

Households Below Average Income

An analysis of the income distribution 1994/95 – 2009/10

May 2011



DWP Department for
Work and Pensions

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**An analysis of the income distribution
1994/95 – 2009/10**

Editorial team

Nick Adams, Alex Barton, George Johnson, Peter Matejic

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ISBN 978-1-84947-584-6

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Any enquiries regarding this publication should be sent to;

Peter Matejic
Incomes Monitoring
Department for Work and Pensions
6th Floor, Caxton House
Tothill Street
London SW1H 9NA
Tel: 020 7449 7337
E-mail: team.hbai@dwp.gsi.gov.uk

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Chapter 1

Introduction and summary of key findings

Introduction

Background

This is the twenty-second of the Households Below Average Income (HBAI) series. This report presents information on potential living standards in the United Kingdom as determined by disposable income in 2009/10, and changes in income patterns over time.

What does HBAI measure?

Households Below Average Income (HBAI) uses household disposable incomes, after adjusting for the household size and composition, as a proxy for material living standards. More precisely, it is a proxy for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live.

In order to allow comparisons of the living standards of different types of households, income is adjusted to take into account variations in the size and composition of the households in a process known as equivalisation, which is explained in more detail below.

A key assumption made in HBAI is that all individuals in the household benefit equally from the combined income of the household. This enables the total equivalised income of the household to be used as a proxy for the standard of living of each household member.

See **Appendix 1** for a detailed definition of net disposable household income and see **Appendix 2** for a more in-depth presentation of the methodology underpinning HBAI.

Publication structure

This publication is split into seven chapters and two appendices. **Chapter 1** gives a summary of the results and an introduction to the analysis; **Chapter 2** gives an overview of the income distribution and looks at the economic climate for the period covered; **Chapters 3 to 6** provide detailed analysis of the incomes of all individuals, children, working-age adults and pensioners respectively; **Chapter 7** gives a summary of analysis of persistent poverty. **Chapters 3 to 6** follow a common structure, starting

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with tables showing headline **trends** over time, which have a **tr** suffix, followed by **detailed breakdown** results for the most recent year, which have a **db** suffix, and tables showing **time series**, which have a **ts** suffix.

Appendix 1 gives a glossary of terms used and detailed definitions, while **Appendix 2** gives a more in-depth presentation of the methodology underpinning HBAI.

Changes to the publication

The following changes have been made to the analyses within the publication this year.

- **Chapter 1** has been redesigned to provide a more comprehensive summary of the changes in the headline indicators.
- Detailed breakdown (**db**) table suffixes have been added to the quintile, composition and percentage in low income tables within each chapter to differentiate them from the trends (**tr**) and time series (**ts**) tables. The concept and methodology remain the same.
- Chapter structures have been reordered to show the trends tables, followed by the detailed breakdowns and then the time series tables, following user consultation.
- **Chapter 2** tables have been renumbered to improve the structure of the chapter.
- Disability and receipt of disability benefits splits have been revised following public consultation.
- Disability and receipt of disability benefits time series tables have also been added to all chapters and the time series tables renumbered accordingly.
- Following user consultation, the bills in arrears categories have been reduced and the pensions receipt splits have been expanded.
- Marital status splits have been added to the detailed breakdown tables of **Chapters 3 to 6**.
- A new severe relative low income and material deprivation indicator for children has been added, this is shown in **Table 4.5tr**. Details of the methodology used are shown in **Appendix 2**.
- A new pensioner material deprivation indicator has been added. This is shown in **Table 6.7tr** and **Tables 6.7db to 6.10db**. Details of the methodology used are shown in **Appendix 2**.
- A new table, **Table 5.5tr**, has been added to **Chapter 5** showing trends for working-age adults aged up to 64.

- Following user consultation **Figure 2.2** and **Figure 3.1** have been removed.
- Economic status classifications around part and full time work have been revised and now use the ILO definition in line with cross government harmonisation. We are only able to begin the time series on this basis from 1996/97, which has necessitated changes to the time period for **Table 2.3ts**.
- **Appendix 3 – Opportunity for all indicators** has been removed following public and user consultation.

Methodological improvements have been made to the way the HBAI data is derived. These include:

- Use of data from the new pension provision questions on the Family Resources Survey. The pension provision questions were revised, following a testing period of the existing questions in 2008, to more accurately capture information on active membership of pensions
- Improvements to the way we adjust high incomes on the survey using the Survey of Personal Incomes to ensure we adjust a similar proportion of the data from year to year. More details on the changes are given in **Appendix 2**.
- Including new forms of Rate Rebate in Northern Ireland as income.
- Inclusion of Health in Pregnancy Grant and Adult Learning Grant as income.

Equivalisation

Income is adjusted, or equivalised, to take into account variations in both the size and composition of the household. This process reflects the common sense notion that a family of several people needs a higher income than a single person in order for both households to enjoy a comparable standard of living.

Equivalence scales conventionally take a couple with no children as a reference point. The incomes of larger households are adjusted downwards and the incomes of smaller households adjusted upwards relative to this reference point. The values of the modified OECD and McClements equivalisation scales are shown in **Appendix 2**.

Most income values quoted in this publication relate to the 'cash' income for a couple with no children; the equivalisation process must be reversed in order for them to be converted to cash incomes for other family types (see **Table 2.4ts** for examples).

Housing costs

It could be argued that the costs of housing faced by different households at a given time do not always match the true value of the housing that they actually enjoy, and that housing costs should therefore be deducted from any definition of disposable

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income. However, any measure of income defined in this way would understate the relative standard of living of those individuals who were actually benefiting from a better quality of housing by paying more for better accommodation. Income growth over time would also understate improvements in living standards where higher costs reflected improvements in the quality of housing.

Conversely, any income measure which does not deduct housing costs may overstate the living standards of individuals whose housing costs are high relative to the quality of their accommodation (for example, some residents of London). Growth over time in income Before Housing Costs could also overstate improvements in living standards for low-income groups in receipt of Housing Benefit, and whose rents have risen in real terms. This is because Housing Benefit will also rise to offset the higher rents (for a given quality of accommodation) and would be counted as an income rise, although there would be no associated increase in the standard of living. A similar effect could work in the opposite direction for pensioners: if a shift from renting to owning their housing outright leads to a fall in Housing Benefit income, because fewer low-income pensioners are paying rents, then changes in income Before Housing Costs may understate any improvement in living standards.

Therefore, HBAI presents analyses of disposable income on two bases: Before Housing Costs (BHC) and After Housing Costs (AHC). This is principally to take into account variations in housing costs that themselves do not correspond to comparable variations in the quality of housing. A definition of housing costs can be found in **Appendix 1**.

Self-employed

All analyses in this volume include the self-employed. However, it should be noted that a proportion of this group are believed to report incomes that do not reflect their living standards and that there are also recognised difficulties in obtaining timely and accurate income information from this group. Previous analysis of the level of material deprivation reported by those self-employed and reporting incomes amongst the lowest 20 per cent of incomes suggests that the link between lower incomes and higher levels of material deprivation is much weaker than it is for the population as a whole.

Data sources

The main source of data used in this publication is the UK DWP Family Resources Survey (FRS), which is a continuous cross-sectional survey. During 2009/10, full interviews were completed with 23,164 households in Great Britain and 2,041 households in Northern Ireland.

As the FRS does not track individuals over time, analysis of incomes is supplemented by the use of longitudinal data from the British Household Panel Survey (BHPS), which is carried out by the Institute for Social and Economic Research (ISER) UK Longitudinal Studies Centre at the University of Essex.

Changes to the Family Resources Survey

Prior to 2002/03 the survey covered Great Britain; from 2002/03 the survey was extended to cover the UK. The fieldwork for the survey in Northern Ireland is managed by the Department for Social Development (DSDNI) and is currently carried out by the Northern Ireland Statistics and Research Agency. The contract for fieldwork for the survey in Great Britain has been re-tendered four times, most recently in 2010. A consortium made up of the Office of National Statistics and the National Centre for Social Research won that contract, for 2011-12 to 2014-15 inclusive. As part of the new contract the cost of the survey has reduced, but the Department has sought to retain as far as possible the accuracy of FRS estimates.

This has been achieved primarily through:

- The FRS incorporating those elements of the General Lifestyle Survey (GLF) used to provide cross-sectional data for the EU Survey of Income and Living Conditions (EU-SILC). While the FRS is used to measure UK poverty, the GLF, an ONS survey, is currently used to satisfy the EU-SILC, which is used to compare poverty levels across Europe. It is proposed that from April 2012, the FRS will be used to capture the cross-sectional data requirements for EU-SILC, while ONS will retain responsibility for the longitudinal EU-SILC requirements. Completed FRS interviews will form the sample frame for a follow-up survey, which ONS will use to meet the longitudinal EU-SILC requirements. DWP and ONS have agreed to share savings from this exercise. DWP will seek to minimise any increase in the length of the FRS questionnaire, and disruption to FRS estimates. More details can be found at: <http://www.ons.gov.uk/about/consultations/open-consultations/the-future-of-the-qlf-survey/>.
- Reducing the sample size: From April 2011, the target achieved sample size for GB will reduce by 5,000 households. Therefore the overall achieved sample size for the UK will be around 20,000 households. We have assessed that this still allows core outputs (such as measures of poverty and take-up of income related benefits) from the FRS to be produced, though with slightly wider confidence intervals or ranges. More details on this assessment can be found at <http://research.dwp.gov.uk/asd/frs/>.

Population coverage

Both the FRS and the BHPS are surveys of private households. This means that people in residential institutions, such as nursing homes, barracks, prisons or university halls of residence, and also homeless people are excluded from the scope of the analysis presented here. Northern Ireland was included in the FRS from the 2002/03 survey year. The selected BHPS results presented in this publication do not include data for Northern Ireland, which are only available from the 1996 wave. The area of Scotland north of the Caledonian Canal was included in the FRS for the first time in the 2001/02 survey year, and from the 2002/03 survey year, the FRS was extended to include a 100 per cent boost of the Scottish sample. This has increased the sample size available for analysis at the Scottish level.

1 Introduction

For some tables, estimates for Northern Ireland (NI) have been imputed for the years 1998/99 to 2001/02. This allows for changes since 1998/99 to be measured at the United Kingdom (UK) level. For further details, see **Appendix 4 of the HBAI 2004/05 publication**. The FRS time series in this publication are presented with discontinuities in the years where there is a change from GB to UK.

