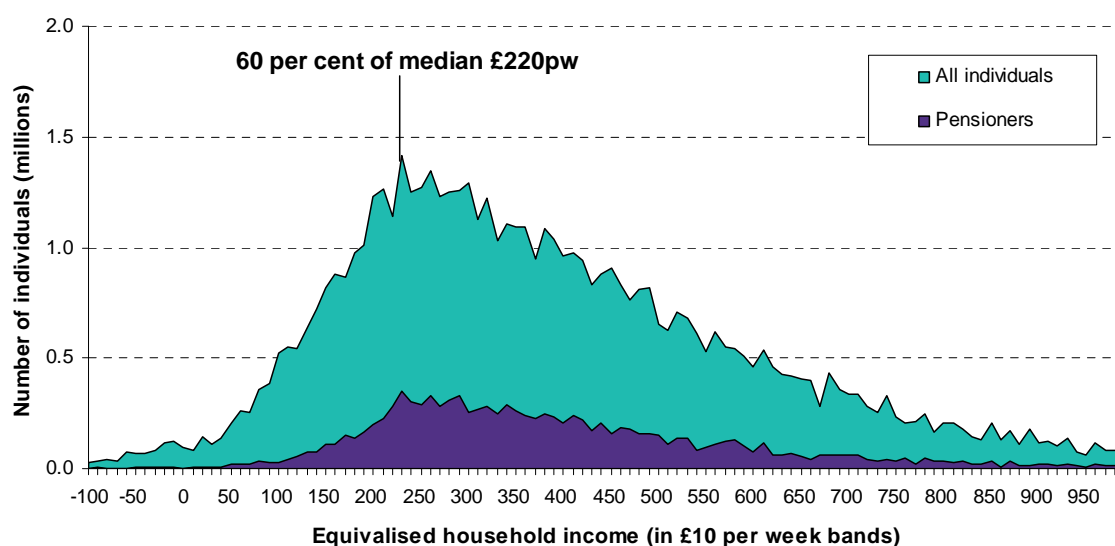


Chart 6.1 (AHC): Income distribution; all individuals and pensioners by income band, 2011/12



## 5. What the figures show<sup>10</sup>

Caution should be exercised when interpreting results over short time periods, as changes are often small in relation to sampling variation and other sources of measurement error.

**Trends in relative low income:** There has been a downward trend in the proportion of pensioners in relative low income between the years 1998/99<sup>11</sup> and 2011/12 (Table 6.1tr). The reduction over the period was 11 percentage points BHC and 15 percentage points AHC.

Relative low income BHC and AHC fell by one percentage point in 2011/12<sup>12,13</sup>, close to their lowest ever rates.

**Trends in absolute low income:** Over the period 1998/99 to 2011/12, there was a marked fall in the proportion of pensioners in absolute low income both BHC and AHC, a reduction of 21 percentage points BHC and 24 percentage points AHC, measured against the 2010/11 baseline<sup>14</sup> (Table 6.2tr). This reduction primarily occurred between 1998/99 and 2004/05, with levels broadly unchanged since then.

Between 2010/11 and 2011/12, the proportion of pensioners in absolute low income increased by 1 percentage point to 15 per cent AHC<sup>15</sup>. This is because, despite the higher increases in benefits, incomes for low-income pensioners in 2011/12 rose by less than RPI inflation, and so the population in absolute low income increased by 100,000. The percentage of pensioners in absolute low income BHC remained at 2010/11 levels<sup>16</sup>.

**Material deprivation:** The proportion of pensioners aged 65 and over who were living in material deprivation fell by 1 percentage point<sup>17</sup> from 2010/11 to 8 per cent in 2011/12 (Table 6.7tr).

Taking a holiday away from home was the most lacked item with 40 per cent of pensioners saying they were deprived of this item, with the most common reason for a 'no' response being 'Health/disability prevents me'. Around half of pensioners in the lowest quintile (i.e. the bottom 20 per cent) of the income distribution were unable to take a holiday away from home (Table 6.11db).

<sup>10</sup> This analysis is based on a 60 per cent of median income threshold.

<sup>11</sup> 1998/99 is the first year where results are available for the United Kingdom.

<sup>12</sup> Table 6.1tr shows that the percentage in relative low income AHC was 14 per cent in 2010/11 and 2011/12, but unrounded figures show a reduction of 1 percentage point.

<sup>13</sup> The reduction is not statistically significant, for both BHC and AHC.

<sup>14</sup> The change of baseline from 1998/99 to 2010/11 is explained in the Statistical Notice published on 16<sup>th</sup> May 2013 and reproduced in **Appendix 3**.

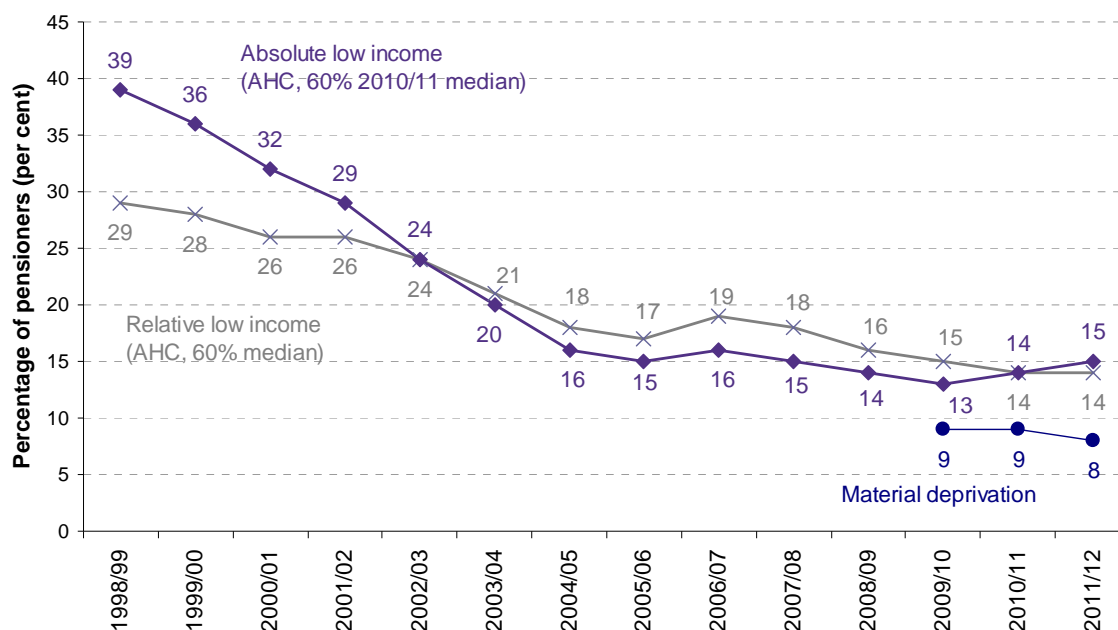
<sup>15</sup> This increase is statistically significant for AHC, but not BHC.

<sup>16</sup> Table 6.2tr shows that the percentage in absolute low income BHC was 17 per cent in 2010/11 and 18 per cent in 2011/12, but unrounded figures show a change of less than 0.5 per cent.

<sup>17</sup> This decrease is not statistically significant.

## 6 Pensioners

Chart 6.2: Percentage of pensioners in relative and absolute low income, AHC, United Kingdom

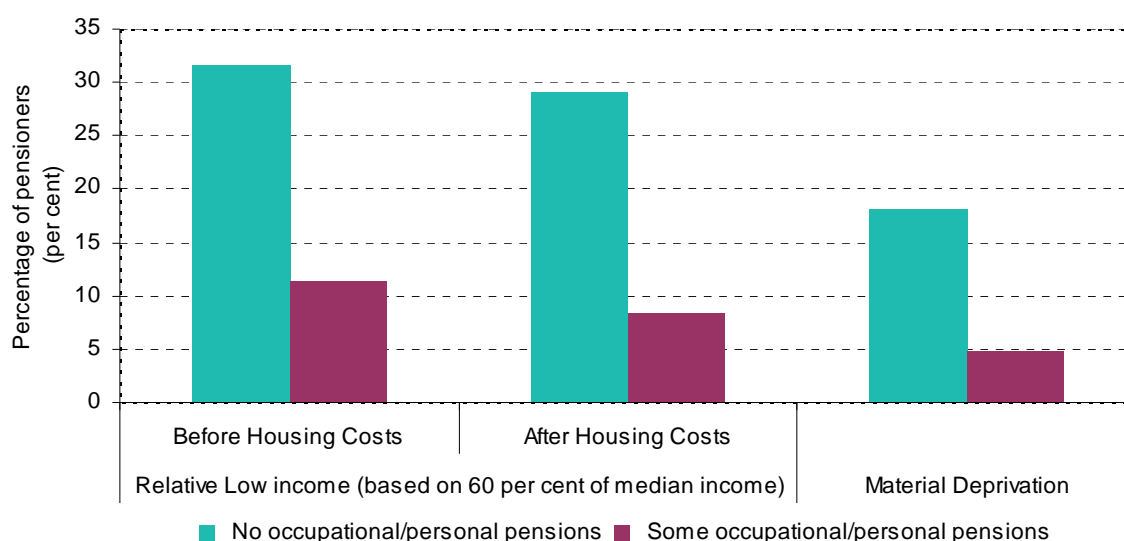


**Quintile distributions:** In 2011/12, pensioners were less likely to be in the top quintile (i.e. the top 20 per cent) both BHC and AHC than the population as a whole (Table 6.1db). This is consistent with past years and is mainly due to households containing pensioners receiving a higher proportion of their income from benefits<sup>18</sup> and therefore less likely to live in higher-income households.

**Pensions receipt:** AHC, 46 per cent of pensioners with incomes below 60 per cent of contemporary median household income are in receipt of an occupational or personal pension (52 per cent, BHC) compared to three-quarters of all pensioners (Table 6.4db). Pensioners with some occupational or personal pension are much less likely to be materially deprived compared to those with no occupational or personal pension (Chart 6.3 sourced from Tables 6.6db and 6.10db).

<sup>18</sup> Table 2.3 in the Family Resources Survey 2011/12 report shows sources of total weekly household income by age of head.

Chart 6.3: Percentage of pensioners in low-income groups by pensions receipt, 2011/12



**Age:** In general, the older the age of the pensioner, the greater the likelihood of low income (Table 6.5db), although this is more prevalent BHC, with 23 per cent of pensioners aged 85 and over having income below 60 per cent of the median BHC, compared to 14 per cent for those aged 65 to 69 and 15 per cent for those aged 70 to 74. The gap is smaller AHC, with 16 per cent of pensioners aged 85 and over having income below 60 per cent of the median AHC, compared to 12 per cent for those aged 65 to 69 and 13 per cent for those aged 70 to 74. Those pensioners who are materially deprived are more evenly spread across the age groups (Table 6.9db).

**Disability:** Pensioners living in families containing one or more disabled member had similar rates of low income AHC to pensioners living in families not containing any disabled member, and show similar profiles over time, falling between 2002/03 and 2005/06, rising between 2005/06 and 2006/07, before falling since then. From 2010/11 to 2011/12, the proportion of pensioners living in families containing one or more disabled member in relative low income reduced by 1 percentage point to 13 per cent, AHC, and reduced by 2 percentage points to 15 per cent, BHC (Chart 6.4 and Table 6.12ts). However, pensioners living in families containing one or more disabled member and not receiving disability benefits<sup>19</sup> were much more likely to be in low-income households compared to those in receipt of disability benefits (Table 6.5db and Table 6.12ts).

Changes in rates of low income for pensioners living in families containing one or more disabled member will be reflected in the measurement of the [Office for Disability Issues indicator](#) on the percentage of individuals living in families containing one or more disabled member.

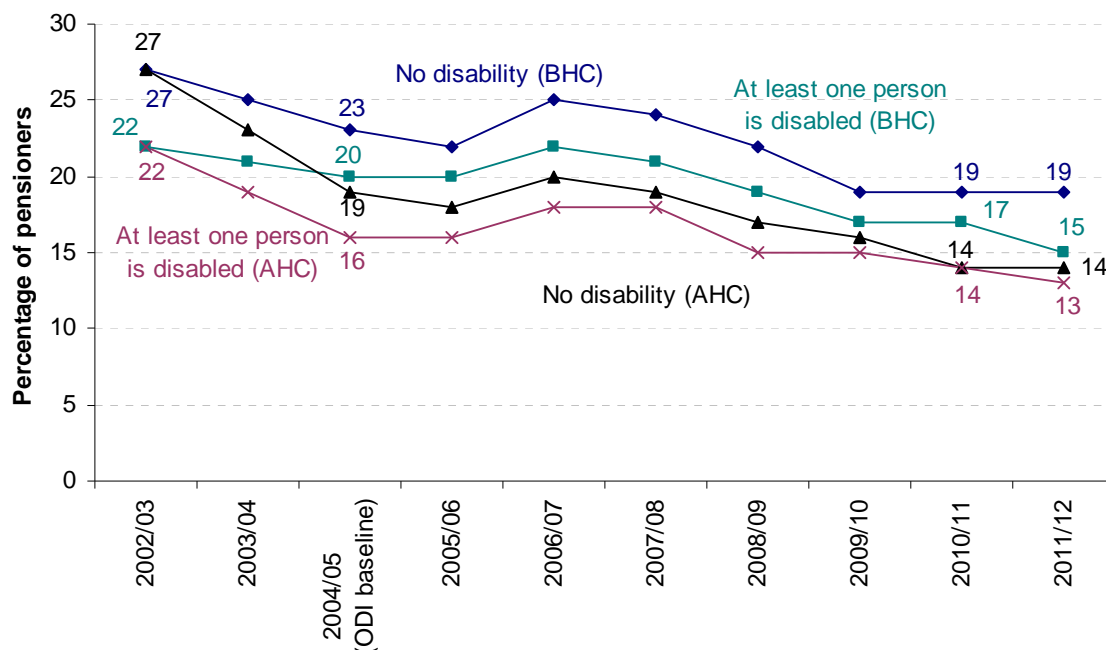
<sup>19</sup> Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

## 6 Pensioners

Pensioners living in families where someone is disabled were almost three times as likely to be in material deprivation compared to those living in families where no-one is disabled (Table 6.9db).

