

Chapter 5

Working-age adults

Key findings

- Between 2010/11 and 2011/12 the percentage of working-age adults in *relative low income* remained constant, but an increase in the size of the working-age population led to a further 100,000¹ working-age adults in *relative low income* both *Before Housing Costs (BHC)* and *After Housing Costs (AHC)*.
- Between 1998/99 and 2011/12 there was a slight increase in the proportion of working-age adults in *relative low income*. The figures stayed around the same level between 1998/99 and 2004/05, followed by a steady increase to 2009/10; since 2009/10 *relative low income* has fallen slightly, staying constant in 2011/12.
- The percentage of working-age adults in *absolute low income*, measured against the 2010/11 baseline², increased by 1 percentage point between 2010/11 and 2011/12, both *BHC* and *AHC*³. This constituted an increase of 600,000 working-age adults *BHC* and 500,000 *AHC* in *absolute low income*.
- The proportion of working-age adults in *absolute low income*, measured against the 2010/11 baseline², fell between 1998/99 and 2011/12 by 3 percentage points *BHC*, and by 2 percentage points *AHC*. This comprised of a period of steady reduction between 1998/99 and 2004/05 followed by remaining at 14 to 15 per cent between 2004/05 and 2010/11, *BHC*, and increasing gradually, *AHC*.
- Working-age adults in workless families continued to be much more likely to live in low-income households than those in families with at least one adult in work. However, because the majority of working-age adults, around 85 per cent, lived in households where at least one adult was in work in 2011/12, 60 per cent of working-age adults in *relative low income* were living in households where at least one adult worked.
- As seen in previous years working-age adults living in families with certain characteristics were more likely to live in low-income households:
 - Single working-age adults were more likely to be in low income than couples;
 - Working-age adults living in a household with a head from an ethnic minority;
 - Younger working-age adults, especially younger working-age adults with children;
 - Working-age adults in households with at least one disabled member were also more likely to live in low-income households.

¹ This increase is not statistically significant, for both *BHC* and *AHC*.

² 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**.

³ This increase is statistically significant, for both *BHC* and *AHC*.

1. Introduction

This chapter examines the position of working-age adults 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.

Working-age adults are defined as all adults below State Pension age. Prior to 6th April 2010, women reached the State Pension age at 60. From 6th April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age for men, currently 65. This chapter includes results only for those individuals below State Pension age (except in Tables 5.5tr and 5.6tr). Thus, any partners above State Pension age will be excluded from results in this chapter, but will be included in **Chapter 6** results for *pensioner couples*. This differs from **Chapter 3**, where both adults in a couple with one adult above State Pension age and one below are classified as a *pensioner couple*.

2. Social Justice and Social Mobility strategies

The HBAI is used to inform Social Justice and Social Mobility strategies:

The Government published its strategy for [Social Justice](#) on 13 March 2012 and its [Social Mobility Strategy](#) on 5 April 2011. The Social Mobility Strategy is about ensuring people are able to move up the social ladder, regardless of background; while the Social Justice Strategy is about ensuring everybody can put a foot on that ladder. Both strategies look beyond the measures of low income presented here, and set out to develop measures of life chances and multiple disadvantage. However, the income-based low-income measures in this report give useful contextual information to these strategies.

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 reforms⁴ 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 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.

The percentage of the population of working-age adults in relative low income stayed level between 2010/11 and 2011/12. This is because incomes for households with working-age adults near the bottom of the income distribution fell by roughly the same rate as incomes for households at the median. However, the increase in the working-age population led to a further 100,000⁵ working-age adults in relative poverty, both BHC and AHC.

Between 2010/11 and 2011/12, rates of relative low income fell for working-age adults in workless households, this continues a trend seen since 2006/07.

As incomes across the distribution grew by less than RPI inflation and the absolute low-income threshold (based on 2010/11) was uprated by RPI inflation, the population falling into absolute low income increased.

The percentage of working-age adults in absolute low income, measured against the 2010/11 baseline⁶, increased by 1 percentage point, both BHC and AHC. This constituted an increase of 600,000 working-age adults BHC and 500,000 AHC in absolute low income⁷.

⁴ See Table A, **Chapter 2** for more details.

⁵ This increase is not statistically significant, for both BHC and AHC.

⁶ 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**.

⁷ This increase is statistically significant, for both BHC and AHC.

5 Working-age adults

4. The position of working-age adults in the overall income distribution

Chart 5.1 compares the income distribution of working-age adults with and without children with that of the whole population for 2011/12. For working-age adults with children, the distribution was similar to that of the population as a whole. By comparison, those without children were less skewed towards the bottom of the distribution. An explanation of how the negative incomes AHC and zero incomes BHC shown in the chart can occur is given in **Appendix 1**.

Chart 5.1 (BHC): Income distribution; all individuals and working-age adults with and without children by income band, 2011/12

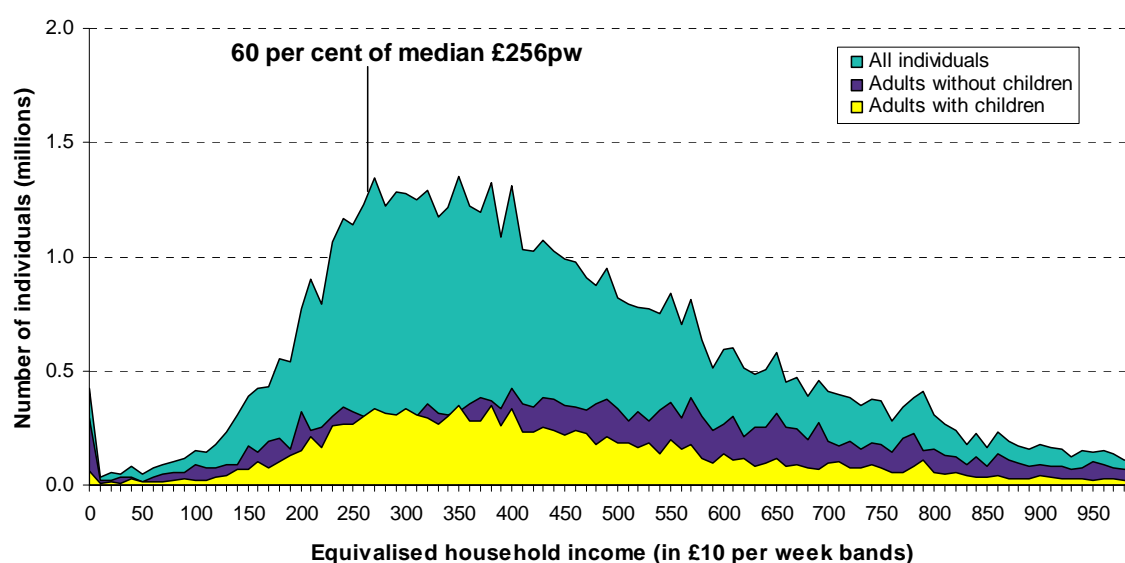
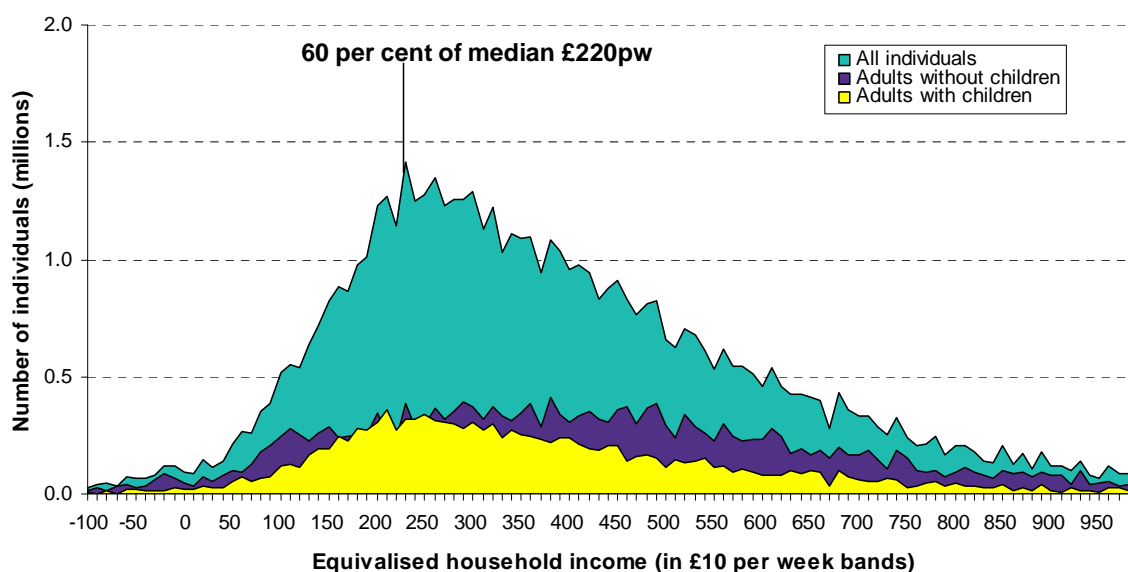


Chart 5.1 (AHC): Income distribution; all individuals and working-age adults with and without children by income band, 2011/12



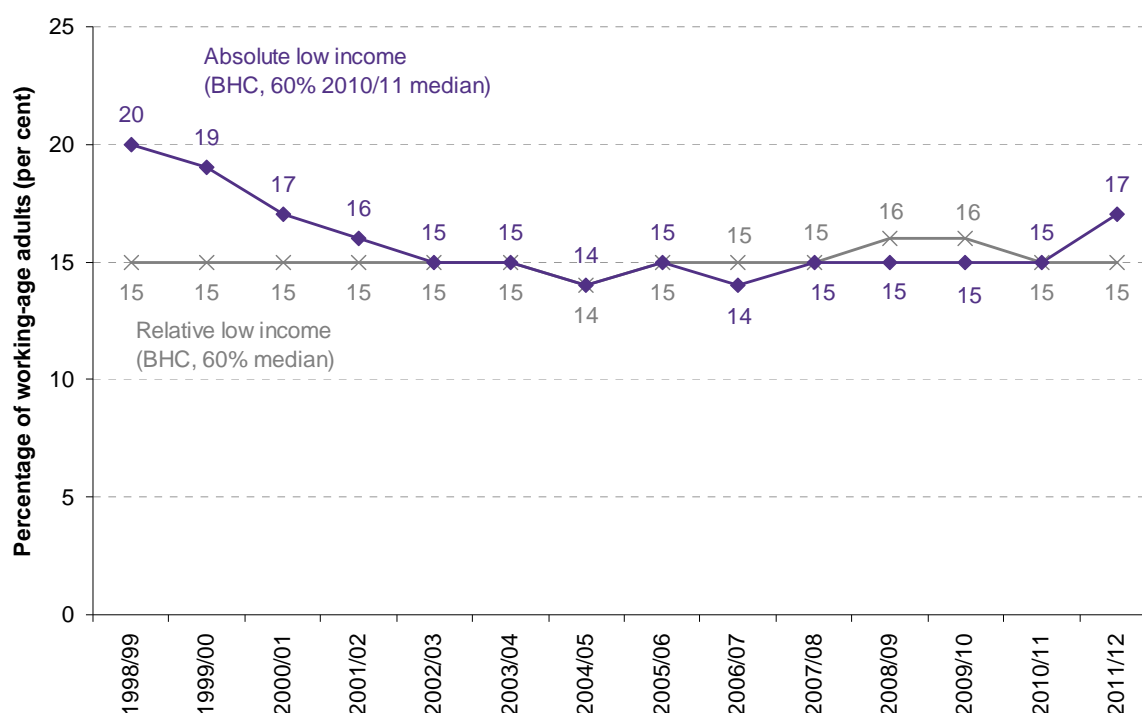
5. What the figures show⁸

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

Trends in relative low income: There has been an increase in the proportion of working-age adults in relative low income between the years 1998/99 and 2011/12, both BHC and AHC. The figures stayed around the same level between 1998/99 and 2004/05, followed by a steady increase to 2009/10; following 2009/10 relative low income has fallen slightly, staying constant in 2011/12.

Trends in absolute low income: The proportion of working-age adults in absolute low income, measured against the 2010/11 baseline⁹, fell between 1998/99 and 2011/12 by 3 percentage points BHC, and by 2 percentage points AHC. This comprised of a period of steady reduction between 1998/99 and 2004/05 followed by remaining at 14 to 15 per cent between 2004/05 and 2010/11, BHC, and increasing gradually, AHC. Between 2010/11 and 2011/12, absolute low income increased by 1 percentage point both BHC and AHC¹⁰.

Chart 5.2: Percentage of working-age adults in relative and absolute low income, BHC, United Kingdom



The increase in 2011/12 was driven by RPI inflation rising faster than incomes did for households with working-age adults.

⁸ This analysis is based on a 60 per cent of median income threshold.

⁹ 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**.

¹⁰ These increases are statistically significant.

5 Working-age adults

The absolute low-income threshold was uprated by RPI inflation and therefore the population falling into absolute low income increased.

Work status: Working-age adults in workless households were much more likely to live in low-income households than those in households with at least one adult in work (Table 5.7db). 6 per cent of working-age adults in households with all adults in work were in relative low income, BHC. This increased to 21 per cent if at least one adult was in work but not all, and increased further to 47 per cent if the household was workless.

Despite their lower risk of relative low income, working-age adults in households where at least one adult was in work (including those where all adults were in work) made up around 60 per cent of the total number of working-age adults in relative low income (Table 5.4db), BHC and AHC. This is because working-age adults in households where at least one adult was in work made up such a large proportion (around 85 per cent) of the total number of working-age adults.

Educational attainment: Working-age adults with no reported educational qualification were almost twice as likely to live in low-income households as those who reported a qualification below degree level. Those who reported a qualification of degree level or above had the lowest rates of low income (Chart 5.3 and Table 5.9db).