Reliability of results

All figures presented in HBAI are estimates taken from sample surveys and, as such, are subject to variation as a result of both sampling error and bias due to non-sampling errors. These areas are covered in more detail in **Appendix 2**, as well as being outlined briefly below:

- **Sampling error** – as mentioned above, HBAI results are derived from a survey and are therefore subject to sampling error. This will vary to a greater or lesser extent depending on the level of disaggregation at which results are presented. Estimates of income growth between years are vulnerable to sampling error.
- **Non-response** – as with any survey, HBAI results are also at risk from systematic bias due to non-response by households selected for interview in the FRS. In an attempt to correct for differential non-response, estimates are weighted using population totals. Further information on the weighting methodology is included in **Appendix 2**.
- Investigations in 2002 into differences between FRS estimates of worklessness and estimates from the Labour Force Survey (LFS) suggested that the FRS overstates the proportion of children living in workless households. A report on findings is at the following URL:
http://research.dwp.gov.uk/asd/frs/reports/children_in_workless_households.pdf
- **Equivalence scales** – the results presented in HBAI are calculated using the modified OECD equivalence scale. Please refer to **Appendix 2** for a table showing the equivalence scale values.
- **Income components** – as previously mentioned, there are particular problems with the collection and quality of data relating to the incomes of the self-employed. The FRS also records a shortfall in investment income when compared with National Accounts totals. This may lead to an understatement of total income for some groups for whom this is a major income component, such as pensioners, although this is likely to be more important for those at the top of the income distribution.
- **High incomes** – comparisons with Her Majesty's Revenue and Customs' Survey of Personal Incomes (SPI), which is drawn from tax records, suggest that the FRS under-reports the number of individuals with very high incomes and also understates the magnitude of their incomes. There is also some volatility in the number of high income households surveyed. Since any estimate of mean income is very sensitive to fluctuations in incomes at the top of the distribution, an

adjustment to correct for this is made to 'very rich' households in FRS-based results using SPI data. The median-based low-income statistics are not affected.

- **Incomes as a guide to living standards** – comparisons of household income and expenditure suggest that those 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. For HBAI tables, this will have a relatively greater effect on results where incomes are compared against low thresholds of median income. For this reason, compositional and percentage tables using the 50 per cent of median thresholds have been italicised to highlight the greater uncertainty. We have also presented money value quintile medians in **Table 2.3ts** on three-year averages to reflect this uncertainty.
- **Comparisons with National Accounts** – **Table 2.1db** shows comparisons between growth in Real Household Disposable Income and real growth in HBAI mean BHC unequivalised income. For some years, income growth in the HBAI-based series appears lower than the National Accounts estimates. The implication of this is that absolute real income growth could be understated in the HBAI series. Comparisons over a longer time period are believed to be more robust.
- **Back payments** – it is possible that at the time of an FRS interview, a person will not be in receipt of a benefit, but will be subsequently awarded the benefit which is backdated to the time of interview. In this situation, HBAI methodology does not adjust for the 'retrospectively' increased income. This is relevant for benefits where there are significant backlogs in processing claims or where it is possible for families to submit backdated claims. The size of this effect will be larger in years with a relatively large volume of back payments, such as in 2003/04, when Child and Working Tax Credits and Pension Credit were introduced. Further details of possible effects of the introductions of these benefits were described in the 2004/05 HBAI publication.
- **Geographical disaggregation** – the sample size of the FRS is large enough to allow analysis at regional level within the UK for some results. However, in general, estimates of changes over time at a regional level are unlikely to yield a reliable picture of how different regions have experienced different changes. To address this issue, **Chapters 3 to 6** of the publication present data to the level of Region (see Appendix 1 for definition) and country as three-year averages.
- **Ethnicity breakdowns** – where results are presented for households headed by a person reporting their ethnic status as Mixed, Black Caribbean or Black non-Caribbean and Chinese or other ethnic group, caution should be applied when interpreting results due to the small sample sizes of these groups. Smaller ethnic minority groups exhibit year-on-year variation which limits comparisons over time. For this reason, detailed ethnic estimates are presented as three-year averages.

1 Introduction

Uses of the Households Below Average Income Data

This publication is used to monitor DWP Impact Indicators on pensioner poverty and disability poverty. The full list of Impact Indicators is available at:

<http://www.dwp.gov.uk/docs/dwp-business-plan-2011-2015.pdf>

The Government's child poverty strategy, published on 5 April 2011, sets out the Government's approach to tackling poverty for this Parliament and up to 2020. It includes a suite of indicators, building on those included in the Child Poverty Act 2010 that will be used to monitor progress made over the life course of the strategy. The indicator set covers 15 measures across three themes of family resources, supporting families' circumstances, and children's life chances. This publication is be used to monitor six of these indicators.

<http://www.education.gov.uk/childrenandyoungpeople/families/childpoverty/a0076385/child-poverty-strategy>

The HBAI report is released alongside a number of other National Statistics publications focused on income:

Pensioner Incomes

http://research.dwp.gov.uk/asd/index.php?page=pensioners_income

Poverty and income inequality in Scotland: 2009/10

<http://www.scotland.gov.uk/Publications/2011/05/povertystats0910>

Other publications covering a similar theme include:

Family Resources Survey

<http://research.dwp.gov.uk/asd/frs/>

Low Income Dynamics

<http://research.dwp.gov.uk/asd/index.php?page=lid>

An analysis of the income distribution in Northern Ireland

http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/households/hbai-2008-09.htm

In addition, the Office for Disability Issue's disability poverty Indicators are updated

<http://odi.dwp.gov.uk/roadmap-to-disability-equality/indicators.php>

National Statistics Quality Review of Income Statistics

In 2004, as part of the National Statistics Quality Review of Income Statistics, the DWP published a joint review of the HBAI and Pensioners' Incomes (PI) statistical reports. The purpose was to establish whether the HBAI and PI series continue to meet the needs of their users and, where they did not, how best to address those

needs. It considered the definitions and methodology used and also the timeliness and accessibility of the statistics. Details of the review and its conclusions are available on the DWP website at the following URL:

<http://research.dwp.gov.uk/asd/index.php?page=hbai>

Acknowledgements

As in previous years, the DWP would like to thank the Institute for Fiscal Studies (IFS) for the substantial assistance that they have provided in checking and verifying the income data and grossing factors underlying the main results in this edition.

We are also grateful to Her Majesty's Revenue and Customs for the provision of aggregated data from the Survey of Personal Incomes.

The British Household Panel Survey data was made available through the UK Data Archive at the University of Essex. Responsibility for the accuracy and interpretation of the results lies solely with the DWP.

Registration

If you have any comments or questions, or are interested in receiving information about this publication, such as consultations, planned changes, and advance notice of future releases, please email team.hbai@dwp.gsi.gov.uk, contact the DWP statistician responsible for HBAI by telephone on 020 7449 7337, or write to Incomes Monitoring, Department for Work and Pensions, 6th Floor, Caxton House, Tothill Street, London, SW1H 9NA.

Summary of key findings

This chapter provides a summary of the chapters within the report, focussing on headline trends.

Relative measures. Changes in relative low-income indicators depend on how changing incomes at the lower end of the distribution compare with income growth for the rest of the population. Relative low-income statistics fall if income growth at the lower end outstrips overall income growth. Where reductions are reported for relative low-income indicators, these tend to be on a smaller scale to those seen for the absolute indicators discussed below, as a large part of the income growth at the bottom of the distribution is usually absorbed in keeping pace with the population as a whole.

Absolute measures. Absolute incomes in this publication are assessed against the median in 1998/99 adjusted for inflation, and the indicator falls if poorer households are seeing their income rise in real terms.

Measurement against targets. The figures included in the annual Households Below Average Income report and the related report Low Income Dynamics are used to monitor progress against a variety of indicators. These indicators are described in this section in the chapter summaries.

Comparisons are conventionally made between the latest year and either 1998/99 (the first year when UK data is available) or with the previous year. Frequently both percentage point changes in the percentage of a group in low income and changes in the overall numbers in low income are presented. These do not necessarily move in the same direction, for instance the percentage of a group in low income may be flat, but the actual number might rise or fall slightly.

The income distribution

There was income growth, in real terms, across each quintile of the income distribution between 1998/99 and 2009/10. Between 2008/09 and 2009/10, the poorest 20 per cent of the population saw their incomes rise in real terms on a Before Housing Costs basis and on an After Housing Costs basis.

Income inequality, as measured by the Gini Coefficient, is stable on both a Before Housing Costs and After Housing Costs basis (see **Chapter 2** for a definition of the Gini coefficient).

Whole population

Relative – In 2009/10, 17 per cent of people (10.4 million) were in households in the UK with incomes below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 22 per cent (13.5 million) After Housing Costs (AHC).

Compared to 2008/09, this represents a fall of 1 percentage point (0.5m) on a BHC basis and no change AHC.

Compared to 1998/99, this represents a fall of 2 percentage points (0.8m) on a BHC basis and a fall of 2 percentage points (0.6m) AHC.

Absolute – In 2009/10, 10 per cent of people (6.2 million) were in households in the UK with incomes below 60 per cent of 1998/99 median net disposable household income held constant in real terms Before Housing Costs (BHC), and 14 per cent (8.7 million) After Housing Costs (AHC).

Compared to 2008/09, this represents a fall of 1 percentage point (0.6m) on a BHC basis and was flat in percentage point terms (a fall of 0.2m) AHC.

Compared to 1998/99, this represents a fall of 9 percentage points (5.0m) on a BHC basis and a fall of 10 percentage points (5.3m) AHC.

Children

The Government's child poverty strategy, *A New Approach to Child Poverty: Tackling the Causes of Disadvantage and Transforming Families' Lives*, was published on 5 April 2011 and is available at the following URL: <http://www.education.gov.uk/publications/standard/publicationDetail/Page1/CM%208061>

It sets out the Government's approach to tackling poverty for this Parliament and up to 2020, and includes a suite of indicators, building on those included in the Child Poverty Act 2010, that will be used to monitor progress made over the life course of the strategy.

The indicator set covers 15 measures across three themes of family resources, supporting families' circumstances, and children's life chances. The HBAI publication will be used to monitor six of these indicators as set out below:

Relative low income – The proportion of children living in households where income is less than 60 per cent of median household income Before Housing Costs for the financial year (2020 target is less than 10 per cent).

Children – In 2009/10, 20 per cent of children (2.6 million) were in households in the UK with incomes below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 29 per cent (3.8 million) After Housing Costs (AHC).

1 Summary of key findings

Compared to 2008/09, this represents a fall of 2 percentage points (0.2m) on a BHC basis and a fall of 1 percentage point (0.1m) AHC.

Compared to 1998/99, this represents a fall of 6 percentage points (0.9m) on a BHC basis and a fall of 5 percentage points (0.7m) AHC.

Absolute low income – The proportion of children living in households where income is less than 60 per cent of median household income Before Housing Costs in 2010/11 adjusted for prices (2020 target is less than 5 per cent). Until data for 2010/11 becomes available this is measured against median incomes in 1998/99.