No adjustment is made to disposable household income to take into account any additional costs that may be incurred due to a disability. This means that the position in the income distribution of these groups may be somewhat upwardly biased.

**Chart 6.4: Percentage of pensioners in relative low income by family disability status, 2002/03 to 2011/12, United Kingdom**



**Ethnicity:** Pensioners living in households headed by someone from an ethnic minority were more likely to live in low-income households (Table 6.5db). In addition, pensioners living in a household headed by someone from an ethnic minority were more likely to be experiencing material deprivation (Table 6.9db).

**Region:** Pensioners in Northern Ireland had the highest rates of relative low income, BHC, with the North East having the lowest. AHC, Inner London had the highest rates of relative low income, reflecting the higher housing costs in that region (Table 6.6db), with Scotland having the lowest rates. Pensioners in Inner London were also more than twice as likely to be experiencing material deprivation (Table 6.10db).



## Chapter 6 Glossary

For more information on these and other terms, see **Appendix 1**. For a detailed discussion of the methodology used throughout the publication, see **Appendix 2**.

### Income

The income measure used in HBAI is weekly net (disposable) equivalised household income. This comprises total income from all sources<sup>20</sup> of all household members including dependants. For *BHC*, housing costs<sup>21</sup> are not deducted from income, while for *AHC* they are.

### Equivalisation

Equivalisation adjusts incomes for household size and composition, taking an adult couple with no children as the reference point. For example, the process of equivalisation would adjust the income of a single person upwards, so their income can be compared directly to the standard of living for a couple.

### Median

Median household income divides the population, when ranked by equivalised household income, into two equal-sized groups. *Contemporary median income* refers to the median income in the survey year being considered.

### Deciles, Quintiles and Percentiles

These are income values which divide the population, when ranked by equivalised household income, into equal-sized groups. Deciles are ten equal-sized groups - the lowest decile describes individuals with incomes in the bottom 10 per cent of the income distribution. Quintiles are five equal-sized groups - the lowest quintile describes individuals with incomes in the bottom 20 per cent of the income distribution. Percentiles are 100 equal-sized groups.

### Low income

'Low income' is defined using thresholds derived from percentages of median income for the whole population. Households reporting the lowest incomes may not have the lowest living standards. The bottom 10 per cent of the income distribution should not, therefore, be interpreted as having the bottom 10 per cent of living standards. This is a particular issue for lower thresholds of median income. To reflect this uncertainty in these tables, results for the 50 per cent of median threshold are presented in italics.

Individuals are said to be in *relative low income* if they live in a household with an equivalised income below a percentage of contemporary median income, BHC or AHC. Relative low-income statistics fall if income growth at the lower end of the income distribution outstrips overall income growth.

Individuals are said to be in *absolute low income* if they live in a household with an equivalised income below a threshold of median income (for example 60 per cent of

<sup>20</sup> This includes income from employment, self-employment, investments, occupational pensions, benefits and other sources, and is measured net of taxes and National Insurance. See **Appendix 1** for full details of what is included.

<sup>21</sup> Housing costs include rent, water rates, mortgage interest payments, buildings insurance payments and ground rent and service charges.

median income) in a specific year adjusted for inflation, BHC or AHC. The year 2010/11 is used in this report, in order to measure absolute low income in line with the Child Poverty Act 2010, and to keep the absolute measure more in line with contemporary living standards. Absolute low-income statistics fall if low-income households are seeing their incomes rise faster than inflation.

### Benefit units and households

A family, or benefit unit, is a single adult or a couple living as married, together with any dependent children. An adult living in the same household as his or her parents, for example, is a separate benefit unit from the parents.

A household is a single person or group of people living at the same address as their only or main residence, who either share one meal a day together, or share the living accommodation (i.e. the living room). A household will consist of one or more benefit units.

### Pensioner classifications

Pensioners are defined as all those adults above State Pension age. Prior to 6th April 2010, women reached the State Pension age at 60. From 6th April 2010, the qualifying age for women has been gradually increasing. So, for example, pensionable age at 30 June 2011 was approximately 60 years and 238 days for women. The changes do not affect the State Pension age for men, currently 65. This chapter includes results only for those individuals above State Pension age. Thus, any partners below State Pension age will be excluded from results in this chapter, but will be included in **Chapter 5**. This differs from **Chapter 3**, where both adults in a couple with one adult above State Pension age and one below are classified as a *pensioner couple*. For material deprivation, the information is presented for those pensioners aged 65 or over.

### Economic status of the family

The economic status of the family classification is in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years. This also means the economic status of the family and economic status of the household classifications are aligned.

### Age

This is based on the age of pensioners in the household. The first age band of 60 to 64 year olds will be made up only of females above State Pension age.

### Gender

In any analysis of gender, it must be remembered that HBAI attempts to measure the living standards of an individual as determined by household income. This assumes that both partners in a couple benefit equally from the household's income, and will therefore appear at the same position in the income distribution. Any differences in figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples.

Research<sup>22</sup> has suggested that, particularly in low-income households, the above assumption with regard to income sharing is not always valid as men sometimes benefit at the expense of women from shared household income. This means that it is possible that HBAI results broken down by gender could understate differences between the two groups.

## Disability

For this analysis, disability is defined as having any long-standing illness, disability or impairment that leads to a substantial difficulty with one or more areas of the individual's life. Everyone classified as disabled under this definition would also be classified as disabled under the Equality Act 2010. However, some individuals classified as disabled under the Equality Act 2010 would not be captured by this definition.

No adjustment is made to disposable household income to take into account any additional costs that may be incurred due to the illness or disability in question. This means that the position in the income distribution of these groups, as shown here, may be somewhat upwardly biased.

## Ethnicity

The ethnicity figures in this publication reflect the new harmonised standards published in August 2011 and updated in February 2013. This has resulted in some changes, the most significant being to the following categories<sup>23</sup>:

- Chinese has moved from the 'Chinese or other ethnic group' section to the 'Asian/ Asian British' section;
- Arab is now specifically included in the 'Other ethnic group' section; and
- the treatment for 'Gypsy' and 'Gypsy or Irish traveller' is different for respondents in Northern Ireland compared to Great Britain.

Individuals have been classified according to the ethnic group of the household reference person (see **Appendix 1** for definition of household reference person), which means that information about households of mixed composition is lost.

Estimates showing ethnic breakdowns are presented as three-year averages because of small sample sizes. However, the figures must still be treated with some caution, as the sample sizes are still small for most ethnic minority groups. Categories with very small sample sizes have been suppressed.

## Direct payment accounts

For the purposes of this analysis, direct payment accounts are accounts that accept Automatic Credit Transfers (ACT) such as Basic Bank accounts, current accounts, Post Office accounts, or savings accounts with any other bank or building society.

## Savings and investments

The data relating to investments and savings should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have a low response rate. A high proportion of respondents do not know the interest

<sup>22</sup> See, for instance, Goode, J., Callender, C. and Lister, R. (1998) *Purse or Wallet? Gender Inequalities and the Distribution of Income in Families on Benefits*. JRF/Policy Studies Institute.

<sup>23</sup> These changes are described in more detail in **Appendix 2** and **Appendix 3**.

received on their investments. It is likely that there is some under-reporting of capital by respondents, in terms of both the actual values of the savings and the investment income.

### Region and country

Disaggregation by geographical regions<sup>24</sup> is presented as three-year averages. This presentation has been used as single-year regional estimates are considered too volatile. Estimates for the UK, however, are shown as single-year estimates for the latest available year.

This issue was further discussed in **Appendix 5 of the 2004/05 HBAI publication**, where regional time series using three-year averages were presented.

Although the FRS sample is large enough to allow some analysis to be performed at a regional level, it should be noted that no adjustment has been made for regional cost of living differences, as the necessary data are not available. In the analysis here it is therefore assumed that there is no difference in the cost of living between regions, although the AHC measure will partly take into account differences in housing costs.

### Material deprivation

A suite of questions designed to capture the material deprivation experienced by pensioners aged 65 or over has been included in the Family Resources Survey since May 2008.

Respondents are asked whether they have access to 15 goods, services and experiences. Where they do not have a good or service, they are asked whether this is because:

- they do not have the money for this;
- it is not a priority on their current income;
- their health / disability prevents them;
- it is too much trouble or tiring;
- they have no one to do this with or help them;
- it is not something they want; it is not relevant to them;
- other.

Where a pensioner lacks one of the material deprivation items for one of the following reasons:

- they do not have the money for this;
- it is not a priority on their current income;
- their health / disability prevents them;
- it is too much trouble or tiring;
- they have no one to do this with or help them;
- other,

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<sup>24</sup> Regional information is at [NUTS1](#) level.

they are counted as being deprived for that item.

The exception to this is for the unexpected expense question, where the follow up question was asked to explore how those who responded 'yes' would pay. Options were:

- use own income but cut back on essentials;
- use own income but not need to cut back on essentials;
- use savings;
- use a form of credit;
- get money from friends or family;
- other.

Pensioners are counted as materially deprived for this item if and only if they responded 'no' to the initial question.

An analysis of how pensioners responded to these questions by their location on the income distribution is given in this chapter (Table 6.11db).

These questions are used as an additional way of measuring living standards for pensioners in a new indicator as outlined in the pensioner material deprivation indicator technical note available on the HBAI web-page.

Analysis has been included in Table 6.7tr and Tables 6.7db to 6.10db for pensioners aged 65 or over who are materially deprived.

A prevalence weighted approach has been used. Prevalence weighting is a technique of scoring deprivation in which more weight in the deprivation measure is given to families lacking those items that most families already have. This means a greater importance, when an item is lacked, is assigned to those items that are more commonly owned in the population. See **Appendix 2** for further details on how material deprivation is calculated.

### Pensioners' Income series

A further DWP National Statistics publication, the Pensioners' Income Series, examines in more detail how the incomes of pensioners have changed over time, including looking at changes by different groups of pensioners, by type of income and by pensioners in different parts of the income distribution.

### Chapter 6 tables

<b>6.1tr – 6.7tr</b>	<b>Trends over time</b> for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS).
<b>6.1db</b>	<b>Quintile distribution</b> of income by: economic status of adults in the family; age; family type; gender; marital status; disability and receipt of disability benefits; tenure; ethnic group (three-year average).
<b>6.2db</b>	<b>Quintile distribution</b> of income by: pensions receipt; state support received by family; savings and investments; region and country (three-year average).
<b>6.3db – 6.4db</b>	<b>Composition</b> of low-income groups of pensioners with categories as outlined for Tables 6.1db – 6.2db.
<b>6.5db – 6.6db</b>	<b>Percentage</b> of pensioners falling into low-income groups with categories as outlined for Tables 6.1db – 6.2db.
<b>6.7db – 6.8db</b>	<b>Composition</b> of pensioners in material deprivation with categories outlined for Tables 6.1db – 6.2db for pensioners aged 65 or over.
<b>6.9db – 6.10db</b>	<b>Percentage</b> of pensioners aged 65 or over in material deprivation with categories outlined for Tables 6.1db – 6.2db.
<b>6.11db</b>	<b>Material deprivation</b> Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services.
<b>6.1ts – 6.4ts</b>	<b>Populations over time</b> by: age and gender; tenure; region and country (three-year average); disability and receipt of disability benefits.
<b>6.5ts – 6.7ts</b>	<b>Composition</b> of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; disability and receipt of disability benefits.
<b>6.8ts – 6.12ts</b>	<b>Percentage</b> of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year average, the number of pensioners can be found in Table 6.11ts); disability and receipt of disability benefits.
<b>6.13ts – 6.17ts</b>	<b>Percentage</b> of pensioners in households with incomes below 60 per cent of 2010/11 median income held constant in real terms over time by the categories outlined for Tables 6.8ts – 6.12ts.

Please see overleaf for tables

## 6 Pensioners

**Table 6.1tr: Percentage of pensioners falling below various thresholds of contemporary median income, United Kingdom<sup>1,2</sup>**

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) <sup>4</sup>	1979	10	33	53	7	29	49
	1981	5	22	44	4	20	43
	1987	11	28	48	8	29	45
	1988 and 1989	17	40	54	16	39	50
	1990 and 1991	17	37	50	18	36	45
	1991 and 1992	14	33	46	16	33	43
	1992 and 1993	13	28	44	13	31	42
	1993/94 to 1994/95	12	25	41	10	29	40
	1994/95 to 1995/96	10	23	40	10	29	39
	1995/96 to 1996/97	11	24	40	12	29	39
FRS (GB)	1994/95	12	24	41	11	28	40
	1995/96	12	24	40	10	28	40
	1996/97	13	25	40	13	29	39
	1997/98	13	25	40	13	29	38
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	14	25	40	13	28	38
	2000/01	13	25	39	11	26	36
	2001/02	14	25	39	11	26	37
	2002/03	13	24	39	11	24	37
	2003/04	12	23	36	10	21	34
	2004/05	11	21	34	8	18	30
	2005/06	11	21	33	8	17	29
	2006/07	13	23	35	10	19	31
	2007/08	13	23	34	10	18	29
	2008/09	11	20	31	9	16	26
	2009/10	9	18	28	8	15	25
	2010/11	9	17	28	8	14	24
	2011/12	8	16	27	8	14	23
Change	1998/99-2011/12 <sup>2,3</sup>	-6	-11	-14	-6	-15	-15
	2010/11-2011/12 <sup>2,3</sup>	-1	-1	-1	-1	-1	-1

**Notes:**

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

3. Due to rounding, the estimates of change in percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.

4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.



