

Chapter 3

Whole population

Key findings

- The proportion of individuals in *relative low income Before Housing Costs (BHC)* has not changed since last year, after falling in both of the previous two years; however the percentage of individuals in *absolute low income BHC*, measured against the 2010/11 baseline¹, rose by 1 percentage point², or 900,000 people, a similar percentage point increase to that seen between 2009/10 and 2010/11.
- Between 1998/99 and 2011/12 the percentage of individuals in *relative low income* fell by 3 percentage points, both *BHC* and *AHC*, this constituted a fall of 1.4 million and 1.0 million individuals respectively; while the percentage of individuals in *absolute low income* fell by 9 percentage points between 1998/99 and 2011/12, both *BHC* and *AHC*, this constituted a fall of 4.7 million and 4.1 million individuals respectively.
- At 16 per cent for 2011/12, *relative low income BHC* was at its lowest level since the 1980s, having fallen between 2008/09 and 2010/11. On an *AHC* basis it is at levels last seen between 2003/04 and 2004/05 *AHC*. On an *absolute basis* it was 17 per cent *BHC*, following a period of decreases or stability between 1995/96 and 2009/10, and levels have now increased to those last seen between 2004/05 and 2008/09, and at 23 per cent, levels have increased to those last seen in 2001/02 *AHC*.
- In 2011/12, children had the highest rate of *relative low income*, *BHC* and *AHC*. *BHC*, working-age adults had the lowest rate of *relative low income* in 2011/12, followed by pensioners; while *AHC*, pensioners had the lowest rate.
- Levels of *relative low income* were lowest in the South East, both *BHC* and *AHC*. *BHC*, rates of *relative low income* were highest in Yorkshire and the Humber and Northern Ireland. *AHC*, rates of *relative low income* were highest in Inner and Outer London, reflecting the higher housing costs in these regions.
- Individuals living in households with children faced a higher rate of *relative low income* than individuals living in households without children. Individuals living in households headed by someone from an ethnic minority and in households with a disabled working-age adult also faced higher rates of *relative low income*.

¹ The change of baseline from 1998/99 to 2010/11 is explained in the Statistical Notice published on 16th May 2013 and reproduced in **Appendix 3**.

² This increase is statistically significant.

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1. Introduction

This chapter examines the position of the whole population 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.

2. How is this information used?

The HBAI is used for the analysis of low income by researchers and the Government. Users include: policy and analytical teams within the DWP, the Welsh Government, the Scottish Government, the Department for Social Development, Northern Ireland, and other government departments, local authorities, academics, journalists, and the voluntary sector.

Discussion of the use of low-income statistics is given in **Chapter 1**.

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.

There was a fall in the real disposable household income across the distribution in 2011/12. The fall in median income was driven by earnings and benefit income growing more slowly than the cost of living as measured by RPI in 2011/12.

Various benefit reforms³ were introduced in 2011/12. These included the adoption of CPI, rather than RPI, for the uprating of many benefits and tax credits, the triple guarantee for basic State Pensions, measures to reduce housing benefit expenditure, and the focussing of tax credits on lower income families. These reforms had different effects on different benefit recipients but overall resulted in a real terms fall in benefit income.

As a result of the change in incomes, levels of relative low income remained static because in the main incomes for households near the bottom of the income distribution fell by roughly the same rate as incomes for households at the median.

As incomes across the distribution grew by less than RPI inflation and the absolute low income threshold was uprated by RPI inflation, the population falling into absolute low income increased.

³ See Table A, **Chapter 2** for more details.

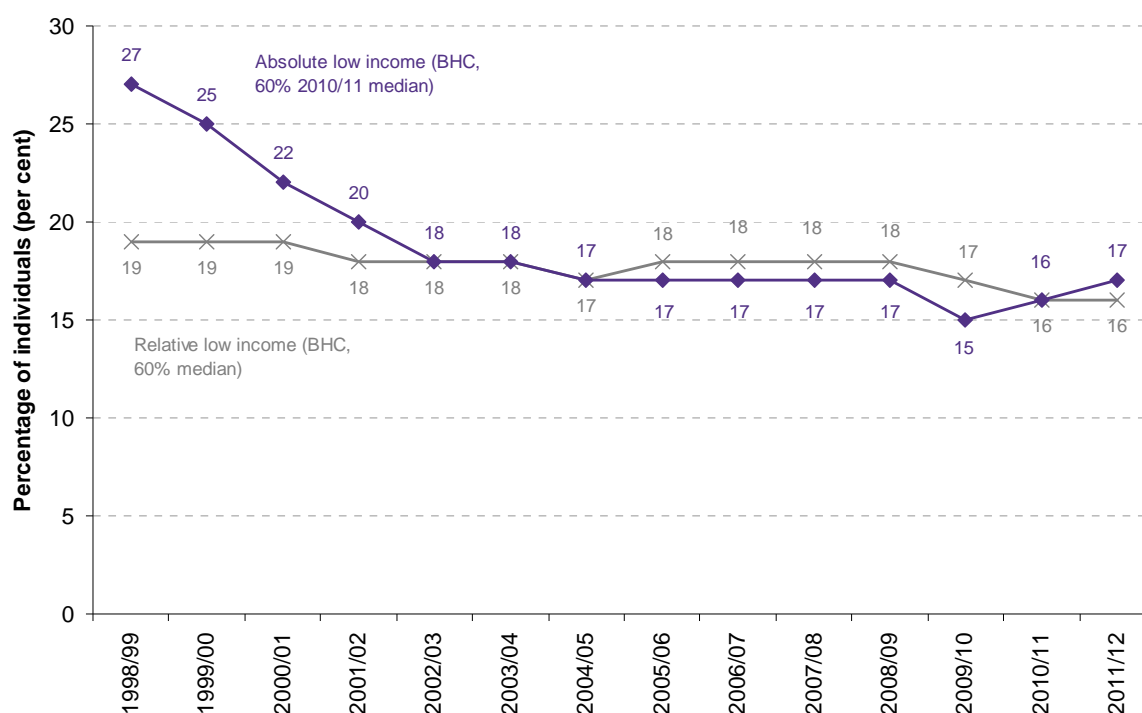
4. What the figures show⁴

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: 2011/12 has shown no change in the percentage of individuals in relative low income from 2010/11. The reduction in real terms earnings and real terms benefit income were drivers of the reduction in the median in 2011/12, and incomes for households near the bottom of the income distribution fell by roughly the same rate as incomes for households at the average. As a result, levels of relative low income remained static.

At 16 per cent for 2011/12, relative low income BHC was at its lowest level since the 1980s, and fell each year between 2008/09 and 2010/11. Much of the decrease since 1988/89 was driven by higher increases in state support for pensioners and families containing children. At 21 per cent for 2011/12, relative low income AHC is at levels last seen in 2003/04 and 2004/05, falling from 23 per cent in 2007/08.

Chart 3.1: Percentage of individuals in relative and absolute low income, BHC, United Kingdom



Trends in absolute low income: In 2011/12, the percentage of individuals in absolute low income BHC, measured against the 2010/11 baseline⁵, was 17 per cent, which is 1 percentage point higher than in 2010/11, following a period of decreases or stability between 1995/96 and 2009/10. It has now increased to levels last seen between 2004/05 and 2008/09.

⁴ This analysis is based on a 60 per cent of median income threshold.

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

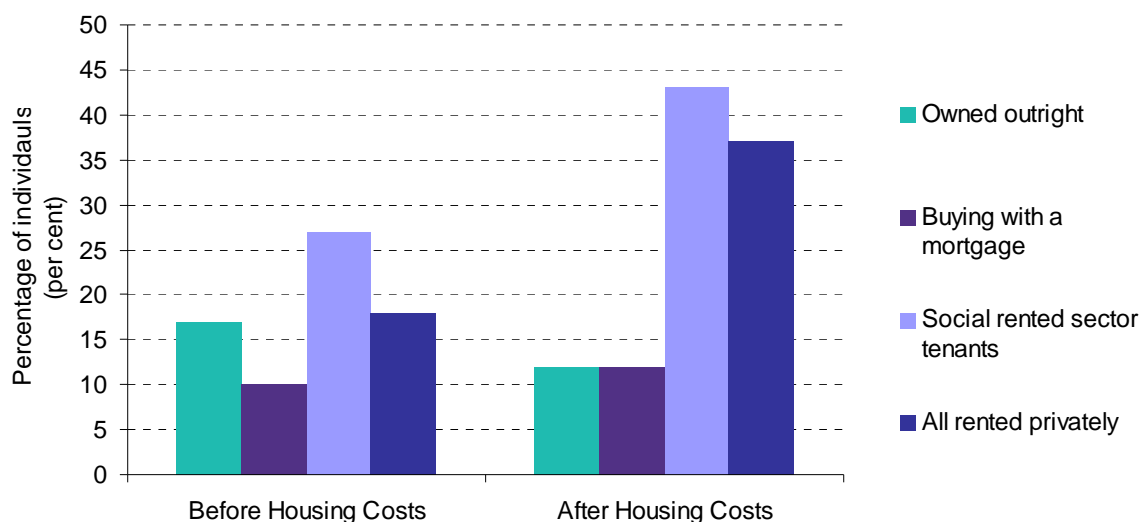
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Between 1995/96 and 2004/05 the percentage of individuals in absolute low income AHC fell steadily. It stayed relatively stable between 2005/06 and 2009/10 before increasing by 1 percentage point in both 2010/11 and 2011/12 to 23 per cent, a return to levels last seen in 2001/02.

The recent increase was mainly driven by an increase in the percentage of children and working-age adults in absolute low income. Incomes grew by less than RPI inflation. The absolute low income threshold was uprated by RPI inflation and therefore the population falling into absolute low income increased by 900,000.