In 2009/10, 11 per cent of children (1.4 million) were in households in the UK with incomes below 60 per cent of 1998/99 median net disposable household income held constant in real terms Before Housing Costs (BHC), and 18 per cent (2.3 million) After Housing Costs (AHC).

Compared to 2008/09, this represents a fall of 2 percentage points (0.2m) on a BHC basis and a fall of 1 percentage point (0.1m) AHC.

Compared to 1998/99, this represents a fall of 15 percentage points (2.0m) on a BHC basis and a fall of 16 percentage points (2.1m) AHC.

Low income and material deprivation – The proportion of children who experience material deprivation and live in households where income is less than 70 per cent of median household income Before Housing Costs for the financial year (2020 target is less than 5 per cent).

This is an additional indicator of child poverty complimenting the Before Housing Costs based relative and absolute low-income indicators above. In 2009/10, 16 per cent of children (2.0 million) were living in UK households in low income and material deprivation. This represents fall of 1 percentage point (0.1m) since 2008/09.

Severe low income and material deprivation – The proportion of children who experience material deprivation and live in households where income is less than 50 per cent of median household income Before Housing Costs for the financial year. This is also referred to elsewhere as severe child poverty.

This is also an additional indicator of child poverty complimenting the Before Housing Costs based relative and absolute low-income indicators above. In 2009/10, 5 per cent of children (0.7 million) were living in UK households in severe low income and material deprivation. This represents fall of 1 percentage point (0.1m) since 2008/09.

In work poverty – Proportion of children growing up in families where at least one person works but are still in relative low income as defined above.

In 2009/10, 13 per cent of children living in families where at least one person works were in UK households with below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 20 per cent After Housing Costs (AHC). Of the child population below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC) and After Housing Costs (AHC), 56 per cent were in families where at least one person works.

Family structures – The proportion of children living in relative low income as set out above by families headed by a:

- couple who are married or in a civil partnership;
- couple who are cohabiting;
- lone parent.

In 2009/10, 16 per cent of children in married or civil partnered families were living in UK households with below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 22 per cent After Housing Costs (AHC).

This compares with 22 per cent of children in cohabiting families living in UK households with below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 33 per cent After Housing Costs (AHC).

Finally, 28 per cent of children in lone parent families were living in UK households with below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 46 per cent After Housing Costs (AHC).

The first three measures here are statutory targets in the Child Poverty Act, the fourth measure in the Act, **persistent poverty** based on a 60 per cent of median income threshold Before Housing Costs, is published in the National Statistics publication Low Income Dynamics which is summarised in **Chapter 7**, and shows:

In 2005 - 2008, there were 12 per cent of children living in GB households in persistent low income Before Housing Costs (BHC). The AHC figure is 17 per cent.

Compared to 2004 - 2007, this represents a rise of 2 percentage points on a BHC basis. The AHC change is a rise of 2 percentage points.

Compared to 1991 - 1994, this represents a fall of 7 percentage points on a BHC basis. The AHC change is a fall of 8 percentage points.

Working-age adults

Relative – In 2009/10, 16 per cent of working-age adults (5.7 million) were in households in the UK with incomes below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 22 per cent (7.9 million) After Housing Costs (AHC).

Compared to 2008/09, this was flat in percentage point terms (a fall of 0.1m) on a BHC basis and was flat in percentage point terms (a rise of 0.1m) AHC.

Compared to 1998/99, this represents a rise of 1 percentage point (0.7m) on a BHC basis and a rise of 2 percentage points (1.2m) AHC.

Absolute – In 2009/10, 10 per cent of working-age adults (3.7 million) were in households in the UK with incomes below 60 per cent of 1998/99 median net disposable household income held constant in real terms Before Housing Costs (BHC), and 15 per cent (5.5 million) After Housing Costs (AHC).

1 Summary of key findings

Compared to 2008/09, this was flat in percentage point terms (a fall of 0.2m) on a BHC basis and no change AHC.

Compared to 1998/99, this represents a fall of 4 percentage points (1.3m) on a BHC basis and a fall of 4 percentage points (1.1m) AHC.

Pensioners

Relative – The relative 60 per cent of median measure After Housing Costs is used to monitor the Department for Work and Pensions Impact Indicator: Rate of pensioner poverty.

In 2009/10, 18 per cent of pensioners (2.1 million) were in households in the UK with incomes below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 16 per cent (1.8 million) After Housing Costs (AHC).

Compared to 2008/09, this represents a fall of 2 percentage points (0.2m) on a BHC basis and no change AHC.

Compared to 1998/99, this represents a fall of 8 percentage points (0.6m) on a BHC basis and a fall of 13 percentage points (1.1m) AHC.

Absolute – In 2009/10, 10 per cent of pensioners (1.1 million) were in households in the UK with incomes below 60 per cent of 1998/99 median net disposable household income held constant in real terms Before Housing Costs (BHC), and 8 per cent (0.9 million) After Housing Costs (AHC).

Compared to 2008/09, this represents a fall of 2 percentage points (0.2m) on a BHC basis and a fall of 1 percentage point (0.1m) AHC.

Compared to 1998/99, this represents a fall of 17 percentage points (1.6m) on a BHC basis and a fall of 21 percentage points (2.1m) AHC.

Material Deprivation – This is an additional indicator of pensioner poverty complimenting the low-income indicators above. In 2009/10, 9 per cent of pensioners aged 65 or over (0.9 million) were in material deprivation. This is the first year of this indicator.

Disability

The Office for Disability Issues (ODI) maintains a disability indicator set. The indicators were developed in consultation with disabled people, to monitor progress in tackling barriers and improving outcomes. These indicators include measures of disability poverty.

Disability Poverty Indicators C1, C2 and C3 are based on the Households Below Average Incomes data, C4 covers fuel poverty and C5 is based on persistent poverty, and is currently published in the National Statistics publication Low Income Dynamics available at the following URL:

<http://research.dwp.gov.uk/asd/index.php?page=lid>.

The Households Below Average Income sourced indicators cover:

Indicator C1 - Children living in households with incomes below 60 per cent of median equivalised household income (baseline year 2004/05)

Indicator C2 - Children living in low income and material deprivation (baseline year 2004/05)

Indicator C3 - Individuals living in households with incomes below 60 per cent of median equivalised household income (baseline year 2004/05)

These are available at the following URL:

<http://odi.dwp.gov.uk/roadmap-to-disability-equality/indicators.php>

Indicator C3 is used to monitor the Department for Work and Pensions Impact Indicator: Rate of disability poverty.

Individuals living in families with a disabled member - In 2009/10, 21 per cent of individuals in families where someone is disabled were living in households with incomes below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 25 per cent After Housing Costs (AHC).

Compared to 2008/09, this represents a fall of 2 percentage points on a BHC basis and a fall of 1 percentage point AHC.

Compared to 2004/05, this represents a fall of 2 percentage points on a BHC basis and a fall of 1 percentage point AHC.

Individuals living in families with no disabled member - In 2009/10, 16 per cent of individuals in families where no one is disabled were living in households with incomes below 60 per cent of contemporary median net disposable household income Before Housing Costs (BHC), and 21 per cent After Housing Costs (AHC).

Compared to 2008/09, this represents a fall of 1 percentage point on a BHC basis and no change AHC.

Compared to 2004/05, this represents a rise of 1 percentage point on a BHC basis and a rise of 2 percentage points AHC.

Impact of disability - In 2009/10 individuals in families where someone was disabled were 5 percentage points Before Housing Costs, and 4 percentage points After Housing Costs, more likely to be living in UK households with below 60 per cent of contemporary median net disposable household than individuals in families where no one was disabled.

1 Summary of key findings

Trend Charts

Figure 1.1: All individuals, main measures, 1998/99 to 2009/10, United Kingdom (see Chapter 3 trends tables for figures)

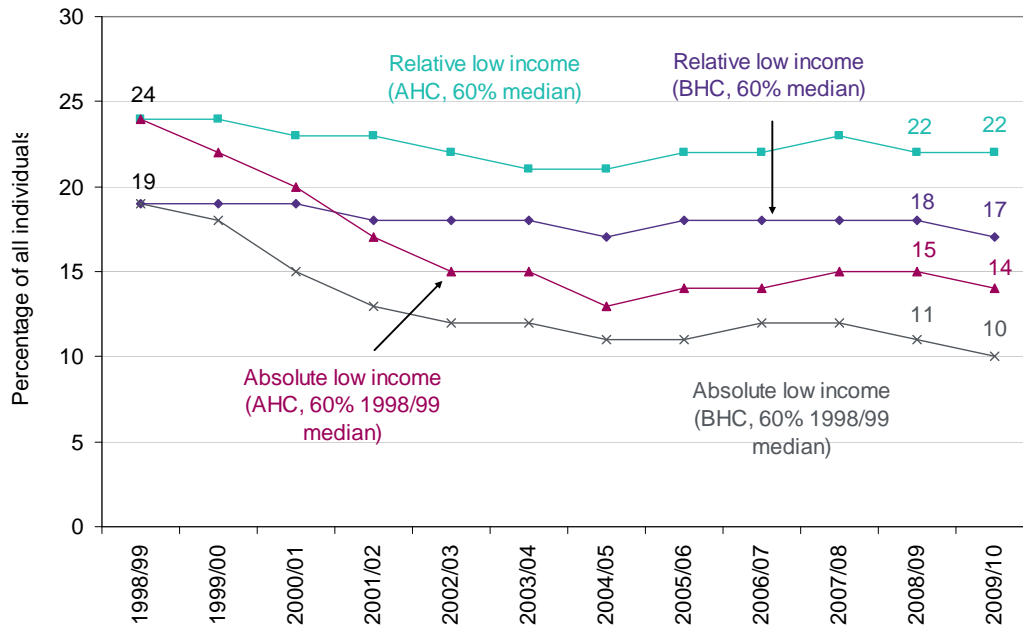


Figure 1.2: Children, main measures, 1998/99 to 2009/10, United Kingdom (see Chapter 4 trends tables for figures)