Table 6.2tr: Percentage of pensioners falling below various thresholds of 2010/11 median income held constant in real terms, United Kingdom<sup>1,2</sup>

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) <sup>4</sup>	1979	60	72	81	61	72	80
	1981	56	69	78	56	69	77
	1987	45	60	70	48	59	69
	1988 and 1989	46	60	68	47	58	65
	1990 and 1991	41	54	64	41	52	61
	1991 and 1992	36	50	61	38	49	58
	1992 and 1993	32	48	60	36	48	58
	1993/94 to 1994/95	26	45	58	34	46	56
	1994/95 to 1995/96	23	43	56	31	43	54
	1995/96 to 1996/97	22	41	54	30	41	52
FRS (GB)	1994/95	27	46	59	35	47	57
	1995/96	26	45	58	35	46	56
	1996/97	23	41	54	31	42	53
	1997/98	22	39	53	29	41	51
FRS (UK)	1998/99	23	39	52	28	39	49
	1999/00	19	35	49	23	36	46
	2000/01	17	31	45	18	32	42
	2001/02	15	28	41	13	29	39
	2002/03	13	25	39	11	24	37
	2003/04	12	23	37	9	20	33
	2004/05	11	21	34	7	16	28
	2005/06	10	20	32	8	15	27
	2006/07	12	22	34	9	16	28
	2007/08	12	22	32	9	15	26
	2008/09	10	19	29	8	14	24
	2009/10	8	16	26	7	13	23
	2010/11	9	17	28	8	14	24
	2011/12	9	18	29	8	15	26
Change	1998/99-2011/12 <sup>2,3</sup>	-13	-21	-22	-19	-24	-23
	2010/11-2011/12 <sup>2,3</sup>	0	0	1	0	1	2

**Notes:**

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

3. Due to rounding, the estimates of change in percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.

4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

## 6 Pensioners

**Table 6.3tr: Number of pensioners falling below various thresholds of contemporary median income, United Kingdom<sup>1,2</sup>**

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) <sup>4</sup>	1979	0.9	3.0	4.8	0.6	2.6	4.4	9.1
	1981	0.5	2.1	4.2	0.4	1.9	4.1	9.5
	1987	1.1	2.8	4.8	0.8	2.9	4.5	9.9
	1988 and 1989	1.7	3.9	5.3	1.6	3.9	5.0	9.9
	1990 and 1991	1.8	3.8	5.0	1.8	3.7	4.6	10.1
	1991 and 1992	1.5	3.4	4.7	1.6	3.4	4.4	10.2
	1992 and 1993	1.3	2.9	4.5	1.3	3.1	4.3	10.2
	1993/94 to 1994/95	1.2	2.5	4.2	1.0	3.0	4.1	10.2
	1994/95 to 1995/96	1.1	2.3	4.1	1.0	2.9	4.0	10.1
	1995/96 to 1996/97	1.1	2.5	4.1	1.2	3.0	3.9	10.2
FRS (GB)	1994/95	1.2	2.4	4.0	1.1	2.8	4.0	9.9
	1995/96	1.2	2.4	3.9	1.0	2.8	3.9	9.9
	1996/97	1.3	2.4	4.0	1.2	2.9	3.9	9.9
	1997/98	1.3	2.5	4.0	1.3	2.9	3.8	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.4	2.6	4.1	1.3	2.8	3.9	10.3
	2000/01	1.4	2.6	4.0	1.2	2.7	3.7	10.3
	2001/02	1.4	2.6	4.0	1.2	2.7	3.8	10.4
	2002/03	1.4	2.5	4.0	1.1	2.5	3.8	10.5
	2003/04	1.3	2.4	3.8	1.0	2.2	3.6	10.5
	2004/05	1.2	2.3	3.7	0.9	1.9	3.2	10.7
	2005/06	1.2	2.2	3.6	0.9	1.8	3.1	10.8
	2006/07	1.4	2.5	3.8	1.1	2.1	3.4	10.9
	2007/08	1.4	2.5	3.7	1.1	2.0	3.2	11.1
	2008/09	1.2	2.3	3.5	1.1	1.8	3.0	11.3
	2009/10	1.0	2.1	3.2	1.0	1.8	2.9	11.5
	2010/11	1.0	2.0	3.3	1.0	1.7	2.8	11.7
2011/12	0.9	1.9	3.2	0.9	1.6	2.7	11.7	
Change	1998/99-2011/12 <sup>2,3</sup>	-0.5	-0.9	-1.0	-0.5	-1.4	-1.2	1.4
	2010/11-2011/12 <sup>2,3</sup>	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	0.0

### Notes:

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

3. Due to rounding, the estimates of change in numbers of pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.

4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

Table 6.4tr: Number of pensioners falling below various thresholds of 2010/11 median income held constant in real terms, United Kingdom<sup>1,2</sup>

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) <sup>4</sup>	1979	5.5	6.6	7.3	5.5	6.5	7.3	9.1
	1981	5.3	6.6	7.4	5.4	6.5	7.4	9.5
	1987	4.5	5.9	7.0	4.7	5.9	6.8	9.9
	1988 and 1989	4.6	5.9	6.8	4.6	5.7	6.5	9.9
	1990 and 1991	4.1	5.4	6.5	4.1	5.2	6.2	10.1
	1991 and 1992	3.7	5.1	6.3	3.9	5.0	6.0	10.2
	1992 and 1993	3.2	4.9	6.1	3.7	4.9	5.9	10.2
	1993/94 to 1994/95	2.6	4.6	5.9	3.4	4.6	5.7	10.2
	1994/95 to 1995/96	2.3	4.3	5.7	3.2	4.3	5.4	10.1
	1995/96 to 1996/97	2.2	4.1	5.4	3.1	4.2	5.3	10.2
FRS (GB)	1994/95	2.7	4.5	5.8	3.5	4.7	5.7	9.9
	1995/96	2.6	4.5	5.8	3.4	4.6	5.6	9.9
	1996/97	2.3	4.1	5.4	3.1	4.2	5.3	9.9
	1997/98	2.2	3.9	5.3	2.9	4.1	5.1	10.0
FRS (UK)	1998/99	2.3	4.0	5.3	2.9	4.0	5.0	10.3
	1999/00	2.0	3.6	5.0	2.4	3.7	4.7	10.3
	2000/01	1.7	3.2	4.7	1.9	3.3	4.3	10.3
	2001/02	1.5	2.9	4.3	1.4	3.0	4.1	10.4
	2002/03	1.4	2.6	4.1	1.1	2.5	3.8	10.5
	2003/04	1.3	2.5	3.9	1.0	2.1	3.5	10.5
	2004/05	1.1	2.2	3.6	0.8	1.7	3.0	10.7
	2005/06	1.1	2.2	3.4	0.8	1.6	2.9	10.8
	2006/07	1.3	2.4	3.6	1.0	1.8	3.0	10.9
	2007/08	1.3	2.4	3.6	1.0	1.7	2.8	11.1
	2008/09	1.1	2.1	3.3	1.0	1.6	2.7	11.3
	2009/10	0.9	1.9	3.0	0.9	1.5	2.6	11.5
Change	1998/99-2011/12 <sup>2,3</sup>	-1.2	-1.9	-1.9	-1.9	-2.2	-2.0	1.4
	2010/11-2011/12 <sup>2,3</sup>	0.0	0.1	0.1	0.0	0.1	0.2	0.0

## 6 Pensioners

**Table 6.5tr: Percentage of pensioners aged 65 or over falling below various thresholds of contemporary and 2010/11 median income held constant in real terms, United Kingdom<sup>1</sup>**

Percentage of pensioners aged 65 or over		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
<b>Contemporary income thresholds</b>							
<b>FRS (GB)</b>	1994/95	13	25	43	12	29	42
	1995/96	13	25	42	11	29	42
	1996/97	13	26	42	13	30	41
	1997/98	14	27	42	13	31	40
	1998/99	15	28	43	14	30	40
	1999/00	14	26	41	13	29	39
	2000/01	14	26	40	11	27	38
<b>FRS (UK)</b>	2001/02	14	26	40	11	26	38
	2002/03	13	25	40	11	25	38
	2003/04	12	24	38	10	21	35
	2004/05	11	22	35	8	18	31
	2005/06	11	21	34	8	17	30
	2006/07	13	24	36	11	19	32
	2007/08	13	23	35	10	18	30
	2008/09	11	21	33	9	16	27
	2009/10	9	19	29	8	16	26
	2010/11	9	18	29	8	14	25
	2011/12	8	17	28	8	13	24
<b>Change</b>	2010/11-2011/12 <sup>2,3</sup>	-1	-1	-1	-1	-1	-1

Percentage of pensioners aged 65 or over		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
<b>2010/11 income thresholds held constant in real terms</b>							
<b>FRS (GB)</b>	1994/95	28	48	61	37	50	60
	1995/96	28	48	61	36	49	59
	1996/97	24	43	56	32	44	55
	1997/98	23	41	55	31	43	53
	1998/99	23	41	54	29	41	51
	1999/00	20	36	51	24	38	48
	2000/01	17	32	47	18	33	43
<b>FRS (UK)</b>	2001/02	15	29	43	14	30	41
	2002/03	14	26	41	11	25	38
	2003/04	13	24	38	10	20	34
	2004/05	11	22	35	7	16	29
	2005/06	10	20	33	7	15	27
	2006/07	13	23	35	9	17	28
	2007/08	12	22	34	9	15	26
	2008/09	10	19	31	8	14	24
	2009/10	8	17	27	7	14	24
	2010/11	9	18	29	8	14	25
	2011/12	9	19	30	8	16	26
<b>Change</b>	2010/11-2011/12 <sup>2,3</sup>	0	1	1	0	1	2

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
3. Due to rounding, the estimates of change in percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.

Table 6.6tr: Number of pensioners aged 65 or over falling below various thresholds of contemporary and 2010/11 median income held constant in real terms, United Kingdom<sup>1</sup>

Numbers of pensioners aged 65 or over (millions)								Source: FRS
		Before Housing Costs			After Housing Costs			Pensioners aged 65 or over
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
Contemporary income thresholds								
FRS (GB)	1994/95	1.1	2.1	3.6	1.0	2.5	3.6	8.5
	1995/96	1.1	2.1	3.6	0.9	2.5	3.5	8.5
	1996/97	1.1	2.2	3.6	1.1	2.6	3.5	8.5
	1997/98	1.2	2.3	3.6	1.1	2.6	3.4	8.6
	1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
	1999/00	1.2	2.3	3.5	1.1	2.5	3.4	8.6
	2000/01	1.2	2.2	3.5	1.0	2.3	3.2	8.7
FRS (UK)	2001/02	1.2	2.3	3.5	1.0	2.3	3.3	8.7
	2002/03	1.2	2.3	3.6	1.0	2.2	3.4	9.0
	2003/04	1.1	2.1	3.4	0.9	1.9	3.2	9.0
	2004/05	1.0	2.0	3.2	0.7	1.6	2.8	9.1
	2005/06	1.0	2.0	3.1	0.8	1.6	2.7	9.2
	2006/07	1.2	2.2	3.4	1.0	1.8	2.9	9.2
	2007/08	1.2	2.2	3.2	0.9	1.7	2.8	9.3
	2008/09	1.0	1.9	3.1	0.9	1.5	2.5	9.4
	2009/10	0.9	1.8	2.8	0.8	1.5	2.5	9.6
	2010/11	0.9	1.8	2.9	0.8	1.4	2.4	9.8
	2011/12	0.8	1.7	2.8	0.8	1.4	2.4	10.0
Change	2010/11-2011/12 <sup>2,3</sup>	-0.1	-0.1	-0.1	0.0	0.0	0.0	0.2

Numbers of pensioners aged 65 or over (millions)								Source: FRS
		Before Housing Costs			After Housing Costs			Pensioners aged 65 or over
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
2010/11 income thresholds held constant in real terms								
FRS (GB)	1994/95	2.4	4.1	5.2	3.1	4.2	5.1	8.5
	1995/96	2.4	4.1	5.2	3.1	4.2	5.0	8.5
	1996/97	2.0	3.7	4.8	2.7	3.8	4.7	8.5
	1997/98	2.0	3.5	4.7	2.7	3.7	4.5	8.6
	1998/99	2.0	3.5	4.6	2.5	3.5	4.4	8.6
	1999/00	1.7	3.1	4.4	2.1	3.2	4.1	8.6
	2000/01	1.5	2.8	4.1	1.6	2.9	3.7	8.7
FRS (UK)	2001/02	1.3	2.5	3.7	1.2	2.6	3.5	8.7
	2002/03	1.2	2.3	3.6	1.0	2.2	3.4	9.0
	2003/04	1.1	2.2	3.5	0.9	1.8	3.1	9.0
	2004/05	1.0	2.0	3.2	0.7	1.4	2.7	9.1
	2005/06	0.9	1.9	3.0	0.7	1.4	2.5	9.2
	2006/07	1.2	2.1	3.2	0.9	1.5	2.6	9.2
	2007/08	1.1	2.1	3.1	0.8	1.4	2.4	9.3
	2008/09	0.9	1.8	2.9	0.8	1.3	2.3	9.4
	2009/10	0.8	1.6	2.6	0.7	1.3	2.3	9.6
	2010/11	0.9	1.8	2.9	0.8	1.4	2.4	9.8
	2011/12	0.9	1.9	3.0	0.8	1.6	2.6	10.0
Change	2010/11-2011/12 <sup>2,3</sup>	0.0	0.1	0.2	0.0	0.2	0.2	0.2

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

3. Due to rounding, the estimates of change in numbers of pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.

## 6 Pensioners

**Table 6.7tr: Percentage and number of pensioners aged 65 or over in material deprivation<sup>1</sup>, United Kingdom**

		Source: FRS		
		Percentage	Number (millions)	Pensioners aged 65 or over
<b>FRS (UK)</b>	2009/10	9	0.9	9.6
	2010/11	9	0.8	9.8
	2011/12	8	0.8	10.0
<b>Change</b>	2010/11-2011/12 <sup>2,3</sup>	-1	0.0	0.2

**Notes:**

1. A family is in material deprivation if they have a material deprivation score of 20 or more. See Appendix 2 for further details.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

3. Due to rounding, the estimates of change in numbers of pensioners in material deprivation may not equal the difference between the total number of pensioners in material deprivation for any pair of years shown.