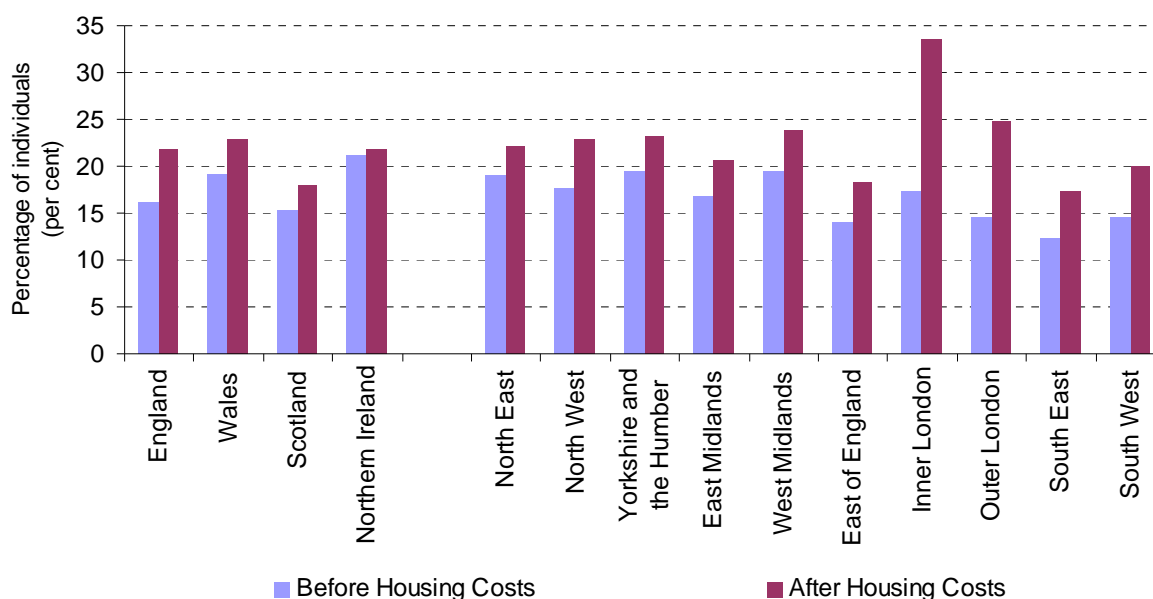
Tenure: As in previous years individuals in the social rented sector had the highest rate of relative low income, BHC and AHC. AHC, individuals in the private rented sector also had high rates of relative low income reflecting the higher costs of private rents. Those in the rented sector accounted for 46 per cent of all individuals in relative low income, BHC and 62 per cent, AHC.

Chart 3.2: Percentage of individuals in relative low income by tenure, United Kingdom



Region: Individuals in Yorkshire and the Humber and Northern Ireland had the highest rate of relative low income, BHC. AHC, individuals in Inner and Outer London had the highest rate of relative low income, reflecting the higher housing costs in these regions.

Chart 3.3: Percentage of individuals in relative low income by Region/Country, United Kingdom (3-year average)



Disability: [The Office for Disability Issues \(ODI\) has an indicator](#) which looks at the percentage of individuals living in families containing one or more disabled member in low income with a baseline of 2004/05.

Since the baseline of 2004/05, BHC, there has been a decrease in the percentage of individuals living in low income in families where at least one member is disabled of 4 percentage points to 19 per cent, while AHC, there has been a decrease of 2 percentage points to 24 per cent⁶ (Table 3.12ts). There has been an increase in the percentage of individuals living in low income in families where no-one is disabled AHC by 1 percentage point to 20 per cent, while BHC the level has remained constant.

Between 2010/11 and 2011/12, there has been a decrease in the percentage of individuals living in low income in families where at least one member is disabled by 1 percentage point to 19 per cent BHC and by 1 percentage point to 24 per cent⁷ AHC. The percentage of individuals living in low income in families where no member is disabled has remained constant over the period, both BHC and AHC.

Both BHC and AHC, a higher proportion of individuals living in families with at least one disabled member live in low income, compared to individuals living in families with no disabled members. This is particularly the case for individuals living in families containing one or more disabled member and not receiving disability benefits⁸.

⁶ Table 3.12ts shows a reduction between 2004/05 and 2011/12, from 25 per cent to 24 per cent AHC. This apparent inconsistency is due to rounding. Rounding figures at the final point of calculation of a statistic produces the best estimate. This reduction is statistically significant, for BHC and AHC.

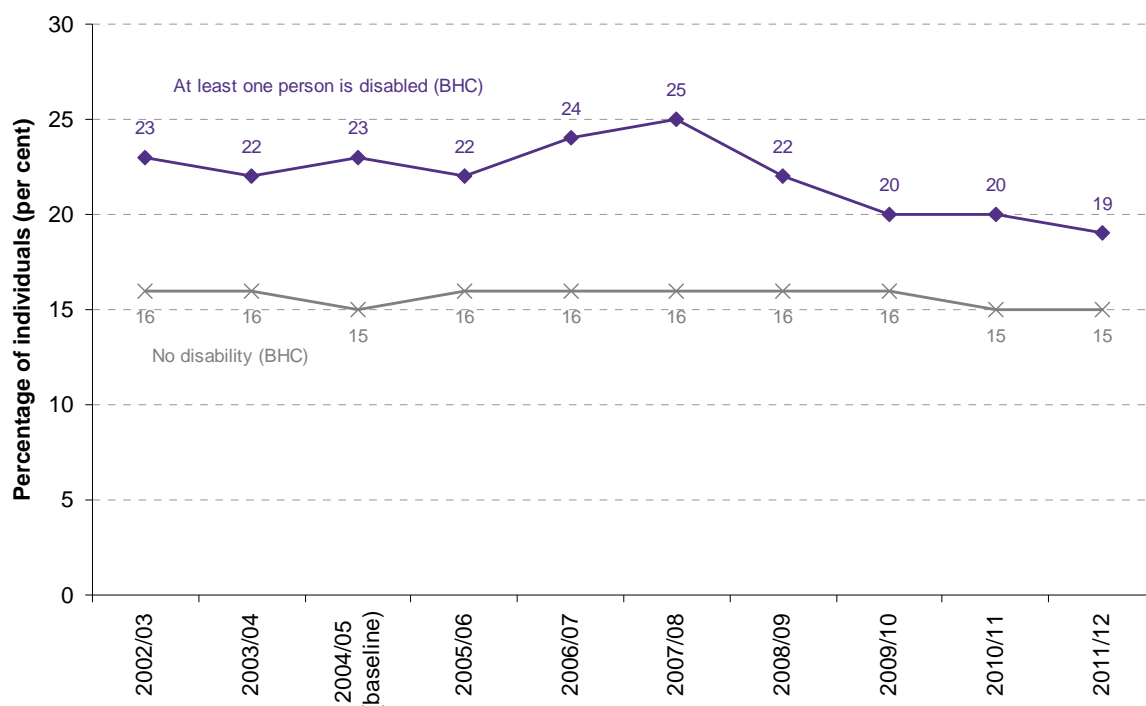
⁷ Table 3.12ts shows a constant level of 24 per cent. This apparent inconsistency is due to rounding. This reduction is not statistically significant, for both BHC and AHC.

⁸ 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.

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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 3.4: Percentage of individuals in relative low income by family status, United Kingdom



Ethnicity: Individuals living in households headed by someone from an ethnic minority were more likely to live in low-income households. This was particularly the case for households headed by someone of Pakistani or Bangladeshi ethnic origin. It is likely that this is because individuals in workless households face very high risks of living in poverty and employment rates vary by ethnicity, with high rates of worklessness among individuals of Pakistani and Bangladeshi ethnic origin.⁹

⁹ See Table A09 of Labour Market Statistics, available at <http://www.ons.gov.uk/ons/publications/reference-tables.html?edition=tcn%3A77-263579> which shows economic activity by ethnic group.

Chapter 3 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 sources¹⁰ of all household members including dependants. For *BHC*, housing costs¹¹ 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

¹⁰ 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.

¹¹ Housing costs include rent, water rates, mortgage interest payments, buildings insurance payments and ground rent and service charges.

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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

This chapter classifies all individuals according to the status of their family unit. For the purposes of this chapter, the classification *pensioner couple* includes individuals in a family unit where one member is above State Pension age, and one is below. This differs from **Chapter 6**, where only individuals above State Pension age are included. Thus, if a pensioner above State Pension age has a working-age partner, they will both be included under results for *pensioner couple* in **Chapter 3**, but in **Chapter 6** the (working-age) partner will be excluded as they will appear in **Chapter 5**.

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, the 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.

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.

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. The lower level gender disaggregation in the family type classification is therefore likely to be more informative.

Research¹² 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 categories¹³:

- 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 certain ethnic minority groups.

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 received on their investments. It is likely that there is some under-reporting of capital

¹² 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.

¹³ These changes are described in more detail in **Appendix 2**.

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by respondents, in terms of both the actual values of the savings and the investment income.

Region and country

Disaggregation by geographical regions¹⁴ 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.

¹⁴ Regional information is at [NUTS1](#) level.

Chapter 3 tables

3.1tr – 3.4tr	Trends over time for headline figures for years covered by the FES and the FRS.
3.1db	Quintile distribution of income by: economic status of adults in the family; family type; gender and adulthood; marital status; disability; ethnic group (three-year average).
3.2db	Quintile distribution of income by: disability and receipt of disability benefits; tenure; direct payment accounts; savings and investments; region and country (three-year average).
3.3db – 3.4db	Composition of low-income groups of individuals with categories as outlined for tables 3.1db – 3.2db.
3.5db – 3.6db	Percentage of individuals falling into low-income groups with categories as outlined for tables 3.1db – 3.2db.
3.1ts - 3.3ts	Populations over time by: family type, and gender and adulthood; economic status of the family; disability and receipt of disability benefits respectively.
3.4ts – 3.6ts	Composition of individuals in households with incomes below 60 per cent of contemporary median income over time by: family type, and gender and adulthood; economic status of the family; disability and receipt of disability benefits respectively.
3.7ts – 3.9ts	Composition of individuals 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 3.4ts – 3.6ts.
3.10ts – 3.12ts	Percentage of individuals in households with incomes below 60 per cent of contemporary median income over time by the categories outlined for tables 3.4ts – 3.6ts.
3.13ts – 3.15ts	Percentage of individuals 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 3.4ts – 3.6ts.