Chart 5.3: Percentage of working-age adults in relative low income by educational attainment reported, United Kingdom



Ethnicity: Working-age adults 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 (Table 5.8db). It is likely that this is because working-age adults living 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.¹¹

Disability: Working-age adults in families containing one or more disabled member were more likely to live in low-income households than those in families with no disabled member. The proportion of working-age adults in this group who were in relative low income has stayed broadly the same since 2002/03. From 2010/11 to 2011/12, the proportion of working-age adults living in families containing one or more disabled member in relative low income reduced by 1 percentage point to 21 per cent, BHC and remained constant at 28 per cent, AHC¹² (Table 5.12ts and Chart 5.4).

Working-age adults living in families containing one or more disabled member and not receiving disability benefits¹³ were much more likely to be in low-income households compared to those in receipt of disability benefits. Working-age adults living in workless families containing one or more disabled member have similar rates of low income to working-age adults living in workless families with no disabled members.

Chart 5.4: Percentage of working-age adults in relative low income by family disability status, 2002/03 to 2011/12, United Kingdom



¹¹ See Table A09 of Labour Market Statistics, available at <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-263579> which shows economic activity by ethnic group.

¹² Table 5.12ts and Chart 5.4 show a reduction from 29 per cent in 2010/11 to 28 per cent in 2011/12. This apparent inconsistency is due to rounding. Rounding figures at the final point of calculation of a statistic produces the best estimate.

¹³ 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.

5 Working-age adults

Changes in rates of low income for working-age adults living in families containing one or more disabled member will affect the [Office for Disability Issues \(ODI\) indicator](#) on the percentage of individuals living in families containing one or more disabled member.

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.

Chapter 5 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 sources¹⁴ of all household members including dependants. For *BHC*, housing costs¹⁵ 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

¹⁴ 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.

¹⁵ Housing costs include rent, water rates, mortgage interest payments, buildings insurance payments and ground rent and service charges.

5 Working-age adults

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.

Working-age

Working-age adults are defined as all adults below State Pension age. Prior to 6th April 2010, women reached the State Pension age at 60. From 6th April 2010, the qualifying age for women has been gradually increasing. So, for example, 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. This chapter includes results only for those individuals below State Pension age (except in Tables 5.5tr and 5.6tr). Thus, any partners above State Pension age will be excluded from results in this chapter, but will be included in **Chapter 6** results for *pensioner couples*. This differs from **Chapter 3**, where both adults in a couple with one adult above State Pension age and one below are classified as a *pensioner couple*.

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.

Economic status of the family

The economic status of the family classification is in line with the International Labour Organisation (ILO) economic status classification. This means that no economic status data are 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.

Economic status of household

For the analysis of working and workless households, households are classified according to whether they contain a working-age adult or pensioner who works, but the status of non-working pensioners is ignored.

'Workless, other inactive' working-age adults

The 'Workless, other inactive' group consists of families in which all adults are economically inactive (i.e. where no adult is in work or unemployed). This includes working-age adults in receipt of sickness and disability benefits, who may have living standards lower than those implied by the results presented because of additional costs associated with their disability (for which no adjustment has been made here).

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.

Research¹⁶ 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 categories¹⁷:

- 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.

¹⁶ 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.

¹⁷ These changes are described in more detail in **Appendix 2**.

5 Working-age adults

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.

Bills in arrears

This looks at the number of bills for which a family is in arrears. Bills considered are: electricity, gas, other fuel, Council Tax, insurance, telephone, television / video rental, hire purchase and water rates.

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

Educational attainment

This looks at the highest level of educational attainment for each working-age adult. Information for students should be treated with some caution because they are often dependent on irregular flows of income. They also receive a large proportion of their income from loans, which, with the exception of student loans, are not counted as income in HBAI. The figures are also not necessarily representative of all students because HBAI only covers private households and this excludes halls of residence.

Region and country

Disaggregation by geographical regions¹⁸ 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.

¹⁸ Regional information is at [NUTS1](#) level.

Chapter 5 tables

5.1tr – 5.6tr	Trends over time for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS).
5.1db	Quintile distribution of income by: economic status of adults in the family; economic status of household; family type and marital status; gender by number of adults in the family and work status.
5.2db	Quintile distribution of income by: age of head of family; tenure; ethnic group (three-year average); region and country (three-year average).
5.3db	Quintile distribution of income by: disability, and receipt of disability benefits and work status; state support received by family; savings and investments; household bills in arrears; educational attainment.
5.4db – 5.6db	Composition of low-income groups of working-age adults with categories as outlined for Tables 5.1db – 5.3db.
5.7db – 5.9db	Percentage of low-income working-age adults falling into various categories as outlined in Tables 5.1db – 5.3db.
5.1ts – 5.3ts	Populations over time Tables 5.1ts to 5.3ts present populations over time by: family type; family type and economic status of the family; disability, and receipt of disability benefits and work status.
5.4ts – 5.6ts	Composition of working-age adults in households with incomes below 60 per cent of contemporary median income over time by: family type; family type and economic status of the family; disability, and receipt of disability benefits and work status.
5.7ts – 5.9ts	Composition of working-age adults 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 5.4ts – 5.6ts.
5.10ts – 5.12ts	Percentage of working-age adults in households with incomes below 60 per cent of contemporary median income over time by the categories outlined for Tables 5.4ts – 5.6ts.
5.13ts – 5.15ts	Percentage of working-age adults 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 5.4ts – 5.6ts.

5 Working-age adults

Table 5.1tr: Percentage of working-age adults falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Percentage of working-age adults		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) ⁴	1979	4	8	13	5	9	14
	1981	4	9	15	6	11	17
	1987	7	13	20	10	16	22
	1988 and 1989	9	14	20	12	17	22
	1990 and 1991	10	15	20	13	18	23
	1991 and 1992	10	16	22	14	19	25
	1992 and 1993	10	16	22	15	20	25
	1993/94 to 1994/95	9	15	21	14	19	24
	1994/95 to 1995/96	9	15	21	14	19	24
	1995/96 to 1996/97	9	15	21	15	20	25
FRS (GB)	1994/95	8	15	21	14	20	25
	1995/96	8	14	21	14	20	25
	1996/97	9	15	21	15	21	26
	1997/98	9	15	21	15	20	25
FRS (UK)	1998/99	8	15	21	14	19	25
	1999/00	9	15	21	14	20	25
	2000/01	9	15	21	14	19	25
	2001/02	9	15	21	14	19	24
	2002/03	9	15	21	14	19	24
	2003/04	9	15	21	14	19	24
	2004/05	9	14	21	13	19	24
	2005/06	9	15	22	15	20	26
	2006/07	9	15	21	15	20	26
	2007/08	10	15	22	15	21	26
	2008/09	10	16	22	16	22	27
	2009/10	10	16	22	16	22	28
	2010/11	9	15	22	16	21	28
	2011/12	9	15	22	16	21	27
Change	1998/99-2011/12 ^{2,3}	1	1	1	1	2	3
	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 working-age adults below low-income thresholds may not equal the difference between the total percentage of working-age adults 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 5.2tr: Percentage of working-age adults falling below various thresholds of 2010/11 median income held constant in real terms, United Kingdom^{1,2}

Percentage of working-age adults		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) ⁴	1979	18	32	45	23	37	50
	1981	21	33	46	25	38	51
	1987	18	27	36	23	31	41
	1988 and 1989	16	23	32	20	28	36
	1990 and 1991	16	23	30	20	27	35
	1991 and 1992	17	24	32	22	28	35
	1992 and 1993	17	24	32	22	29	36
	1993/94 to 1994/95	16	23	30	21	28	35
	1994/95 to 1995/96	15	22	29	20	27	33
	1995/96 to 1996/97	15	21	29	20	26	32
FRS (GB)	1994/95	16	24	32	22	29	36
	1995/96	15	23	31	22	29	36
	1996/97	14	22	30	22	28	34
	1997/98	14	21	28	20	26	32
FRS (UK)	1998/99	13	20	27	19	25	32
	1999/00	12	19	26	18	24	30
	2000/01	11	17	25	17	22	28
	2001/02	9	16	22	14	20	25
	2002/03	9	15	21	14	19	24
	2003/04	9	15	21	14	19	24
	2004/05	9	14	21	13	18	23
	2005/06	9	15	21	14	19	24
	2006/07	9	14	20	14	19	24
	2007/08	9	15	21	14	20	24
	2008/09	9	15	21	15	20	26
	2009/10	9	15	21	15	21	26
	2010/11	9	15	22	16	21	28
	2011/12	10	17	24	17	22	29
Change	1998/99-2011/12 ^{2,3}	-3	-3	-4	-2	-2	-3
	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 percentage of working-age adults below low-income thresholds may not equal the difference between the total number of working-age adults 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.

5 Working-age adults

Table 5.3tr: Number of working-age adults falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Number of working-age adults (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All working-age adults
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) ⁴	1979	1.2	2.3	4.0	1.5	2.7	4.3	31.2
	1981	1.3	3.0	4.8	2.0	3.4	5.3	31.6
	1987	2.2	4.4	6.5	3.4	5.4	7.2	33.1
	1988 and 1989	3.0	4.8	6.6	3.9	5.6	7.3	33.6
	1990 and 1991	3.3	5.1	6.8	4.4	5.9	7.6	33.5
	1991 and 1992	3.4	5.5	7.4	4.9	6.5	8.3	33.7
	1992 and 1993	3.4	5.6	7.6	4.9	6.8	8.5	33.9
	1993/94 to 1994/95	3.1	5.2	7.2	4.8	6.6	8.2	33.9
	1994/95 to 1995/96	2.9	5.0	7.1	4.7	6.5	8.1	34.1
	1995/96 to 1996/97	3.0	5.3	7.3	5.0	6.8	8.4	34.3
FRS (GB)	1994/95	2.6	4.8	7.0	4.7	6.6	8.2	32.8
	1995/96	2.6	4.6	6.8	4.5	6.5	8.2	32.8
	1996/97	2.8	5.0	7.1	5.0	6.8	8.5	32.9
	1997/98	2.9	5.0	7.1	4.8	6.5	8.1	33.1
FRS (UK)	1998/99	2.9	5.0	7.1	4.8	6.6	8.4	34.1
	1999/00	3.0	5.1	7.3	4.9	6.7	8.5	34.3
	2000/01	3.1	5.1	7.3	4.9	6.6	8.5	34.4
	2001/02	3.0	5.1	7.2	4.7	6.5	8.3	34.7
	2002/03	3.1	5.1	7.3	4.8	6.7	8.5	34.8
	2003/04	3.1	5.1	7.3	4.9	6.7	8.6	35.0
	2004/05	3.1	5.0	7.3	4.7	6.5	8.5	35.2
	2005/06	3.3	5.4	7.7	5.2	7.2	9.1	35.5
	2006/07	3.4	5.3	7.6	5.3	7.3	9.2	35.8
	2007/08	3.5	5.6	7.8	5.5	7.5	9.5	35.9
	2008/09	3.6	5.8	8.0	5.8	7.8	9.7	36.1
	2009/10	3.5	5.7	8.1	5.8	7.9	10.1	36.2
	2010/11	3.4	5.5	8.0	5.7	7.8	10.0	36.4
2011/12	3.4	5.6	8.2	5.7	7.9	10.1	36.9	
Change	1998/99-2011/12 ^{2,3}	0.5	0.6	1.0	0.9	1.3	1.7	2.7
	2010/11-2011/12 ^{2,3}	0.0	0.1	0.1	0.1	0.1	0.1	0.4

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 working-age adults below low-income thresholds may not equal the difference between the total percentage of working-age adults 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 5.4tr: Number of working-age adults falling below various thresholds of 2010/11 median income held constant in real terms, United Kingdom^{1,2}

Number of working-age adults (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All working-age adults
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) ⁴	1979	5.7	9.8	14.0	7.1	11.6	15.5	31.2
	1981	6.5	10.4	14.4	7.9	12.1	16.1	31.6
	1987	6.1	8.8	12.0	7.6	10.4	13.6	33.1
	1988 and 1989	5.5	7.9	10.7	6.7	9.2	11.9	33.6
	1990 and 1991	5.4	7.7	10.1	6.8	9.1	11.6	33.5
	1991 and 1992	5.8	8.2	10.6	7.3	9.6	11.9	33.7
	1992 and 1993	5.9	8.3	10.8	7.6	9.7	12.0	33.9
	1993/94 to 1994/95	5.3	7.9	10.3	7.1	9.3	11.7	33.9
	1994/95 to 1995/96	5.0	7.5	10.0	6.9	9.0	11.4	34.1
	1995/96 to 1996/97	5.0	7.3	9.9	6.9	8.9	11.0	34.3
FRS (GB)	1994/95	5.2	7.7	10.3	7.3	9.5	11.9	32.8
	1995/96	4.9	7.6	10.3	7.3	9.5	11.9	32.8
	1996/97	4.8	7.3	9.7	7.1	9.1	11.2	32.9
	1997/98	4.5	7.0	9.3	6.5	8.5	10.7	33.1
FRS (UK)	1998/99	4.4	6.8	9.3	6.5	8.5	10.8	34.1
	1999/00	4.1	6.6	9.0	6.2	8.2	10.3	34.3
	2000/01	3.8	6.0	8.5	5.7	7.6	9.7	34.4
	2001/02	3.2	5.4	7.6	5.0	6.8	8.7	34.7
	2002/03	3.1	5.2	7.4	4.8	6.7	8.5	34.8
	2003/04	3.2	5.2	7.3	4.8	6.6	8.4	35.0
	2004/05	3.0	4.9	7.2	4.5	6.3	8.2	35.2
	2005/06	3.2	5.2	7.5	4.9	6.7	8.7	35.5
	2006/07	3.2	5.1	7.3	4.9	6.7	8.6	35.8
	2007/08	3.4	5.3	7.5	5.0	7.0	8.8	35.9
	2008/09	3.3	5.5	7.6	5.4	7.3	9.2	36.1
	2009/10	3.2	5.2	7.6	5.5	7.4	9.5	36.2
	2010/11	3.4	5.5	8.0	5.7	7.8	10.0	36.4
	2011/12	3.7	6.1	8.7	6.1	8.3	10.7	36.9
Change	1998/99-2011/12 ^{2,3}	-0.7	-0.7	-0.6	-0.3	-0.2	-0.1	2.7
	2010/11-2011/12 ^{2,3}	0.3	0.6	0.7	0.5	0.5	0.7	0.4

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 working-age adults below low-income thresholds may not equal the difference between the total number of working-age adults 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.