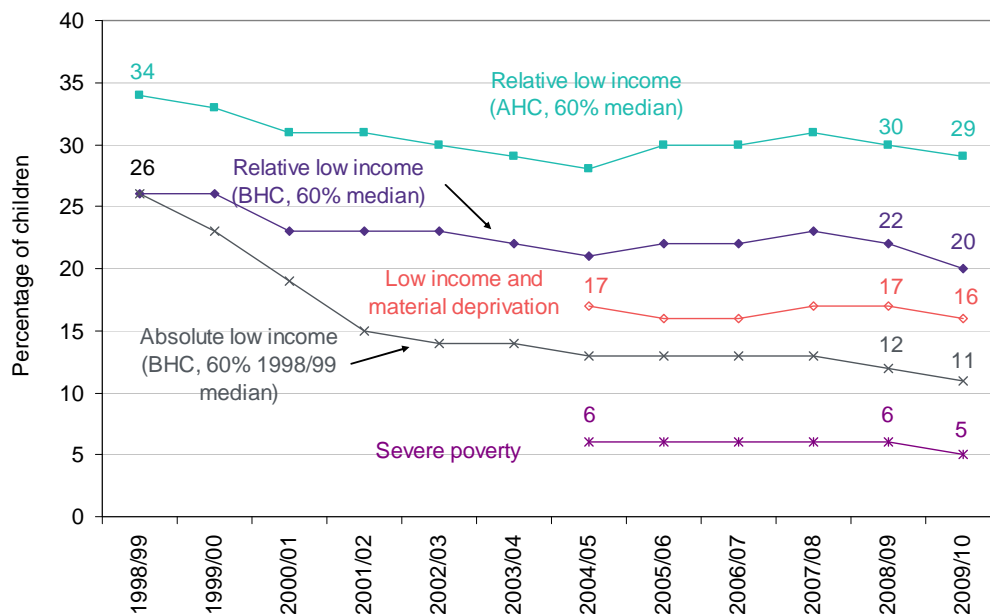


Figure 1.3: Working-age adults, main measures, 1998/99 to 2009/10, United Kingdom (see Chapter 5 trends tables for figures)

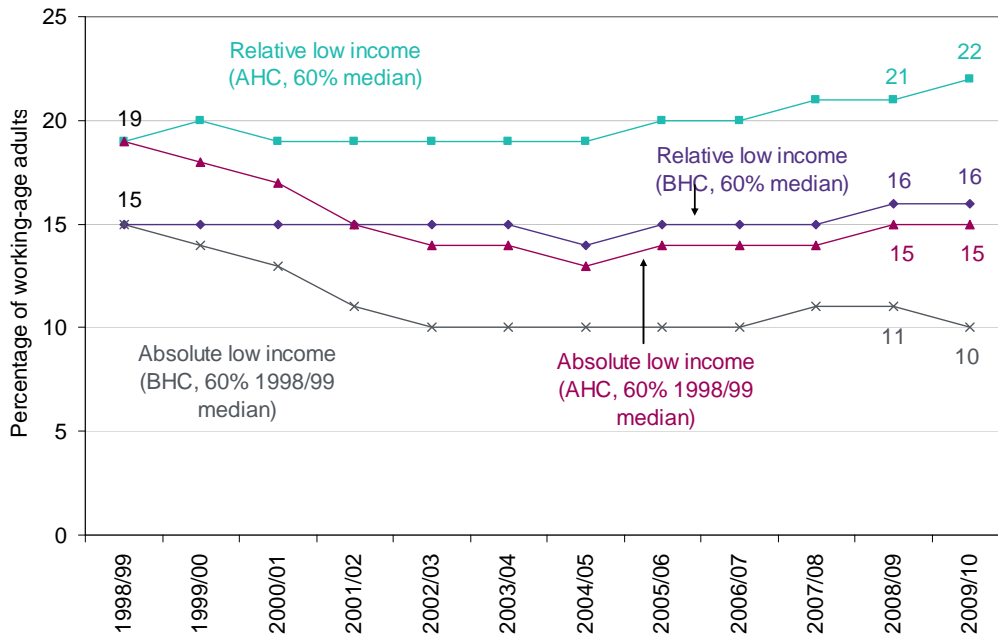
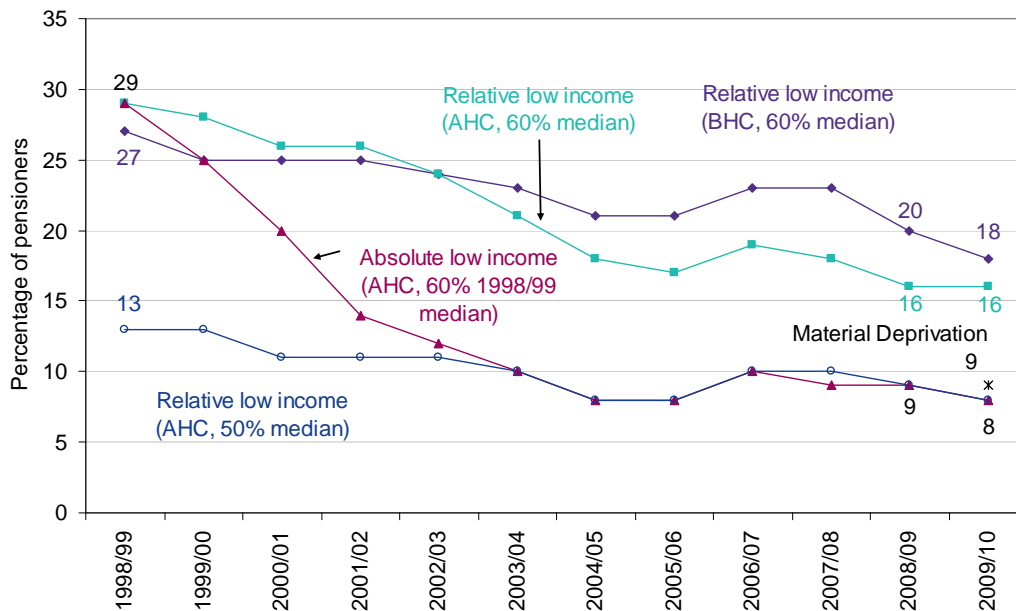
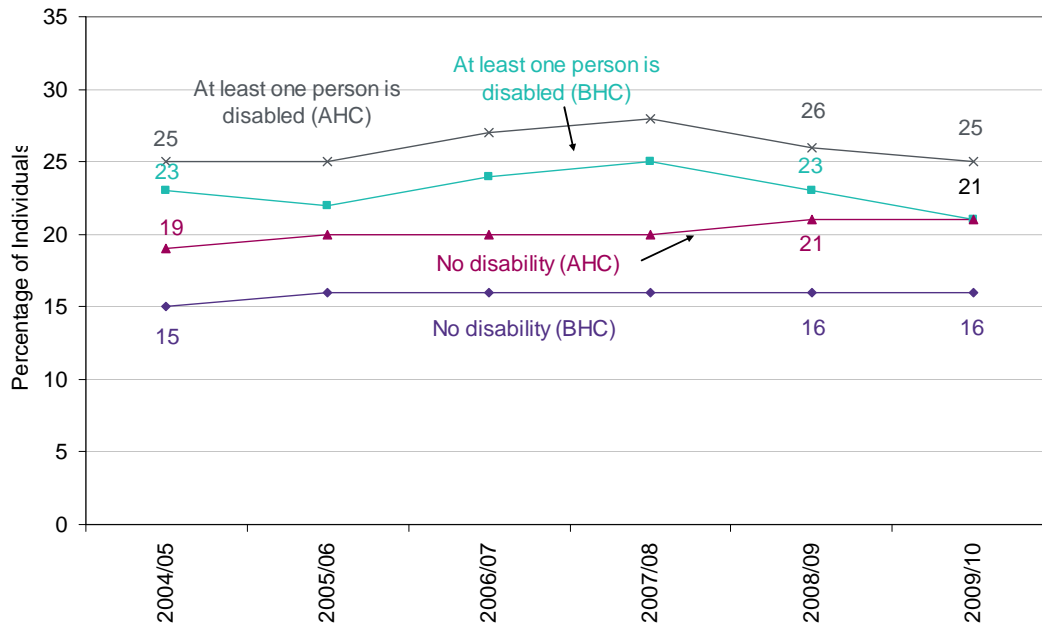


Figure 1.4: Pensioners, main measures, 1998/99 to 2009/10, United Kingdom (see Chapter 6 trends tables for figures)



1 Summary of key findings

Figure 1.5: Individuals by family disability status, main measures, 2004/05 to 2009/10, United Kingdom



Chapter 2

The Income Distribution

- **Income Distribution:** Overall, the income distribution in 2009/10 was skewed towards the lower end, showing a relatively high concentration of individuals close to the 60 per cent of median low-income threshold and – particularly Before Housing Costs – a long ‘tail’ for higher incomes.
- **Sources of income:** State support was the main source of income for the bottom quintile whereas earnings were the principal source for the other four quintiles.
- **Income growth:** There was income growth across the whole distribution from 1994/95 to 2009/10, with growth being the greatest in the second quintile on both Before Housing Costs and After Housing Costs bases. Incomes mostly rose between 2008/09 and 2009/10 Before and After Housing Costs. Between 2008/09 and 2009/10, the poorest 20 per cent of the population saw their incomes rise in real terms on a Before Housing Costs basis and on an After Housing Costs basis.
- **Income ratios:** The ratio of the incomes of the top quintile (fifth) of the population to the incomes of the bottom quintile has shown little change Before Housing Costs between 1994/95 and 2009/10, although this rose After Housing Costs between 2004/05 and 2008/09, with a small decrease between 2008/09 and 2009/10.
- **Inequality:** The Gini coefficient, a measure of inequality, has fluctuated slightly since 1994/95 on both Before Housing Costs and After Housing Costs bases, but has remained the same between 2007/08 and 2009/10.

2 The income distribution

Introduction

This chapter looks at the overall income distribution and, in order to place the findings presented in this report in a wider context, it considers the prevailing social and economic conditions between 1994/95 and 2009/10.

The economic climate

Table 2.1tr presents a time series of key economic indicators, which show:

- Sustained growth in GDP between 1994/95 and 2007/08. In both 2008/09 and 2009/10, there was a contraction in GDP.
- Broadly stable employment rates (as a result of falling or generally stable unemployment during the period) between 1994/95 and 2007/08. There was a reduction in the employment rate for males and females between 2007/08 and 2009/10.
- A marked decrease in the inflation and interest rates in 2009/10 to very low levels.
- Growth in average earnings generally above the rate of inflation since 1996/97, although this is not the case in 2007/08 and 2008/09.
- Sustained growth in real disposable household income.

The overall income distribution

Figure 2.1 shows the income distribution for the United Kingdom in 2009/10 both Before Housing Costs (BHC) and After Housing Costs (AHC). The shaded areas numbered 1 to 10 show each successive tenth, or decile, of the population.

HBAI presents analyses of disposable income on two measures: Before Housing Costs (BHC) and After Housing Costs (AHC). This is principally to take into account variations in housing costs that do not correspond to comparable variations in the quality of housing. An explanation of how negative incomes can occur After Housing Costs and zero incomes Before Housing Costs is given in **Appendix 1**.