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Table 3.1tr: Percentage of individuals falling below various thresholds of contemporary median income, United Kingdom ^{1,2}

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) ⁴	1979	5	13	22	6	13	23
	1981	5	14	24	7	15	25
	1987	8	18	28	11	21	29
	1988 and 1989	12	21	29	14	23	30
	1990 and 1991	13	22	29	16	24	31
	1991 and 1992	13	22	29	17	25	31
	1992 and 1993	12	21	30	16	25	32
	1993/94 to 1994/95	11	20	28	16	24	31
	1994/95 to 1995/96	10	19	28	15	24	30
	1995/96 to 1996/97	11	20	28	17	25	31
FRS (GB)	1994/95	10	19	28	15	24	31
	1995/96	9	18	27	15	24	31
	1996/97	11	19	28	17	25	32
	1997/98	11	20	28	17	24	31
FRS (UK)	1998/99	11	19	28	16	24	31
	1999/00	10	19	28	16	24	31
	2000/01	10	19	27	15	23	30
	2001/02	10	18	27	15	23	30
	2002/03	10	18	27	15	22	30
	2003/04	10	18	26	14	21	29
	2004/05	10	17	26	13	21	28
	2005/06	10	18	26	15	22	29
	2006/07	11	18	26	15	22	29
	2007/08	11	18	27	16	23	30
	2008/09	10	18	26	16	22	29
	2009/10	10	17	25	15	22	30
	2010/11	9	16	25	15	21	29
	2011/12	9	16	25	14	21	29
Change	1998/99-2011/12 ^{2,3}	-2	-3	-3	-2	-3	-2
	2010/11-2011/12 ^{2,3}	0	0	0	0	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 percentages of individuals below low-income thresholds may not equal the difference between the total percentage of individuals 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 3.2tr: Percentage of individuals falling below various thresholds of 2010/11 median income held constant in real terms, United Kingdom ^{1,2}

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) ⁴	1979	29	44	57	33	49	61
	1981	31	45	57	35	49	61
	1987	26	36	47	31	40	51
	1988 and 1989	24	33	42	28	37	45
	1990 and 1991	23	32	41	27	36	44
	1991 and 1992	23	33	41	28	36	44
	1992 and 1993	23	32	41	28	36	44
	1993/94 to 1994/95	20	31	40	26	35	43
	1994/95 to 1995/96	19	29	38	25	33	41
	1995/96 to 1996/97	19	29	38	26	33	40
FRS (GB)	1994/95	20	31	41	28	36	44
	1995/96	19	31	40	28	36	44
	1996/97	19	29	38	26	34	42
	1997/98	18	28	37	25	32	40
FRS (UK)	1998/99	17	27	36	24	31	39
	1999/00	15	25	34	22	30	37
	2000/01	13	22	32	19	27	34
	2001/02	11	20	29	16	24	31
	2002/03	10	18	27	15	22	30
	2003/04	10	18	27	14	21	29
	2004/05	9	17	26	13	20	27
	2005/06	10	17	25	13	20	27
	2006/07	10	17	25	14	20	27
	2007/08	10	17	25	14	21	27
	2008/09	10	17	25	14	21	28
	2009/10	9	15	24	14	21	28
	2010/11	9	16	25	15	21	29
	2011/12	10	17	27	15	23	31
Change	1998/99-2011/12 ^{2,3}	-7	-9	-9	-8	-9	-8
	2010/11-2011/12 ^{2,3}	1	1	2	1	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 individuals below low-income thresholds may not equal the difference between the total percentage of individuals 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.

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Table 3.3tr: Number of individuals falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Number of individuals (millions)		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%

Table 3.4tr: Number of individuals falling below various thresholds of 2010/11 median income held constant in real terms, United Kingdom ^{1,2}

Number of individuals (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All individuals
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) ⁴	1979	15.7	23.6	30.6	18.1	26.3	33.0	54.0
	1981	17.0	24.5	31.2	19.2	26.9	33.6	54.7
	1987	14.4	20.0	25.9	16.9	22.4	28.1	55.4
	1988 and 1989	13.5	18.6	23.7	15.5	20.5	25.4	56.0
	1990 and 1991	13.1	18.1	22.9	15.3	20.1	24.8	56.1
	1991 and 1992	13.2	18.4	23.2	15.8	20.3	24.8	56.6
	1992 and 1993	13.1	18.5	23.5	16.0	20.6	25.1	57.1
	1993/94 to 1994/95	11.7	17.6	22.6	15.1	19.8	24.6	57.3
	1994/95 to 1995/96	10.9	16.8	22.0	14.6	19.1	23.8	57.5
	1995/96 to 1996/97	10.8	16.5	21.8	14.7	18.9	23.2	57.7
FRS (GB)	1994/95	11.3	17.2	22.4	15.4	20.0	24.6	55.3
	1995/96	10.8	17.1	22.3	15.4	20.1	24.5	55.5
	1996/97	10.3	16.1	21.1	14.7	18.9	23.1	55.6
	1997/98	9.8	15.5	20.4	13.7	18.0	22.3	55.7
FRS (UK)	1998/99	9.8	15.4	20.6	13.6	18.0	22.5	57.5
	1999/00	8.7	14.5	19.7	12.6	17.1	21.3	57.7
	2000/01	7.7	13.0	18.4	11.0	15.6	19.9	57.9
	2001/02	6.4	11.6	16.6	9.3	14.0	18.0	58.1
	2002/03	6.0	10.8	15.9	8.5	13.1	17.3	58.3
	2003/04	6.0	10.5	15.6	8.2	12.4	16.7	58.5
	2004/05	5.5	9.9	15.1	7.5	11.5	15.9	58.8
	2005/06	5.7	10.0	15.0	8.0	11.9	16.2	59.1
	2006/07	6.0	10.1	15.1	8.3	12.1	16.3	59.5
	2007/08	6.1	10.5	15.2	8.4	12.4	16.4	59.9
	2008/09	5.8	10.2	14.9	8.7	12.4	16.6	60.3
	2009/10	5.4	9.4	14.3	8.5	12.5	16.8	60.7
	2010/11	5.6	9.8	15.2	8.9	13.0	17.6	61.1
	2011/12	6.1	10.8	16.3	9.5	13.9	18.9	61.6
Change	1998/99-2011/12 ^{2,3}	-3.7	-4.7	-4.3	-4.1	-4.1	-3.6	4.1
	2010/11-2011/12 ^{2,3}	0.4	0.9	1.2	0.7	0.9	1.3	0.5

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 individuals below low-income thresholds may not equal the difference between the total percentage of individuals 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.

3 Whole population

Table 3.1db (BHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2011/12
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Economic status of adults in the family						
One or more full-time self-employed	23	16	18	19	24	5.9
Single/couple all in full-time work	5	9	20	30	36	16.6
Couple, one full-time, one part-time work	7	17	26	27	23	8.3
Couple, one full-time work, one not working	23	27	19	14	16	6.7
No full-time, one or more in part-time work	28	26	20	15	11	6.0
Workless, one or more aged 60 or over	25	29	21	16	9	10.6
Workless, one or more unemployed	63	22	8	4	3	2.1
Workless, other inactive	46	27	16	7	4	5.4
Family type						
Pensioner couple	18	23	21	20	18	8.3
Single pensioner	26	30	20	16	7	4.5
Male	21	32	21	16	10	1.2
Female	28	29	20	16	6	3.3
Couple with children	19	21	21	20	20	21.8
Couple without children	13	9	16	27	35	11.0
Single with children	31	35	22	9	3	4.9
Single without children	24	17	20	20	20	11.0
Male	24	16	19	20	21	6.8
Female	23	18	21	20	18	4.2
Gender and adulthood						
Adult male	19	18	19	22	23	23.7
Adult female	20	20	20	20	20	24.8
Children	23	25	21	16	15	13.1
Marital status						
Couple	17	18	20	22	23	41.2
Married or Civil Partnered	17	18	20	21	24	33.2
Cohabiting	19	19	19	23	20	8.0
Single	26	24	21	17	13	20.4
Disability						
Disabled individuals	23	27	22	17	10	11.9
Disabled children	22	30	25	15	7	0.8
Disabled working-age adults	27	23	21	16	13	5.8
Disabled pensioners	19	30	24	18	8	5.3
Non-disabled individuals	19	18	19	21	22	49.7
Non-disabled children	23	24	20	16	16	12.3
Non-disabled working-age adults	17	15	19	23	26	31.0
Non-disabled pensioners	22	23	19	18	17	6.4
Ethnic group² of head (3-year average)						
White	19	20	20	21	21	54.6
Mixed/ Multiple ethnic groups	27	23	19	18	14	0.6
Asian/ Asian British	35	20	16	13	15	3.7
Indian	25	18	20	16	22	1.6
Pakistani	51	24	12	7	6	1.0
Bangladeshi	49	28	8	9	6	0.4
Chinese	32	15	12	14	27	0.3
Any other Asian background	28	20	19	17	16	0.5
Black/ African/ Caribbean/ Black British	29	23	19	17	12	1.6
Other ethnic group	33	19	19	15	15	0.7
All individuals³	20	20	20	20	20	61.6

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

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 individuals are shown for the United Kingdom for the latest year and are not three-year averages.

Table 3.1db (AHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2011/12
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Economic status of adults in the family						
One or more full-time self-employed	22	18	17	18	24	5.9
Single/couple all in full-time work	6	11	19	29	34	16.6
Couple, one full-time, one part-time work	8	17	26	26	23	8.3
Couple, one full-time work, one not working	24	27	19	14	16	6.7
No full-time, one or more in part-time work	30	25	18	14	13	6.0
Workless, one or more aged 60 or over	15	29	25	19	12	10.6
Workless, one or more unemployed	71	16	7	4	2	2.1
Workless, other inactive	53	24	14	5	3	5.4
Family type						
Pensioner couple	11	21	24	23	21	8.3
Single pensioner	16	29	24	20	11	4.5
Male	15	27	23	21	14	1.2
Female	16	30	24	19	10	3.3
Couple with children	20	21	21	19	19	21.8
Couple without children	13	11	16	26	34	11.0
Single with children	40	31	19	7	3	4.9
Single without children	27	16	18	20	19	11.0
Male	27	15	18	20	20	6.8
Female	27	17	19	20	17	4.2
Gender and adulthood						
Adult male	18	17	20	22	23	23.7
Adult female	19	20	20	21	20	24.8
Children	25	25	20	16	15	13.1
Marital status						
Couple	16	19	20	22	23	41.2
Married or Civil Partnered	15	18	20	22	24	33.2
Cohabiting	21	20	20	20	19	8.0
Single	28	23	20	17	13	20.4
Disability						
Disabled individuals	22	25	24	18	12	11.9
Disabled children	25	27	26	14	7	0.8
Disabled working-age adults	30	22	20	15	13	5.8
Disabled pensioners	12	28	28	22	11	5.3
Non-disabled individuals	20	19	19	21	22	49.7
Non-disabled children	25	25	19	16	15	12.3
Non-disabled working-age adults	19	16	18	22	25	31.0
Non-disabled pensioners	13	23	22	21	21	6.4
Ethnic group² of head (3-year average)						
White	18	20	21	21	21	54.6
Mixed/ Multiple ethnic groups	38	19	16	14	13	0.6
Asian/ Asian British	38	23	13	13	14	3.7
Indian	26	21	18	17	19	1.6
Pakistani	51	28	10	6	6	1.0
Bangladeshi	48	32	6	8	5	0.4
Chinese	39	15	6	16	24	0.3
Any other Asian background	40	16	15	15	14	0.5
Black/ African/ Caribbean/ Black British	35	23	17	15	10	1.6
Other ethnic group	41	18	14	14	13	0.7
All individuals³	20	20	20	20	20	61.6

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

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 individuals are shown for the United Kingdom for the latest year and are not three-year averages.