5 Working-age adults

Table 5.5tr: Percentage of adults aged up to 64 falling below various thresholds of contemporary and 2010/11 median income held constant in real terms, United Kingdom¹

Percentage of adults aged up to 64		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
Contemporary income thresholds							
FRS (GB)	1994/95	8	15	21	14	20	25
	1995/96	8	14	21	13	20	25
	1996/97	9	15	22	15	21	26
	1997/98	9	15	22	14	20	25
	1998/99	8	15	21	14	20	25
	1999/00	9	15	22	14	20	25
	2000/01	9	15	21	14	19	25
FRS (UK)	2001/02	9	15	21	13	19	24
	2002/03	9	15	21	14	19	25
	2003/04	9	15	21	14	19	25
	2004/05	9	14	21	13	19	24
	2005/06	9	15	22	14	20	26
	2006/07	9	15	21	15	20	26
	2007/08	10	16	22	15	21	26
	2008/09	10	16	22	16	21	27
	2009/10	10	16	22	16	22	28
	2010/11	9	15	22	15	21	27
	2011/12	9	15	22	15	21	27
Change	2010/11-2011/12 ^{2,3}	0	0	0	0	0	0

Percentage of adults aged up to 64		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
2010/11 income thresholds held constant in real terms							
FRS (GB)	1994/95	16	24	32	22	29	37
	1995/96	15	24	32	22	29	37
	1996/97	15	22	30	22	28	34
	1997/98	14	21	28	20	26	33
	1998/99	13	20	28	19	25	32
	1999/00	12	19	27	18	24	30
	2000/01	11	18	25	17	22	28
FRS (UK)	2001/02	9	16	22	14	20	25
	2002/03	9	15	22	14	19	25
	2003/04	9	15	21	14	19	24
	2004/05	9	14	21	13	18	23
	2005/06	9	15	21	13	19	24
	2006/07	9	14	21	14	19	24
	2007/08	10	15	21	14	19	24
	2008/09	9	15	21	15	20	25
	2009/10	9	14	21	15	20	26
	2010/11	9	15	22	15	21	27
	2011/12	10	16	24	16	22	29
Change	2010/11-2011/12 ^{2,3}	1	1	2	1	1	2

Notes:

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

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

3. Due to rounding, the estimates of change in percentages of adults aged up to 64 below low-income thresholds may not equal the difference between the total percentage of adults aged up to 64 below thresholds for any pair of years shown.

Table 5.6tr: Number of adults aged up to 64 falling below various thresholds of contemporary and 2010/11 median income held constant in real terms, United Kingdom¹

Number of adults aged up to 64 (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			Adults aged up to 64
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
Contemporary income thresholds								
FRS (GB)	1994/95	2.8	5.1	7.3	4.8	6.9	8.6	34.2
	1995/96	2.6	4.8	7.2	4.6	6.8	8.6	34.2
	1996/97	3.0	5.2	7.5	5.1	7.1	8.9	34.3
	1997/98	3.0	5.2	7.5	5.0	6.8	8.5	34.5
	1998/99	2.9	5.1	7.3	4.8	6.8	8.5	34.6
	1999/00	3.0	5.2	7.5	5.0	6.8	8.7	34.8
	2000/01	3.2	5.2	7.5	4.9	6.7	8.7	34.9
FRS (UK)	2001/02	3.0	5.2	7.4	4.7	6.6	8.4	35.1
	2002/03	3.3	5.4	7.7	5.0	7.0	8.9	36.3
	2003/04	3.3	5.4	7.7	5.0	7.0	9.0	36.5
	2004/05	3.2	5.3	7.7	4.8	6.8	8.9	36.8
	2005/06	3.5	5.6	8.1	5.3	7.4	9.5	37.1
	2006/07	3.5	5.6	8.0	5.5	7.5	9.6	37.4
	2007/08	3.8	5.9	8.3	5.7	7.8	9.9	37.7
	2008/09	3.8	6.1	8.4	6.0	8.1	10.2	38.1
	2009/10	3.7	6.0	8.5	6.0	8.2	10.5	38.0
	2010/11	3.6	5.8	8.4	5.8	8.1	10.4	38.2
	2011/12	3.5	5.8	8.5	5.9	8.1	10.5	38.5
Change	2010/11-2011/12 ^{2,3}	0.0	0.0	0.1	0.0	0.1	0.0	0.2

Number of adults aged up to 64 (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			Adults aged up to 64
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
2010/11 income thresholds held constant in real terms								
FRS (GB)	1994/95	5.4	8.2	11.0	7.7	10.0	12.5	34.2
	1995/96	5.2	8.1	10.9	7.6	10.0	12.5	34.2
	1996/97	5.0	7.7	10.3	7.4	9.5	11.7	34.3
	1997/98	4.7	7.4	9.8	6.8	8.9	11.2	34.5
	1998/99	4.5	7.0	9.6	6.6	8.7	11.0	34.6
	1999/00	4.2	6.8	9.2	6.3	8.3	10.5	34.8
	2000/01	3.9	6.2	8.7	5.8	7.8	9.9	34.9
FRS (UK)	2001/02	3.3	5.5	7.7	5.1	7.0	8.8	35.1
	2002/03	3.3	5.4	7.8	5.0	7.0	8.9	36.3
	2003/04	3.4	5.5	7.8	5.0	6.9	8.9	36.5
	2004/05	3.2	5.2	7.7	4.6	6.6	8.6	36.8
	2005/06	3.3	5.5	7.9	5.0	7.0	9.0	37.1
	2006/07	3.4	5.4	7.7	5.1	7.0	8.9	37.4
	2007/08	3.6	5.6	8.0	5.2	7.3	9.2	37.7
	2008/09	3.5	5.8	8.1	5.6	7.6	9.7	38.1
	2009/10	3.4	5.5	8.0	5.6	7.7	9.9	38.0
	2010/11	3.6	5.8	8.4	5.8	8.1	10.4	38.2
	2011/12	3.8	6.3	9.1	6.3	8.5	11.1	38.5
Change	2010/11-2011/12 ^{2,3}	0.2	0.6	0.7	0.4	0.5	0.7	0.2

Notes:

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

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

3. Due to rounding, the estimates of change in numbers of adults aged up to 64 below low-income thresholds may not equal the difference between the total number of adults aged up to 64 below thresholds for any pair of years shown.

5 Working-age adults

Table 5.1db (BHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2011/12
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All working-age adults (millions)
Economic status of adults in the family						
One or more full-time self-employed	21	15	17	20	27	4.0
Single/couple all in full-time work	5	8	19	30	38	13.5
Couple, one full-time, one part-time work	6	15	25	29	24	5.2
Couple, one full-time work, one not working	23	26	20	15	17	4.1
No full-time, one or more in part-time work	30	26	19	15	10	3.5
Workless, one or more aged 60 or over	35	28	18	11	8	1.0
Workless, one or more unemployed	61	21	10	5	3	1.6
Workless, other inactive	44	24	18	9	6	3.9
Economic status of household¹						
All adults in work	7	12	20	28	32	22.3
At least one adult in work, but not all	27	24	20	15	14	9.7
Workless households	55	23	12	6	3	4.8
Family type² and marital status						
Couples	15	15	19	24	27	23.9
Married or Civil Partnered	15	15	19	23	29	18.1
Cohabiting	17	15	19	25	24	5.8
Singles	24	19	20	19	17	12.9
All working-age adults with children	20	22	21	19	18	13.7
Couples	18	20	21	21	21	11.8
Married or Civil Partnered	17	18	21	21	23	9.4
Cohabiting	24	27	21	18	10	2.4
Singles	30	34	24	9	3	1.9
All working-age adults without children	18	13	18	24	27	23.2
Couples	13	10	16	27	34	12.1
Married or Civil Partnered	13	11	16	25	34	8.7
Cohabiting	12	7	17	30	34	3.5
Singles	24	17	20	20	20	11.0
Male	24	16	19	20	21	6.8
Female	23	18	21	20	18	4.2
Gender by number of adults in the family and work status³						
Males	18	15	19	22	25	19.2
Couple, in work	12	14	19	25	29	11.2
Couple, workless	50	22	14	8	6	1.0
Single, in work	11	13	21	26	29	4.3
Single, workless	46	22	15	10	7	2.6
Females	19	17	20	21	23	17.7
Couple, in work	12	14	19	25	29	10.8
Couple, workless	56	23	13	4	4	0.8
Single, in work	15	21	24	22	18	3.9
Single, workless	44	26	18	8	4	2.1
All working-age adults	19	16	19	22	24	36.9

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.

2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.

3. 'In work' is defined as one or more adults in the family in part-time or full-time work.

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

Table 5.1db (AHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults						Source: FRS 2011/12
	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Economic status of adults in the family						
One or more full-time self-employed	21	17	17	19	27	4.0
Single/couple all in full-time work	6	10	19	30	36	13.5
Couple, one full-time, one part-time work	7	15	26	28	24	5.2
Couple, one full-time work, one not working	24	25	20	14	17	4.1
No full-time, one or more in part-time work	33	25	18	14	10	3.5
Workless, one or more aged 60 or over	31	30	18	12	9	1.0
Workless, one or more unemployed	69	16	8	5	3	1.6
Workless, other inactive	51	22	15	7	4	3.9
Economic status of household¹						
All adults in work	8	13	20	28	31	22.3
At least one adult in work, but not all	29	24	20	14	14	9.7
Workless households	61	20	11	5	3	4.8
Family type² and marital status						
Couples	16	16	19	23	27	23.9
Married or Civil Partnered	15	15	19	23	28	18.1
Cohabiting	19	18	19	22	22	5.8
Singles	29	18	18	18	16	12.9
All working-age adults with children	22	22	21	18	17	13.7
Couples	19	21	21	20	19	11.8
Married or Civil Partnered	17	19	21	21	22	9.4
Cohabiting	27	26	22	16	9	2.4
Singles	40	30	19	8	3	1.9
All working-age adults without children	20	14	17	23	27	23.2
Couples	13	12	17	26	34	12.1
Married or Civil Partnered	12	11	16	25	35	8.7
Cohabiting	14	12	17	26	31	3.5
Singles	27	16	18	20	19	11.0
Male	27	15	18	20	20	6.8
Female	27	17	19	20	17	4.2
Gender by number of adults in the family and work status³						
Males	20	16	18	22	24	19.2
Couple, in work	13	15	19	24	29	11.2
Couple, workless	47	24	13	9	6	1.0
Single, in work	14	13	19	26	28	4.3
Single, workless	52	19	15	9	5	2.6
Females	21	18	19	21	22	17.7
Couple, in work	13	15	19	24	28	10.8
Couple, workless	54	25	11	5	4	0.8
Single, in work	17	21	22	22	18	3.9
Single, workless	56	22	14	5	4	2.1
All working-age adults	21	17	19	21	23	36.9

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.

2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.

3. 'In work' is defined as one or more adults in the family in part-time or full-time work.

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

5 Working-age adults

Table 5.2db (BHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults						Source: FRS 2011/12
	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Age of head of family						
With children						
16 - 24	41	34	20	3	1	0.7
25 - 29	25	28	25	17	5	1.2
30 - 34	20	25	24	16	15	2.0
35 - 39	20	20	19	21	20	2.6
40 - 44	17	20	21	21	21	3.1
45 - 49	17	18	21	21	24	2.4
50 - 54	15	22	20	23	21	1.2
55 +	17	18	23	18	24	0.6
Without children						
16 - 19	28	22	21	17	12	1.4
20 - 24	21	14	22	25	18	3.6
25 - 29	12	8	18	31	30	2.8
30 - 34	11	9	15	24	41	1.9
35 - 39	15	10	12	22	41	1.4
40 - 44	22	10	16	22	30	1.5
45 - 49	17	14	16	24	28	2.2
50 - 54	16	13	19	23	29	2.8
55 +	20	15	19	21	25	5.6
Tenure						
Owners	13	13	18	25	31	23.9
Owned outright	19	14	18	22	27	7.2
Buying with mortgage	11	12	19	26	32	16.7
Social rented sector tenants	39	29	21	9	2	5.4
All rented privately	21	18	21	22	17	7.6
Ethnic group¹ of head (3-year average)						
White	17	16	19	23	25	32.3
Mixed/ Multiple ethnic groups	24	21	20	19	17	0.4
Asian/ Asian British	32	19	17	15	17	2.4
Indian	22	17	20	18	23	1.1
Pakistani	49	23	13	9	6	0.6
Bangladeshi	46	28	9	9	8	0.2
Chinese	31	15	11	15	28	0.2
Any other Asian background	26	18	20	19	17	0.4
Black/ African/ Caribbean/ Black British	28	21	18	20	15	0.9
Other ethnic group	32	18	17	16	17	0.5
Region/Country (3-year average)						
England	18	16	19	22	25	30.6
North East	22	19	21	20	17	1.5
North West	21	19	20	22	19	4.0
Yorkshire and the Humber	22	18	19	22	19	3.1
East Midlands	20	18	21	22	19	2.6
West Midlands	21	19	20	23	17	3.1
East of England	15	15	19	22	29	3.3
London	17	14	15	18	35	5.0
Inner	20	14	12	16	37	1.9
Outer	15	14	17	20	34	3.1
South East	13	13	18	24	33	4.9
South West	17	16	21	23	22	3.0
Wales	21	19	21	22	17	1.7
Scotland	17	16	20	24	22	3.1
Northern Ireland	23	19	21	21	15	1.0
All working-age adults²	19	16	19	22	24	36.9

Notes:

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 working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.