Figure 2.1 (BHC): Income distribution for the total population, 2009/10

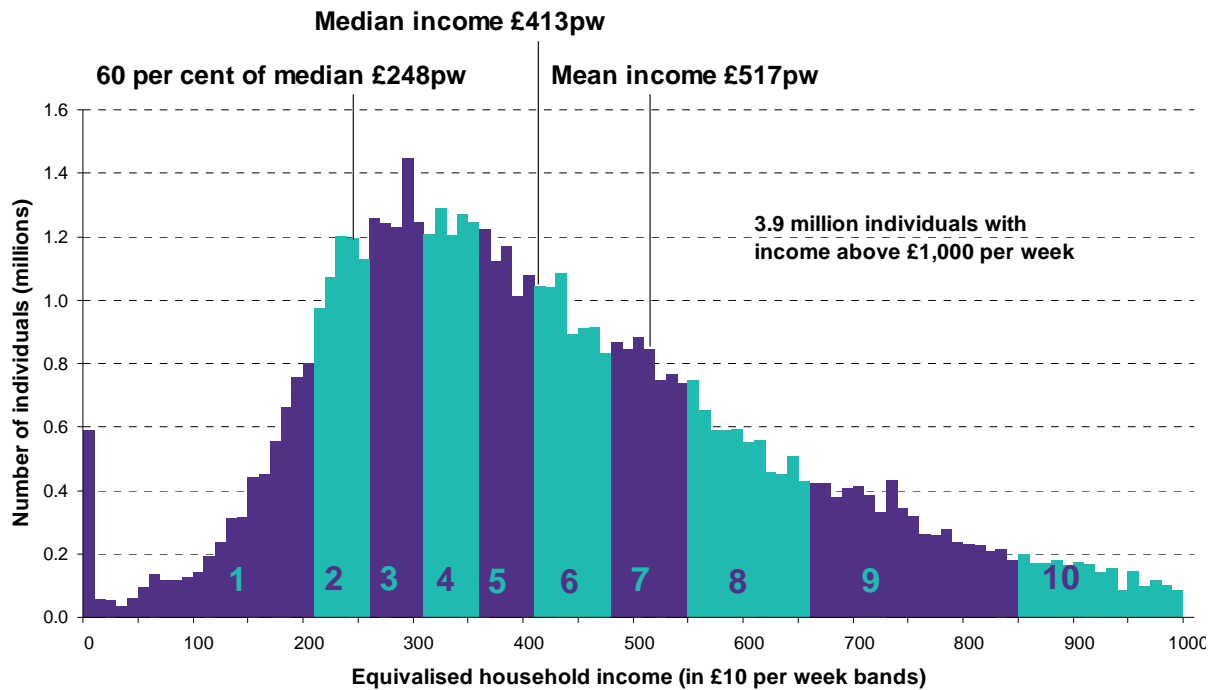
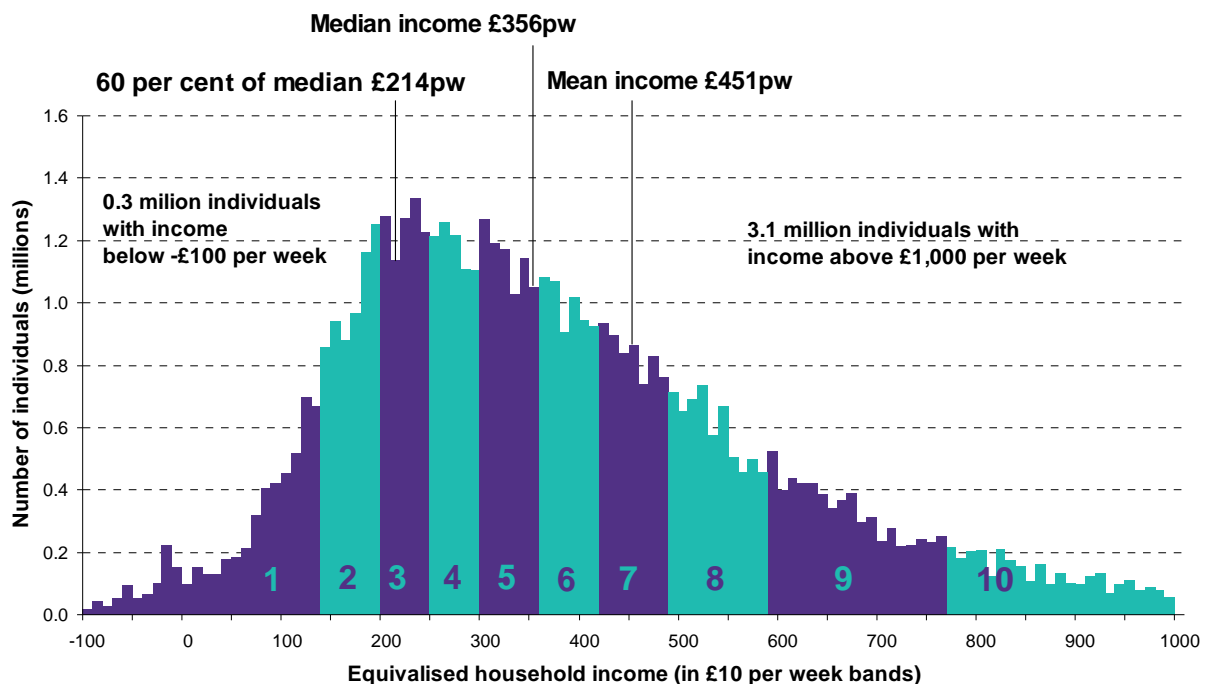


Figure 2.1 (AHC): Income distribution for the total population, 2009/10



The income distribution for 2009/10 is clearly skewed towards the lower end and has a long tail at the upper end. On a Before Housing Costs basis, around two-thirds of individuals had an equivalised household income that was less than the national mean average. There was a large concentration of individuals around the 60 per cent of median income mark. The distribution showed similar characteristics on an After Housing Costs basis.

2 The income distribution

The presence of substantial numbers of individuals with relatively high incomes results in a skewed distribution and a large difference between the overall mean and the median.

Income measures used in HBAI take into account variations in the size and composition of the households in which people live. This process is called equivalisation.

Equivalisation reflects the fact that a family of several people needs a higher income than a single individual in order for them to enjoy a comparable standard of living.

Equivalence scales conventionally take a couple with no children as the reference point. Consider a single person, a couple with no children, and a couple with two children aged fourteen and ten, all having unadjusted weekly household incomes of £200 (Before Housing Costs). The process of equivalisation, as conducted in HBAI, gives an equivalised income of £299 to the single person, £200 to the couple with no children, but only £131 to the couple with children. **Appendix 2** gives more detail.

Sources of income

Households receive income from a variety of sources. The main ones are earnings, self-employment, state support (i.e. benefits and tax credits), interest on investments and occupational pensions. **Table 2.1db** shows the distribution of gross income sources for each fifth, or quintile, of the population, ranked by net disposable household income. The various sources of income are shown as a percentage of the total gross income of the quintile.

Successive quintiles, from the bottom to the top, showed a steadily diminishing share of state support income and an increasing share of income from employment. These were the main sources of income overall, accounting for around nine-tenths of income combined.

On a Before Housing Costs (BHC) basis, earnings made up around 32 per cent of the gross income of the bottom quintile while state support made up over half. In the top quintile, around 84 per cent of income was derived from earnings. The largest proportion of income from investment was also seen in the highest income group (although it should be noted that comparisons with National Accounts data would suggest that surveys such as the Family Resources Survey understate investment income). These findings were mirrored on an After Housing Costs (AHC) basis. It is also the case that the FRS underestimates receipt of most types of State Support. See the FRS publication at <http://research.dwp.gov.uk/asd/frs/> for further details.

Statistics relating to the overall equivalised income distribution and their equivalent money values for different family types.

As explained above, household incomes in HBAI are adjusted, or equivalised, in order to facilitate comparisons between different family types. The majority of monetary amounts presented in HBAI are on this equivalised basis and do not reflect actual monetary amounts or incomes for any family type other than a couple with no children. This 'couple' family type is the reference point for the equivalisation process.

Table 2.2db shows how the equivalised values of different statistics relating to the overall income distribution can be translated into actual household incomes for different family types. Similar information is presented for historic years in **Table 2.4ts**.

For example, **Table 2.2db** shows that equivalised median income BHC in 2009/10 was £413 per week. This translates into an actual net income of £413 for a couple with no children, £276 for a single person with no children, £631 for a couple with two children aged five and fourteen and £495 for a lone parent with two children aged five and fourteen.

Income growth in real terms

Table 2.1tr shows comparisons between growth in Real Household Disposable Income and real growth in HBAI mean BHC unequivalised income. For some years, income growth in the HBAI-based series appears slightly lower than the National Accounts estimates. The implication of this is that absolute real income growth could be understated in the HBAI series. Comparisons over a longer time period are believed to be more robust.

One way of measuring inequality is to determine the ratio of the top quintile median (90th percentile) to the bottom quintile median (10th percentile). **Table 2.1ts** shows that there is some evidence to suggest that on the BHC basis, this measure has stayed roughly constant since 1994/95, although there is some evidence of an increase AHC between 2004/05 and 2008/09, followed by a small decrease between 2008/09 and 2009/10. **Table 2.1ts** also shows the ratio of the top to middle quintile medians, and middle to bottom quintile medians. Both BHC and AHC measures have shown little change since 1994/95.

Income shares

Table 2.2ts shows the share of total income received by individuals in different quantiles of the income distribution. It can be seen that, in 2009/10, individuals in the top quintile accounted for over 40 per cent of total income whilst those in the bottom quintile accounted for less than 10 per cent. The income shares of all parts of the income distribution showed little change over the period 1994/95 to 2009/10.

Looking at the ratio of the total income received by equivalent quantile groups at the top and bottom of the income distribution over time is another way of measuring and tracking

2 The income distribution

inequality in the income distribution. This information would suggest that there was little change in inequality over the entire period 1994/95 to 2009/10, with slight increases in inequality since 2004/05, but with little change between 2008/09 and 2009/10. These results, however, are quite sensitive to data at the extremes of the income distribution that may be less reliable than other data.

Gini coefficient

Table 2.2ts also shows the value of the Gini coefficient since 1994/95. The Gini coefficient is a widely-used measure of inequality, which can take values from zero to 100. A value of zero would indicate complete equality, while a value of 100 would indicate total inequality. In 2009/10, the coefficient was 36 for income Before Housing Costs, and 40 for income After Housing Costs. Changes between 1994/95 and 2009/10 have been slight and have fluctuated, with the Gini coefficient remaining the same between 2007/08 and 2009/10.

When considering changes in the top and bottom deciles, users should be aware that results for the bottom decile are particularly vulnerable to income measurement problems, and have no validity as a guide to the consumption capabilities of the poorest 10 per cent of individuals. Results for the top 10 per cent are also particularly susceptible to sampling errors and income measurement problems.