Tables continue overleaf

## 6 Pensioners

**Table 6.1db (BHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom**

Percentage of pensioners						Source: FRS 2011/12
	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Economic status of adults in the family</b>						
One or more working	9	11	20	28	31	2.1
No one working	24	29	22	16	9	9.5
<b>Age</b>						
Under 65	16	21	19	23	21	1.6
65 - 69	18	23	21	20	18	3.0
70 - 74	21	29	22	17	11	2.3
75 - 79	22	29	21	16	12	1.9
80 - 84	26	28	23	16	7	1.6
85 +	28	27	23	15	8	1.2
<b>Family type</b>						
Couple living with others	10	14	27	26	23	0.6
Couple living alone	18	25	21	19	16	6.5
Single living with others	17	24	23	24	12	0.7
Single living alone	28	31	20	14	7	3.8
<b>Gender</b>						
Male	19	26	22	18	15	4.5
Female	22	26	21	18	12	7.1
<b>Marital status</b>						
Couple	18	24	22	20	17	7.1
Married or Civil Partnered	18	24	22	20	17	6.9
Cohabiting	14	22	24	18	21	0.3
Single	26	30	21	16	7	4.5
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
Those living in families where no-one is disabled	23	22	18	19	18	5.2
Those living in families where someone is disabled	20	29	24	18	9	6.5
One or more disabled adults	20	29	24	18	9	6.5
In receipt of disability benefits	8	31	32	21	7	2.7
Not in receipt of disability benefits	28	28	18	15	11	3.8
<b>Tenure</b>						
Owners	22	23	21	19	16	9.3
Owned outright	22	24	21	18	15	8.5
Buying with mortgage	16	16	18	26	24	0.8
Social rented sector tenants	15	43	25	15	2	1.8
All rented privately	24	26	22	19	8	0.6
<b>Ethnic group of head (3-year average)<sup>2</sup></b>						
White	21	26	22	18	13	11.2
Mixed/ Multiple ethnic groups	..	..	..	..	..	-
Asian/ Asian British	37	23	15	11	15	0.2
Indian	34	20	18	10	17	0.1
Pakistani	49	26	7	8	11	-
Bangladeshi	..	..	..	..	..	-
Chinese	..	..	..	..	..	-
Any other Asian background	..	..	..	..	..	-
Black/ African/ Caribbean/ Black British	27	29	21	13	10	0.1
Other ethnic group	31	17	26	14	13	0.1
<b>All pensioners<sup>3</sup></b>	<b>21</b>	<b>26</b>	<b>21</b>	<b>18</b>	<b>13</b>	<b>11.7</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. The ethnicity figures reflect the new harmonised standards published in August 2011 which has resulted in changes. For more information please see chapter glossary and Appendix 2.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.



**Table 6.1db (AHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom**

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2011/12
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners (millions)
<b>Economic status of adults in the family</b>						
One or more working	7	9	19	28	37	2.1
No one working	14	29	26	20	12	9.5
<b>Age</b>						
Under 65	13	19	19	25	25	1.6
65 - 69	11	21	24	22	21	3.0
70 - 74	12	27	27	20	14	2.3
75 - 79	12	28	26	20	15	1.9
80 - 84	14	29	26	21	10	1.6
85 +	15	30	24	22	10	1.2
<b>Family type</b>						
Couple living with others	8	16	25	29	23	0.6
Couple living alone	11	23	25	22	20	6.5
Single living with others	14	21	26	26	13	0.7
Single living alone	16	31	24	19	11	3.8
<b>Gender</b>						
Male	12	24	25	22	18	4.5
Female	13	26	24	21	16	7.1
<b>Marital status</b>						
Couple	10	22	25	23	20	7.1
Married or Civil Partnered	10	22	25	23	20	6.9
Cohabiting	14	20	24	20	23	0.3
Single	16	29	24	20	11	4.5
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
Those living in families where no-one is disabled	13	22	20	22	22	5.2
Those living in families where someone is disabled	12	27	28	21	12	6.5
One or more disabled adults	12	27	28	21	12	6.5
In receipt of disability benefits	5	22	37	27	9	2.7
Not in receipt of disability benefits	16	30	22	18	14	3.8
<b>Tenure</b>						
Owners	10	22	25	24	20	9.3
Owned outright	9	22	26	23	19	8.5
Buying with mortgage	11	18	21	26	24	0.8
Social rented sector tenants	23	41	22	12	2	1.8
All rented privately	29	25	24	14	8	0.6
<b>Ethnic group of head (3-year average)<sup>2</sup></b>						
White	12	26	24	21	17	11.2
Mixed/ Multiple ethnic groups	..	..	..	..	..	-
Asian/ Asian British	29	31	13	12	15	0.2
Indian	24	30	15	14	17	0.1
Pakistani	35	39	9	7	11	-
Bangladeshi	..	..	..	..	..	-
Chinese	..	..	..	..	..	-
Any other Asian background	..	..	..	..	..	-
Black/ African/ Caribbean/ Black British	18	32	23	17	9	0.1
Other ethnic group	22	30	18	16	14	0.1
<b>All pensioners<sup>3</sup></b>	12	25	25	21	17	11.7

**Notes:**

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

2. The ethnicity figures reflect the new harmonised standards published in August 2011 which has resulted in changes. For more information please see chapter glossary and Appendix 2.

3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

4. Percentages may not sum to 100 per cent due to rounding.

## 6 Pensioners

**Table 6.2db (BHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom**

Percentage of pensioners						Source: FRS 2011/12
	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Pensions receipt</b>						
No occupational/personal pensions	37	28	17	12	7	2.9
Some occupational/personal pensions	16	26	23	20	15	8.7
<b>Couples</b>						
No occupational/personal pensions	18	24	22	20	17	7.1
No occupational/personal pensions	37	25	17	10	11	1.2
Only one with occupational/personal pension	17	28	23	18	14	3.3
Both with occupational/personal pensions	10	17	23	26	24	2.6
<b>Single</b>						
No occupational/personal pensions	26	30	21	16	7	4.5
No occupational/personal pensions	38	30	16	13	3	1.7
Occupational/personal pension	20	30	23	18	10	2.8
<b>State support received by family<sup>1</sup></b>						
Disability Living Allowance	8	33	32	21	6	1.5
Attendance Allowance	7	26	34	23	9	1.2
Pension Credit	29	36	21	13	1	1.8
Housing Benefit	11	47	26	15	1	1.4
Not in receipt of any benefit listed above	22	21	19	20	18	7.7
<b>Savings and investments</b>						
No savings	28	32	21	14	5	2.5
Less than £1,500	26	30	21	16	6	1.2
£1,500 but less than £3,000	27	29	19	18	7	0.7
£3,000 but less than £8,000	25	29	23	16	7	1.5
£8,000 but less than £10,000	24	28	23	15	10	0.4
£10,000 but less than £16,000	21	28	24	19	9	1.0
£16,000 but less than £20,000	20	27	23	19	12	0.4
£20,000 or more	12	19	20	23	26	3.9
<b>Region/Country (3-year average)</b>						
England	22	26	22	17	13	9.7
North East	20	31	25	17	8	0.5
North West	20	29	24	17	10	1.3
Yorkshire and the Humber	24	31	21	15	8	1.0
East Midlands	23	28	24	15	10	0.9
West Midlands	24	29	20	17	11	1.1
East of England	21	23	22	18	15	1.2
London	22	21	21	19	17	1.0
Inner	20	23	22	18	17	0.3
Outer	22	20	21	19	17	0.7
South East	20	21	20	18	21	1.7
South West	21	24	23	19	13	1.2
Wales	22	27	22	18	11	0.6
Scotland	21	28	24	18	10	1.0
Northern Ireland	29	25	22	15	9	0.3
<b>All pensioners<sup>2</sup></b>	<b>21</b>	<b>26</b>	<b>21</b>	<b>18</b>	<b>13</b>	<b>11.7</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.

2. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

3. Percentages may not sum to 100 per cent due to rounding.

**Table 6.2db (AHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom**

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2011/12
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners (millions)
<b>Pensions receipt</b>						
No occupational/personal pensions	27	34	19	12	7	2.9
Some occupational/personal pensions	8	22	26	24	20	8.7
<b>Couples</b>						
No occupational/personal pensions	10	22	25	23	20	7.1
No occupational/personal pensions	30	28	18	12	12	1.2
Only one with occupational/personal pension	8	26	28	21	16	3.3
Both with occupational/personal pensions	4	14	24	29	29	2.6
<b>Single</b>						
No occupational/personal pensions	16	29	24	20	11	4.5
No occupational/personal pensions	25	38	20	13	4	1.7
Occupational/personal pension	10	24	26	24	15	2.8
<b>State support received by family<sup>1</sup></b>						
Disability Living Allowance	5	23	40	25	8	1.5
Attendance Allowance	5	20	34	31	11	1.2
Pension Credit	16	45	23	15	1	1.8
Housing Benefit	20	47	21	12	1	1.4
Not in receipt of any benefit listed above	12	20	23	23	22	7.7
<b>Savings and investments</b>						
No savings	20	33	25	16	5	2.5
Less than £1,500	17	30	27	18	8	1.2
£1,500 but less than £3,000	14	30	27	21	8	0.7
£3,000 but less than £8,000	12	32	25	22	9	1.5
£8,000 but less than £10,000	13	31	26	16	14	0.4
£10,000 but less than £16,000	12	25	26	25	13	1.0
£16,000 but less than £20,000	8	25	25	27	15	0.4
£20,000 or more	7	14	22	25	32	3.9
<b>Region/Country (3-year averages)</b>						
England	13	26	24	21	17	9.7
North East	11	28	28	22	12	0.5
North West	11	27	26	22	13	1.3
Yorkshire and the Humber	14	32	23	20	11	1.0
East Midlands	13	26	28	20	13	0.9
West Midlands	13	29	25	19	14	1.1
East of England	12	25	22	22	19	1.2
London	17	23	20	20	20	1.0
Inner	21	26	17	17	18	0.3
Outer	15	22	21	21	21	0.7
South East	13	22	21	19	25	1.7
South West	12	24	24	22	17	1.2
Wales	12	25	25	23	14	0.6
Scotland	10	26	28	21	15	1.0
Northern Ireland	14	27	26	20	12	0.3
<b>All pensioners<sup>2</sup></b>	<b>12</b>	<b>25</b>	<b>25</b>	<b>21</b>	<b>17</b>	<b>11.7</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.

2. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

3. Percentages may not sum to 100 per cent due to rounding.

## 6 Pensioners

**Table 6.3db: Composition of low-income groups of pensioners by various family and household characteristics, United Kingdom**

Percentage of pensioners							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All pensioners
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	11	8	8	10	10	8	18
No one working	89	92	92	90	90	92	82
<b>Age</b>							
Under 65	14	11	11	15	14	12	14
65 - 69	22	22	22	23	23	22	26
70 - 74	20	18	20	18	20	20	20
75 - 79	16	17	17	15	16	17	16
80 - 84	16	18	17	17	16	17	14
85 +	13	14	13	12	12	12	10
<b>Family type</b>							
Couple living with others	2	2	3	3	3	3	6
Couple living alone	45	47	50	45	49	49	56
Single living with others	5	4	5	8	6	6	6
Single living alone	48	47	43	44	42	43	33
<b>Gender</b>							
Male	32	34	35	32	36	36	39
Female	68	66	65	68	64	64	61
<b>Marital status</b>							
Couple	47	49	53	48	52	52	61
Married or Civil Partnered	45	48	51	45	49	50	59
Cohabiting	2	1	2	3	2	2	2
Single	53	51	47	52	48	48	39
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
Those living in families where no-one is disabled	56	51	46	50	48	46	45
Those living in families where someone is disabled	44	49	54	50	52	54	55
One or more disabled adults	44	49	54	50	52	54	55
In receipt of disability benefits	5	8	12	8	10	11	23
Not in receipt of disability benefits	40	41	42	42	42	43	33
<b>Tenure</b>							
Owners	87	84	81	61	61	63	80
Owned outright	81	79	76	54	55	57	73
Buying with mortgage	5	5	5	7	6	6	7
Social rented sector tenants	7	11	13	26	28	29	15
All rented privately	6	5	5	13	10	8	5
<b>Ethnic group<sup>2</sup> of head (3-year average)</b>							
White	94	94	95	93	93	94	96
Mixed/ Multiple ethnic groups	-	-	-	-	-	-	-
Asian/ Asian British	4	3	3	5	4	4	2
Indian	2	2	2	2	2	2	1
Pakistani	1	1	1	1	1	1	-
Bangladeshi	-	-	-	1	1	-	-
Chinese	-	-	-	-	-	-	-
Any other Asian background	-	-	-	1	-	-	-
Black/ African/ Caribbean/ Black British	1	1	1	1	1	1	1
Other ethnic group	1	1	1	1	1	1	1
<b>All pensioners (millions=100%)<sup>3</sup></b>							
	0.9	1.9	3.2	0.9	1.6	2.7	11.7