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

Table 5.2db (AHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults						Source: FRS 2011/12
	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Age of head of family						
With children						
16 - 24	51	28	18	2	1	0.7
25 - 29	31	28	24	12	5	1.2
30 - 34	24	25	23	15	14	2.0
35 - 39	22	20	18	21	19	2.6
40 - 44	19	21	19	20	21	3.1
45 - 49	16	20	22	21	21	2.4
50 - 54	16	19	24	22	19	1.2
55 +	17	17	21	23	22	0.6
Without children						
16 - 19	34	22	18	17	8	1.4
20 - 24	25	18	20	22	15	3.6
25 - 29	15	10	20	29	26	2.8
30 - 34	16	9	14	23	37	1.9
35 - 39	18	9	12	21	40	1.4
40 - 44	24	11	14	21	30	1.5
45 - 49	19	13	15	25	28	2.2
50 - 54	17	14	16	23	31	2.8
55 +	17	14	18	22	28	5.6
Tenure						
Owners	11	13	19	26	31	23.9
Owned outright	12	13	20	24	31	7.2
Buying with mortgage	10	13	19	27	31	16.7
Social rented sector tenants	45	27	19	7	2	5.4
All rented privately	34	21	17	15	12	7.6
Ethnic group¹ of head (3-year average)						
White	18	16	19	22	24	32.3
Mixed/ Multiple ethnic groups	35	17	17	15	16	0.4
Asian/ Asian British	36	21	14	14	15	2.4
Indian	25	19	18	18	20	1.1
Pakistani	50	26	10	7	6	0.6
Bangladeshi	47	31	7	8	7	0.2
Chinese	38	14	6	16	26	0.2
Any other Asian background	39	16	15	16	15	0.4
Black/ African/ Caribbean/ Black British	35	20	17	17	12	0.9
Other ethnic group	41	16	13	15	14	0.5
Region/Country (3-year average)						
England	21	17	18	21	24	30.6
North East	21	20	21	20	17	1.5
North West	22	17	20	22	19	4.0
Yorkshire and the Humber	22	18	20	21	20	3.1
East Midlands	20	18	21	22	20	2.6
West Midlands	22	18	20	22	18	3.1
East of England	17	16	17	21	28	3.3
London	26	14	13	17	31	5.0
Inner	31	14	11	13	31	1.9
Outer	23	14	14	19	30	3.1
South East	16	14	17	22	31	4.9
South West	19	18	20	21	21	3.0
Wales	21	18	20	23	17	1.7
Scotland	17	16	20	24	23	3.1
Northern Ireland	20	19	23	22	16	1.0
All working-age adults²	21	17	19	21	23	36.9

Notes:

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 working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

5 Working-age adults

Table 5.3db (BHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults						Source: FRS 2011/12
	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Disability, and receipt of disability benefits¹ and work status						
Those living in families where no-one is disabled	17	15	19	23	27	28.1
At least one adult working	12	14	19	25	30	24.5
No adults working	49	20	13	10	8	3.6
Those living in families where someone is disabled	25	22	21	18	14	8.8
1 or more disabled adult, no disabled child	25	21	21	18	15	7.6
Those living in families with disabled children	21	29	26	16	9	1.2
With no disabled adult	19	24	28	19	10	0.7
With 1 or more disabled adult	24	35	22	11	8	0.5
In receipt of disability benefits	20	28	30	15	7	2.4
Not in receipt of disability benefits	27	20	18	19	17	6.4
At least one adult working	14	19	23	23	20	5.8
No adults working	45	28	18	7	2	3.0
State support received by family²						
Disability Living Allowance	20	28	31	14	7	2.4
Carer's Allowance	18	35	31	11	4	0.6
Jobseeker's Allowance	64	21	9	5	2	1.5
Incapacity Benefit	28	32	22	13	5	1.2
Employment and Support Allowance	52	23	18	5	2	0.6
Child Tax Credit	27	33	25	11	2	6.9
Working Tax Credit	30	38	22	9	1	3.1
Income Support	40	34	20	5	1	1.5
Housing Benefit	47	31	16	6	1	3.8
Not in receipt of any state support listed above	12	10	18	27	33	25.2
Savings and investments						
No savings	29	23	21	17	11	14.9
Less than £1,500	15	17	23	26	19	5.6
£1,500 but less than £3,000	13	14	22	27	24	2.7
£3,000 but less than £8,000	10	12	20	26	31	4.4
£8,000 but less than £10,000	8	8	16	39	29	1.0
£10,000 but less than £16,000	9	8	16	28	38	2.1
£16,000 but less than £20,000	10	9	19	27	35	0.8
£20,000 or more	10	7	12	19	52	5.3
Household bills in arrears³						
No bills in arrears	16	15	19	23	26	32.1
One or more bills in arrears	44	28	17	8	3	2.8
Educational attainment reported⁴						
Qualification degree level or above	9	8	13	23	47	9.4
Qualification below degree level	18	18	22	24	18	20.4
Student	27	18	20	20	16	1.8
No qualifications	34	25	20	14	7	5.1
All working-age adults	19	16	19	22	24	36.9

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. The population figures given for receipt of benefits/tax credits do not sum to all working-age adults as they are not mutually exclusive groups, since people can receive more than one benefit/tax credit.
3. Figures relate to the number of adults who answered the questions on arrears, some adults have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.
4. Comparisons between the numbers with no qualifications in the FRS, LFS and the Census indicate that the FRS figures overstate the numbers of working age adults with no qualifications.
5. Percentages may not sum to 100 per cent due to rounding.

Table 5.3db (AHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults						Source: FRS 2011/12
	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Disability, and receipt of disability benefits¹ and work status						
Those living in families where no-one is disabled	19	15	18	22	26	28.1
At least one adult working	13	15	19	24	29	24.5
No adults working	55	18	12	9	7	3.6
Those living in families where someone is disabled	27	21	21	17	14	8.8
1 or more disabled adult, no disabled child	28	20	20	17	15	7.6
Those living in families with disabled children	23	27	26	16	9	1.2
With no disabled adult	21	22	28	19	10	0.7
With 1 or more disabled adult	27	33	23	10	7	0.5
In receipt of disability benefits	20	29	29	14	8	2.4
Not in receipt of disability benefits	30	18	18	18	17	6.4
At least one adult working	16	18	23	23	20	5.8
No adults working	49	26	16	6	3	3.0
State support received by family²						
Disability Living Allowance	20	30	29	14	7	2.4
Carer's Allowance	19	38	29	10	5	0.6
Jobseeker's Allowance	71	15	8	4	2	1.5
Incapacity Benefit	29	31	24	11	5	1.2
Employment and Support Allowance	57	23	14	5	1	0.6
Child Tax Credit	31	32	24	10	2	6.9
Working Tax Credit	32	38	21	7	2	3.1
Income Support	50	28	17	4	1	1.5
Housing Benefit	62	25	10	3	0	3.8
Not in receipt of any state support listed above	13	12	17	26	32	25.2
Savings and investments						
No savings	34	23	19	15	10	14.9
Less than £1,500	17	18	22	25	17	5.6
£1,500 but less than £3,000	14	17	21	26	22	2.7
£3,000 but less than £8,000	10	14	20	27	30	4.4
£8,000 but less than £10,000	7	9	20	36	27	1.0
£10,000 but less than £16,000	9	7	19	27	38	2.1
£16,000 but less than £20,000	9	9	19	25	37	0.8
£20,000 or more	8	7	12	21	52	5.3
Household bills in arrears³						
No bills in arrears	18	16	19	23	25	32.1
One or more bills in arrears	52	26	14	6	3	2.8
Educational attainment reported⁴						
Qualification degree level or above	11	9	13	22	45	9.4
Qualification below degree level	20	18	21	23	18	20.4
Student	37	18	17	16	11	1.8
No qualifications	37	23	18	15	7	5.1
All working-age adults	21	17	19	21	23	36.9

Notes:

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

2. The population figures given for receipt of benefits/tax credits do not sum to all working-age adults as they are not mutually exclusive groups, since people can receive more than one benefit/tax credit.

3. Figures relate to the number of adults who answered the questions on arrears, some adults have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

4. Comparisons between the numbers with no qualifications in the FRS, LFS and the Census indicate that the FRS figures overstate the numbers of working age adults with no qualifications.

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

5 Working-age adults

Table 5.4db: Composition of low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All working-age adults
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	14	13	12	11	11	11	11
Single/couple all in full-time work	8	8	10	10	10	12	37
Couple, one full-time, one part-time work	4	5	6	4	5	6	14
Couple, one full-time work, one not working	10	13	15	11	14	15	11
No full-time, one or more in part-time work	16	15	15	14	15	15	9
Workless, one or more aged 60 or over	6	5	5	4	4	5	3
Workless, one or more unemployed	17	16	13	17	15	13	4
Workless, other inactive	26	26	24	29	26	24	11
Economic status of household¹							
All adults in work	23	23	26	24	25	28	61
At least one adult in work, but not all	35	37	38	34	38	38	26
Workless households	41	40	36	43	38	34	13
Family type² and marital status							
Couples	51	53	54	47	51	53	65
Married or Civil Partnered	37	39	40	33	36	38	49
Cohabiting	13	15	14	14	15	15	16
Singles	49	47	46	53	49	47	35
All working-age adults with children	32	37	42	36	41	43	37
Couples	26	30	32	27	30	33	32
Married or Civil Partnered	19	22	24	20	22	23	25
Cohabiting	6	8	9	8	9	9	6
Singles	6	8	9	9	10	10	5
All working-age adults without children	68	63	58	64	59	57	63
Couples	25	24	22	20	20	20	33
Married or Civil Partnered	18	17	16	13	14	14	24
Cohabiting	7	7	6	6	6	6	9
Singles	43	39	37	44	39	37	30
Male	27	25	22	27	24	23	18
Female	17	15	14	17	15	14	12
Gender by number of adults in the family and work status³							
Males	53	52	51	52	51	50	52
Couple, in work	18	20	21	17	19	21	30
Couple, workless	8	8	7	7	6	6	3
Single, in work	7	7	7	8	8	8	12
Single, workless	20	19	16	20	17	16	7
Females	47	48	49	48	49	50	48
Couple, in work	17	19	20	17	19	21	29
Couple, workless	7	7	6	6	6	6	2
Single, in work	9	8	9	9	9	10	10
Single, workless	13	14	14	16	16	14	6
All working-age adults (millions =100%)	3.4	5.6	8.2	5.7	7.9	10.1	36.9

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.
2. Lone parents have not been disaggregated by gender as sample sizes for male lone-parents are too small to allow robust estimates.
3. 'In work' is defined as one or more adults in the family in part-time or full-time work.
4. Percentages may not sum to 100 per cent due to rounding.

Table 5.5db: Composition of low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All working-age adults
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Age of head of family							
With children							
16 - 24	3	4	5	5	5	5	2
25 - 29	3	4	5	5	5	5	3
30 - 34	4	5	6	5	6	7	5
35 - 39	6	7	8	6	7	8	7
40 - 44	7	7	8	7	8	9	8
45 - 49	5	6	6	5	5	6	7
50 - 54	2	3	3	2	3	3	3
55 +	1	1	1	1	1	1	2
Without children							
16 - 19	5	6	5	6	6	6	4
20 - 24	14	11	10	13	12	11	10
25 - 29	6	5	5	6	6	5	8
30 - 34	3	3	3	5	4	4	5
35 - 39	4	3	3	4	3	3	4
40 - 44	5	5	4	5	5	4	4
45 - 49	7	6	6	7	5	5	6
50 - 54	6	6	6	6	6	6	7
55 +	18	17	16	12	13	13	15
Tenure							
Owners	50	46	46	33	34	37	65
Owned outright	22	20	19	11	12	13	19
Buying with mortgage	28	26	27	22	23	24	45
Social rented sector tenants	28	30	31	31	32	31	15
All rented privately	23	23	23	36	34	32	21
Ethnic group¹ of head (3-year average)							
White	79	81	82	79	80	81	89
Mixed/ Multiple ethnic groups	1	1	1	2	2	2	1
Asian/ Asian British	13	12	11	12	12	11	7
Indian	4	4	3	4	4	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	1
Any other Asian background	1	1	1	2	2	2	1
Black/ African/ Caribbean/ Black British	4	4	4	5	4	4	3
Other ethnic group	3	2	2	3	2	2	1
Region/Country (3-year average)							
England	83	83	83	85	85	85	84
North East	5	5	5	4	4	5	4
North West	11	12	13	11	12	12	11
Yorkshire and the Humber	10	10	10	9	9	9	9
East Midlands	8	8	8	7	7	7	7
West Midlands	10	10	10	9	9	9	9
East of England	8	8	7	8	8	8	9
London	14	13	12	18	17	16	14
Inner	6	6	5	8	8	7	5
Outer	8	7	7	10	10	9	9
South East	9	9	9	10	11	11	13
South West	8	7	7	8	8	8	8
Wales	5	6	6	5	5	5	5
Scotland	8	8	8	7	7	8	9
Northern Ireland	4	4	4	3	3	3	3
All working-age adults (millions=100%) ²	3.4	5.6	8.2	5.7	7.9	10.1	36.9

Notes:

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 working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

5 Working-age adults

Table 5.6db: Composition of low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All working-age adults
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability, and receipt of disability benefits¹ and work status							
Those living in families where no-one is disabled	70	68	68	69	69	68	76
At least one adult working	41	41	44	40	43	45	66
No adults working	30	27	24	29	26	22	10
Those living in families where someone is disabled	30	32	32	31	31	32	24
1 or more disabled adult, no disabled child	27	29	28	27	28	28	21
Those living in families with disabled children	3	4	4	3	4	4	3
With no disabled adult	2	2	2	2	2	2	2
With 1 or more disabled adult	1	1	2	1	2	2	1
In receipt of disability benefits	6	6	7	5	6	8	7
Not in receipt of disability benefits	24	26	25	25	25	24	17
At least one adult working	11	12	13	10	12	14	16
No adults working	19	20	20	20	19	19	8
State support received by family²							
Disability Living Allowance	5	6	7	5	6	8	7
Carer's Allowance	2	1	2	1	2	2	2
Jobseeker's Allowance	15	15	12	16	13	11	4
Incapacity Benefit	3	5	5	5	5	5	3
Employment and Support Allowance	4	5	4	5	4	4	2
Child Tax Credit	18	25	30	23	29	31	19
Working Tax Credit	9	12	15	10	14	16	8
Income Support	6	8	10	10	10	10	4
Housing Benefit	20	26	26	32	31	29	10
Not in receipt of any state support listed above	52	45	42	44	43	42	68
Savings and investments							
No savings	62	63	64	67	67	65	40
Less than £1,500	11	12	12	12	13	13	15
£1,500 but less than £3,000	5	5	5	5	5	5	7
£3,000 but less than £8,000	6	6	7	5	6	7	12
£8,000 but less than £10,000	1	1	1	1	1	1	3
£10,000 but less than £16,000	4	3	3	3	3	2	6
£16,000 but less than £20,000	1	1	1	1	1	1	2
£20,000 or more	9	8	7	6	5	5	14
Household bills in arrears³							
No bills in arrears	78	77	76	74	75	76	87
One or more bills in arrears	16	17	18	20	19	18	8
Educational attainment reported⁴							
Qualification degree level or above	15	13	12	14	13	13	26
Qualification below degree level	51	54	55	52	53	55	55
Student	9	7	7	10	9	8	5
No qualifications	25	26	26	24	25	25	14
All working-age adults (millions=100%)	3.4	5.6	8.2	5.7	7.9	10.1	36.9

Notes:

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

2. The figures given for benefits/tax credits receipt do not sum to 100 as they are not mutually exclusive groups since people can receive more than one benefit/tax credit.