3 Whole population

Table 3.2db (BHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2011/12
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Disability and receipt of disability benefits¹						
Those living in families where no-one is disabled	19	17	19	21	24	43.1
Those living in families where someone is disabled	23	26	22	17	12	18.5
1 or more disabled adult, no disabled child	24	25	22	17	12	15.9
Those living in families with disabled children	23	30	25	15	8	2.7
With no disabled adult	21	27	26	18	9	1.6
With 1 or more disabled adult	25	36	22	11	6	1.0
In receipt of disability benefits	15	30	31	18	7	6.0
Not in receipt of disability benefits	28	24	18	17	14	12.6
Tenure						
Owners	16	16	20	23	26	41.4
Owned outright	21	19	20	20	20	16.9
Buying with a mortgage	12	14	20	25	29	24.5
Social rented sector tenants	36	34	20	9	2	9.7
All rented privately	22	22	22	19	15	10.5
Direct payment account²						
No accounts	26	21	19	19	15	1.3
With one or more accounts	20	20	20	20	20	60.3
Savings and investments						
No savings	31	27	20	14	8	23.4
Less than £1,500	17	21	23	23	15	8.9
£1,500 but less than £3,000	16	18	23	24	19	4.2
£3,000 but less than £8,000	14	17	22	24	24	7.3
£8,000 but less than £10,000	12	15	18	33	23	1.7
£10,000 but less than £16,000	12	15	19	25	29	3.8
£16,000 but less than £20,000	12	14	22	25	26	1.5
£20,000 or more	10	11	15	21	42	10.8
Region/Country (3-year average)						
England	20	20	20	20	21	51.3
North East	23	23	22	18	14	2.6
North West	22	23	20	20	15	6.8
Yorkshire and the Humber	24	23	19	19	15	5.2
East Midlands	21	22	22	20	16	4.4
West Midlands	24	22	20	20	14	5.4
East of England	17	18	20	20	25	5.7
London	19	16	17	18	30	7.7
Inner	22	17	13	15	33	2.7
Outer	17	16	19	19	29	5.0
South East	15	16	19	22	28	8.4
South West	18	20	22	21	18	5.2
Wales	23	22	21	20	14	3.0
Scotland	19	20	21	22	18	5.1
Northern Ireland	26	22	21	18	13	1.8
All individuals³	20	20	20	20	20	61.6

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. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

3. The totals for all individuals 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 3.2db (AHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2011/12
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Disability and receipt of disability benefits¹						
Those living in families where no-one is disabled	19	18	19	21	23	43.1
Those living in families where someone is disabled	22	24	23	18	12	18.5
1 or more disabled adult, no disabled child	22	24	23	18	13	15.9
Those living in families with disabled children	25	28	25	14	8	2.7
With no disabled adult	23	25	27	17	9	1.6
With 1 or more disabled adult	29	34	23	9	6	1.0
In receipt of disability benefits	13	27	32	19	8	6.0
Not in receipt of disability benefits	26	23	19	17	14	12.6
Tenure						
Owners	11	16	21	25	27	41.4
Owned outright	11	18	23	24	25	16.9
Buying with a mortgage	11	15	20	26	28	24.5
Social rented sector tenants	41	32	18	7	1	9.7
All rented privately	36	23	17	13	11	10.5
Direct payment account²						
No accounts	25	20	19	18	17	1.3
With one or more accounts	20	20	20	20	20	60.3
Savings and investments						
No savings	34	26	19	13	8	23.4
Less than £1,500	18	22	23	23	14	8.9
£1,500 but less than £3,000	14	21	23	24	18	4.2
£3,000 but less than £8,000	11	19	22	25	23	7.3
£8,000 but less than £10,000	9	16	22	31	23	1.7
£10,000 but less than £16,000	10	13	21	26	31	3.8
£16,000 but less than £20,000	8	15	22	26	28	1.5
£20,000 or more	7	10	16	22	44	10.8
Region/Country (3-year average)						
England	20	20	20	20	21	51.3
North East	20	23	23	19	15	2.6
North West	21	21	22	20	16	6.8
Yorkshire and the Humber	21	23	20	19	16	5.2
East Midlands	19	21	23	20	17	4.4
West Midlands	22	22	21	20	15	5.4
East of England	17	20	19	20	24	5.7
London	26	16	14	17	27	7.7
Inner	32	16	11	13	28	2.7
Outer	24	16	15	18	26	5.0
South East	16	17	19	21	27	8.4
South West	18	21	22	21	18	5.2
Wales	21	21	21	22	15	3.0
Scotland	16	19	22	23	19	5.1
Northern Ireland	20	23	23	20	14	1.8
All individuals³	20	20	20	20	20	61.6

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. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

3. The totals for all individuals 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.

3 Whole population

Table 3.3db: Composition of low-income groups of individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2011/12						
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						All individuals
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	13	12	10	11	11	10	10
Single/couple all in full-time work	7	6	7	8	8	9	27
Couple, one full-time, one part-time work	4	4	5	5	5	6	13
Couple, one full-time work, one not working	10	12	13	11	13	14	11
No full-time, one or more in part-time work	14	14	13	14	15	14	10
Workless, one or more aged 60 or over	19	21	22	12	13	17	17
Workless, one or more unemployed	13	12	10	14	12	10	3
Workless, other inactive	20	20	19	25	23	20	9
Family type							
Pensioner couple	10	11	13	6	8	9	14
Single pensioner	9	10	10	5	6	7	7
Male	2	2	2	1	1	2	2
Female	7	8	8	4	4	6	5
Couple with children	31	33	34	34	36	36	35
Couple without children	14	12	10	12	11	10	18
Single with children	10	11	13	14	16	15	8
Single without children	27	22	20	29	24	21	18
Male	16	14	12	18	15	13	11
Female	10	8	8	11	9	8	7
Gender and adulthood							
Adult male	38	37	35	37	35	34	38
Adult female	40	40	40	38	38	38	40
Children	22	23	25	25	27	27	21
Marital status							
Couple	55	56	57	52	54	56	67
Married or Civil Partnered	43	44	45	38	41	43	54
Cohabiting	12	13	12	13	13	13	13
Single	45	44	43	48	46	44	33
Disability							
Disabled individuals	21	23	23	21	21	22	19
Disabled children	1	1	2	2	2	2	1
Disabled working-age adults	13	14	13	15	14	13	9
Disabled pensioners	6	8	9	4	5	7	9
Non-disabled individuals	79	77	77	79	79	78	81
Non-disabled children	20	22	24	23	26	26	20
Non-disabled working-age adults	48	44	41	50	47	44	50
Non-disabled pensioners	11	12	12	6	7	9	10
Ethnic group² of head (3-year average)							
White	79	82	83	79	80	82	89
Mixed/ Multiple ethnic groups	1	1	1	2	2	2	1
Asian/ Asian British	13	11	10	12	11	10	6
Indian	4	3	3	3	3	3	3
Pakistani	5	4	4	4	4	4	2
Bangladeshi	2	2	1	2	1	1	1
Chinese	1	1	1	1	1	1	-
Any other Asian background	1	1	1	2	2	1	1
Black/ African/ Caribbean/ Black British	4	4	4	5	5	4	3
Other ethnic group	2	2	2	3	2	2	1
All individuals (millions=100%)³	5.5	9.8	15.2	8.8	13.0	17.7	61.6

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

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 individuals are shown for the United Kingdom for the latest year and are not three-year averages.

Table 3.4db: Composition of low-income groups of individuals by various family and household characteristics, United Kingdom

Percentage of individuals							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All individuals
	Income Thresholds - Below Median			50%	60%	70%	
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
Those living in families where no-one is disabled	69	65	64	68	67	65	70
Those living in families where someone is disabled	31	35	36	32	33	35	30
1 or more disabled adult, no disabled child	27	30	31	27	28	29	26
Those living in families with disabled children	4	5	5	5	6	6	4
With no disabled adult	3	3	3	3	3	3	3
With 1 or more disabled adult	2	2	2	2	2	3	2
In receipt of disability benefits	5	6	8	5	7	8	10
Not in receipt of disability benefits	26	29	28	27	27	27	20
Tenure							
Owners	58	54	53	37	38	41	67
Owned outright	30	29	28	14	15	18	27
Buying with a mortgage	28	25	25	23	22	23	40
Social rented sector tenants	24	27	29	31	32	32	16
All rented privately	18	19	18	32	30	27	17
Direct payment account²							
No accounts	3	3	3	3	3	3	2
With one or more accounts	97	97	97	97	97	97	98
Savings and investments							
No savings	57	58	58	65	64	62	38
Less than £1,500	11	12	12	12	13	13	15
£1,500 but less than £3,000	6	6	6	5	5	5	7
£3,000 but less than £8,000	7	8	9	6	6	8	12
£8,000 but less than £10,000	2	2	2	1	1	1	3
£10,000 but less than £16,000	4	4	4	3	3	3	6
£16,000 but less than £20,000	1	2	2	1	1	1	2
£20,000 or more	11	9	9	7	6	7	17
Region/Country (3-year average)							
England	83	83	83	85	85	85	84
North East	4	5	5	4	4	5	4
North West	11	12	12	11	12	12	11
Yorkshire and the Humber	10	10	10	9	9	9	9
East Midlands	7	7	8	7	7	7	7
West Midlands	11	10	11	10	10	10	9
East of England	8	8	8	8	8	8	9
London	13	12	11	18	16	15	13
Inner	5	5	4	8	7	6	4
Outer	8	7	7	10	9	9	8
South East	10	10	10	11	11	11	14
South West	8	8	8	8	8	8	8
Wales	6	6	6	5	5	5	5
Scotland	8	8	8	7	7	7	8
Northern Ireland	4	4	4	3	3	3	3
All individuals (millions=100%)³	5.5	9.8	15.2	8.8	13.0	17.7	61.6