Table 2.1tr: Recent economic indicators^{1,2,3}

Percentages							Source: ONS
	GDP Growth ⁴	Base Interest Rate ⁵	Inflation Rate (Headline) ⁶	Male Employment rate ⁷	Female Employment Rate ⁷	Average Earnings Growth ⁸	Real Household Disposable Income
1994/95	4.4	5.6	2.7	75.9	62.3	3.6	1.2
1995/96	2.9	6.5	3.3	76.5	63.1	3.0	3.0
1996/97	2.8	5.8	2.4	77.0	63.7	3.8	2.6
1997/98	3.6	6.9	3.3	78.0	64.3	4.5	4.9
1998/99	3.4	6.8	3.1	78.5	64.9	5.0	1.0
1999/00	3.8	5.4	1.6	79.0	65.4	5.1	4.2
2000/01	3.6	6.0	3.0	79.3	66.0	4.4	4.1
2001/02	2.1	4.7	1.5	79.1	66.1	4.0	3.6
2002/03	2.2	4.0	2.1	79.1	66.4	3.6	2.1
2003/04	3.1	3.7	2.8	79.3	66.6	3.6	2.7
2004/05	2.5	4.6	3.1	79.3	66.7	4.5	1.3
2005/06	2.5	4.6	2.6	78.9	66.9	4.0	1.8
2006/07	2.6	4.8	3.7	78.8	66.7	4.1	1.1
2007/08	2.5	5.5	4.1	78.9	66.7	3.9	0.5
2008/09	-1.9	3.6	3.0	78.0	66.6	2.4	1.6
2009/10	-3.7	0.5	0.5	75.4	65.8	2.4	1.1

Notes:

1. All growth figures are for the financial year in question compared to the previous financial year.
2. All figures are for the United Kingdom, except Average Earnings Growth which covers Great Britain.
- 3: Some minor revisions exist since last year due to revisions to underlying ONS data.
4. Gross Domestic Product at market prices, seasonally adjusted, chained volume measures.
5. The base interest rate is the annual average for the relevant financial year.
6. Inflation rate is the annual average change for each financial year as measured by All Items Retail Price Index.
7. Employment Rates are seasonally adjusted figures for the financial year and now cover the age range 16 to 64.
8. Average earnings growth is the actual (as opposed to real terms) annual average for each financial year.
9. Real disposable income growth is based on the Real Disposable Income series, seasonally adjusted, financial years, chained volume measures, reference year 2006.

Percentages			Source: FRS
	HBAI mean net disposable unequivalised income growth (BHC) ^{1,2}		
	Real terms	Cash terms	
1995/96	-0.3	2.9	
1996/97	2.4	5.5	
1997/98	4.0	5.5	
1998/99	4.5	6.0	
1999/00	0.5	3.2	
2000/01	7.6	7.0	
2001/02	5.1	6.5	
2002/03	0.5	2.4	
2003/04	-0.3	2.1	
2004/05	1.9	4.9	
2005/06	1.1	3.7	
2006/07	0.1	3.8	
2007/08	0.9	5.1	
2008/09	0.5	3.5	
2009/10	1.9	2.3	

Notes:

1. Growth in unequivalised mean net disposable income is also presented here, in order to allow better comparisons with Real Household Disposable Income growth.
2. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.

2 The income distribution

Table 2.1db: Income sources as a proportion of gross¹ household income by quintile

Percentage of gross ¹ household income	Source: FRS 2009/10					Overall
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Before Housing Costs						
Earnings	32	47	64	77	84	72
Investments	3	2	3	3	7	4
Occupational pensions	5	7	8	8	6	6
Miscellaneous	4	3	2	2	1	2
State support received	56	41	23	11	3	15
After Housing Costs						
Earnings	39	50	66	76	82	72
Investments	2	2	2	3	7	4
Occupational pensions	2	5	7	8	7	6
Miscellaneous	5	4	2	1	1	2
State support received	51	39	22	12	3	15

Notes:

1. Gross household income is not equivalised.
2. Percentages may not sum to 100 per cent due to rounding.

Table 2.2db: Statistics relating to the overall equivalised net disposable income distribution and their equivalent money values for different family types, in 2009/10 prices, United Kingdom^{1,2}

£pw equivalised 2009/10 prices								Source: FRS 2009/10
	Mean	Median	60% median	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile
Before Housing Costs								
Couple with no children								
(equivalised income benchmark)	517	413	248	< 263	263 - 358	359 - 475	476 - 657	658 +
Single with no children	346	276	166	< 176	176 - 240	241 - 318	319 - 440	441 +
Couple with two children aged 5 and 14	791	631	379	< 402	402 - 548	549 - 726	727 - 1,005	1,006 +
Single with two children aged 5 and 14	620	495	297	< 316	316 - 429	430 - 570	571 - 788	789 +
After Housing Costs								
Couple with no children								
(equivalised income benchmark)	451	356	214	< 204	204 - 302	303 - 415	416 - 589	590 +
Single with no children	262	207	124	< 118	118 - 175	176 - 241	242 - 342	343 +
Couple with two children aged 5 and 14	731	577	346	< 330	330 - 489	490 - 673	674 - 955	956 +
Single with two children aged 5 and 14	541	427	256	< 244	244 - 362	363 - 498	499 - 707	708 +

Note:

1. This table takes levels of equivalised income for the population as a whole and translates them into cash equivalents for a selection of family types. For example, for results Before Housing Costs, it shows that 60 per cent of median equivalised income in 2009/10 for a couple (the equivalised income reference) was £248 per week. This translates to a reference income of £166 for a single person with no children. This implies that a single person with no children with a cash income of £166 or less is below 60 per cent of median equivalised income for the population as a whole.

Table 2.1ts: Money values of decile medians and overall population mean in average 2009/10 prices, United Kingdom¹

£pw equivalised 2009/10 prices											Source: FRS	
	Decile group medians										Population median	Population mean
	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10		
Income Before Housing Costs												
1994/95	137	181	216	255	299	350	408	477	578	825	323	390
1995/96	137	184	218	256	300	349	405	474	586	836	323	392
1996/97	140	186	224	266	312	363	421	493	600	853	338	405
1997/98	139	189	228	271	320	369	428	503	611	872	344	416
1998/99	142	192	232	276	324	377	440	518	632	921	349	430
1999/00	144	199	239	283	333	386	448	529	641	932	360	439
2000/01	147	208	250	295	345	399	460	544	664	963	371	458
2001/02	158	219	263	312	363	417	479	562	693	1,003	389	479
2002/03	158	224	269	317	368	424	489	569	694	1,012	396	483
2003/04	157	225	271	318	369	424	490	573	696	1,006	396	481
2004/05	161	230	276	324	373	427	492	576	703	1,020	400	488
2005/06	158	230	277	324	374	433	498	584	711	1,048	404	494
2006/07	152	228	278	326	378	432	498	585	717	1,046	405	498
2007/08	151	226	277	326	377	436	501	588	721	1,067	406	504
2008/09	152	230	281	330	382	438	508	593	734	1,076	409	509
2009/10	160	236	287	333	384	441	511	596	734	1,099	413	517
Income After Housing Costs												
1994/95	80	130	159	199	241	286	336	398	487	703	262	318
1995/96	87	132	160	200	241	286	335	396	490	714	263	320
1996/97	88	133	165	209	254	300	351	415	511	739	277	333
1997/98	87	136	172	217	260	306	357	424	520	751	282	344
1998/99	94	140	175	221	264	313	369	437	538	799	288	358
1999/00	94	146	184	229	275	324	378	451	550	815	300	369
2000/01	94	155	195	242	288	338	392	469	577	845	312	389
2001/02	104	166	208	259	305	355	411	484	601	887	329	407
2002/03	104	172	216	266	315	367	424	499	613	896	341	417
2003/04	102	175	221	269	317	370	429	505	620	912	343	419
2004/05	104	182	228	274	323	374	434	511	629	934	348	428
2005/06	101	179	227	276	325	381	441	523	642	959	353	435
2006/07	95	177	227	277	328	382	442	522	646	962	355	439
2007/08	94	176	227	277	330	386	449	528	655	989	357	447
2008/09	87	174	226	276	328	382	451	535	661	990	354	446
2009/10	92	177	228	276	327	385	451	532	662	1,009	356	451

Notes:

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

Table 2.1ts (continued): Money values of quintile medians and overall population mean in average 2009/10 prices, United Kingdom¹

£pw equivalised 2009/10 prices										Source: FRS
	Quintile group medians					Population mean	Ratio of top to bottom quintile medians	Ratio of top to middle quintile medians	Ratio of middle to bottom quintile medians	
	Quintile 1	Quintile 2	Quintile 3 (median)	Quintile 4	Quintile 5					
Income Before Housing Costs										
1994/95	163	234	323	440	664	390	4.1	2.1	2.0	
1995/96	165	236	323	436	668	392	4.1	2.1	2.0	
1996/97	167	244	338	454	688	405	4.1	2.0	2.0	
1997/98	168	248	344	463	700	416	4.2	2.0	2.0	
1998/99	171	253	349	476	726	430	4.2	2.1	2.0	
1999/00	177	261	360	486	737	439	4.2	2.0	2.0	
2000/01	183	272	371	501	764	458	4.2	2.1	2.0	
2001/02	194	288	389	518	800	479	4.1	2.1	2.0	
2002/03	197	292	396	524	803	483	4.1	2.0	2.0	
2003/04	198	294	396	527	796	481	4.0	2.0	2.0	
2004/05	203	299	400	532	806	488	4.0	2.0	2.0	
2005/06	202	300	404	538	819	494	4.1	2.0	2.0	
2006/07	199	300	405	538	825	498	4.2	2.0	2.0	
2007/08	198	301	406	541	833	504	4.2	2.1	2.1	
2008/09	201	305	409	547	848	509	4.2	2.1	2.0	
2009/10	208	309	413	550	849	517	4.1	2.1	2.0	
Income After Housing Costs										
1994/95	112	178	262	366	559	318	5.0	2.1	2.3	
1995/96	116	180	263	363	565	320	4.9	2.1	2.3	
1996/97	116	185	277	380	588	333	5.1	2.1	2.4	
1997/98	119	194	282	388	600	344	5.1	2.1	2.4	
1998/99	123	198	288	400	625	358	5.1	2.2	2.3	
1999/00	127	206	300	412	637	369	5.0	2.1	2.4	
2000/01	133	218	312	427	668	389	5.0	2.1	2.3	
2001/02	144	233	329	446	697	407	4.8	2.1	2.3	
2002/03	148	240	341	460	710	417	4.8	2.1	2.3	
2003/04	147	245	343	464	715	419	4.9	2.1	2.3	
2004/05	153	251	348	470	730	428	4.8	2.1	2.3	
2005/06	150	251	353	479	745	435	5.0	2.1	2.4	
2006/07	147	251	355	478	752	439	5.1	2.1	2.4	
2007/08	145	252	357	486	762	447	5.2	2.1	2.5	
2008/09	143	251	354	489	769	446	5.4	2.2	2.5	
2009/10	145	252	356	488	772	451	5.3	2.2	2.5	