3. Figures relate to the number of adults who answered the questions on arrears, some adults have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

4. Comparisons between the numbers with no qualifications in the FRS, LFS and the Census indicate that the FRS figures overstate the numbers of working age adults with no qualifications.

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

Table 5.7db: Percentage of working-age adults in low-income groups by various family and household characteristics, United Kingdom

Percentage of working-age adults							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All working-age adults (millions)
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	12	18	24	16	22	27	4.0
Single/couple all in full-time work	2	3	6	4	6	9	13.5
Couple, one full-time, one part-time work	3	5	9	5	8	12	5.2
Couple, one full-time work, one not working	8	17	29	15	26	36	4.1
No full-time, one or more in part-time work	15	24	35	24	34	45	3.5
Workless, one or more aged 60 or over	20	30	43	21	32	47	1.0
Workless, one or more unemployed	36	54	66	60	71	77	1.6
Workless, other inactive	22	37	51	42	53	62	3.9
Economic status of household¹							
All adults in work	4	6	9	6	9	13	22.3
At least one adult in work, but not all	12	21	32	20	31	40	9.7
Workless households	29	47	62	51	62	72	4.8
Family type² and marital status							
Couples	7	13	19	11	17	22	23.9
Married or Civil Partnered	7	12	18	10	16	21	18.1
Cohabiting	8	14	20	14	20	26	5.8
Singles	13	20	29	24	30	37	12.9
All working-age adults with children	8	15	25	15	23	32	13.7
Couples	7	14	22	13	20	28	11.8
Married or Civil Partnered	7	13	21	12	18	25	9.4
Cohabiting	9	19	30	18	28	39	2.4
Singles	11	22	39	27	42	54	1.9
All working-age adults without children	10	15	21	16	20	25	23.2
Couples	7	11	15	9	13	17	12.1
Married or Civil Partnered	7	11	15	9	13	17	8.7
Cohabiting	7	11	13	11	14	17	3.5
Singles	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 by number of adults in the family and work status³							
Males	9	15	22	16	21	27	19.2
Couple, in work	6	10	15	9	14	19	11.2
Couple, workless	27	42	56	38	49	59	1.0
Single, in work	5	9	13	11	14	18	4.3
Single, workless	27	40	52	45	53	61	2.6
Females	9	15	23	16	22	28	17.7
Couple, in work	5	10	15	9	14	19	10.8
Couple, workless	29	48	61	42	56	68	0.8
Single, in work	8	11	19	13	18	25	3.9
Single, workless	21	36	52	44	58	66	2.1
All working-age adults	9	15	22	16	21	27	36.9

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.

2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.

3. 'In work' is defined as one or more adults in the family in part-time or full-time work.

5 Working-age adults

Table 5.8db: Percentage of working-age adults in low-income groups by various family and household characteristics, United Kingdom

Percentage of working-age adults							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All working-age adults (millions)
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Age of head of family							
With children							
16 - 24	16	34	52	38	53	65	0.7
25 - 29	9	19	32	22	33	43	1.2
30 - 34	7	15	26	16	26	35	2.0
35 - 39	8	15	25	14	23	31	2.6
40 - 44	8	13	22	12	20	29	3.1
45 - 49	7	13	20	12	17	25	2.4
50 - 54	7	12	17	11	17	21	1.2
55 +	8	14	21	10	19	25	0.6
Without children							
16 - 19	13	23	32	25	35	42	1.4
20 - 24	13	17	23	21	26	31	3.6
25 - 29	7	10	14	12	15	18	2.8
30 - 34	6	10	13	14	17	20	1.9
35 - 39	9	13	16	16	19	23	1.4
40 - 44	11	19	23	20	24	28	1.5
45 - 49	10	15	21	17	19	24	2.2
50 - 54	8	13	19	12	17	22	2.8
55 +	11	17	24	13	18	24	5.6
Tenure							
Owners	7	11	16	8	11	16	23.9
Owned outright	10	16	21	9	13	18	7.2
Buying with mortgage	6	9	13	7	11	15	16.7
Social rented sector tenants	17	32	47	34	47	59	5.4
All rented privately	10	17	25	27	35	43	7.6
Ethnic group ¹ of head (3-year average)							
White	8	14	20	14	19	25	32.3
Mixed/ Multiple ethnic groups	13	20	28	26	36	42	0.4
Asian/ Asian British	19	27	37	28	38	45	2.4
Indian	13	19	26	19	26	32	1.1
Pakistani	28	43	58	36	52	63	0.6
Bangladeshi	29	39	52	38	50	64	0.2
Chinese	22	26	36	30	40	45	0.2
Any other Asian background	12	21	30	31	40	46	0.4
Black/ African/ Caribbean/ Black British	14	24	33	29	37	45	0.9
Other ethnic group	20	29	37	35	42	49	0.5
Region/Country (3-year average)							
England	9	15	22	16	22	28	30.6
North East	11	20	27	16	23	31	1.5
North West	10	17	25	16	23	30	4.0
Yorkshire and the Humber	12	19	26	16	23	30	3.1
East Midlands	10	16	24	15	21	26	2.6
West Midlands	12	18	27	17	24	30	3.1
East of England	8	13	18	13	18	24	3.3
London	10	14	20	21	27	32	5.0
Inner	11	17	23	26	32	37	1.9
Outer	9	13	19	18	24	29	3.1
South East	6	11	16	12	17	22	4.9
South West	9	14	20	15	21	27	3.0
Wales	11	18	27	16	23	29	1.7
Scotland	9	15	21	13	19	24	3.1
Northern Ireland	12	20	28	15	21	28	1.0
All working-age adults ²	9	15	22	16	21	27	36.9

Note:

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 working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.

Table 5.9db: Percentage of working-age adults in low-income groups by various family and household characteristics, United Kingdom

Percentage of working-age adults							Source: FRS 2011/12
	Before Housing Costs			After Housing Costs			All working-age adults (millions)
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability, and receipt of disability benefits¹ and work status							
Those living in families where no-one is disabled	9	14	20	14	19	24	28.1
At least one adult working	6	9	15	9	14	19	24.5
No adults working	28	42	54	47	57	64	3.6
Those living in families where someone is disabled	11	21	30	20	28	37	8.8
1 or more disabled adult, no disabled child	12	21	30	21	29	37	7.6
Those living in families with disabled children	8	17	27	16	25	37	1.2
With no disabled adult	8	16	24	16	23	33	0.7
With 1 or more disabled adult	8	18	32	16	28	43	0.5
In receipt of disability benefits	8	15	24	12	21	33	2.4
Not in receipt of disability benefits	13	23	32	23	31	39	6.4
At least one adult working	6	12	18	10	17	24	5.8
No adults working	22	38	53	39	50	63	3.0
State support received by family²							
Disability Living Allowance	7	15	25	12	21	33	2.4
Carer's Allowance	9	13	24	11	22	33	0.6
Jobseeker's Allowance	34	57	69	62	72	79	1.5
Incapacity Benefit	9	23	36	22	31	44	1.2
Employment and Support Allowance	25	46	58	47	59	68	0.6
Child Tax Credit	9	20	36	20	33	46	6.9
Working Tax Credit	9	22	39	19	35	52	3.1
Income Support	13	30	52	36	53	65	1.5
Housing Benefit	18	38	56	48	64	77	3.8
Not in receipt of any state support listed above	7	10	14	10	13	17	25.2
Savings and investments							
No savings	14	24	35	26	35	44	14.9
Less than £1,500	6	12	18	12	18	24	5.6
£1,500 but less than £3,000	7	11	16	11	14	20	2.7
£3,000 but less than £8,000	5	8	13	7	10	15	4.4
£8,000 but less than £10,000	5	8	9	5	7	11	1.0
£10,000 but less than £16,000	6	8	10	7	10	11	2.1
£16,000 but less than £20,000	5	9	12	6	9	12	0.8
£20,000 or more	6	8	11	7	8	10	5.3
Household bills in arrears³							
No bills in arrears	8	13	19	13	18	24	32.1
One or more bills in arrears	19	35	53	40	54	65	2.8
Educational attainment reported⁴							
Qualification degree level or above	5	8	11	9	11	14	9.4
Qualification below degree level	8	15	22	15	21	27	20.4
Student	16	23	30	30	38	45	1.8
No qualifications	17	28	41	27	38	48	5.1
All working-age adults	9	15	22	16	21	27	36.9

Notes:

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

2. The population figures given for receipt of benefits/tax credits do not sum to all working-age adults as they are not mutually exclusive groups since people can receive more than one benefit/tax credit.

3. Figures relate to the number of adults who answered the questions on arrears, some adults have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

4. Comparisons between the numbers with no qualifications in the FRS, LFS and the Census indicate that the FRS figures overstate the numbers of working age adults with no qualifications.