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. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

3. The totals for all individuals 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.

3 Whole population

Table 3.5db: Percentage of individuals in low-income groups by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2011/12						
	Before Housing Costs			After Housing Costs			All
	Income Thresholds - Below Median						individuals
	50%	60%	70%	50%	60%	70%	(millions)
Economic status of adults in the family							
One or more full-time self-employed	13	19	26	17	23	29	5.9
Single/couple all in full-time work	2	4	6	4	6	9	16.6
Couple, one full-time, one part-time work	3	5	10	5	8	13	8.3
Couple, one full-time work, one not working	8	17	30	15	26	37	6.7
No full-time, one or more in part-time work	13	22	33	21	32	42	6.0
Workless, one or more aged 60 or over	10	19	32	10	17	28	10.6
Workless, one or more unemployed	34	55	69	59	74	80	2.1
Workless, other inactive	21	36	54	40	55	67	5.4
Family type							
Pensioner couple	6	13	23	6	12	20	8.3
Single pensioner	11	22	33	10	17	29	4.5
Male	8	17	28	8	16	26	1.2
Female	12	23	35	11	17	30	3.3
Couple with children	8	15	24	14	21	29	21.8
Couple without children	7	11	14	9	13	17	11.0
Single with children	11	22	41	26	43	56	4.9
Single without children	13	20	27	23	28	34	11.0
Male	13	20	27	23	28	34	6.8
Female	13	19	27	23	28	34	4.2
Gender and adulthood							
Adult male	9	15	22	14	19	26	23.7
Adult female	9	16	24	13	20	27	24.8
Children	9	17	29	17	27	37	13.1
Marital status							
Couple	7	13	21	11	17	24	41.2
Married or Civil Partnered	7	13	21	10	16	23	33.2
Cohabiting	8	15	23	15	22	30	8.0
Single	12	21	32	21	29	38	20.4
Disability							
Disabled individuals	10	19	30	16	23	33	11.9
Disabled children	9	17	29	17	27	39	0.8
Disabled working-age adults	13	23	33	23	31	41	5.8
Disabled pensioners	6	15	27	7	13	23	5.3
Non-disabled individuals	9	15	23	14	21	28	49.7
Non-disabled children	9	17	29	17	27	37	12.3
Non-disabled working-age adults	9	14	20	14	20	25	31.0
Non-disabled pensioners	9	18	28	8	14	24	6.4
Ethnic group¹ of head (3-year average)							
White	8	15	23	13	19	27	54.6
Mixed/ Multiple ethnic groups	15	22	33	28	39	47	0.6
Asian/ Asian British	20	30	41	28	40	48	3.7
Indian	13	21	29	20	28	35	1.6
Pakistani	29	44	60	36	53	65	1.0
Bangladeshi	28	41	56	37	52	67	0.4
Chinese	22	27	38	30	40	46	0.3
Any other Asian background	13	23	32	32	42	48	0.5
Black/ African/ Caribbean/ Black British	14	24	36	29	38	48	1.6
Other Ethnic Group	20	29	39	35	42	50	0.7
All individuals²	9	16	25	14	21	29	61.6

1. 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.

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

Table 3.6db: Percentage of individuals in low-income groups by various family and household characteristics, United Kingdom

Percentage of individuals							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All individuals (millions)
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
Those living in families where no-one is disabled	9	15	23	14	20	27	43.1
Those living in families where someone is disabled	9	19	30	15	24	33	18.5
1 or more disabled adult, no disabled child	9	19	30	15	23	32	15.9
Those living in families with disabled children	9	18	30	17	27	39	2.7
With no disabled adult	9	17	27	17	25	36	1.6
With 1 or more disabled adult	9	19	34	17	31	44	1.0
In receipt of disability benefits	5	10	20	8	14	23	6.0
Not in receipt of disability benefits	12	22	34	19	28	38	12.6
Tenure							
Owners	8	13	19	8	12	17	41.4
Owned outright	10	17	25	7	12	18	16.9
Buying with a mortgage	6	10	15	8	12	17	24.5
Social rented sector tenants	14	27	45	28	43	58	9.7
All rented privately	10	18	27	27	37	46	10.5
Direct payment account²							
No accounts	14	22	32	23	27	35	1.3
With one or more accounts	9	16	25	14	21	29	60.3
Savings and investments							
No savings	14	24	38	24	36	47	23.4
Less than £1,500	7	13	21	12	19	26	8.9
£1,500 but less than £3,000	7	13	20	10	14	23	4.2
£3,000 but less than £8,000	6	11	18	7	12	19	7.3
£8,000 but less than £10,000	6	10	15	6	9	14	1.7
£10,000 but less than £16,000	6	10	15	7	10	14	3.8
£16,000 but less than £20,000	5	10	16	5	9	14	1.5
£20,000 or more	6	9	13	6	8	11	10.8
Region/Country (3-year average)							
England	9	16	25	15	22	29	51.3
North East	10	19	28	15	22	31	2.6
North West	9	18	28	15	23	31	6.8
Yorkshire and the Humber	11	20	30	15	23	32	5.2
East Midlands	10	17	26	14	21	27	4.4
West Midlands	11	19	30	16	24	32	5.4
East of England	8	14	21	13	18	26	5.7
London	10	16	22	21	28	34	7.7
Inner	11	17	25	25	33	40	2.7
Outer	9	15	21	18	25	31	5.0
South East	7	12	19	12	17	24	8.4
South West	8	15	23	14	20	27	5.2
Wales	11	19	30	15	23	31	3.0
Scotland	9	15	24	12	18	25	5.1
Northern Ireland	12	21	31	14	22	30	1.8
All individuals³	9	16	25	14	21	29	61.6

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. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

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

Table 3.1ts: Population of individuals by family type, gender and adulthood, United Kingdom¹

	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 individuals whose family type is: (millions)																		
Pensioner couple	6.5	6.5	6.5	6.4	6.5	6.6	6.7	6.9	7.2	7.2	7.3	7.4	7.5	7.7	7.9	8.4	8.3	8.3
Single male pensioner	0.9	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.1	1.2	1.2
Single female pensioner	3.3	3.4	3.3	3.4	3.4	3.3	3.3	3.2	3.3	3.3	3.3	3.3	3.3	3.4	3.5	3.3	3.4	3.3
Couple with children	20.8	20.8	20.7	20.5	20.3	20.0	19.9	19.7	20.3	20.3	20.3	20.2	20.4	20.7	20.7	21.4	21.6	21.8
Couple without children	10.7	10.7	10.6	10.9	10.8	10.9	11.1	11.1	11.6	11.5	11.5	11.4	11.6	11.4	11.3	10.9	10.9	11.0
Single with children	4.1	4.2	4.3	4.4	4.6	4.8	4.9	4.9	5.1	5.1	5.1	5.1	5.1	4.9	5.0	4.9	4.9	4.9
Single male without children	5.4	5.5	5.5	5.6	5.7	5.7	5.8	5.9	6.0	6.1	6.2	6.4	6.4	6.4	6.6	6.5	6.6	6.8
Single female without children	3.5	3.5	3.5	3.5	3.6	3.6	3.6	3.7	3.8	3.9	4.0	4.1	4.1	4.1	4.1	4.1	4.2	4.2
Gender and adulthood: (millions)																		
Adult male	20.5	20.5	20.6	20.7	20.7	20.8	21.0	21.1	21.8	22.0	22.2	22.4	22.6	22.8	23.1	23.2	23.4	23.7
Adult female	22.2	22.2	22.3	22.4	22.4	22.5	22.6	22.7	23.5	23.6	23.7	23.9	24.0	24.2	24.4	24.5	24.6	24.8
Children	12.6	12.7	12.7	12.7	12.7	12.7	12.7	12.6	13.0	13.0	12.9	12.8	12.8	12.8	12.8	13.0	13.0	13.1
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7	61.1	61.6
Percentage of individuals whose family type is:																		
Pensioner couple	12	12	12	12	12	12	12	12	12	12	12	12	13	13	13	14	14	14
Single male pensioner	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Single female pensioner	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	5	5	5
Couple with children	38	37	37	37	36	36	35	35	35	35	35	34	34	35	34	35	35	35
Couple without children	19	19	19	20	19	20	20	20	20	20	20	19	19	19	19	18	18	18
Single with children	7	8	8	8	8	9	9	9	9	9	9	9	9	8	8	8	8	8
Single male without children	10	10	10	10	10	10	10	10	10	11	11	11	11	11	11	11	11	11
Single female without children	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7	7	7
Gender and adulthood																		
Adult male	37	37	37	37	37	37	37	37	37	38	38	38	38	38	38	38	38	38
Adult female	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
Children	23	23	23	23	23	23	23	22	22	22	22	22	22	21	21	21	21	21
All individuals (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 3.2ts: Population of individuals by economic status of the family, United Kingdom^{1,2}