Notes:

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

Table 2.2ts (BHC): Income shares and Gini coefficient, United Kingdom^{1,2,3,4}

	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
Quintile shares of total income (%)																
Bottom 20% of the income distribution	8	8	8	7	7	7	7	7	7	7	8	7	7	7	7	7
Second quintile	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12	12
Middle quintile	17	17	17	17	16	16	16	16	16	17	16	16	16	16	16	16
Fourth quintile	23	23	23	22	22	22	22	22	22	22	22	22	22	22	22	21
Top 20% of the income distribution	41	41	41	41	42	42	43	42	42	42	42	42	43	43	43	43
Share ratios																
Ratio top quintile share to middle quintile share	2.5	2.5	2.5	2.5	2.6	2.6	2.6	2.6	2.6	2.5	2.5	2.6	2.6	2.7	2.7	2.7
Ratio middle quintile share to bottom quintile share	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.3	2.3	2.3	2.2
Ratio top quintile share to bottom quintile share	5.3	5.3	5.3	5.5	5.7	5.7	5.9	5.7	5.6	5.6	5.5	5.7	5.9	6.1	6.0	6.0
Other comparisons																
<i>Bottom 10% of the income distribution.²</i>	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
Bottom 30% of the income distribution	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
Bottom 40% of the income distribution	20	20	20	19	19	19	19	19	20	20	20	20	19	19	19	19
Bottom 50% of the income distribution	27	28	27	27	27	27	27	27	27	27	28	27	27	27	27	27
<i>Top 10% of the income distribution.³</i>	26	26	26	27	27	27	28	28	28	27	27	28	28	29	29	29
Top 30% of the income distribution	53	53	53	54	54	54	55	54	54	54	54	54	54	55	55	55
Top 40% of the income distribution	64	64	64	64	64	64	65	64	64	64	64	64	64	65	65	65
Top 50% of the income distribution	73	72	73	73	73	73	73	73	73	73	72	73	73	73	73	73
Ratio top 30% share to bottom 30% share	4.0	4.0	4.0	4.1	4.2	4.2	4.3	4.2	4.1	4.1	4.1	4.1	4.2	4.3	4.3	4.3
Ratio top 40% share to bottom 40% share	3.2	3.2	3.2	3.3	3.4	3.3	3.4	3.3	3.3	3.2	3.2	3.3	3.3	3.4	3.4	3.4
Ratio top 50% share to bottom 50% share	2.6	2.6	2.6	2.7	2.7	2.7	2.7	2.7	2.7	2.6	2.6	2.7	2.7	2.8	2.8	2.7
Gini coefficient (per cent)	33	33	33	34	35	35	35	35	34	34	34	35	35	36	36	36

Notes:

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

2. Results for the bottom 10 per cent of reported incomes (italicised in the above table) are particularly vulnerable to income measurement problems. They have no validity as a guide to the consumption capabilities of the poorest 10 per cent of individuals.

3. Results for the top 10 per cent of reported incomes (italicised in the above table) are particularly vulnerable to sampling errors and income measurement problems. HMRC statistics are likely to provide a better guide to incomes at the top end of the income distribution.

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

Table 2.2ts (AHC): Income shares and Gini coefficient, United Kingdom^{1,2,3,4}

	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
Source: FRS																
Quintile shares of total income (%)																
Bottom 20% of the income distribution	6	6	6	6	6	6	6	6	6	6	6	6	6	5	5	5
Second quintile	11	11	11	11	11	11	11	11	12	12	12	12	11	11	11	11
Middle quintile	17	17	17	16	16	16	16	16	16	16	16	16	16	16	16	16
Fourth quintile	23	23	23	23	23	23	22	22	22	22	22	22	22	22	22	22
Top 20% of the income distribution	43	43	43	44	44	44	45	44	44	44	44	44	45	46	46	46
Share ratios																
Ratio top quintile share to middle quintile share	2.6	2.6	2.6	2.7	2.8	2.7	2.8	2.7	2.7	2.7	2.7	2.7	2.8	2.8	2.9	2.9
Ratio middle quintile share to bottom quintile share	2.8	2.7	2.8	2.8	2.8	2.8	2.8	2.7	2.7	2.8	2.7	2.9	2.9	3.0	3.1	3.0
Ratio top quintile share to bottom quintile share	7.4	7.1	7.3	7.5	7.6	7.6	7.9	7.5	7.3	7.4	7.3	7.8	8.1	8.7	9.0	8.6
Other comparisons																
<i>Bottom 10% of the income distribution.²</i>	2	2	2	2	2	2	2	2	2	2	2	2	2	1	1	1
Bottom 30% of the income distribution	11	11	11	11	11	11	11	11	11	11	11	11	11	10	10	10
Bottom 40% of the income distribution	17	17	17	17	17	17	17	17	18	18	18	17	17	17	16	16
Bottom 50% of the income distribution	25	25	25	25	24	24	24	25	25	25	25	25	24	24	24	24
<i>Top 10% of the income distribution.³</i>	28	28	28	28	29	29	30	29	29	29	29	29	30	31	31	31
Top 30% of the income distribution	56	56	56	56	57	56	57	56	56	56	56	56	57	57	58	58
Top 40% of the income distribution	66	66	66	66	67	67	67	66	66	66	66	67	67	67	68	68
Top 50% of the income distribution	75	75	75	75	76	76	76	75	75	75	75	75	76	76	76	76
Ratio top 30% share to bottom 30% share	5.1	5.0	5.1	5.2	5.3	5.2	5.3	5.1	5.0	5.0	4.9	5.2	5.3	5.6	5.7	5.6
Ratio top 40% share to bottom 40% share	3.9	3.8	3.9	3.9	4.0	3.9	4.0	3.8	3.8	3.7	3.7	3.9	3.9	4.1	4.1	4.1
Ratio top 50% share to bottom 50% share	3.0	3.0	3.0	3.1	3.1	3.1	3.1	3.0	3.0	3.0	3.0	3.1	3.1	3.2	3.2	3.2
Gini coefficient (per cent)	37	37	37	38	39	38	39	38	38	38	38	39	39	40	40	40

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Results for the bottom 10 per cent of reported incomes (italicised in the above table) are particularly vulnerable to income measurement problems. They have no validity as a guide to the consumption capabilities of the poorest 10 per cent of individuals.
3. Results for the top 10 per cent of reported incomes (italicised in the above table) are particularly vulnerable to sampling errors and income measurement problems. HMRC statistics are likely to provide a better guide to incomes at the top end of the income distribution.
4. Percentages may not sum to 100 per cent due to rounding.

2 The income distribution

Table 2.3ts (BHC): Money values of quintile medians and population mean for family type and economic status groups in average 2009/10 prices^{1,2,3}

	Income Before Housing Costs (Epw equivalised 2009/10 prices)					Source: FRS
	Bottom quintile	Second quintile	Middle quintile (median)	Fourth quintile	Top quintile		Whole Group (mean)
1996/97 - 1998/99 (Great Britain)⁴						
Pensioner couple	171	230	294	394	628	372
Single male pensioner	157	217	262	337	519	319
Single female pensioner	144	202	243	312	458	288
Couple with children	169	259	342	443	656	408
Couple without children	225	379	489	620	901	556
Single with children	156	186	213	258	381	252
Single male without children	171	283	390	513	737	450
Single female without children	177	278	376	489	707	428
One or more full-time self-employed	135	265	378	530	961	523
Single/couple all in full-time work	295	405	498	615	850	559
Couple, one full-time, one part-time work	249	323	393	484	677	452
Couple, one full-time work, one not working	180	250	326	424	641	405
No full-time, one or more part-time work	154	216	273	370	585	344
Workless, one or more aged 60 or over	154	209	257	331	498	307
Workless, one or more unemployed	108	156	181	217	333	207
Workless, other inactive	143	180	209	258	382	244
All individuals	169	248	343	464	705	417
2007/08 - 2009/10 (United Kingdom)						
Pensioner couple	208	297	383	503	774	472
Single male pensioner	208	286	347	430	627	408
Single female pensioner	180	257	320	403	566	366
Couple with children	208	313	410	534	821	518
Couple without children	248	433	565	721	1,073	667
Single with children	189	242	289	358	499	329
Single male without children	179	309	422	560	833	505
Single female without children	187	310	417	544	809	479
One or more full-time self-employed	163	303	432	605	1,073	633
Single/couple all in full-time work	329	453	557	697	993	644
Couple, one full-time, one part-time work	299	389	476	594	876	567
Couple, one full-time work, one not working	216	288	363	483	785	519
No full-time, one or more part-time work	183	264	336	444	679	419
Workless, one or more aged 60 or over	189	266	329	415	598	381
Workless, one or more unemployed	99	183	220	265	420	246
Workless, other inactive	139	214	255	317	465	298
All individuals	202	305	409	546	843	510

Notes:

1. The 1996/97-1998/99 information is for Great Britain and 2007/08-2009/10 is for the United Kingdom. However, means and medians for Great Britain and the United Kingdom were found to be very similar (see Appendix 4 of HBAI 2004/05), so allowing comparisons of the type shown in this table.
2. From one year to the next, certain results may be volatile. Therefore, results have been presented as three-year averages to overcome this.
3. Results for the bottom quintile median is particularly vulnerable to income measurement problems.
4. Note that the time earlier time period has been moved forward to reflect the availability of the new economic status of family variable.