Table 5.1ts: Population of working-age adults by family type, 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 working-age adults whose family type is: (millions)																		
Working-age adults without children	20.5	20.5	20.6	20.8	20.9	21.1	21.3	21.6	22.4	22.5	22.6	22.9	23.0	23.1	23.1	22.7	22.8	23.2
Couples	11.6	11.5	11.5	11.7	11.7	11.8	12.0	12.0	12.6	12.5	12.4	12.4	12.6	12.5	12.4	12.1	12.0	12.1
Single male	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	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
Working-age adults with children	12.3	12.4	12.4	12.3	12.2	12.2	12.1	12.1	12.5	12.5	12.6	12.6	12.7	12.9	13.1	13.5	13.6	13.7
Couples	10.8	10.8	10.8	10.6	10.5	10.4	10.3	10.3	10.6	10.6	10.7	10.7	10.8	11.0	11.1	11.5	11.7	11.8
Singles	1.5	1.6	1.6	1.6	1.7	1.8	1.8	1.8	1.9	1.9	1.9	1.9	1.9	1.9	2.0	1.9	1.9	1.9
All working-age adults (millions)	32.8	32.8	32.9	33.1	33.2	33.3	33.5	33.7	34.8	35.0	35.2	35.5	35.8	35.9	36.1	36.2	36.4	36.9
Percentage of working-age adults whose family type is:																		
Working-age adults without children	62	62	62	63	63	63	64	64	64	64	64	64	64	64	64	63	63	63
Couples	35	35	35	35	35	36	36	36	36	36	35	35	35	35	34	33	33	33
Single male	17	17	17	17	17	17	17	17	17	18	18	18	18	18	18	18	18	18
Single female	11	11	11	11	11	11	11	11	11	11	11	12	11	11	11	11	11	12
Working-age adults with children	38	38	38	37	37	37	36	36	36	36	36	36	36	36	36	37	37	37
Couples	33	33	33	32	32	31	31	31	30	30	30	30	30	31	31	32	32	32
Singles	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 5.2ts: Population of working-age adults by family type and 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 working-age adults whose economic status is: (millions)																		
Working-age adults without children	20.5	20.5	20.6	20.8	20.9	21.1	21.3	21.6	22.4	22.5	22.6	22.9	23.0	23.1	23.1	22.7	22.8	23.2
One or more full-time self-employed	2.2	2.1	2.1	2.0	2.0	2.1	2.2	2.3	2.1	2.3	2.2	2.3	2.2	2.1	2.1	2.2
Single/couple all in full-time work	9.0	9.3	9.5	9.7	9.9	10.0	10.3	10.4	10.4	10.3	10.6	10.6	10.5	9.8	9.8	9.9
Couple, one full-time, one part-time work	1.7	1.9	1.9	1.9	1.9	1.9	2.0	2.0	2.0	1.9	2.0	1.9	1.8	1.8	1.8	1.8
Couple, one full-time work, one not working	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.9	1.8	1.8	1.9	1.7	1.8
No full-time, one or more in part-time work	1.5	1.6	1.6	1.7	1.6	1.8	1.9	1.9	2.0	2.1	2.0	2.0	2.0	2.2	2.2	2.3
Workless, one or more unemployed	1.3	1.1	0.9	0.9	0.8	0.7	0.8	0.7	0.7	0.8	0.8	0.7	1.0	1.2	1.2	1.2
Workless, other inactive ³	3.1	3.1	3.3	3.3	3.3	3.4	3.5	3.5	3.6	3.5	3.7	3.6	3.9	3.8	4.0	3.9
Working-age adults with children	12.3	12.4	12.4	12.3	12.2	12.2	12.1	12.1	12.5	12.5	12.6	12.6	12.7	12.9	13.1	13.5	13.6	13.7
One or more full-time self-employed	1.8	1.7	1.7	1.7	1.6	1.7	1.6	1.6	1.8	1.7	1.8	1.9	1.8	1.8	1.9	1.8
Single/couple all in full-time work	2.4	2.5	2.3	2.5	2.6	2.6	2.7	2.8	2.7	2.9	2.9	2.9	3.3	3.3	3.3	3.6
Couple, one full-time, one part-time work	3.3	3.5	3.5	3.4	3.3	3.3	3.4	3.3	3.4	3.3	3.2	3.3	3.3	3.2	3.3	3.4
Couple, one full-time work, one not working	2.2	2.2	2.2	2.1	2.2	2.1	2.3	2.2	2.2	2.1	2.2	2.3	2.2	2.3	2.4	2.3
No full-time, one or more in part-time work	0.7	0.8	0.8	0.8	0.8	0.8	0.9	1.0	0.9	1.0	1.0	0.9	1.0	1.1	1.1	1.2
Workless, one or more unemployed	0.7	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.5	0.5	0.4
Workless, other inactive ³	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.3	1.3	1.2	1.3	1.1	1.2	1.1	1.0
All working-age adults (millions)	32.8	32.8	32.9	33.1	33.2	33.3	33.5	33.7	34.8	35.0	35.2	35.5	35.8	35.9	36.1	36.2	36.4	36.9
Percentage of working-age adults whose economic status is:																		
Working-age adults without children	62	62	62	63	63	63	64	64	64	64	64	64	64	64	64	63	63	63
One or more full-time self-employed	7	6	6	6	6	6	6	6	6	7	6	7	6	6	6	6
Single/couple all in full-time work	27	28	29	29	30	30	30	30	30	29	29	30	29	27	27	27
Couple, one full-time, one part-time work	5	6	6	6	6	6	6	6	6	5	5	5	5	5	5	5
Couple, one full-time work, one not working	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
No full-time, one or more in part-time work	5	5	5	5	5	5	5	6	6	6	5	6	6	6	6	6
Workless, one or more unemployed	4	3	3	3	2	2	2	2	2	2	2	2	3	3	3	3
Workless, other inactive ³	10	9	10	10	10	10	10	10	10	10	10	10	11	10	11	11
Working-age adults with children	38	38	38	37	37	37	36	36	36	36	36	36	36	36	36	37	37	37
One or more full-time self-employed	5	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5
Single/couple all in full-time work	7	7	7	7	8	8	8	8	8	8	8	8	9	9	9	10
Couple, one full-time, one part-time work	10	10	11	10	10	10	10	9	10	9	9	9	9	9	9	9
Couple, one full-time work, one not working	7	7	7	6	6	6	7	6	6	6	6	6	6	6	7	6
No full-time, one or more in part-time work	2	2	2	3	3	2	3	3	3	3	3	3	3	3	3	3
Workless, one or more unemployed	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Workless, other inactive ³	4	4	4	4	4	4	4	4	4	4	3	4	3	3	3	3
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

- Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
- 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 these years.
- Workless, other inactive category includes workless, one or more aged 60 or over.
- Percentages may not sum to 100 per cent due to rounding.

Table 5.3ts: Population of working-age adults by disability³, and receipt of disability benefits², and work status, United Kingdom¹

	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
Source: FRS																		
Number of working-age adults who are: (millions)																		
Working-age adults in families where no-one is disabled	..	25.5	26.1	25.3	25.3	25.8	25.6	26.2	26.9	27.2	27.6	27.3	28.2	28.3	28.3	28.1	28.2	28.1
At least one adult working ⁴	22.4	22.2	22.3	22.7	22.8	23.3	23.8	24.2	24.6	24.2	25.0	25.2	24.8	24.3	24.4	24.5
No adults working ⁴	3.7	3.1	2.9	3.0	2.8	2.9	3.0	3.0	3.0	3.1	3.2	3.1	3.5	3.8	3.8	3.6
Working-age adults in families where someone is disabled	..	7.3	6.9	7.8	7.9	7.5	7.9	7.5	8.0	7.8	7.6	8.2	7.6	7.6	7.8	8.1	8.2	8.8
1 or more disabled adult, no disabled child	..	6.3	5.9	6.7	6.8	6.6	6.8	6.6	6.9	6.8	6.6	7.1	6.6	6.5	6.7	6.9	7.0	7.6
Those living in families with disabled children	..	1.1	1.0	1.1	1.1	1.0	1.1	0.9	1.0	1.0	1.0	1.1	1.0	1.1	1.1	1.2	1.2	1.2
With no disabled adult	..	0.8	0.7	0.7	0.7	0.6	0.7	0.6	0.6	0.7	0.6	0.6	0.6	0.7	0.7	0.7	0.7	0.7
With 1 or more disabled adult	..	0.3	0.3	0.3	0.4	0.3	0.4	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5
In receipt of disability benefits	..	1.6	1.7	1.8	1.8	1.9	1.9	1.8	2.2	2.3	2.3	2.3	2.2	2.3	2.3	2.3	2.5	2.4
Not in receipt of disability benefits	..	5.7	5.1	6.0	6.0	5.6	5.9	5.7	5.8	5.5	5.3	5.9	5.4	5.2	5.5	5.8	5.7	6.4
At least one adult working ⁴	4.1	4.9	4.9	4.7	5.0	4.8	5.2	5.0	4.8	5.4	4.9	4.8	5.0	5.2	5.2	5.8
No adults working ⁴	2.8	2.8	2.9	2.8	2.9	2.8	2.8	2.8	2.8	2.8	2.7	2.8	2.8	2.9	3.0	3.0
All working-age adults (millions)	32.8	32.8	32.9	33.1	33.2	33.3	33.5	33.7	34.8	35.0	35.2	35.5	35.8	35.9	36.1	36.2	36.4	36.9
Percentage of working-age adults who are:																		
Working-age adults in families where no-one is disabled	..	78	79	77	76	77	76	78	77	78	78	77	79	79	78	78	77	76
At least one adult working ⁴	68	67	67	68	68	69	68	69	70	68	70	70	69	67	67	66
No adults working ⁴	11	9	9	9	8	9	9	9	9	9	9	9	10	10	11	10
Working-age adults in families where someone is disabled	..	22	21	23	24	23	24	22	23	22	22	23	21	21	22	22	23	24
1 or more disabled adult, no disabled child	..	19	18	20	21	20	20	20	20	19	19	20	18	18	19	19	19	21
Those living in families with disabled children	..	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
With no disabled adult	..	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
With 1 or more disabled adult	..	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
In receipt of disability benefits	..	5	5	5	6	6	6	5	6	6	7	6	6	7	6	6	7	7
Not in receipt of disability benefits	..	17	16	18	18	17	18	17	17	16	15	17	15	15	15	16	16	17
At least one adult working ⁴	12	15	15	14	15	14	15	14	14	15	14	13	14	14	14	16
No adults working ⁴	8	9	9	8	9	8	8	8	8	8	8	8	8	8	8	8
All working-age adults (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. Splits for at least one adult working and no adults working are also 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. 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 these years.

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

Table 5.4ts: Composition of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type, United Kingdom¹

Percentage of working-age adults																	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																		
Working-age adults without children	49	50	50	50	50	51	55	55	56	56	57	57	57	58	59	60	61	63
Couples	21	21	21	21	22	22	23	23	22	24	23	22	23	23	23	22	22	24
Single male	18	17	18	18	18	19	19	20	20	20	21	22	22	21	23	24	25	25
Single female	10	11	11	11	11	11	13	12	13	12	13	13	12	14	14	14	13	15
Working-age adults with children	51	50	50	50	50	49	45	45	44	44	43	43	43	42	41	40	39	37
Couples	39	39	37	36	36	34	31	31	30	30	30	31	31	31	30	31	32	30
Singles	12	11	14	14	14	15	14	14	14	13	13	12	12	11	11	9	8	8
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Working-age adults without children	51	51	52	51	50	52	54	53	55	56	56	56	56	56	57	57	58	59
Couples	19	19	18	20	19	19	21	20	21	22	20	20	21	21	21	19	20	20
Single male	21	19	20	19	19	20	19	20	21	21	22	22	22	21	22	24	23	24
Single female	12	12	13	13	12	13	13	13	13	13	14	14	13	14	14	14	14	15
Working-age adults with children	49	49	48	49	50	48	46	47	45	44	44	44	44	44	43	43	42	41
Couples	35	36	34	34	34	32	31	31	30	30	30	31	31	32	31	32	32	30
Singles	13	14	15	15	16	15	15	16	15	14	14	13	13	12	12	11	10	10
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 5.5ts: Composition of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type and economic status of the family, United Kingdom¹

Percentage of working-age adults	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																		
Working-age adults without children	49	50	50	50	50	51	55	55	56	56	57	57	57	58	59	60	61	63
One or more full-time self-employed	6	6	6	6	6	6	5	6	5	6	5	7	7	6	7	6
Single/couple all in full-time work	4	4	4	5	6	5	6	6	6	6	6	6	5	5	5	6
Couple, one full-time, one part-time work	-	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1
Couple, one full-time work, one not working	3	3	3	2	3	3	4	3	4	4	4	3	4	5	3	5
No full-time, one or more in part-time work	6	6	6	6	6	7	7	7	8	8	7	8	8	8	8	9
Workless, one or more unemployed	13	12	10	10	9	7	8	8	7	8	7	8	8	11	11	11
Workless, other inactive ³	18	18	20	20	23	26	25	24	26	24	27	25	25	24	25	24
Working-age adults with children	51	50	50	50	50	49	45	45	44	44	43	43	43	42	41	40	39	37
One or more full-time self-employed	7	8	8	8	7	7	7	6	8	8	7	7	6	7	7	6
Single/couple all in full-time work	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2
Couple, one full-time, one part-time work	2	3	3	3	2	3	2	2	2	3	2	2	2	2	3	3
Couple, one full-time work, one not working	9	9	9	9	8	7	8	7	7	7	9	8	9	7	8	8
No full-time, one or more in part-time work	6	6	7	7	6	7	6	6	6	6	6	6	6	7	6	6
Workless, one or more unemployed	10	7	7	5	5	5	5	4	4	4	4	4	5	6	6	5
Workless, other inactive ³	15	15	15	16	15	16	15	16	14	13	13	13	11	10	8	7
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Working-age adults without children	51	51	52	51	50	52	54	53	55	56	56	56	56	56	57	57	58	59
One or more full-time self-employed	5	6	5	6	6	5	5	6	5	6	5	6	6	5	6	5
Single/couple all in full-time work	5	5	6	6	7	6	7	7	8	7	7	8	7	7	6	7
Couple, one full-time, one part-time work	0	1	1	1	1	1	1	1	1	2	1	1	2	1	1	1
Couple, one full-time work, one not working	3	3	3	3	4	3	4	3	3	4	5	3	4	4	4	5
No full-time, one or more in part-time work	6	6	6	6	6	7	7	7	7	8	7	8	8	7	8	8
Workless, one or more unemployed	13	11	9	10	8	7	7	7	7	7	6	6	7	10	9	10
Workless, other inactive ³	20	19	21	22	22	25	25	25	24	23	25	23	23	22	23	22
Working-age adults with children	49	49	48	49	50	48	46	47	45	44	44	44	44	44	43	43	42	41
One or more full-time self-employed	7	7	7	7	7	7	6	6	7	7	7	7	6	6	7	6
Single/couple all in full-time work	1	2	1	1	2	2	2	2	2	2	3	3	3	3	3	3
Couple, one full-time, one part-time work	3	4	3	3	3	4	3	3	3	4	3	3	3	3	3	4
Couple, one full-time work, one not working	9	9	10	9	9	8	9	8	8	8	10	9	10	9	9	9
No full-time, one or more in part-time work	6	6	7	7	6	7	6	6	6	6	6	5	6	6	6	7
Workless, one or more unemployed	9	6	6	5	4	4	4	4	3	3	3	4	4	5	6	4
Workless, other inactive ³	15	15	15	16	15	16	15	16	15	13	12	13	10	11	9	8
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

- Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
- 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 these years.
- Workless, other inactive category includes workless, one or more aged 60 or over.
- Percentages may not sum to 100 per cent due to rounding.