**Notes:**

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. The ethnicity figures reflect the new harmonised standards published in August 2011 which has resulted in changes. For more information please see chapter glossary and Appendix 2.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

Table 6.4db: Composition of low-income groups of pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All pensioners
	Income Thresholds - Below Median			50%	60%	70%	
	50%	60%	70%	50%	60%	70%	
<b>Pensions receipt</b>							
No occupational/personal pensions	57	48	41	60	54	49	25
Some occupational/personal pensions	43	52	59	40	46	51	75
<b>Couples</b>							
No occupational/personal pensions	47	49	53	48	52	52	61
Only one with occupational/personal pension	24	19	17	26	25	19	10
Both with occupational/personal pensions	17	22	25	16	20	24	29
	6	8	11	6	7	9	22
<b>Single</b>							
No occupational/personal pensions	53	51	47	52	48	48	39
Occupational/personal pension	34	29	23	34	29	30	15
	20	22	24	18	19	19	24
<b>State support received by family<sup>1</sup></b>							
Disability Living Allowance	3	4	7	4	6	6	13
Attendance Allowance	2	3	5	4	4	5	11
Pension Credit	14	21	21	14	21	27	16
Housing Benefit	3	5	9	15	20	24	12
Not in receipt of any benefit listed above	80	70	67	71	63	56	66
<b>Savings and investments</b>							
No savings	28	28	27	34	34	33	21
Less than £1,500	13	13	12	13	14	13	10
£1,500 but less than £3,000	8	9	8	7	7	8	6
£3,000 but less than £8,000	14	16	15	13	13	14	13
£8,000 but less than £10,000	5	4	5	5	4	4	4
£10,000 but less than £16,000	8	7	9	8	7	8	8
£16,000 but less than £20,000	3	3	4	2	3	3	4
£20,000 or more	22	20	20	18	19	17	34
<b>Region/Country (3-year average)</b>							
England	83	83	83	85	85	84	84
North East	4	4	4	4	4	4	4
North West	9	10	11	9	10	11	11
Yorkshire and the Humber	10	9	10	9	9	9	8
East Midlands	8	8	8	8	8	7	8
West Midlands	10	10	10	10	10	10	9
East of England	9	10	9	10	9	10	10
London	10	9	8	13	11	10	9
Inner	3	2	2	5	4	3	2
Outer	7	7	6	8	7	7	6
South East	14	14	13	15	14	14	14
South West	10	10	9	9	10	9	10
Wales	6	6	6	5	5	5	5
Scotland	7	8	8	6	7	8	8
Northern Ireland	3	3	3	3	3	3	2
<b>All pensioners (millions=100%)<sup>2</sup></b>	0.9	1.9	3.2	0.9	1.6	2.7	11.7

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

## 6 Pensioners

**Table 6.5db: Percentage of pensioners in low-income groups by various family and household characteristics, United Kingdom**

Percentage of pensioners							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All pensioners (millions)
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	5	8	12	4	7	10	2.1
No one working	9	18	31	8	15	26	9.5
<b>Age</b>							
Under 65	8	13	22	8	14	21	1.6
65 - 69	7	14	23	7	12	20	3.0
70 - 74	8	15	27	7	13	23	2.3
75 - 79	8	17	29	7	13	24	1.9
80 - 84	9	21	33	9	15	28	1.6
85 +	10	23	36	9	16	28	1.2
<b>Family type</b>							
Couple living with others	2	6	13	4	8	14	0.6
Couple living alone	6	14	24	6	12	20	6.5
Single living with others	7	13	23	11	15	23	0.7
Single living alone	12	23	35	10	17	30	3.8
<b>Gender</b>							
Male	7	14	25	6	13	22	4.5
Female	9	18	29	8	14	24	7.1
<b>Marital status</b>							
Couple	6	13	23	6	11	20	7.1
Married or Civil Partnered	6	13	23	6	11	20	6.9
Cohabiting	6	10	20	9	14	20	0.3
Single	11	22	34	10	17	29	4.5
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
Those living in families where no-one is disabled	10	19	28	9	14	24	5.2
Those living in families where someone is disabled	6	15	27	7	13	23	6.5
One or more disabled adults	6	15	27	7	13	23	6.5
In receipt of disability benefits	2	6	14	3	6	11	2.7
Not in receipt of disability benefits	10	21	35	10	18	31	3.8
<b>Tenure</b>							
Owners	9	17	28	6	10	18	9.3
Owned outright	9	18	28	6	10	18	8.5
Buying with mortgage	6	12	20	7	12	20	0.8
Social rented sector tenants	4	11	24	13	25	44	1.8
All rented privately	10	18	30	20	29	40	0.6
<b>Ethnic group<sup>2</sup> of head (3-year average)</b>							
White	8	17	27	8	14	24	11.2
Mixed/ Multiple ethnic groups	..	..	..	..	..	..	-
Asian/ Asian British	17	30	44	19	31	44	0.2
Indian	14	28	41	14	27	39	0.1
Pakistani	22	37	57	21	37	59	-
Bangladeshi	..	..	..	..	..	..	-
Chinese	..	..	..	..	..	..	-
Any other Asian background	..	..	..	..	..	..	-
Black/ African/ Caribbean/ Black British	11	22	33	11	20	36	0.1
Other ethnic group	18	25	35	19	23	37	0.1
<b>All pensioners<sup>3</sup></b>							
	8	16	27	8	14	23	11.7

### Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. The ethnicity figures reflect the new harmonised standards published in August 2011 which has resulted in changes. For more information please see chapter glossary and Appendix 2.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

Table 6.6db: Percentage of pensioners in low-income groups by various family and household characteristics, United Kingdom

Percentage of pensioners							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All pensioners (millions)
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Pensions receipt</b>							
No occupational/personal pensions	18	32	44	18	29	45	2.9
Some occupational/personal pensions	5	11	22	4	8	16	8.7
<b>Couples</b>							
No occupational/personal pensions	6	13	23	6	11	20	7.1
Only one with occupational/personal pension	18	30	45	19	32	43	1.2
Both with occupational/personal pensions	5	12	24	4	9	19	3.3
	2	6	13	2	4	9	2.6
<b>Single</b>							
No occupational/personal pensions	11	22	34	10	17	29	4.5
Occupational/personal pension	18	33	44	18	27	47	1.7
	7	15	27	6	11	18	2.8
<b>State support received by family<sup>1</sup></b>							
Disability Living Allowance	2	5	14	3	6	11	1.5
Attendance Allowance	1	5	13	3	6	10	1.2
Pension Credit	7	22	37	7	18	40	1.8
Housing Benefit	2	7	20	9	22	45	1.4
Not in receipt of any benefit listed above	10	17	28	8	13	20	7.7
<b>Savings and investments</b>							
No savings	10	22	35	12	21	36	2.5
Less than £1,500	10	20	33	10	19	29	1.2
£1,500 but less than £3,000	10	23	36	8	15	30	0.7
£3,000 but less than £8,000	8	20	32	8	13	26	1.5
£8,000 but less than £10,000	10	17	33	9	14	23	0.4
£10,000 but less than £16,000	8	15	29	8	12	22	1.0
£16,000 but less than £20,000	6	13	29	5	9	19	0.4
£20,000 or more	5	10	16	4	8	12	3.9
<b>Region/Country (3-year average)</b>							
England	9	17	28	8	15	24	9.7
North East	7	14	26	7	13	22	0.5
North West	7	15	27	7	13	23	1.3
Yorkshire and the Humber	10	19	32	8	16	27	1.0
East Midlands	10	18	30	8	14	23	0.9
West Midlands	9	19	31	9	15	26	1.1
East of England	8	17	26	8	13	24	1.2
London	10	18	26	12	18	28	1.0
Inner	11	17	23	15	23	34	0.3
Outer	10	19	27	10	17	26	0.7
South East	9	17	25	8	14	23	1.7
South West	8	17	26	8	14	22	1.2
Wales	9	18	28	8	14	24	0.6
Scotland	7	16	28	6	12	22	1.0
Northern Ireland	12	23	34	9	16	26	0.3
<b>All pensioners<sup>2</sup></b>							
	8	16	27	8	14	23	11.7

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.

2. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

## 6 Pensioners

**Table 6.7db: Composition of materially deprived groups of pensioners aged 65 or over by various family and household characteristics, United Kingdom**

Percentage of pensioners		Source: FRS 2011/12
	Material deprivation	Pensioners aged 65 or over
<b>Economic status of adults in the family</b>		
One or more working	9	14
No one working	91	86
<b>Age</b>		
65 - 69	33	30
70 - 74	22	23
75 - 79	18	19
80 - 84	15	16
85 +	13	12
<b>Family type</b>		
Couple living with others	5	5
Couple living alone	33	55
Single living with others	14	6
Single living alone	48	34
<b>Gender</b>		
Male	39	45
Female	61	55
<b>Marital status</b>		
Couple	38	60
Married or Civil Partnered	36	58
Cohabiting	2	2
Single	62	40
<b>Disability and receipt of disability benefits<sup>1</sup></b>		
Those living in families where no-one is disabled	23	42
Those living in families where someone is disabled	77	58
One or more disabled adults	77	58
In receipt of disability benefits	42	24
Not in receipt of disability benefits	35	34
<b>Tenure</b>		
Owners	51	80
Owned outright	44	74
Buying with mortgage	7	6
Social rented sector tenants	39	16
All rented privately	10	5
<b>Ethnic group<sup>2</sup> of head (3-year average)</b>		
White	89	96
Mixed/ Multiple ethnic groups	-	-
Asian/ Asian British	5	2
Indian	2	1
Pakistani	1	-
Bangladeshi	1	-
Chinese	-	-
Any other Asian background	1	-
Black/ African/ Caribbean/ Black British	4	1
Other ethnic group	1	-
<b>All pensioners (millions=100%)<sup>3</sup></b>	<b>0.8</b>	<b>10.0</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

2. The ethnicity figures reflect the new harmonised standards published in August 2011 which has resulted in changes. For more information please see chapter glossary and Appendix 2.

3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

4. Percentages may not sum to 100 per cent due to rounding.



**Table 6.8db: Composition of materially deprived groups of pensioners aged 65 or over by various family and household characteristics, United Kingdom**

Percentage of pensioners	Source: FRS 2011/12	
	Material deprivation	Pensioners aged 65 or over
<b>Pensions receipt</b>		
No occupational/personal pensions	54	24
Some occupational/personal pensions	46	76
<b>Couples</b>		
No occupational/personal pensions	15	9
Only one with occupational/personal pension	17	28
Both with occupational/personal pensions	6	22
<b>Single</b>		
No occupational/personal pensions	39	15
Occupational/personal pension	23	26
<b>State support received by family<sup>1</sup></b>		
Disability Living Allowance	25	12
Attendance Allowance	18	12
Pension Credit	40	16
Housing Benefit	40	13
Not in receipt of any benefit listed above	27	64
<b>Savings and investments</b>		
No savings	60	21
Less than £1,500	13	10
£1,500 but less than £3,000	5	6
£3,000 but less than £8,000	9	13
£8,000 but less than £10,000	1	4
£10,000 but less than £16,000	4	8
£16,000 but less than £20,000	1	4
£20,000 or more	7	34
<b>Region/Country (3-year average)</b>		
England	83	84
North East	5	4
North West	11	11
Yorkshire and the Humber	8	9
East Midlands	8	8
West Midlands	10	9
East of England	6	10
London	15	9
Inner	7	2
Outer	8	6
South East	10	14
South West	10	10
Wales	6	5
Scotland	8	8
Northern Ireland	3	2
<b>All pensioners (millions=100%)<sup>2</sup></b>	<b>0.8</b>	<b>10.0</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

## 6 Pensioners

**Table 6.9db: Percentage of pensioners aged 65 or over in material deprivation by various family and household characteristics, United Kingdom**

Percentage of pensioners		Source: FRS 2011/12
	Material deprivation	Pensioners aged 65 or over (millions)
<b>Economic status of adults in the family</b>		
One or more working	5	1.4
No one working	8	8.7
<b>Age</b>		
65 - 69	9	3.0
70 - 74	8	2.3
75 - 79	7	1.9
80 - 84	7	1.6
85 +	9	1.2
<b>Family type</b>		
Couple living with others	8	0.5
Couple living alone	5	5.5
Single living with others	20	0.6
Single living alone	11	3.5
<b>Gender</b>		
Male	7	4.5
Female	9	5.5
<b>Marital status</b>		
Couple	5	6.0
Married or Civil Partnered	5	5.8
Cohabiting	6	0.2
Single	12	4.0
<b>Disability and receipt of disability benefits<sup>1</sup></b>		
Those living in families where no-one is disabled	4	4.2
Those living in families where someone is disabled	11	5.8
One or more disabled adults	11	5.8
In receipt of disability benefits	14	2.4
Not in receipt of disability benefits	8	3.4
<b>Tenure</b>		
Owners	5	8.0
Owned outright	5	7.4
Buying with mortgage	10	0.6
Social rented sector tenants	20	1.6
All rented privately	16	0.5
<b>Ethnic group<sup>2</sup> of head (3-year average)<sup>3</sup></b>		
White	8	9.5
Mixed/ Multiple ethnic groups	..	..
Asian/ Asian British	22	0.2
Indian	18	0.1
Pakistani	20	-
Bangladeshi	..	..
Chinese	..	..
Any other Asian background	..	..
Black/ African/ Caribbean/ Black British	33	0.1
Other ethnic group	26	-
<b>All pensioners<sup>4</sup></b>	<b>8</b>	<b>10.0</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. The ethnicity figures reflect the new harmonised standards published in August 2011 which has resulted in changes. For more information please see chapter glossary and Appendix 2.
3. The figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.
4. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

**Table 6.10db: Percentage of pensioners aged 65 or over in material deprivation by various family and household characteristics, United Kingdom**

Percentage of pensioners	Source: FRS 2011/12	
	Material deprivation	Pensioners aged 65 or over (millions)
<b>Pensions receipt</b>		
No occupational/personal pensions	18	2.4
Some occupational/personal pensions	5	7.7
<b>Couples</b>		
No occupational/personal pensions	5	6.0
Only one with occupational/personal pension	13	0.9
Both with occupational/personal pensions	5	2.9
	2	2.2
<b>Single</b>		
No occupational/personal pensions	12	4.0
Occupational/personal pension	21	1.5
	7	2.6
<b>State support received by family<sup>1</sup></b>		
Disability Living Allowance	16	1.2
Attendance Allowance	12	1.2
Pension Credit	20	1.6
Housing Benefit	25	1.3
Not in receipt of any benefit listed above	3	6.4
<b>Savings and investments</b>		
No savings	23	2.1
Less than £1,500	10	1.0
£1,500 but less than £3,000	7	0.6
£3,000 but less than £8,000	5	1.3
£8,000 but less than £10,000	2	0.4
£10,000 but less than £16,000	4	0.8
£16,000 but less than £20,000	2	0.4
£20,000 or more	2	3.4
<b>Region/Country (3-year average)</b>		
England	9	8.2
North East	9	0.4
North West	8	1.1
Yorkshire and the Humber	8	0.8
East Midlands	10	0.7
West Midlands	10	0.9
East of England	5	1.0
London	14	0.9
Inner	22	0.2
Outer	11	0.6
South East	6	1.4
South West	9	1.0
Wales	9	0.5
Scotland	8	0.8
Northern Ireland	11	0.2
<b>All pensioners<sup>2</sup></b>	<b>8</b>	<b>10.0</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.

2. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

## 6 Pensioners

**Table 6.11db (BHC): Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services, United Kingdom**

Percentage of pensioners <sup>1</sup>		Net equivalised disposable household income						Source: FRS 2011/12
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	Most common reason for 'no' response <sup>2</sup>
At least one filling meal a day	Yes	99	98	99	99	100	99	..
	No	1	2	1	1	-	1	
Go out socially at least once a month	Yes	72	71	72	84	90	76	36%
	No	28	29	28	16	10	24	Health / disability prevents me
See friends or family at least once a month	Yes	94	94	95	97	97	95	42%
	No	6	6	5	3	3	5	Other reason
Take a holiday away from home	Yes	51	53	57	66	83	60	35%
	No	49	47	43	34	17	40	Health / disability prevents me
Able to replace cooker if it broke down	Yes	88	88	91	94	98	91	88%
	No	12	12	9	6	2	9	No money for this
Home kept in a good state of repair	Yes	96	96	98	98	99	97	55%
	No	4	4	2	2	1	3	No money for this
Heating, electrics, plumbing and drains working	Yes	98	98	98	99	99	98	44%
	No	2	2	2	1	1	2	No money for this
Have a damp-free home	Yes	94	94	96	96	97	95	55%
	No	6	6	4	4	3	5	Other reason
Home kept adequately warm	Yes	95	96	97	98	98	97	75%
	No	5	4	3	2	2	3	No money for this
Able to pay regular bills	Yes	95	97	97	98	99	97	92%
	No	5	3	3	2	1	3	No money for this
Have a telephone to use, whenever needed	Yes	97	97	98	98	100	98	38%
	No	3	3	2	2	-	2	No money for this
Have access to a car or taxi, whenever needed	Yes	85	89	93	96	98	91	37%
	No	15	11	7	4	2	9	No money for this
Have hair done or cut regularly	Yes	86	89	91	92	93	90	27%
	No	14	11	9	8	7	10	No money for this
Have a warm waterproof coat	Yes	98	98	98	99	99	98	30%
	No	2	2	2	1	1	2	Not something I want

		Net equivalised disposable household income						Most common reason for 'yes' response <sup>3</sup>
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	
Able to pay an unexpected expense of £200	Yes	87	83	89	93	98	89	50%
	No	13	17	11	7	2	11	Use savings

### Notes:

1. Percentages relate to the proportion of pensioners who answered the material deprivation questions.

2. For the first 14 questions in the table the follow up questions were asked to explore the reason for a "no" response. Options were: No money for this; Not priority on current income; Health/disability prevents me; Too much trouble/too tiring; No-one to do this with or help me; Not something I want; Not relevant to me; Other. Pensioners can give multiple responses.

3. For the last question in the table relating to being able to meet an unexpected expense of £200, the follow up question was asked to explore how those who responded "yes" would pay. Options were: Use own income but cut back on essentials; Use own income but not need to cut back on essentials; Use my savings; Use a form of credit; Get money from friends or family; Other.

4. Percentages may not sum to 100 per cent due to rounding.

**Table 6.11db (AHC): Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services, United Kingdom**

Percentage of pensioners <sup>1</sup>		Net equivalised disposable household income						Source: FRS 2011/12
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	Most common reason for 'no' response <sup>2</sup>
At least one filling meal a day	Yes	99	99	99	99	100	99	..
	No	1	1	1	1	-	1	
Go out socially at least once a month	Yes	72	69	73	81	90	76	36%
	No	28	31	27	19	10	24	Health / disability prevents me
See friends or family at least once a month	Yes	92	94	95	96	98	95	42%
	No	8	6	5	4	2	5	Other reason
Take a holiday away from home	Yes	49	50	57	63	82	60	35%
	No	51	50	43	37	18	40	Health / disability prevents me
Able to replace cooker if it broke down	Yes	85	86	90	94	99	91	88%
	No	15	14	10	6	1	9	No money for this
Home kept in a good state of repair	Yes	94	97	97	98	99	97	55%
	No	6	3	3	2	1	3	No money for this
Heating, electrics, plumbing and drains working	Yes	98	98	99	99	99	98	44%
	No	2	2	1	1	1	2	No money for this
Have a damp-free home	Yes	92	94	96	96	97	95	55%
	No	8	6	4	4	3	5	Other reason
Home kept adequately warm	Yes	94	96	96	98	99	97	75%
	No	6	4	4	2	1	3	No money for this
Able to pay regular bills	Yes	94	96	97	98	100	97	92%
	No	6	4	3	2	-	3	No money for this
Have a telephone to use, whenever needed	Yes	96	96	98	98	100	98	38%
	No	4	4	2	2	-	2	No money for this
Have access to a car or taxi, whenever needed	Yes	82	87	92	96	99	91	37%
	No	18	13	8	4	1	9	No money for this
Have hair done or cut regularly	Yes	85	87	90	93	93	90	27%
	No	15	13	10	7	7	10	No money for this
Have a warm waterproof coat	Yes	97	98	98	98	99	98	30%
	No	3	2	2	2	1	2	Not something I want

		Net equivalised disposable household income						Most common reason for 'yes' response <sup>3</sup>
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	
Able to pay an unexpected expense of £200	Yes	82	83	87	94	98	89	50%
	No	18	17	13	6	2	11	Use savings

**Notes:**

- Percentages relate to the proportion of pensioners who answered the material deprivation questions.
- For the first 14 questions in the table the follow up questions were asked to explore the reason for a "no" response. Options were: No money for this; Not priority on current income; Health/disability prevents me; Too much trouble/too tiring; No-one to do this with or help me; Not something I want; Not relevant to me; Other. Pensioners can give multiple responses.
- For the last question in the table relating to being able to meet an unexpected expense of £200, the follow up question was asked to explore how those who responded "yes" would pay. Options were: Use own income but cut back on essentials; Use own income but not need to cut back on essentials; Use my savings; Use a form of credit; Get money from friends or family; Other.
- Percentages may not sum to 100 per cent due to rounding.

Table 6.1ts: Population of pensioners by age and gender, United Kingdom<sup>1</sup>

	Source: FRS																	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
<b>Number of pensioners whose age is: (millions)</b>																		
Under 65	1.4	1.4	1.4	1.4	1.4	1.5	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.9	1.9	1.8	1.6
65 - 69	2.5	2.6	2.5	2.6	2.5	2.5	2.5	2.5	2.5	2.5	2.6	2.7	2.6	2.6	2.6	2.8	2.9	3.0
70 - 74	2.5	2.4	2.3	2.2	2.3	2.2	2.3	2.3	2.3	2.4	2.2	2.2	2.2	2.2	2.3	2.3	2.4	2.3
75 - 79	1.6	1.6	1.7	1.8	1.9	1.9	1.9	1.9	1.9	1.9	1.8	1.8	1.8	1.9	1.9	1.9	1.9	1.9
80 - 84	1.2	1.2	1.2	1.2	1.1	1.1	1.2	1.2	1.4	1.4	1.6	1.5	1.6	1.5	1.5	1.5	1.6	1.6
85 +	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.9	0.9	1.0	1.0	1.1	1.1	1.1	1.2
<b>Number of pensioners whose gender is: (millions)</b>																		
Male	3.5	3.5	3.6	3.6	3.6	3.6	3.7	3.7	3.9	3.9	4.0	4.0	4.1	4.1	4.2	4.3	4.4	4.5
Female	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.6	6.6	6.7	6.8	6.8	7.0	7.1	7.2	7.3	7.1
<b>All pensioners (millions)</b>	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3	11.5	11.7	11.7
<b>Percentage of pensioners whose age is:</b>																		
Under 65	14	14	14	14	14	15	14	14	14	15	15	15	15	16	17	16	16	14
65 - 69	25	26	26	26	25	25	25	24	24	24	25	25	24	24	23	24	25	26
70 - 74	25	24	23	23	23	22	22	22	22	22	21	20	20	20	20	20	20	20
75 - 79	16	17	17	18	19	19	19	18	18	18	17	17	17	17	17	16	16	16
80 - 84	12	12	12	12	11	11	12	12	13	14	15	14	14	14	14	13	14	14
85 +	7	7	7	8	8	8	8	8	8	8	8	9	9	9	9	10	10	10
<b>Percentage of pensioners whose gender is:</b>																		
Male	35	36	36	36	36	36	36	37	37	37	37	37	37	37	37	37	38	39
Female	65	64	64	64	64	64	64	63	63	63	63	63	63	63	63	63	62	61
<b>All pensioners (per cent)</b>	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Percentages may not sum to 100 per cent due to rounding.

Table 6.2ts: Population of pensioners by tenure, United Kingdom<sup>1</sup>

	Source: FRS																	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
Number of pensioners whose tenure type is: (millions)																		
Owners	6.5	6.7	6.8	6.9	7.0	7.1	7.2	7.4	7.7	7.9	8.1	8.4	8.5	8.8	8.8	9.1	9.3	9.3
Owned outright	5.7	5.8	5.9	6.0	6.1	6.2	6.4	6.6	6.8	7.1	7.3	7.5	7.6	8.0	8.0	8.2	8.5	8.5
Buying with mortgage	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.9	0.7	0.8
Social rented sector tenants	2.8	2.7	2.7	2.6	2.5	2.4	2.4	2.3	2.3	2.2	2.1	2.0	1.9	1.9	2.0	1.9	1.9	1.8
All rented privately	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.5	0.4	0.5	0.5	0.4	0.4	0.5	0.5	0.5	0.6
All pensioners (millions)	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3	11.5	11.7	11.7
Percentage of pensioners whose tenure type is:																		
Owners	65	67	68	69	70	71	72	73	74	75	76	78	78	79	78	79	80	80
Owned outright	58	59	59	60	61	62	63	65	65	68	68	69	70	72	71	71	73	73
Buying with mortgage	8	8	9	9	9	9	9	9	8	8	8	8	8	7	7	8	6	7
Social rented sector tenants	28	28	27	26	25	24	23	22	22	21	19	18	18	17	17	17	16	15
All rented privately	6	5	5	5	5	5	5	4	4	4	4	4	4	4	4	5	5	5
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Percentages may not sum to 100 per cent due to rounding.

Table 6.3ts: Population of pensioners by region and country, United Kingdom<sup>1</sup>

	Source: FRS															
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11	09/10- 11/12
<b>Number of pensioners whose region/country is: (3-year average, millions)</b>																
England	8.5	8.5	8.5	8.6	8.6	8.7	8.7	8.8	8.8	8.9	9.0	9.1	9.3	9.5	9.6	9.7
North East	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
North West	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3	1.3
Yorkshire and the Humber	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0
East Midlands	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9	0.9
West Midlands	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1
East of England	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.2
London	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
South East	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.7
South West	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1	1.2
Wales	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Scotland	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0
Northern Ireland	..	..	..	..	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
<b>All pensioners (millions)<sup>2</sup></b>	<b>9.9</b>	<b>9.9</b>	<b>10.0</b>	<b>10.0</b>	<b>10.3</b>	<b>10.3</b>	<b>10.4</b>	<b>10.5</b>	<b>10.6</b>	<b>10.7</b>	<b>10.8</b>	<b>10.9</b>	<b>11.1</b>	<b>11.3</b>	<b>11.5</b>	<b>11.6</b>
<b>Percentage of pensioners whose region/country is: (3-year average)</b>																
England	86	86	86	86	84	84	84	84	84	84	84	84	84	84	84	84
North East	5	5	5	5	5	5	5	5	4	4	4	4	4	4	4	4
North West	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11	11
Yorkshire and the Humber	9	9	9	9	9	9	9	9	9	9	9	8	8	8	8	8
East Midlands	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	8
West Midlands	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
East of England	9	9	9	10	9	9	9	10	10	10	10	10	10	10	10	10
London	10	10	10	10	10	10	10	10	9	9	9	9	9	9	9	9
South East	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
South West	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Wales	6	6	6	6	5	5	5	5	5	5	5	5	5	5	5	5
Scotland	9	9	9	9	9	9	9	9	9	9	9	9	8	8	8	8
Northern Ireland	..	..	..	..	2	2	2	2	2	2	2	2	2	2	2	2
<b>All pensioners (per cent)<sup>2</sup></b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

- Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
- The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
- Percentages may not sum to 100 per cent due to rounding.