	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 individuals whose economic status is: (millions)																		
One or more full-time self-employed	5.9	5.6	5.5	5.4	5.3	5.6	5.7	5.5	5.9	6.0	6.0	6.3	5.8	5.8	6.1	5.9
Single/couple all in full-time work	13.5	14.0	14.0	14.5	15.0	15.0	15.7	15.9	15.6	16.0	16.2	16.4	16.7	16.1	16.2	16.6
Couple, one full-time, one part-time work	8.0	8.6	8.8	8.6	8.3	8.3	8.5	8.3	8.5	8.3	8.2	8.2	8.2	7.9	8.1	8.3
Couple, one full-time work, one not working	6.4	6.2	6.3	6.1	6.4	6.2	6.6	6.5	6.5	6.3	6.6	6.6	6.5	6.8	6.6	6.7
No full-time, one or more in part-time work	3.7	4.1	4.1	4.3	4.2	4.4	4.7	4.9	5.0	5.2	5.2	5.0	5.3	5.7	5.6	6.0
Workless, one or more aged 60 or over	9.7	9.6	9.8	9.7	9.8	9.8	9.9	10.0	10.0	10.0	10.0	10.1	10.3	10.3	10.6	10.6
Workless, one or more unemployed	2.8	2.1	1.8	1.7	1.5	1.3	1.4	1.3	1.2	1.4	1.3	1.4	1.7	2.2	2.2	2.1
Workless, other inactive	5.6	5.4	5.6	5.7	5.7	5.8	5.8	6.1	6.1	5.9	5.9	5.8	5.8	5.8	5.7	5.4
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7	61.1	61.6
Percentage of individuals whose economic status is:																		
One or more full-time self-employed	11	10	10	10	9	10	10	9	10	10	10	10	10	10	10	10
Single/couple all in full-time work	24	25	25	26	27	27	27	27	27	27	27	27	28	26	26	27
Couple, one full-time, one part-time work	14	15	16	15	15	15	15	14	14	14	14	14	14	13	13	13
Couple, one full-time work, one not working	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11
No full-time, one or more in part-time work	7	7	7	8	8	8	8	8	8	9	9	8	9	9	9	10
Workless, one or more aged 60 or over	18	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
Workless, one or more unemployed	5	4	3	3	3	2	2	2	2	2	2	2	3	4	4	3
Workless, other inactive	10	10	10	10	10	10	10	10	10	10	10	10	10	10	9	9
All individuals (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. The economic status of the family classification has been revised to be 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 those years.

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

Table 3.3ts: Population of individuals by disability³ and receipt of disability benefits², United Kingdom¹

	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 individuals (millions) who are:																		
Individuals in families where no-one is disabled	..	39.9	40.9	39.4	39.3	40.2	39.6	40.6	41.3	41.8	42.3	41.6	42.8	43.1	43.1	42.9	43.2	43.1
Individuals in families where someone is disabled	..	15.6	14.7	16.3	16.6	15.8	16.6	15.8	17.0	16.7	16.5	17.5	16.7	16.8	17.2	17.7	17.9	18.5
1 or more disabled adult, no disabled child	..	13.1	12.4	13.8	14.1	13.5	14.1	13.6	14.6	14.3	14.1	15.0	14.4	14.2	14.6	15.1	15.2	15.9
Those living in families with disabled children	..	2.4	2.3	2.5	2.5	2.3	2.5	2.2	2.5	2.4	2.4	2.5	2.3	2.5	2.5	2.7	2.7	2.7
With no disabled adult	..	1.7	1.6	1.8	1.7	1.5	1.6	1.4	1.6	1.5	1.5	1.5	1.5	1.6	1.6	1.6	1.6	1.6
With 1 or more disabled adult	..	0.7	0.7	0.8	0.8	0.8	0.9	0.8	0.9	0.9	0.9	1.0	0.9	1.0	1.0	1.0	1.1	1.0
In receipt of disability benefits	..	2.9	4.0	4.2	4.4	4.6	4.8	4.5	5.3	5.4	5.5	5.5	5.4	5.6	5.7	5.7	6.1	6.0
Not in receipt of disability benefits	..	12.7	10.7	12.1	12.2	11.2	11.8	11.3	11.8	11.3	11.0	12.0	11.3	11.2	11.4	12.0	11.8	12.6
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7	61.1	61.6
Percentage of individuals who are:																		
Individuals in families where no-one is disabled	..	72	74	71	70	72	70	72	71	71	72	70	72	72	72	71	71	70
Individuals in families where someone is disabled	..	28	26	29	30	28	30	28	29	29	28	30	28	28	28	29	29	30
1 or more disabled adult, no disabled child	..	24	22	25	25	24	25	24	25	24	24	25	24	24	24	25	25	26
Those living in families with disabled children	..	4	4	5	5	4	4	4	4	4	4	4	4	4	4	4	4	4
With no disabled adult	..	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3	3	3
With 1 or more disabled adult	..	1	1	1	1	1	2	1	2	1	2	2	1	2	2	2	2	2
In receipt of disability benefits	..	5	7	8	8	8	9	8	9	9	9	9	9	9	10	9	10	10
Not in receipt of disability benefits	..	23	19	22	22	20	21	20	20	19	19	20	19	19	19	20	19	20
All individuals (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. 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 are 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 3.4ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals																		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																		
Family type																		
Pensioner couple	12	13	12	13	14	13	14	15	15	14	13	13	14	14	13	13	13	11
Single male pensioner	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Single female pensioner	10	10	10	10	10	9	10	9	9	9	9	8	9	9	8	8	8	8
Couple with children	38	38	36	35	34	33	31	30	30	31	30	32	31	32	32	34	34	33
Couple without children	9	9	8	8	8	9	10	9	9	10	10	10	10	10	10	10	11	12
Single with children	16	15	18	19	19	20	19	19	19	18	18	17	17	16	16	13	11	11
Single male without children	9	8	8	8	8	9	9	10	10	10	11	11	11	11	12	13	14	14
Single female without children	5	5	5	5	5	5	6	6	6	6	6	7	6	7	7	8	7	8
Gender and adulthood																		
Adult male	30	30	29	29	30	30	31	31	32	32	32	33	33	33	34	36	37	37
Adult female	39	39	39	39	40	39	41	40	40	41	40	40	40	41	40	40	40	40
Children	31	30	31	31	31	30	28	28	28	28	27	27	27	26	26	25	23	23
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Family type																		
Pensioner couple	10	11	10	10	10	10	10	12	12	11	10	9	10	10	9	9	8	8
Single male pensioner	2	2	2	3	3	2	2	2	2	1	1	1	2	1	1	1	1	1
Single female pensioner	10	9	10	10	9	9	9	8	7	6	5	5	6	6	5	4	5	4
Couple with children	36	36	34	34	34	32	32	31	31	32	33	34	34	35	35	37	37	36
Couple without children	8	8	8	8	8	8	9	9	9	10	10	10	10	10	11	10	11	11
Single with children	18	19	20	20	21	22	21	22	21	20	21	20	20	18	18	17	16	16
Single male without children	10	9	10	9	9	10	10	10	11	11	12	13	12	12	13	14	14	15
Single female without children	6	6	6	6	6	6	6	6	7	7	7	8	7	8	8	8	8	9
Gender and adulthood																		
Adult male	30	30	29	29	29	30	30	30	31	32	32	33	33	32	33	35	35	35
Adult female	39	39	40	40	39	39	40	39	39	39	38	38	38	38	38	37	38	38
Children	31	31	31	31	32	31	30	30	30	30	30	30	30	30	29	28	27	27
All individuals (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 3.5ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom^{1,2}

Percentage of individuals	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																		
One or more full-time self-employed	10	11	10	11	10	10	9	10	11	12	11	11	11	11	13	12
Single/couple all in full-time work	3	3	3	3	4	4	5	5	5	5	5	5	5	5	5	6
Couple, one full-time, one part-time work	2	3	3	3	3	3	3	3	3	4	3	3	3	3	3	4
Couple, one full-time work, one not working	10	10	10	10	10	8	10	9	9	10	11	10	11	11	10	12
No full-time, one or more in part-time work	9	10	10	11	10	12	11	11	11	11	11	12	13	13	12	14
Workless, one or more aged 60 or over	24	25	27	25	26	27	26	25	25	23	25	25	22	21	23	21
Workless, one or more unemployed	17	13	11	10	10	8	9	8	8	9	8	8	10	13	13	12
Workless, other inactive	25	25	25	26	27	28	28	28	28	27	27	26	24	23	21	20
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
One or more full-time self-employed	9	10	10	10	10	10	9	10	11	12	11	12	11	11	12	11
Single/couple all in full-time work	4	4	4	4	5	5	6	6	7	7	7	8	8	7	7	8
Couple, one full-time, one part-time work	3	4	4	4	4	4	4	3	4	5	4	4	5	4	4	5
Couple, one full-time work, one not working	10	11	11	10	11	9	11	11	11	12	13	12	13	13	12	13
No full-time, one or more in part-time work	9	10	11	11	10	12	12	12	12	12	12	12	13	13	13	15
Workless, one or more aged 60 or over	23	23	23	22	22	22	21	19	17	16	17	17	15	14	15	13
Workless, one or more unemployed	16	12	11	10	9	8	8	8	7	8	7	8	10	12	12	12
Workless, other inactive	26	26	27	28	28	30	29	31	31	29	29	27	26	26	24	23
All individuals (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. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state 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 those years.