Table 5.6ts: Composition of working-age adults living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², and work status, United Kingdom¹

Percentage of working-age adults	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																		
Working-age adults in families where no-one is disabled	..	71	72	67	63	66	64	64	65	67	66	67	66	66	68	69	68	68
At least one adult working ⁴	34	36	35	36	35	35	35	37	37	38	38	39	40	38	38	41
No adults working ⁴	37	31	28	30	29	29	30	30	28	29	28	27	28	31	29	27
Working-age adults in families where someone is disabled	..	29	28	33	37	34	36	36	35	33	34	33	34	34	32	31	32	32
1 or more disabled adult, no disabled child	..	24	23	27	31	28	31	32	30	29	30	30	30	30	27	27	29	29
Those living in families with disabled children	..	6	5	7	6	5	5	4	4	4	4	4	4	5	5	4	4	4
With no disabled adult	..	4	3	4	4	3	3	2	2	2	2	2	2	2	2	2	2	2
With 1 or more disabled adult	..	2	2	2	2	3	2	2	2	2	2	2	2	2	2	2	2	1
In receipt of disability benefits	..	3	4	4	5	5	5	5	6	6	7	7	8	8	8	6	6	6
Not in receipt of disability benefits	..	27	25	29	32	29	31	31	28	27	27	26	27	26	24	25	26	26
At least one adult working ⁴	9	12	13	12	12	11	12	11	11	12	11	11	11	11	12	12
No adults working ⁴	19	22	24	22	24	25	23	22	23	21	23	23	21	20	21	20
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Working-age adults in families where no-one is disabled	..	70	72	67	65	66	65	66	67	68	68	68	69	68	71	70	70	69
At least one adult working ⁴	35	37	37	37	38	37	38	39	41	41	42	43	44	41	42	43
No adults working ⁴	37	30	28	29	27	28	29	29	27	27	26	25	26	29	28	26
Working-age adults in families where someone is disabled	..	30	28	33	35	34	35	34	33	32	32	32	31	32	29	30	30	31
1 or more disabled adult, no disabled child	..	25	23	27	29	29	30	30	29	28	28	28	27	27	25	26	26	28
Those living in families with disabled children	..	6	5	6	6	5	5	4	4	4	4	4	4	5	5	4	4	4
With no disabled adult	..	3	3	4	4	3	3	2	2	2	2	2	2	3	3	2	2	2
With 1 or more disabled adult	..	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
In receipt of disability benefits	..	3	4	4	5	6	5	6	7	7	7	7	7	8	7	6	7	6
Not in receipt of disability benefits	..	27	25	29	30	28	30	29	27	25	25	25	24	24	22	23	23	25
At least one adult working ⁴	9	11	12	11	12	11	11	10	11	12	11	11	11	11	11	12
No adults working ⁴	20	22	24	23	23	23	22	22	22	20	21	21	19	19	19	19
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

- Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
- 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. Splits for at least one adult working and no adults working are also shown only for those living in families where someone is disabled.
- 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.
- 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 these years.
- Percentages may not sum to 100 per cent due to rounding.

Table 5.7ts: Composition of working-age adults living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by family type, United Kingdom¹

Percentage of working-age adults	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																		
Working-age adults without children	50	49	50	50	50	52	54	54	56	56	57	57	58	58	59	61	61	62
Couples	21	21	21	20	21	22	22	22	22	24	23	22	23	23	23	22	22	24
Single male	19	17	18	18	18	18	19	20	20	20	21	22	22	21	23	24	25	24
Single female	10	11	11	12	11	11	13	12	13	12	13	13	12	14	13	14	13	14
Working-age adults with children	50	51	50	50	50	48	46	46	44	44	43	43	42	42	41	39	39	38
Couples	38	38	36	36	35	34	32	31	30	30	30	31	31	30	30	31	32	30
Singles	12	13	13	14	15	14	14	15	14	14	13	12	12	11	11	9	8	8
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Working-age adults without children	51	50	51	50	50	52	53	53	55	56	56	57	56	56	58	57	58	59
Couples	21	20	20	20	20	20	21	20	21	22	20	20	21	21	20	19	20	20
Single male	19	18	19	18	18	20	19	20	21	21	22	23	23	21	23	24	23	24
Single female	11	12	12	12	12	12	13	13	13	13	14	14	13	15	14	14	14	15
Working-age adults with children	49	50	49	50	50	48	47	47	45	44	44	43	44	44	42	43	42	41
Couples	37	38	36	36	36	34	33	32	30	30	30	30	30	32	31	32	32	31
Singles	12	12	13	13	14	14	14	16	15	14	14	13	13	12	12	11	10	10
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 5.8ts: Composition of working-age adults living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by family type and economic status of the family, 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
Before Housing Costs																		
Working-age adults without children	50	49	50	50	50	52	54	54	56	56	57	57	58	58	59	61	61	62
One or more full-time self-employed	5	5	5	6	6	6	5	6	5	6	5	7	7	6	7	6
Single/couple all in full-time work	5	5	5	5	6	5	6	6	6	6	5	5	5	5	5	6
Couple, one full-time, one part-time work	1	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1
Couple, one full-time work, one not working	3	3	3	3	4	3	4	3	4	4	4	4	4	4	3	5
No full-time, one or more in part-time work	6	6	7	6	6	7	7	7	8	8	7	8	8	8	8	9
Workless, one or more unemployed	12	10	8	9	9	7	8	8	7	8	8	8	9	12	11	11
Workless, other inactive ³	19	19	20	21	23	26	25	24	26	24	28	25	26	24	25	23
Working-age adults with children	50	51	50	50	50	48	46	46	44	44	43	43	42	42	41	39	39	38
One or more full-time self-employed	7	7	7	7	6	7	7	6	8	8	7	7	7	7	7	6
Single/couple all in full-time work	1	2	2	1	2	1	2	2	2	2	2	2	2	2	2	3
Couple, one full-time, one part-time work	4	5	4	4	3	3	2	2	2	3	2	2	2	2	3	3
Couple, one full-time work, one not working	10	10	10	10	10	8	8	8	7	7	8	8	8	7	8	8
No full-time, one or more in part-time work	6	6	7	7	6	7	6	6	6	6	6	6	6	6	6	6
Workless, one or more unemployed	8	6	6	5	5	4	4	4	4	4	4	4	5	6	6	4
Workless, other inactive ³	14	14	15	15	15	16	15	16	14	13	13	13	10	10	8	7
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Working-age adults without children	51	50	51	50	50	52	53	53	55	56	56	57	56	56	58	57	58	59
One or more full-time self-employed	5	5	5	5	6	5	5	6	5	6	5	6	6	5	6	5
Single/couple all in full-time work	6	7	7	7	7	6	7	7	8	7	7	7	7	7	6	7
Couple, one full-time, one part-time work	1	1	1	1	1	1	1	1	1	2	1	1	2	1	1	1
Couple, one full-time work, one not working	4	3	3	3	4	3	4	3	3	4	5	3	4	5	4	5
No full-time, one or more in part-time work	6	6	6	6	6	7	7	7	8	8	7	8	8	7	8	8
Workless, one or more unemployed	11	9	8	9	8	6	7	7	7	7	7	7	8	10	9	10
Workless, other inactive ³	19	19	20	21	22	25	25	25	24	23	26	23	24	22	23	22
Working-age adults with children	49	50	49	50	50	48	47	47	45	44	44	43	44	44	42	43	42	41
One or more full-time self-employed	7	7	7	7	7	7	6	6	7	8	7	7	6	6	7	6
Single/couple all in full-time work	2	2	2	2	2	2	2	2	2	2	2	3	3	2	3	3
Couple, one full-time, one part-time work	5	6	5	5	4	4	3	3	3	3	3	3	3	3	3	4
Couple, one full-time work, one not working	10	10	10	10	10	8	9	8	8	8	9	9	9	8	9	9
No full-time, one or more in part-time work	6	6	7	7	6	7	6	6	6	6	6	5	6	6	6	7
Workless, one or more unemployed	7	5	5	4	4	4	4	4	3	3	3	4	4	5	6	4
Workless, other inactive ³	13	13	13	14	14	16	15	16	15	13	13	13	11	11	9	9
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

- Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
- 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 these years.
- Workless, other inactive category includes workless, one or more aged 60 or over.
- Percentages may not sum to 100 per cent due to rounding.

Table 5.9ts: Composition of working-age adults 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, and work status, United Kingdom¹

Percentage of working-age adults	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																		
Working-age adults in families where no-one is disabled	..	68	70	66	63	66	64	64	65	67	66	67	66	66	69	70	68	68
At least one adult working ⁴	37	39	38	38	37	36	36	37	38	38	38	39	40	37	38	42
No adults working ⁴	33	27	25	28	27	28	30	30	28	29	28	27	29	32	29	26
Working-age adults in families where someone is disabled	..	32	30	34	37	34	36	36	35	33	34	33	34	34	31	30	32	32
1 or more disabled adult, no disabled child	..	26	25	28	31	29	31	32	30	29	30	29	30	30	26	27	29	28
Those living in families with disabled children	..	6	5	6	6	5	5	4	4	4	4	4	4	5	5	4	4	4
With no disabled adult	..	4	4	4	4	3	3	2	2	2	2	2	2	2	2	2	2	2
With 1 or more disabled adult	..	2	2	2	2	3	2	2	2	2	2	2	2	2	2	2	2	2
In receipt of disability benefits	..	5	5	6	6	6	6	5	7	6	7	7	8	8	8	6	6	7
Not in receipt of disability benefits	..	27	25	29	31	28	30	31	28	27	27	26	27	27	23	24	26	25
At least one adult working ⁴	10	12	13	12	13	11	12	11	11	12	11	11	11	11	12	12
No adults working ⁴	20	22	24	22	24	25	23	22	23	21	23	23	21	20	21	20
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																		
Working-age adults in families where no-one is disabled	..	69	70	67	65	66	65	66	67	68	68	68	69	69	71	71	70	68
At least one adult working ⁴	40	41	41	40	40	38	38	39	41	41	42	43	43	41	42	43
No adults working ⁴	30	25	24	26	25	27	29	29	27	28	27	26	27	30	28	25
Working-age adults in families where someone is disabled	..	31	30	33	35	34	35	34	33	32	32	32	31	31	29	29	30	32
1 or more disabled adult, no disabled child	..	25	24	27	29	28	30	30	29	28	28	28	27	27	25	26	26	28
Those living in families with disabled children	..	5	5	6	6	5	5	4	4	4	4	4	4	5	5	4	4	4
With no disabled adult	..	3	3	4	4	3	3	2	2	2	2	2	2	2	3	2	2	2
With 1 or more disabled adult	..	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
In receipt of disability benefits	..	5	6	6	6	7	7	6	7	7	7	7	7	7	7	6	7	7
Not in receipt of disability benefits	..	25	24	27	29	27	28	29	27	25	25	25	24	24	22	23	23	25
At least one adult working ⁴	10	13	13	12	13	11	11	10	11	12	10	11	10	10	11	13
No adults working ⁴	19	20	22	21	22	23	22	22	22	20	21	21	19	19	19	19
All working-age adults (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. Splits for at least one adult working and no adults working are also 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. 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 these years.

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

Table 5.10ts: Percentage of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type, 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
Before Housing Costs																		
Working-age adults without children	12	11	12	12	12	12	13	12	13	13	13	13	13	14	15	15	15	15
Couples	9	8	9	9	9	9	10	9	9	10	9	9	10	10	10	10	10	11
Single male	16	15	16	16	15	16	17	17	17	17	17	18	18	18	20	21	21	20
Single female	14	15	15	16	14	15	17	16	17	16	16	17	16	19	19	19	17	19
Working-age adults with children	20	18	20	20	20	20	18	18	18	18	17	18	18	18	18	17	16	15
Couples	17	16	17	17	16	16	15	15	15	15	14	16	15	16	16	16	15	14
Singles	37	33	42	42	40	41	37	38	37	36	34	33	33	33	33	26	22	22
All working-age adults (per cent)	15	14	15	15	15	15	15	15	15	15	14	15	15	15	16	16	15	15
After Housing Costs																		
Working-age adults without children	17	16	17	16	16	16	16	16	16	17	16	18	18	18	19	20	20	20
Couples	11	11	11	11	10	11	11	11	11	12	11	12	12	12	13	13	13	13
Single male	25	23	25	22	22	23	22	22	24	23	23	25	25	25	26	29	28	28
Single female	22	23	25	23	22	23	23	22	23	22	22	24	23	26	27	27	26	28
Working-age adults with children	26	26	27	26	26	26	25	24	24	24	23	25	25	26	26	25	24	23
Couples	22	22	21	21	21	20	20	19	19	19	18	21	21	22	22	22	22	20
Singles	58	57	62	58	59	57	54	55	53	49	49	48	49	48	48	45	41	42
All working-age adults (per cent)	20	20	21	20	19	20	19	19	19	19	19	20	20	21	22	22	21	21

Notes:

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

Table 5.11ts: Percentage of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type and economic status of the family, 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
Before Housing Costs																		
Working-age adults without children	12	11	12	12	12	12	13	12	13	13	13	13	13	14	15	15	15	15
One or more full-time self-employed	13	15	13	16	16	13	12	15	12	14	13	16	17	16	18	16
Single/couple all in full-time work	2	2	2	2	3	2	3	3	3	3	3	3	3	3	3	3
Couple, one full-time, one part-time work	1	3	3	2	2	3	3	3	4	4	3	3	5	4	4	4
Couple, one full-time work, one not working	8	8	7	7	9	9	10	10	10	11	12	11	12	14	11	16
No full-time, one or more in part-time work	18	17	18	19	19	19	19	19	19	20	19	23	24	20	22	23
Workless, one or more unemployed	49	53	53	56	58	53	55	58	53	54	52	58	51	54	50	51
Workless, other inactive ³	29	29	30	31	34	38	36	35	36	37	39	38	38	36	35	35
Working-age adults with children	20	18	20	20	20	20	18	18	18	18	17	18	18	18	18	17	16	15
One or more full-time self-employed	20	24	23	23	20	21	21	20	21	26	21	21	21	22	22	20
Single/couple all in full-time work	2	3	2	1	2	2	3	3	3	3	3	4	4	3	3	4
Couple, one full-time, one part-time work	4	4	4	4	4	4	3	4	4	5	4	4	4	4	4	6
Couple, one full-time work, one not working	20	20	20	21	19	16	17	17	16	19	21	20	22	18	18	18
No full-time, one or more in part-time work	41	42	39	42	34	41	35	33	30	31	33	35	36	33	28	27
Workless, one or more unemployed	78	77	79	76	80	82	82	74	76	80	79	77	76	71	65	63
Workless, other inactive ³	56	61	57	60	58	59	61	58	54	56	57	56	54	46	41	38
All working-age adults (per cent)	15	14	15	15	15	15	15	15	15	15	14	15	15	15	16	16	15	15
After Housing Costs																		
Working-age adults without children	17	16	17	16	16	16	16	16	16	17	16	18	18	18	19	20	20	20
One or more full-time self-employed	16	18	15	18	18	15	15	17	14	18	16	19	21	20	21	19
Single/couple all in full-time work	4	4	4	4	5	4	4	5	5	5	5	5	5	6	5	6
Couple, one full-time, one part-time work	2	3	4	2	3	4	4	3	5	6	4	6	8	5	6	6
Couple, one full-time work, one not working	12	12	10	10	13	12	14	12	13	15	18	14	17	19	16	21
No full-time, one or more in part-time work	25	23	23	24	22	24	25	24	24	26	24	29	30	27	29	29
Workless, one or more unemployed	66	66	65	67	66	61	63	66	62	63	60	64	60	64	59	66
Workless, other inactive ³	43	40	42	44	43	47	47	47	43	46	50	48	47	47	45	44
Working-age adults with children	26	26	27	26	26	26	25	24	24	24	23	25	25	26	26	25	24	23
One or more full-time self-employed	26	27	28	28	27	26	24	24	25	30	28	28	28	28	28	25
Single/couple all in full-time work	3	4	4	3	4	4	6	5	5	6	6	7	7	6	6	6
Couple, one full-time, one part-time work	6	7	6	6	7	7	6	5	6	8	7	8	8	7	7	9
Couple, one full-time work, one not working	26	27	29	28	27	23	25	25	25	29	31	31	34	30	29	30
No full-time, one or more in part-time work	54	54	53	52	47	53	47	42	41	42	46	43	47	45	43	44
Workless, one or more unemployed	90	90	91	89	90	91	92	88	85	91	91	93	91	91	88	86
Workless, other inactive ³	77	78	77	78	75	78	78	76	74	74	74	74	72	70	65	64
All working-age adults (per cent)	20	20	21	20	19	20	19	19	19	19	19	20	20	21	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 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.