Table 6.4ts: Population of pensioners by disability<sup>3</sup> and receipt of disability benefits<sup>2</sup>, United Kingdom<sup>1</sup>

	Source: FRS																	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
<b>Number of pensioners (millions) who are:</b>																		
Pensioners in families where no-one is disabled	..	4.7	5.0	4.7	4.6	4.8	4.6	4.8	4.6	4.7	4.8	4.7	4.7	4.9	4.9	5.1	5.2	5.2
Pensioners in families where someone is disabled	..	5.3	4.9	5.3	5.4	5.2	5.5	5.3	5.9	5.8	5.9	6.1	6.1	6.2	6.4	6.4	6.5	6.5
One or more disabled adults	..	5.3	4.9	5.3	5.4	5.2	5.5	5.3	5.9	5.8	5.9	6.1	6.1	6.2	6.4	6.4	6.5	6.5
In receipt of disability benefits	..	0.7	1.6	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.3	2.4	2.4	2.6	2.5	2.7	2.7
Not in receipt of disability benefits	..	4.5	3.3	3.5	3.5	3.3	3.4	3.3	3.7	3.5	3.5	3.8	3.7	3.8	3.8	3.9	3.8	3.8
<b>All pensioners (millions)</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.1</b>	<b>10.1</b>	<b>10.5</b>	<b>10.5</b>	<b>10.7</b>	<b>10.8</b>	<b>10.9</b>	<b>11.1</b>	<b>11.3</b>	<b>11.5</b>	<b>11.7</b>	<b>11.7</b>
<b>Percentage of pensioners who are:</b>																		
Pensioners in families where no-one is disabled	..	47	50	47	46	48	45	47	44	45	45	43	44	44	43	44	45	45
Pensioners in families where someone is disabled	..	53	50	53	54	52	55	53	56	55	55	57	56	56	57	56	55	55
One or more disabled adults	..	53	50	53	54	52	55	53	56	55	55	57	56	56	57	56	55	55
In receipt of disability benefits	..	7	16	18	19	19	21	20	21	22	22	22	22	22	23	22	23	23
Not in receipt of disability benefits	..	46	33	35	35	33	34	32	35	34	33	35	34	34	34	34	32	33
<b>All pensioners (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

4. Percentages may not sum to 100 per cent due to rounding.

Table 6.5ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender, United Kingdom<sup>1</sup>

Percentage of pensioners																		Source: FRS
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
Before Housing Costs																		
Age																		
Under 65	10	9	11	10	10	10	11	11	11	12	11	12	12	13	14	13	13	11
65 - 69	19	21	19	19	19	19	20	18	19	19	19	22	19	20	20	20	20	22
70 - 74	26	24	24	24	25	23	23	23	23	22	19	21	19	19	20	20	18	18
75 - 79	19	21	21	23	23	22	22	22	21	21	20	18	22	18	18	18	18	17
80 - 84	17	16	16	15	14	16	13	16	16	18	19	17	16	17	17	16	17	18
85 +	9	9	9	9	10	10	11	11	10	9	11	10	12	11	11	12	13	14
Gender																		
Male	31	32	31	32	33	33	33	34	35	33	34	34	33	33	34	33	33	34
Female	69	68	69	68	67	67	67	66	65	67	66	66	67	67	66	67	67	66
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Age																		
Under 65	10	9	10	10	10	11	12	12	12	13	15	14	14	16	17	15	16	14
65 - 69	19	21	19	20	19	20	20	19	21	20	22	24	20	21	22	22	22	23
70 - 74	28	25	24	23	24	23	22	23	22	23	19	19	19	19	18	20	18	20
75 - 79	21	22	22	23	23	21	22	21	20	20	19	17	19	17	16	17	16	16
80 - 84	15	15	17	15	14	16	13	15	16	16	16	15	16	16	16	15	16	16
85 +	7	8	9	10	10	10	10	10	10	8	10	11	12	10	11	12	12	12
Gender																		
Male	30	32	30	32	32	32	32	33	35	33	35	35	34	32	33	34	34	36
Female	70	68	70	68	68	68	68	67	65	67	65	65	66	68	67	66	66	64
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Percentages may not sum to 100 per cent due to rounding.

Table 6.6ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom<sup>1</sup>

Percentage of pensioners																		Source: FRS
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
Before Housing Costs																		
Tenure																		
Owners	71	74	71	71	72	74	73	75	79	80	83	84	83	84	83	84	86	84
Owned outright	65	69	66	65	66	67	67	70	73	75	76	78	78	79	78	78	81	79
Buying with mortgage	6	5	5	6	5	6	6	5	6	5	6	6	5	5	4	5	5	5
Social rented sector tenants	21	21	23	23	23	20	21	19	16	14	13	11	11	12	12	12	10	11
All rented privately	8	5	6	6	5	7	6	5	5	5	5	5	6	4	5	5	5	5
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Tenure																		
Owners	42	45	43	45	47	49	49	53	56	58	62	64	65	68	65	62	66	61
Owned outright	36	40	38	39	41	43	43	48	50	53	55	56	60	61	59	56	60	55
Buying with mortgage	6	5	4	6	5	6	5	5	6	5	7	8	6	7	6	6	6	6
Social rented sector tenants	49	48	50	47	46	43	44	40	37	34	30	27	26	26	26	29	25	28
All rented privately	10	8	8	8	7	8	7	7	7	7	7	9	8	6	8	9	9	10
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Percentages may not sum to 100 per cent due to rounding.

Table 6.7ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by disability<sup>3</sup> and receipt of disability benefits<sup>2</sup>, United Kingdom<sup>1</sup>

Percentage of pensioners	Source: FRS																	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
<b>Before Housing Costs</b>																		
Pensioners in families where no-one is disabled	..	50	55	49	49	51	49	49	48	50	49	46	47	47	48	48	47	51
Pensioners in families where someone is disabled	..	50	45	51	51	49	51	51	52	50	51	54	53	53	52	52	53	49
One or more disabled adults	..	50	45	51	51	49	51	51	52	50	51	54	53	52	52	52	53	49
In receipt of disability benefits	..	2	5	6	7	7	8	10	9	10	9	10	10	10	10	9	9	8
Not in receipt of disability benefits	..	49	40	44	44	41	43	41	43	40	42	44	43	43	42	44	43	41
<b>All pensioners (per cent)</b>	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
<b>After Housing Costs</b>																		
Pensioners in families where no-one is disabled	..	48	53	48	47	51	48	47	48	49	49	46	47	46	46	47	45	48
Pensioners in families where someone is disabled	..	52	47	52	53	49	52	53	52	51	51	54	53	54	54	53	55	52
One or more disabled adults	..	52	47	52	53	49	52	53	52	51	51	54	53	54	54	53	54	52
In receipt of disability benefits	..	2	4	5	5	6	8	7	8	10	9	9	10	9	11	9	10	10
Not in receipt of disability benefits	..	50	43	48	48	44	44	45	44	41	41	45	43	45	43	44	44	42
<b>All pensioners (per cent)</b>	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

4. Percentages may not sum to 100 per cent due to rounding.

Table 6.8ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender, United Kingdom<sup>1</sup>

Percentage of pensioners																		Source: FRS
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
Before Housing Costs																		
Age																		
Under 65	17	16	19	18	19	18	18	19	18	18	17	18	18	19	17	14	14	13
65 - 69	18	19	18	19	20	19	20	18	19	18	17	18	18	20	17	15	14	14
70 - 74	25	24	25	27	29	26	25	26	25	23	19	21	21	22	20	18	15	15
75 - 79	28	30	30	32	33	29	29	31	28	27	25	22	29	25	22	20	20	17
80 - 84	32	32	33	32	33	36	28	32	29	30	27	24	27	28	25	22	22	21
85 +	33	28	31	30	33	30	34	33	32	26	29	25	32	27	23	23	24	23
Gender																		
Male	21	22	21	22	25	23	23	23	23	20	19	19	21	20	18	16	15	14
Female	26	25	27	27	28	26	26	26	25	25	23	22	25	24	21	19	19	18
All pensioners (per cent)	24	24	25	25	27	25	25	25	24	23	21	21	23	23	20	18	17	16
After Housing Costs																		
Age																		
Under 65	20	19	21	20	21	21	21	21	20	19	18	16	17	18	16	14	14	14
65 - 69	21	22	21	22	21	22	21	20	20	18	16	16	16	16	15	14	12	12
70 - 74	31	29	29	30	30	28	25	27	24	21	16	16	17	17	14	15	13	13
75 - 79	37	36	36	37	35	30	31	29	27	23	19	17	21	19	16	16	14	13
80 - 84	34	34	39	37	37	39	30	31	30	24	19	18	21	20	19	17	16	15
85 +	30	30	38	38	35	35	33	31	29	22	22	22	25	20	18	19	18	16
Gender																		
Male	24	25	24	26	26	24	23	23	23	18	16	16	17	16	14	14	13	13
Female	31	30	32	31	30	29	28	27	25	22	18	18	20	20	17	16	15	14
All pensioners (per cent)	28	28	29	29	29	28	26	26	24	21	18	17	19	18	16	15	14	14

**Notes:**

1. Figures are for United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

Table 6.9ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom<sup>1</sup>

Percentage of pensioners																	Source: FRS	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
Before Housing Costs																		
Tenure																		
Owners	26	26	26	26	28	26	25	26	26	24	23	23	25	24	21	19	19	17
Owned outright	27	28	27	28	29	27	26	27	27	25	24	23	26	25	22	20	19	18
Buying with mortgage	18	14	15	16	17	19	16	15	18	15	17	15	15	15	12	13	13	12
Social rented sector tenants	18	18	21	22	24	21	23	22	18	16	14	12	15	16	14	13	10	11
All rented privately	31	25	32	31	31	31	29	29	29	30	23	25	32	24	22	19	18	18
All pensioners (per cent)	24	24	25	25	27	25	25	25	24	23	21	21	23	23	20	18	17	16
After Housing Costs																		
Tenure																		
Owners	18	18	18	19	19	19	18	19	18	16	14	14	16	16	13	12	12	10
Owned outright	18	19	19	19	19	19	18	19	18	16	14	14	16	15	13	12	12	10
Buying with mortgage	20	16	15	19	17	19	16	16	17	14	15	17	14	17	13	13	13	12
Social rented sector tenants	48	48	54	52	52	50	49	45	41	34	28	25	28	28	24	26	22	25
All rented privately	43	41	45	45	44	42	39	43	38	38	29	34	38	28	30	30	29	29
All pensioners (per cent)	28	28	29	29	29	28	26	26	24	21	18	17	19	18	16	15	14	14

**Notes:**

1. Figures are for United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

Table 6.10ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom<sup>1</sup>

Percentage of pensioners																Source: FRS
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11	09/10- 11/12
Before Housing Costs																
Region/Country (3-year average)																
England	24	24	25	26	25	25	25	24	23	21	22	22	22	20	18	17
North East	26	26	26	28	30	28	26	23	22	20	20	21	21	20	18	14
North West	24	25	27	27	26	25	25	25	24	24	24	24	22	18	16	15
Yorkshire and the Humber	28	28	30	30	29	28	27	25	24	22	24	25	25	23	21	19
East Midlands	26	28	30	31	31	31	30	29	27	26	27	27	27	24	22	18
West Midlands	25	26	27	26	26	26	27	27	26	25	22	23	22	22	20	19
East of England	24	23	25	26	26	25	25	24	22	20	19	19	21	20	19	17
London	19	20	20	21	20	21	20	21	20	20	20	21	22	20	19	18
South East	21	20	21	22	22	22	22	21	20	19	19	19	18	17	17	17
South West	23	26	26	27	25	25	25	25	22	20	20	22	22	20	17	17
Wales	27	26	26	26	26	26	25	26	24	25	24	25	24	23	20	18
Scotland	28	27	27	25	26	24	23	22	22	21	20	20	19	18	16	16
Northern Ireland	..	..	..	..	30	30	28	26	25	27	28	27	28	27	25	23
All pensioners (per cent) <sup>2</sup>	24	25	26	26	26	25	25	24	23	22	22	22	22	20	19	17
After Housing Costs																
Region/Country (3-year average)																
England	28	29	29	29	28	27	26	24	21	18	18	18	18	17	15	15
North East	33	33	32	31	31	28	27	23	20	17	17	19	18	17	14	13
North West	28	28	29	28	27	25	25	24	21	19	19	18	17	15	14	13
Yorkshire and the Humber	30	31	32	32	31	29	26	24	20	17	17	18	19	18	17	16
East Midlands	27	29	30	30	29	28	27	25	22	21	21	21	19	18	15	14
West Midlands	29	28	29	28	28	27	28	26	23	20	18	18	16	16	15	15
East of England	29	28	29	28	28	26	25	24	21	18	16	16	18	16	15	13
London	30	31	31	32	30	30	27	26	23	21	22	22	23	21	20	18
South East	26	26	26	26	24	24	23	22	19	16	16	16	16	15	14	14
South West	27	29	28	28	26	25	24	22	19	16	16	18	17	16	15	14
Wales	26	27	26	26	24	24	23	22	20	20	19	19	18	17	15	14
Scotland	31	31	29	28	27	26	25	23	21	18	16	16	14	13	12	12
Northern Ireland	..	..	..	..	27	26	23	21	20	19	20	20	21	20	18	16
All pensioners (per cent) <sup>2</sup>	28	29	29	28	27	26	25	23	21	18	18	18	18	16	15	14

**Notes:**

- Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
- The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.