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

Table 3.6ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	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																		
Individuals in families where no-one is disabled	..	65	68	62	60	63	61	61	62	64	63	63	62	62	64	65	64	65
Individuals in families where someone is disabled	..	35	32	38	40	37	39	39	38	36	37	37	38	38	36	35	36	35
1 or more disabled adult, no disabled child	..	28	26	30	32	30	33	34	32	31	32	32	32	32	29	30	32	30
Those living in families with disabled children	..	7	6	8	7	6	6	5	6	5	5	5	5	6	6	5	5	5
With no disabled adult	..	5	4	5	4	3	4	3	3	3	3	3	3	3	3	2	3	3
With 1 or more disabled adult	..	2	2	3	3	3	3	3	3	2	3	2	2	3	3	3	2	2
In receipt of disability benefits	..	2	4	5	5	5	6	6	7	6	7	7	8	8	8	7	6	6
Not in receipt of disability benefits	..	33	29	33	34	31	34	33	31	29	30	30	30	30	28	29	30	29
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Individuals in families where no-one is disabled	..	65	68	62	62	64	62	63	64	65	65	65	66	65	67	67	67	67
Individuals in families where someone is disabled	..	35	32	38	38	36	38	37	36	35	35	35	34	35	33	33	33	33
1 or more disabled adult, no disabled child	..	28	26	30	31	30	31	31	30	29	29	29	28	28	26	27	28	28
Those living in families with disabled children	..	7	6	8	7	6	7	6	6	6	6	5	6	7	7	5	6	6
With no disabled adult	..	5	4	5	4	3	4	3	3	3	3	3	3	4	4	3	3	3
With 1 or more disabled adult	..	3	2	3	3	3	3	3	3	2	3	3	2	3	3	3	3	2
In receipt of disability benefits	..	3	4	5	5	5	6	6	7	7	7	7	7	8	7	7	7	7
Not in receipt of disability benefits	..	32	28	33	33	31	32	32	29	28	28	27	27	27	25	26	26	27
All individuals (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. 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 3.7ts: Composition of individuals living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals																	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	10/11
Before Housing Costs																		
Family type																		
Pensioner couple	14	15	14	14	14	14	14	16	15	14	13	13	14	14	13	12	13	11
Single male pensioner	3	3	3	3	3	3	3	2	2	2	2	2	2	2	2	2	2	2
Single female pensioner	11	11	11	10	10	10	10	9	9	9	9	8	9	9	8	8	8	8
Couple with children	36	36	34	34	33	32	31	30	30	31	30	32	31	31	32	34	34	34
Couple without children	8	8	8	8	8	8	9	9	9	10	10	10	10	10	11	11	11	12
Single with children	15	16	17	18	19	19	19	19	19	18	18	17	16	16	15	12	11	11
Single male without children	8	8	8	8	8	8	9	9	10	10	11	11	11	11	12	14	14	14
Single female without children	5	5	5	5	5	5	6	6	6	6	6	7	6	7	7	8	7	8
Gender and adulthood																		
Adult male	31	30	30	30	30	30	31	31	32	32	32	33	33	33	35	36	37	36
Adult female	40	41	40	40	40	40	41	40	40	41	40	40	40	41	40	40	40	40
Children	29	29	29	30	30	30	29	28	28	28	27	27	26	26	25	24	23	24
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Family type																		
Pensioner couple	12	13	12	12	12	12	11	12	12	11	10	9	9	9	8	8	8	8
Single male pensioner	2	2	2	3	3	3	2	2	2	1	1	1	1	1	1	1	1	2
Single female pensioner	10	9	9	9	9	9	9	9	7	6	5	5	5	5	5	4	5	5
Couple with children	36	37	36	36	35	33	33	32	31	32	33	34	34	36	35	37	37	36
Couple without children	9	9	8	8	8	8	9	9	9	10	10	10	10	10	11	10	11	11
Single with children	16	16	17	18	19	20	20	21	21	21	22	20	20	18	18	17	16	16
Single male without children	9	9	9	9	9	9	9	10	11	11	12	13	13	12	13	14	14	14
Single female without children	5	5	6	6	6	6	6	6	7	7	7	8	7	8	9	8	8	9
Gender and adulthood																		
Adult male	31	31	30	30	30	30	30	30	31	32	32	33	33	32	34	35	35	35
Adult female	40	40	40	40	39	39	40	40	39	39	38	37	38	38	38	37	38	38
Children	29	29	30	30	30	30	30	30	30	30	31	30	30	30	28	28	27	28
All individuals (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 3.8ts: Composition of individuals living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by economic status² of the family, United Kingdom¹

Percentage of individuals	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																		
One or more full-time self-employed	9	10	9	10	9	10	9	10	11	12	11	11	11	11	13	11
Single/couple all in full-time work	4	4	4	4	5	4	5	5	5	5	5	5	5	5	5	6
Couple, one full-time, one part-time work	4	5	5	4	3	3	3	3	3	3	3	3	4	3	3	4
Couple, one full-time work, one not working	11	11	11	11	11	9	10	10	9	10	11	10	11	10	10	12
No full-time, one or more in part-time work	9	10	11	11	10	11	11	11	11	11	11	12	13	12	12	14
Workless, one or more aged 60 or over	27	27	28	26	27	27	26	25	24	23	25	25	22	21	23	21
Workless, one or more unemployed	14	10	9	9	9	8	9	8	8	9	8	9	10	13	13	11
Workless, other inactive	23	23	23	25	26	28	28	28	28	27	27	26	24	24	21	20
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
One or more full-time self-employed	9	10	9	10	10	9	9	10	11	12	11	12	11	11	12	11
Single/couple all in full-time work	5	5	6	5	6	5	6	6	7	7	6	8	8	7	7	8
Couple, one full-time, one part-time work	5	7	6	5	5	4	4	3	4	5	4	4	5	4	4	5
Couple, one full-time work, one not working	12	12	12	11	12	10	11	11	11	11	13	12	13	12	12	13
No full-time, one or more in part-time work	10	10	11	11	10	12	12	12	12	12	12	12	13	13	13	15
Workless, one or more aged 60 or over	24	24	24	23	23	23	21	19	17	15	16	15	14	14	15	14
Workless, one or more unemployed	13	10	9	9	8	7	8	8	7	8	8	8	10	13	12	11
Workless, other inactive	23	22	23	25	26	29	29	32	31	30	30	28	27	26	24	22
All individuals (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. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state 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 those years.

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

Table 3.9ts: Composition of individuals living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	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																		
Individuals in families where no-one is disabled	..	63	65	61	60	62	60	61	62	64	63	63	62	62	65	65	64	65
Individuals in families where someone is disabled	..	37	35	39	40	38	40	39	38	36	37	37	38	38	35	35	36	35
1 or more disabled adult, no disabled child	..	31	28	31	33	31	34	34	32	31	31	32	33	32	29	30	32	30
Those living in families with disabled children	..	7	6	8	7	6	6	5	6	5	5	5	5	6	6	5	5	5
With no disabled adult	..	4	4	5	4	3	4	3	3	3	3	3	3	3	3	2	3	3
With 1 or more disabled adult	..	2	2	3	3	3	2	2	2	2	3	2	2	3	3	3	2	2
In receipt of disability benefits	..	4	6	6	7	7	7	6	7	7	7	7	7	8	8	6	6	7
Not in receipt of disability benefits	..	33	29	32	34	30	33	33	31	29	30	30	30	30	28	28	30	28
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Individuals in families where no-one is disabled	..	64	66	62	62	63	62	63	64	65	66	66	67	66	67	67	67	66
Individuals in families where someone is disabled	..	36	34	38	38	37	38	37	36	35	34	34	33	34	33	33	33	34
1 or more disabled adult, no disabled child	..	29	27	31	31	30	31	31	30	29	29	29	28	27	26	27	28	28
Those living in families with disabled children	..	7	6	7	7	7	7	6	6	6	6	5	5	6	7	5	6	6
With no disabled adult	..	4	4	5	4	4	4	3	3	3	3	3	3	4	4	3	3	3
With 1 or more disabled adult	..	2	2	3	3	3	3	3	3	2	3	3	2	3	3	3	3	2
In receipt of disability benefits	..	5	6	7	7	7	7	6	7	7	7	7	7	7	7	6	7	7
Not in receipt of disability benefits	..	31	27	31	32	29	31	31	29	28	28	28	27	27	26	26	26	27
All individuals (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. 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 3.10ts: Percentage of individuals living in households with less than 60 per cent of contemporary median household income, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	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																		
Family type																		
Pensioner couple	19	20	20	21	23	21	21	23	22	20	18	18	20	19	18	16	15	13
Single male pensioner	23	22	23	24	26	25	24	22	23	21	21	21	21	21	18	15	16	17
Single female pensioner	31	29	32	32	32	30	30	29	28	29	27	25	29	30	25	24	23	23
Couple with children	19	18	19	19	18	18	16	16	16	16	15	17	16	17	17	16	15	15
Couple without children	8	8	8	8	8	8	9	9	8	9	9	9	9	9	10	10	10	11
Single with children	41	36	46	47	44	44	40	40	39	37	36	34	35	35	34	27	22	22
Single male without children	16	15	16	16	15	16	17	17	17	17	17	18	18	18	20	21	21	20
Single female without children	14	15	15	16	14	15	17	16	17	16	16	17	16	19	19	19	17	19
Gender and adulthood																		
Adult male	15	15	15	15	15	16	15	15	15	15	15	15	16	16	16	16	16	15
Adult female	18	18	19	19	19	19	19	18	18	18	17	17	18	18	18	17	16	16
Children	25	24	27	27	26	26	23	23	23	22	21	22	22	23	22	20	18	17
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17	16	16
After Housing Costs																		
Family type																		
Pensioner couple	21	22	21	22	21	21	20	22	22	19	17	16	17	17	15	14	13	12
Single male pensioner	28	29	31	35	34	31	29	24	24	17	16	16	18	15	14	14	14	16
Single female pensioner	39	36	41	39	38	37	35	32	28	25	20	20	23	23	19	18	18	17
Couple with children	23	23	23	23	23	22	21	20	20	20	19	22	22	23	23	23	22	21
Couple without children	11	10	10	10	10	10	11	10	10	11	10	11	12	12	13	12	13	13
Single with children	61	60	65	62	62	60	56	57	54	51	51	49	51	50	49	46	41	43
Single male without children	25	23	25	22	22	23	22	22	24	23	23	25	25	25	26	29	28	28
Single female without children	22	23	25	23	22	23	23	22	23	22	22	24	23	26	27	27	26	28
Gender and adulthood																		
Adult male	20	20	20	19	19	19	19	18	19	18	17	19	19	19	19	20	19	19
Adult female	24	24	25	24	24	23	23	22	22	21	19	20	21	21	21	21	20	20
Children	33	33	34	33	34	33	31	31	30	29	28	30	30	31	30	29	27	27
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	22	21	21

Notes:

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

Table 3.11ts: Percentage of individuals living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom^{1,2}

Percentage of individuals	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																		
One or more full-time self-employed	18	22	20	21	19	19	18	19	18	21	19	20	20	20	20	19
Single/couple all in full-time work	2	3	2	2	3	3	3	3	3	3	3	3	3	3	3	4
Couple, one full-time, one part-time work	3	4	4	4	3	4	3	4	4	5	4	4	5	4	4	5
Couple, one full-time work, one not working	17	18	18	18	16	14	15	15	14	16	18	17	19	16	15	17
No full-time, one or more in part-time work	27	26	27	28	25	27	25	24	22	22	23	26	26	23	21	22
Workless, one or more aged 60 or over	27	28	30	28	28	28	27	26	25	24	27	27	24	21	21	19
Workless, one or more unemployed	65	65	66	65	68	67	67	64	63	64	63	66	63	61	55	55
Workless, other inactive	48	50	48	50	49	50	51	49	47	48	49	48	45	42	37	36
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17	16	16
After Housing Costs																		
One or more full-time self-employed	23	25	24	25	24	22	21	22	21	25	24	26	26	25	26	23
Single/couple all in full-time work	4	4	4	4	5	4	5	5	5	5	5	6	6	6	6	6
Couple, one full-time, one part-time work	5	6	6	6	6	7	6	5	6	7	7	7	8	7	7	8
Couple, one full-time work, one not working	23	23	24	23	23	19	22	21	21	24	27	25	28	25	24	26
No full-time, one or more in part-time work	35	34	35	35	31	34	32	30	29	30	30	31	33	30	30	32
Workless, one or more aged 60 or over	32	33	32	31	29	29	28	24	21	20	23	22	19	19	18	17
Workless, one or more unemployed	79	77	78	77	78	75	76	76	72	74	73	77	74	75	72	74
Workless, other inactive	67	65	65	66	64	67	66	65	62	63	64	63	61	61	56	55
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	22	21	21

Notes:

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

2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state 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 those years.