3. Workless, other inactive category includes workless, one or more aged 60 or over.

Table 5.12ts: Percentage of working-age adults living in households with less than 60 per cent of contemporary median household income, by disability³, and receipt of disability benefits², and work status, United Kingdom¹

Percentage of working-age adults	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																		
Working-age adults in families where no-one is disabled	..	13	14	13	12	13	12	12	12	13	12	13	12	13	14	14	13	14
At least one adult working ⁴	8	8	8	8	8	7	8	8	8	8	8	9	9	9	9	9
No adults working ⁴	50	50	46	50	51	49	50	50	46	50	47	47	46	47	42	42
Working-age adults in families where someone is disabled	..	18	20	21	22	22	23	24	22	21	22	22	24	25	23	22	22	21
1 or more disabled adult, no disabled child	..	17	20	20	22	22	23	24	22	22	23	22	24	25	23	22	23	21
Those living in families with disabled children	..	25	25	30	28	27	23	21	22	19	20	18	23	24	24	18	17	17
With no disabled adult	..	22	23	27	25	21	21	17	19	16	15	17	21	20	20	13	16	16
With 1 or more disabled adult	..	31	31	36	33	37	26	30	27	25	27	21	26	30	29	25	18	18
In receipt of disability benefits	..	9	10	12	13	13	13	14	15	14	16	16	18	19	19	15	14	15
Not in receipt of disability benefits	..	21	24	24	25	25	26	27	25	24	25	24	26	28	25	24	25	23
At least one adult working ⁴	11	12	12	12	12	12	11	11	12	12	12	13	12	12	12	12
No adults working ⁴	35	38	40	39	40	44	42	40	41	40	45	46	43	39	38	38
All working-age adults (per cent)	15	14	15	15	15	15	15	15	15	15	14	15	15	15	16	16	15	15
After Housing Costs																		
Working-age adults in families where no-one is disabled	..	18	19	17	17	17	16	16	17	17	16	18	18	18	19	20	19	19
At least one adult working ⁴	11	11	11	11	11	10	11	11	11	12	12	13	14	14	13	14
No adults working ⁴	68	63	62	63	61	62	64	64	58	62	60	59	59	61	56	57
Working-age adults in families where someone is disabled	..	27	28	28	29	29	29	29	28	27	28	28	30	31	29	29	29	28
1 or more disabled adult, no disabled child	..	26	27	26	28	29	29	29	28	27	28	28	30	31	29	30	29	29
Those living in families with disabled children	..	35	35	35	35	33	30	29	28	26	26	26	29	33	32	26	26	25
With no disabled adult	..	30	33	32	32	26	29	23	24	23	20	22	28	28	29	20	23	23
With 1 or more disabled adult	..	44	41	44	42	45	33	40	33	33	34	33	31	41	38	36	30	28
In receipt of disability benefits	..	13	15	16	17	19	18	20	20	21	21	23	24	25	25	22	21	21
Not in receipt of disability benefits	..	31	33	31	33	33	32	32	31	30	31	30	32	34	31	32	32	31
At least one adult working ⁴	15	15	15	16	16	15	15	13	15	16	16	17	16	16	16	17
No adults working ⁴	48	50	52	52	51	54	53	52	50	51	55	55	53	52	51	50
All working-age adults (per cent)	20	20	21	20	19	20	19	19	19	19	19	20	20	21	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. Splits for at least one adult working and no adults working are also 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. 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 these years.

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

Table 5.13ts: Percentage of working-age adults living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by family type, 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
Before Housing Costs																		
Working-age adults without children	19	18	18	17	16	16	15	13	13	13	13	13	13	13	14	14	15	16
Couples	14	14	13	12	12	12	11	10	9	10	9	9	9	10	10	10	10	12
Single male	26	24	24	22	21	21	19	18	17	17	17	18	18	18	19	20	21	22
Single female	23	24	23	24	20	20	20	17	18	16	16	17	16	18	18	18	17	21
Working-age adults with children	31	31	29	28	27	25	22	20	18	18	17	18	17	17	17	15	16	17
Couples	27	27	25	24	22	21	18	16	15	15	14	15	14	15	15	14	15	16
Singles	61	61	62	58	58	52	46	42	38	37	33	31	31	31	30	23	22	24
All working-age adults (per cent)	24	23	22	21	20	19	17	16	15	15	14	15	14	15	15	15	15	17
After Housing Costs																		
Working-age adults without children	24	23	22	21	20	20	19	16	16	16	15	17	16	17	18	19	20	21
Couples	17	17	16	15	14	13	13	11	11	11	10	11	11	11	12	12	13	14
Single male	33	32	31	27	27	27	24	22	23	23	22	24	24	23	25	27	28	29
Single female	31	32	32	29	27	27	27	23	23	22	22	22	21	25	26	26	26	29
Working-age adults with children	38	39	36	35	34	31	29	26	24	23	22	23	23	24	24	24	24	25
Couples	33	33	31	29	28	26	23	20	19	19	18	19	19	20	20	21	22	22
Singles	74	74	73	69	69	65	58	57	53	49	47	45	45	45	44	41	41	45
All working-age adults (per cent)	29	29	28	26	25	24	22	20	19	19	18	19	19	20	20	21	21	22

Notes:

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

Table 5.14ts: Percentage of working-age adults living in households with less than 60 per cent of 2010/11 median household income held constant in real terms, by family type and economic status of the family, 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
Before Housing Costs																		
Working-age adults without children	19	18	18	17	16	16	15	13	13	13	13	13	13	13	14	14	15	16
One or more full-time self-employed	17	18	17	19	17	14	12	15	12	14	12	16	17	16	18	18
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	3	4	4	2	2	3	3	3	4	4	2	3	5	3	4	4
Couple, one full-time work, one not working	14	13	11	11	12	9	10	10	10	10	11	10	11	12	11	18
No full-time, one or more in part-time work	29	25	26	24	23	20	19	19	19	19	18	22	22	19	22	24
Workless, one or more unemployed	64	65	62	64	63	54	55	59	53	53	50	57	49	52	50	53
Workless, other inactive ³	44	43	41	41	40	40	37	36	35	36	38	37	36	34	35	37
Working-age adults with children	31	31	29	28	27	25	22	20	18	18	17	18	17	17	17	15	16	17
One or more full-time self-employed	28	29	29	28	23	22	21	21	21	25	21	19	21	20	22	22
Single/couple all in full-time work	4	4	4	3	3	3	3	3	3	3	3	3	3	3	3	4
Couple, one full-time, one part-time work	9	11	8	7	6	4	3	4	4	4	3	3	4	3	4	6
Couple, one full-time work, one not working	32	32	29	30	26	19	18	18	16	18	19	18	20	15	18	21
No full-time, one or more in part-time work	59	59	56	53	42	44	36	34	30	30	31	34	33	29	28	30
Workless, one or more unemployed	91	89	86	86	86	83	82	75	76	78	75	76	74	68	65	65
Workless, other inactive ³	77	77	75	73	68	63	61	59	54	54	53	54	49	42	41	44
All working-age adults (per cent)	24	23	22	21	20	19	17	16	15	15	14	15	14	15	15	15	15	17
After Housing Costs																		
Working-age adults without children	24	23	22	21	20	20	19	16	16	16	15	17	16	17	18	19	20	21
One or more full-time self-employed	20	22	19	21	20	15	15	17	14	17	15	19	20	19	21	19
Single/couple all in full-time work	6	6	6	6	6	4	4	5	5	5	4	5	5	5	5	6
Couple, one full-time, one part-time work	4	6	6	4	4	4	4	3	5	6	4	5	7	5	6	6
Couple, one full-time work, one not working	18	17	16	14	18	12	14	12	12	14	17	13	15	18	16	22
No full-time, one or more in part-time work	35	29	30	30	27	25	25	24	24	25	22	27	29	25	29	30
Workless, one or more unemployed	75	73	72	73	70	62	62	66	61	61	57	63	59	62	59	67
Workless, other inactive ³	55	51	51	51	49	48	47	47	42	44	47	45	45	44	45	46
Working-age adults with children	38	39	36	35	34	31	29	26	24	23	22	23	23	24	24	24	24	25
One or more full-time self-employed	35	36	36	33	31	27	24	24	25	29	25	27	27	27	28	28
Single/couple all in full-time work	7	7	8	6	6	5	6	5	5	5	6	7	6	5	6	7
Couple, one full-time, one part-time work	13	16	13	11	10	7	6	5	5	7	6	6	7	7	7	10
Couple, one full-time work, one not working	42	40	38	36	34	26	25	24	23	25	27	28	30	26	29	32
No full-time, one or more in part-time work	72	68	66	63	53	57	47	42	40	39	43	40	42	42	43	47
Workless, one or more unemployed	97	94	95	95	93	92	92	87	83	89	91	90	89	90	88	88
Workless, other inactive ³	88	86	85	85	80	80	78	75	72	72	70	70	68	65	65	68
All working-age adults (per cent)	29	29	28	26	25	24	22	20	19	19	18	19	19	20	20	21	21	22

Notes:

- Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
- 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 these years.
- Workless, other inactive category includes workless, one or more aged 60 or over.

Table 5.15ts: Percentage of working-age adults 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, and work status, United Kingdom¹

Percentage of working-age adults	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																		
Working-age adults in families where no-one is disabled	..	20	19	18	16	16	15	13	13	13	12	13	12	12	13	13	13	15
At least one adult working ⁴	12	12	11	11	9	8	8	8	8	8	8	8	9	8	9	11
No adults working ⁴	64	62	57	59	57	51	51	51	46	48	45	45	44	45	42	45
Working-age adults in families where someone is disabled	..	33	32	31	31	29	27	25	22	22	22	21	23	24	22	20	22	22
1 or more disabled adult, no disabled child	..	32	31	29	30	28	27	25	22	22	22	21	23	24	22	20	23	23
Those living in families with disabled children	..	41	40	41	37	34	27	23	22	20	20	18	21	23	23	16	17	18
With no disabled adult	..	37	38	37	34	27	25	18	19	17	15	16	19	19	19	12	16	17
With 1 or more disabled adult	..	49	44	49	44	47	31	32	27	25	27	20	24	29	28	23	18	20
In receipt of disability benefits	..	24	22	22	22	22	18	15	15	15	16	16	17	17	18	13	14	17
Not in receipt of disability benefits	..	35	35	33	34	32	30	28	25	25	25	23	25	27	23	22	25	24
At least one adult working ⁴	18	18	18	17	15	13	12	11	12	12	11	12	12	11	12	13
No adults working ⁴	53	53	53	50	47	47	42	41	40	39	44	44	40	35	38	41
All working-age adults (per cent)	24	23	22	21	20	19	17	16	15	15	14	15	14	15	15	15	15	17
After Housing Costs																		
Working-age adults in families where no-one is disabled	..	26	25	22	21	21	19	17	17	16	15	17	16	17	18	19	19	20
At least one adult working ⁴	16	16	15	14	13	11	11	11	10	11	11	12	13	13	13	15
No adults working ⁴	75	70	68	69	66	63	63	63	56	60	57	57	57	58	56	59
Working-age adults in families where someone is disabled	..	40	39	36	36	35	33	30	28	27	27	26	28	29	28	27	29	30
1 or more disabled adult, no disabled child	..	39	37	35	35	35	32	30	28	27	27	26	28	29	27	28	29	30
Those living in families with disabled children	..	48	48	46	44	42	36	32	28	26	25	24	26	29	30	24	26	27
With no disabled adult	..	44	45	42	41	34	35	26	24	22	19	20	24	25	27	18	23	25
With 1 or more disabled adult	..	59	56	55	51	55	40	42	33	33	33	31	28	37	34	33	30	30
In receipt of disability benefits	..	33	30	29	28	28	25	22	20	20	20	20	22	22	22	20	21	23
Not in receipt of disability benefits	..	42	42	39	39	38	35	33	31	30	30	29	30	32	30	30	32	33
At least one adult working ⁴	23	22	21	21	19	16	15	13	14	15	14	16	15	15	16	18
No adults working ⁴	63	61	62	60	57	56	53	51	48	48	52	52	50	49	51	53
All working-age adults (per cent)	29	29	28	26	25	24	22	20	19	19	18	19	19	20	20	21	21	22

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. Splits for at least one adult working and no adults working are also 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. 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 these years.

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