Table 6.11ts: Number of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom<sup>1</sup>

Number of pensioners (millions)																Source: FRS
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11	09/10- 11/12
Before Housing Costs																
Region/Country (3-year average)																
England	2.0	2.1	2.2	2.2	2.2	2.2	2.2	2.1	2.0	1.9	1.9	2.0	2.0	1.9	1.8	1.7
North East	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2
Yorkshire and the Humber	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
West Midlands	0.2	0.2	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East of England	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
London	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South East	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
South West	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Wales	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
All pensioners (millions) <sup>2</sup>	2.4	2.4	2.6	2.6	2.6	2.6	2.6	2.5	2.4	2.3	2.3	2.4	2.4	2.3	2.1	2.0
After Housing Costs																
Region/Country (3-year average)																
England	2.4	2.4	2.5	2.5	2.4	2.3	2.2	2.1	1.8	1.6	1.6	1.7	1.7	1.6	1.5	1.4
North East	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Yorkshire and the Humber	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1
West Midlands	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East of England	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
London	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South East	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South West	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Wales	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	-
All pensioners (millions) <sup>2</sup>	2.8	2.9	2.9	2.8	2.8	2.7	2.6	2.5	2.2	2.0	1.9	2.0	2.0	1.9	1.7	1.7

**Notes:**

- Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
- The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.



Table 6.12ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by disability<sup>3</sup> and receipt of disability benefits<sup>2</sup>, United Kingdom<sup>1</sup>

Percentage of pensioners	Source: FRS																	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
<b>Before Housing Costs</b>																		
Pensioners in families where no-one is disabled	..	25	27	27	29	27	27	26	27	25	23	22	25	24	22	19	19	19
Pensioners in families where someone is disabled	..	23	23	24	25	24	23	24	22	21	20	20	22	21	19	17	17	15
One or more disabled adults	..	23	23	24	25	24	23	24	22	21	20	20	22	21	19	17	17	15
In receipt of disability benefits	..	5	7	9	10	10	10	12	10	11	9	9	11	10	9	7	7	6
Not in receipt of disability benefits	..	25	30	32	34	32	31	32	30	27	27	26	29	29	25	23	23	21
<b>All pensioners (per cent)</b>	24	24	25	25	27	25	25	25	24	23	21	21	23	23	20	18	17	16
<b>After Housing Costs</b>																		
Pensioners in families where no-one is disabled	..	29	31	29	30	29	28	26	27	23	19	18	20	19	17	16	14	14
Pensioners in families where someone is disabled	..	27	28	29	28	26	24	26	22	19	16	16	18	18	15	15	14	13
One or more disabled adults	..	27	28	29	28	26	24	26	22	19	16	16	18	18	15	15	14	13
In receipt of disability benefits	..	6	8	8	8	8	9	9	9	10	7	7	9	8	7	7	6	6
Not in receipt of disability benefits	..	31	37	40	39	37	33	36	30	25	22	22	24	24	20	20	19	18
<b>All pensioners (per cent)</b>	28	28	29	29	29	28	26	26	24	21	18	17	19	18	16	15	14	14

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

Table 6.13ts: Percentage of pensioners living in households with less than 60 per cent of 2010/11 median income held constant in real terms, by age and gender, United Kingdom<sup>1</sup>

Percentage of pensioners																	Source: FRS	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
Before Housing Costs																		
Age																		
Under 65	32	32	30	28	28	26	23	20	19	19	16	17	17	18	16	13	14	13
65 - 69	38	39	34	33	32	29	25	20	20	18	16	17	17	18	16	14	14	15
70 - 74	50	48	43	42	41	36	32	28	26	23	19	20	20	21	18	16	15	17
75 - 79	54	54	48	47	46	39	36	33	29	27	25	21	28	24	20	17	20	19
80 - 84	57	55	51	47	46	46	36	35	30	30	27	23	26	27	23	20	22	23
85 +	55	49	48	44	46	38	41	35	32	26	29	24	31	26	22	21	24	25
Gender																		
Male	42	43	37	37	37	32	29	26	23	21	19	18	19	19	17	14	15	16
Female	48	47	43	41	40	36	32	28	26	25	22	21	23	23	20	17	19	19
All pensioners (per cent)	46	45	41	39	39	35	31	27	25	23	21	20	22	22	19	16	17	18
After Housing Costs																		
Age																		
Under 65	34	33	31	29	29	27	24	22	20	18	16	14	15	16	15	12	14	15
65 - 69	39	40	35	33	31	30	26	22	20	17	14	14	13	14	13	12	12	13
70 - 74	50	49	44	43	41	37	31	29	24	20	14	13	15	14	12	13	13	15
75 - 79	57	55	50	49	47	40	37	34	27	22	17	14	19	16	13	14	14	15
80 - 84	58	57	53	50	47	48	39	34	30	23	18	15	18	17	17	15	16	18
85 +	58	51	50	49	46	43	40	36	29	22	21	20	23	18	15	17	18	19
Gender																		
Male	43	44	38	38	36	34	29	26	23	18	15	14	15	13	12	12	13	14
Female	50	48	45	43	41	37	33	30	25	21	17	15	17	17	15	14	15	16
All pensioners (per cent)	47	46	42	41	39	36	32	29	24	20	16	15	16	15	14	13	14	15

**Notes:**

1. Figures are for United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

Table 6.14ts: Percentage of pensioners living in households with less than 60 per cent of 2010/11 median income held constant in real terms, by tenure, United Kingdom<sup>1,2</sup>

Percentage of pensioners																	Source: FRS	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
Before Housing Costs																		
Tenure																		
Owners	40	41	36	36	36	33	30	28	27	25	23	22	23	23	20	17	19	19
Owned outright	42	43	38	37	38	34	31	29	28	26	23	23	24	24	21	18	19	19
Buying with mortgage	30	28	24	25	23	24	19	16	18	15	16	14	14	14	11	11	13	14
Social rented sector tenants	57	55	51	48	47	39	35	25	18	17	13	11	13	15	13	11	10	12
All rented privately	54	50	50	44	43	40	37	32	29	30	22	24	31	23	21	16	18	21
All pensioners (per cent)	46	45	41	39	39	35	31	27	25	23	21	20	22	22	19	16	17	18
After Housing Costs																		
Tenure																		
Owners	35	35	31	30	29	27	22	20	18	15	13	12	14	13	12	10	12	12
Owned outright	35	36	32	31	30	27	23	21	18	16	13	12	14	13	12	10	12	12
Buying with mortgage	33	31	25	27	25	25	20	16	17	14	14	14	12	16	11	11	13	14
Social rented sector tenants	72	72	69	65	64	60	57	52	41	32	25	21	23	22	21	23	22	29
All rented privately	65	58	61	61	54	52	48	46	38	37	27	31	34	26	28	29	29	31
All pensioners (per cent)	47	46	42	41	39	36	32	29	24	20	16	15	16	15	14	13	14	15

**Notes:**

1. Figures are for United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

Table 6.15ts: Percentage of pensioners living in households with less than 60 per cent of 2010/11 median income held constant in real terms, by region or country, United Kingdom<sup>1</sup>

Percentage of pensioners																Source: FRS
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11	09/10- 11/12
Before Housing Costs																
Region/Country (3-year average)																
England	44	42	40	38	35	31	28	25	23	21	21	21	21	19	17	17
North East	52	48	45	45	43	37	31	25	22	20	19	19	19	17	16	14
North West	45	43	41	39	36	31	28	26	24	23	23	23	21	17	16	15
Yorkshire and the Humber	51	49	46	44	41	36	31	26	24	21	23	23	23	21	19	18
East Midlands	46	47	46	45	42	38	35	30	27	25	26	26	26	22	20	18
West Midlands	47	44	42	40	37	34	31	29	26	24	22	22	20	20	18	19
East of England	44	42	40	37	34	29	27	25	23	19	18	18	20	19	18	17
London	37	35	33	31	28	25	22	21	20	19	20	20	21	19	18	18
South East	37	35	33	32	29	26	24	22	20	19	18	18	17	16	16	17
South West	41	41	39	37	34	30	28	25	22	20	20	21	20	18	16	17
Wales	45	42	39	38	35	32	28	27	24	25	23	24	23	21	19	18
Scotland	48	44	41	37	35	30	27	24	22	20	19	19	17	16	15	16
Northern Ireland	..	..	..	..	41	37	31	28	26	26	27	26	27	25	24	23
All pensioners (per cent) <sup>2</sup>	44	42	40	38	35	31	28	25	23	21	21	21	21	19	17	17
After Housing Costs																
Region/Country (3-year average)																
England	45	43	41	39	36	32	28	24	20	17	16	16	15	14	14	15
North East	52	47	44	43	42	37	31	24	19	15	14	15	14	14	12	12
North West	46	43	41	38	35	31	28	24	20	17	16	15	14	13	13	13
Yorkshire and the Humber	50	47	44	42	40	35	29	24	19	16	15	16	17	15	15	16
East Midlands	45	45	43	41	38	35	31	26	21	19	18	19	17	16	14	15
West Midlands	47	44	41	38	36	33	31	27	22	18	16	15	14	13	14	15
East of England	44	42	40	38	36	31	28	24	20	15	14	13	16	14	14	14
London	45	44	42	40	37	34	30	27	23	20	20	20	21	19	19	18
South East	40	38	36	34	31	28	25	22	18	15	14	14	13	13	13	15
South West	43	43	40	37	34	30	27	23	19	15	15	15	15	13	13	14
Wales	45	42	39	36	33	30	25	22	18	17	16	16	15	15	14	14
Scotland	48	45	42	39	36	31	27	24	19	16	13	13	12	11	11	12
Northern Ireland	..	..	..	..	36	33	27	22	19	18	18	17	18	18	17	16
All pensioners (per cent) <sup>2</sup>	45	43	41	39	36	32	28	24	20	17	16	15	15	14	14	14

**Notes:**

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.

2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.

Table 6.16ts: Number of pensioners living in households with less than 60 per cent of 2010/11 median income held constant in real terms, by region or country, United Kingdom<sup>1</sup>

Number of pensioners (millions)	Source: FRS															
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11	09/10- 11/12
<b>Before Housing Costs</b>																
<b>Region / Country (3-year average)</b>																
England	3.7	3.5	3.4	3.2	3.0	2.7	2.4	2.2	2.0	1.9	1.9	1.9	1.9	1.8	1.7	1.7
North East	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.5	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2
Yorkshire and the Humber	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East Midlands	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
West Midlands	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East of England	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
London	0.4	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South East	0.5	0.5	0.5	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
South West	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Wales	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>All pensioners (millions)<sup>2</sup></b>	<b>4.4</b>	<b>4.2</b>	<b>4.0</b>	<b>3.8</b>	<b>3.6</b>	<b>3.2</b>	<b>2.9</b>	<b>2.6</b>	<b>2.4</b>	<b>2.3</b>	<b>2.3</b>	<b>2.3</b>	<b>2.3</b>	<b>2.1</b>	<b>2.0</b>	<b>2.0</b>
<b>After Housing Costs</b>																
<b>Region / Country (3-year average)</b>																
England	3.8	3.7	3.5	3.3	3.1	2.8	2.5	2.1	1.8	1.5	1.4	1.4	1.4	1.4	1.4	1.4
North East	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.5	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Yorkshire and the Humber	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.2	0.2	0.1	0.1	0.2
East Midlands	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.2
East of England	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.2
London	0.5	0.5	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South East	0.6	0.5	0.5	0.5	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South West	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2
Wales	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	-	-	-	-	0.1	-	-	-
<b>All pensioners (millions)<sup>2</sup></b>	<b>4.5</b>	<b>4.3</b>	<b>4.1</b>	<b>3.9</b>	<b>3.7</b>	<b>3.3</b>	<b>2.9</b>	<b>2.5</b>	<b>2.1</b>	<b>1.8</b>	<b>1.7</b>	<b>1.7</b>	<b>1.7</b>	<b>1.6</b>	<b>1.6</b>	<b>1.7</b>

**Notes:**

- Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
- The all pensioners figures here are three year averages and are therefore not directly comparable with the totals in the main tables.

**Table 6.17ts: Percentage of pensioners living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by disability<sup>3</sup> and receipt of disability benefits<sup>2</sup>, United Kingdom<sup>1</sup>**

Percentage of pensioners	Source: FRS																	
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11	11/12
<b>Before Housing Costs</b>																		
Pensioners in families where no-one is disabled	..	46	42	40	40	36	32	28	27	26	23	21	24	23	21	18	19	20
Pensioners in families where someone is disabled	..	45	40	39	38	34	30	27	23	21	19	19	20	20	17	15	17	16
One or more disabled adults	..	45	40	39	38	34	30	27	23	21	19	19	20	20	17	15	17	16
In receipt of disability benefits	..	19	21	20	19	18	16	14	11	11	9	9	10	10	8	6	7	6
Not in receipt of disability benefits	..	49	49	49	49	43	39	35	30	28	26	25	27	27	24	20	23	23
<b>All pensioners (per cent)</b>	46	45	41	39	39	35	31	27	25	23	21	20	22	22	19	16	17	18
<b>After Housing Costs</b>																		
Pensioners in families where no-one is disabled	..	46	43	40	39	37	33	29	26	21	18	16	17	17	15	14	14	16
Pensioners in families where someone is disabled	..	47	42	41	39	35	31	28	22	18	15	14	15	14	13	13	14	15
One or more disabled adults	..	47	42	41	39	35	31	28	22	18	15	14	15	14	13	13	14	15
In receipt of disability benefits	..	23	23	22	19	18	15	11	9	9	7	6	7	6	6	6	6	7
Not in receipt of disability benefits	..	51	51	51	49	45	40	39	30	24	20	19	21	20	18	17	19	20
<b>All pensioners (per cent)</b>	47	46	42	41	39	36	32	29	24	20	16	15	16	15	14	13	14	15

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.