Table 3.12ts: Percentage of individuals living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	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																		
Individuals in families where no-one is disabled	..	16	18	17	17	17	16	16	16	16	15	16	16	16	16	16	15	15
Individuals in families where someone is disabled	..	22	24	25	26	25	24	25	23	22	23	22	24	25	22	20	20	19
1 or more disabled adult, no disabled child	..	21	23	24	25	24	24	26	23	23	23	22	24	25	22	21	20	19
Those living in families with disabled children	..	29	29	35	31	30	26	24	24	21	23	20	25	26	26	19	17	18
With no disabled adult	..	27	27	32	28	24	24	19	20	18	18	19	23	23	23	14	16	17
With 1 or more disabled adult	..	34	32	39	38	41	30	33	29	27	30	23	29	31	32	26	19	19
In receipt of disability benefits	..	8	10	12	13	13	12	14	14	12	13	14	15	15	14	12	11	10
Not in receipt of disability benefits	..	25	29	30	30	30	29	30	28	27	27	26	29	30	27	25	25	22
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17	16	16
After Housing Costs																		
Individuals in families where no-one is disabled	..	22	23	22	21	21	20	20	20	20	19	20	20	20	21	21	20	20
Individuals in families where someone is disabled	..	30	31	31	31	31	30	30	28	26	25	25	27	28	26	25	24	24
1 or more disabled adult, no disabled child	..	29	29	30	30	30	29	30	27	26	25	25	26	27	24	25	24	23
Those living in families with disabled children	..	39	39	40	40	37	34	33	30	29	29	28	32	36	35	28	27	27
With no disabled adult	..	36	38	37	36	31	32	27	27	26	23	24	30	31	32	21	24	25
With 1 or more disabled adult	..	48	42	47	48	49	38	44	37	35	38	35	34	43	40	38	32	31
In receipt of disability benefits	..	13	13	15	15	16	15	16	17	16	16	17	17	18	17	16	14	14
Not in receipt of disability benefits	..	34	37	37	37	37	36	36	33	31	30	29	32	33	30	29	29	28
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	22	21	21

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 3.13ts: Percentage of individuals living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals																	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																		
Family type																		
Pensioner couple	38	39	34	33	33	29	26	25	23	21	18	17	19	19	16	14	15	14
Single male pensioner	49	48	41	43	41	36	32	24	23	21	21	20	20	20	16	14	16	18
Single female pensioner	57	54	51	48	46	41	38	31	28	29	27	24	28	28	24	22	23	25
Couple with children	29	29	27	26	24	23	19	17	16	16	15	16	15	16	16	15	15	17
Couple without children	13	13	12	11	11	11	10	9	8	9	9	9	9	9	10	9	10	12
Single with children	65	65	65	62	61	55	49	44	40	38	35	33	33	33	31	24	22	25
Single male without children	26	24	24	22	21	21	19	18	17	17	17	18	18	18	19	20	21	22
Single female without children	23	24	23	24	20	20	20	17	18	16	16	17	16	18	18	18	17	21
Gender and adulthood																		
Adult male	26	25	24	22	22	20	18	17	16	15	14	15	15	15	15	15	16	17
Adult female	31	31	29	28	27	25	23	20	19	18	17	17	17	18	17	15	16	17
Children	39	39	37	36	35	33	28	25	23	22	21	21	21	21	20	18	18	20
All individuals (per cent)	31	31	29	28	27	25	22	20	18	18	17	17	17	17	17	15	16	17
After Housing Costs																		
Family type																		
Pensioner couple	38	39	35	33	32	29	26	24	22	19	15	14	15	14	13	13	13	14
Single male pensioner	50	49	43	46	43	41	36	29	24	16	14	15	15	13	13	13	14	18
Single female pensioner	59	56	53	50	48	44	41	36	28	24	18	17	20	20	17	16	18	19
Couple with children	35	36	33	31	30	28	25	22	20	20	19	20	20	21	21	21	22	23
Couple without children	16	16	15	14	13	13	13	11	10	11	10	11	11	11	12	12	13	13
Single with children	77	76	76	72	72	68	61	59	54	50	49	46	47	46	45	42	41	46
Single male without children	33	32	31	27	27	27	24	22	23	23	22	24	24	23	25	27	28	29
Single female without children	31	32	32	29	27	27	27	23	23	22	22	22	21	25	26	26	26	29
Gender and adulthood																		
Adult male	30	30	28	26	25	24	22	20	19	18	16	17	17	17	18	19	19	20
Adult female	36	36	34	32	31	29	27	24	22	20	18	19	19	19	19	19	20	21
Children	46	46	44	43	42	39	36	33	30	28	27	28	28	29	28	27	27	29
All individuals (per cent)	36	36	34	32	31	30	27	24	22	21	20	20	20	21	21	21	21	23

Notes:

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

Table 3.14ts: Percentage of individuals living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by economic status of the family, United Kingdom^{1,2}

Percentage of individuals	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																		
One or more full-time self-employed	25	26	25	25	22	20	18	19	18	21	18	19	19	18	20	21
Single/couple all in full-time work	4	4	4	4	4	3	3	3	3	3	3	3	3	3	3	4
Couple, one full-time, one part-time work	8	10	8	6	5	4	4	4	4	4	3	3	4	3	4	6
Couple, one full-time work, one not working	28	28	25	25	22	16	16	15	14	15	17	16	17	14	15	20
No full-time, one or more in part-time work	41	38	39	36	30	29	25	24	22	21	22	25	25	20	21	24
Workless, one or more aged 60 or over	45	43	43	38	35	31	28	26	24	23	25	25	22	19	21	21
Workless, one or more unemployed	78	77	75	75	73	68	67	65	63	63	60	65	60	58	55	57
Workless, other inactive	66	65	62	61	58	54	51	49	46	46	47	46	43	38	37	40
All individuals (per cent)	31	31	29	28	27	25	22	20	18	18	17	17	17	17	17	15	16	17
After Housing Costs																		
One or more full-time self-employed	30	31	30	29	28	23	21	22	21	24	22	24	24	24	26	25
Single/couple all in full-time work	7	7	7	6	6	4	5	5	5	5	5	6	6	5	6	7
Couple, one full-time, one part-time work	12	14	12	11	9	7	6	5	5	6	6	6	7	6	7	9
Couple, one full-time work, one not working	35	35	33	30	29	22	22	20	19	21	23	23	24	22	24	28
No full-time, one or more in part-time work	49	44	45	43	37	37	32	30	28	28	28	29	30	28	30	34
Workless, one or more aged 60 or over	46	45	43	40	36	32	28	23	19	18	20	19	17	16	18	19
Workless, one or more unemployed	87	83	84	84	81	76	76	75	70	72	71	75	72	74	72	75
Workless, other inactive	77	74	73	73	69	68	66	65	60	60	61	60	58	57	56	58
All individuals (per cent)	36	36	34	32	31	30	27	24	22	21	20	20	20	21	21	21	21	23

Notes:

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

2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state 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 those years.

Table 3.15ts: Percentage of individuals living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	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																		
Individuals in families where no-one is disabled	..	27	26	24	23	22	19	17	16	16	15	15	15	15	15	14	15	16
Individuals in families where someone is disabled	..	41	38	37	36	33	30	27	24	23	22	21	23	24	21	18	20	20
1 or more disabled adult, no disabled child	..	40	37	35	35	32	30	28	24	23	22	21	23	24	20	19	20	20
Those living in families with disabled children	..	46	44	47	43	39	31	26	24	22	22	20	23	25	25	17	17	19
With no disabled adult	..	43	43	44	39	31	28	21	21	19	18	18	21	22	22	12	16	18
With 1 or more disabled adult	..	53	45	53	50	52	36	36	29	27	30	22	26	31	29	24	19	22
In receipt of disability benefits	..	26	24	24	23	22	18	15	14	13	13	13	14	14	13	11	11	12
Not in receipt of disability benefits	..	44	43	41	41	38	35	32	28	28	27	25	27	29	25	22	25	24
All individuals (per cent)	31	31	29	28	27	25	22	20	18	18	17	17	17	17	17	15	16	17
After Housing Costs																		
Individuals in families where no-one is disabled	..	32	31	28	27	26	24	21	20	19	18	19	19	19	19	20	20	21
Individuals in families where someone is disabled	..	46	43	42	40	38	35	32	28	26	24	23	24	25	24	23	24	26
1 or more disabled adult, no disabled child	..	45	42	40	39	37	34	31	27	25	23	23	23	24	22	22	24	25
Those living in families with disabled children	..	54	52	52	49	47	41	36	30	29	28	26	28	31	33	25	27	29
With no disabled adult	..	50	51	48	46	39	38	30	27	25	23	22	27	28	30	19	24	27
With 1 or more disabled adult	..	63	56	60	57	60	45	47	37	35	36	31	31	38	37	35	32	32
In receipt of disability benefits	..	34	30	29	27	27	22	17	16	16	14	14	15	15	15	14	14	16
Not in receipt of disability benefits	..	49	48	46	45	43	40	38	33	30	29	27	29	30	28	27	29	30
All individuals (per cent)	36	36	34	32	31	30	27	24	22	21	20	20	20	21	21	21	21	23

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.