Table 2.3ts (AHC): Money values of quintile medians and population mean for family type and economic status groups in average 2009/10 prices^{1,2,3}

	Quintiles of family type and economic status					Whole Group (mean)
	Bottom quintile	Second quintile	Middle quintile (median)	Fourth quintile	Top quintile	
Income After Housing Costs (£pw equivalised 2009/10 prices)						
Source: FRS						
1996/97 - 1998/99 (Great Britain)⁴						
Pensioner couple	137	194	259	357	582	332
Single male pensioner	134	165	226	314	517	291
Single female pensioner	126	157	202	289	438	258
Couple with children	117	198	273	359	539	328
Couple without children	168	312	412	524	766	467
Single with children	100	128	144	190	313	187
Single male without children	100	214	319	432	640	372
Single female without children	103	208	304	410	607	348
One or more full-time self-employed	75	202	306	442	838	436
Single/couple all in full-time work	230	331	413	515	727	467
Couple, one full-time, one part-time work	193	260	320	401	572	374
Couple, one full-time work, one not working	130	189	259	347	540	329
No full-time, one or more part-time work	104	158	218	314	518	287
Workless, one or more aged 60 or over	130	164	221	301	468	273
Workless, one or more unemployed	50	98	116	143	251	136
Workless, other inactive	85	123	141	183	308	175
All individuals	119	192	282	389	604	345
2007/08 - 2009/10 (United Kingdom)						
Pensioner couple	186	277	365	489	756	454
Single male pensioner	185	259	337	446	685	413
Single female pensioner	164	238	308	411	590	364
Couple with children	145	248	343	459	727	442
Couple without children	188	364	493	640	971	589
Single with children	121	176	218	292	443	262
Single male without children	99	234	357	496	764	437
Single female without children	105	236	348	483	735	406
One or more full-time self-employed	92	240	367	537	1,002	559
Single/couple all in full-time work	259	382	487	617	899	565
Couple, one full-time, one part-time work	235	326	408	523	796	496
Couple, one full-time work, one not working	152	229	305	418	712	450
No full-time, one or more part-time work	125	208	285	396	655	369
Workless, one or more aged 60 or over	169	243	313	410	605	370
Workless, one or more unemployed	27	107	153	194	334	169
Workless, other inactive	72	146	187	241	395	225
All individuals	144	251	356	488	768	448

Notes:

1. The 1996/97-1998/99 information is for Great Britain and 2007/08-2009/10 is for the United Kingdom. However, means and medians for Great Britain and the United Kingdom were found to be very similar (see Appendix 4 of HBAI 2004/05), so allowing comparisons of the type shown in this table.
2. From one year to the next, certain results may be volatile. Therefore, results have been presented as three-year averages to overcome this.
3. Results for the bottom quintile median is particularly vulnerable to income measurement problems. They are also affected by the presence of negative incomes on the After Housing Cost measure.
4. Note that the time earlier time period has been moved forward to reflect the availability of the new economic status of family variable.

Table 2.4ts: Equivalent money values of overall distribution mean, median, and 60 per cent of median income for different family types in 2009/10 prices, United Kingdom^{1,2}

£pw equivalised 2009/10 prices	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
Income Before Housing Costs																
Median																
Couple no children	323	323	338	344	349	360	371	389	396	396	400	404	405	406	409	413
Single no children	217	217	226	230	234	241	248	261	265	265	268	270	272	272	274	276
Couple with two children aged 5 and 14	494	495	516	526	534	550	567	595	606	606	612	617	620	621	625	631
Single with two children aged 5 and 14	388	388	405	412	419	432	445	467	475	475	480	484	486	487	491	495
60% of median																
Couple no children	194	194	203	206	209	216	222	233	238	238	240	242	243	244	245	248
Single no children	130	130	136	138	140	145	149	156	159	159	161	162	163	163	164	166
Couple with two children aged 5 and 14	297	297	310	316	320	330	340	357	364	364	367	370	372	373	375	379
Single with two children aged 5 and 14	233	233	243	247	251	259	267	280	285	285	288	291	292	292	294	297
Mean																
Couple no children	390	392	405	416	430	439	458	479	483	481	488	494	498	504	509	517
Single no children	261	262	271	278	288	294	307	321	323	322	327	331	334	337	341	346
Couple with two children aged 5 and 14	597	599	620	636	658	672	701	732	738	736	746	756	762	770	778	791
Single with two children aged 5 and 14	468	470	486	499	516	527	550	574	579	577	585	593	598	604	610	620
Income After Housing Costs																
Median																
Couple no children	262	263	277	282	288	300	312	329	341	343	348	353	355	357	354	356
Single no children	152	153	161	163	167	174	181	191	198	199	202	205	206	207	205	207
Couple with two children aged 5 and 14	425	427	448	457	467	486	505	534	552	556	564	572	575	578	573	577
Single with two children aged 5 and 14	315	316	332	338	346	360	374	395	409	412	418	423	426	428	424	427
60% of median																
Couple no children	157	158	166	169	173	180	187	198	204	206	209	212	213	214	212	214
Single no children	91	92	96	98	100	104	108	115	119	120	121	123	124	124	123	124
Couple with two children aged 5 and 14	255	256	269	274	280	291	303	320	331	334	338	343	345	347	344	346
Single with two children aged 5 and 14	189	190	199	203	208	216	224	237	245	247	251	254	256	257	255	256
Mean																
Couple no children	318	320	333	344	358	369	389	407	417	419	428	435	439	447	446	451
Single no children	184	185	193	200	208	214	225	236	242	243	249	253	255	259	259	262
Couple with two children aged 5 and 14	515	518	540	557	580	597	630	660	675	678	694	705	712	725	723	731
Single with two children aged 5 and 14	381	384	400	413	429	442	466	489	500	502	514	523	527	537	536	541

Notes:

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

2. This table takes levels of equivalised income for the population as a whole and translates them into cash equivalents for a selection of family types. For example, for results Before Housing Costs, it shows that 60 per cent of median equivalised income in 2009/10 for a couple (the equivalised income reference) was £248 per week. This translates to a reference income of £166 for a single person with no children. This implies that a single person with no children with a cash income of £166 or less is below 60 per cent of median (equivalised) income for the population as a whole.

Chapter 3

Whole Population

- **Contemporary trends:** Over the period 1994/95 to 2009/10, the percentage of the population below 60 per cent and 70 per cent thresholds of contemporary median income showed slight falls on both Before Housing Costs and After Housing Costs bases. There was little change on an After Housing Costs basis between 2008/09 and 2009/10, but the Before Housing Costs figure fell slightly.
- **Real trends:** The proportion of the population below low-income thresholds held constant in real terms fell substantially over the period 1994/95 to 2009/10 – with proportions falling by around one half.
- **Family type:** Families with children, particularly lone-parent families, were more likely to be in low-income households than their childless counterparts.
- **Disability:** Individuals in families containing one or more disabled people were more likely to live in low-income households than those in families with no disabled person if they were not in receipt of disability benefits. Disabled individuals were also more likely to live in low-income households than non-disabled individuals.
- **Ethnicity:** Individuals living in households headed by a member 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.
- **Regional differences:** Individuals living in the North East, West Midlands and Northern Ireland were most likely to live in low-income households on a Before Housing Costs basis, with individuals in Inner London more likely on an After Housing Costs basis. Those living in the East, South East, South West and Scotland were least likely to live in low-income households on both bases.

3 Whole population

Introduction

This chapter examines the position of groups making up the whole population of the United Kingdom in the income distribution in 2009/10 and looks in more detail into 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.

Tables in this chapter are:

3.1tr – 3.4tr Trends over time for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). **Tables 3.1tr** and **3.2tr** show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. **Tables 3.3tr** and **3.4tr** show numbers for the same measures as outlined for **Tables 3.1tr** and **3.2tr**.

3.1db Quintile distribution of income by: economic status of adults in the family; family type; gender and adulthood; marital status; disability; ethnic group (three-year average).

3.2db Quintile distribution of income by: disability and receipt of disability benefits; tenure; direct payment accounts; savings and investments; region and country (three-year average).

3.3db – 3.4db Composition of low-income groups of individuals with categories as outlined for **Tables 3.1db – 3.2db**.

3.5db – 3.6db Percentage of individuals falling into low-income groups with categories as outlined for **Tables 3.1db – 3.2db**.

3.1ts – 3.3ts Populations over time **Tables 3.1ts** to **3.3ts** present populations over time by: family type, and gender and adulthood; economic status of the family; disability and receipt of disability benefits respectively.

3.4ts – 3.6ts Composition of individuals in households with incomes below 60 per cent of contemporary median income over time by: family type, and gender and adulthood; economic status of the family; disability and receipt of disability benefits respectively.

3.7ts – 3.9ts Composition of individuals in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 3.4ts – 3.6ts**.

3.10ts – 3.12ts Percentage of individuals in households with incomes below 60 per cent of contemporary median income over time by the categories outlined for **Tables 3.4ts – 3.6ts**.

3.13ts – 3.15ts Percentage of individuals in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 3.4ts – 3.6ts**.

Definition of 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.

Definition of 'benefit units' and 'households'

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

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

Pensioner classifications in this chapter

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

Trends over time for headline figures

All time trends are based on thresholds of median income, are presented for the UK and are based on OECD equivalisation scales (see **Appendix 2** for a discussion of the OECD scales). Trends tables consist of:

- A **relative** low-income indicator – the proportions of individuals that are below thresholds of **contemporary** median income.

3 Whole population

- An '**absolute**' low-income indicator – the proportions of each group that are below thresholds of 1998/99 median income that have been **held constant in real terms**.

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.

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.

Research 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.

Ethnicity

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, especially in the case of households headed by a person of mixed or Black Caribbean ethnicity.

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 (and the Disability Discrimination Act which was in force at the time of the survey). 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.

Economic status of the family

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. This also means the economic status of the family and economic status of the household classifications are aligned.

Direct payment accounts

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

Savings and investments

The data relating to investments and savings should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have a low response rate. A high proportion of respondents do not know the interest received on their investments. Evidence also suggests that there is some under-reporting of capital by respondents, in terms of both the actual values of the savings and the investment income.

Region and country

Disaggregation by geographical regions 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.

The three-year average approach employed for the presentation of smaller geographic areas is consistent with the approach used for time series. It reduces year-on-year variation by smoothing out differences.

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

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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 After Housing Costs measure will partly take into account differences in housing costs.

Please see overleaf for tables

3 Whole population

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

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)⁴	1979	5	13	22	6	13	23
	1981	5	14	24	7	15	25
	1987	8	18	28	11	21	29
	1988 and 1989	12	21	29	14	23	30
	1990 and 1991	13	22	29	16	24	31
	1991 and 1992	13	22	29	17	25	31
	1992 and 1993	12	21	30	16	25	32
	1993/94 to 1994/95	11	20	28	16	24	31
	1994/95 to 1995/96	10	19	28	15	24	30
	1995/96 to 1996/97	11	20	28	17	25	31
FRS (GB)	1994/95	10	19	28	15	24	31
	1995/96	9	18	27	15	24	31
	1996/97	11	19	28	17	25	32
	1997/98	11	20	28	17	24	31
FRS (UK)	1998/99	11	19	28	16	24	31
	1999/00	10	19	28	16	24	31
	2000/01	10	19	27	15	23	30
	2001/02	10	18	27	15	23	30
	2002/03	10	18	27	15	22	30
	2003/04	10	18	26	14	21	29
	2004/05	10	17	26	13	21	28
	2005/06	10	18	26	15	22	29
	2006/07	11	18	26	15	22	29
	2007/08	11	18	27	16	23	30
	2008/09	10	18	26	16	22	29
2009/10	10	17	25	15	22	30	
Change	1998/99-2009/10 ^{2,3}	-1	-2	-3	-1	-2	-1
	2008/09-2009/10 ^{2,3}	-1	-1	-1	-1	0	0

Notes:

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

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

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

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

Table 3.2tr Percentage of individuals falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)⁴	1979	20	33	46	22	35	47
	1981	22	35	47	25	36	48
	1987	18	29	38	22	32	40
	1988 and 1989	17	27	35	20	28	36
	1990 and 1991	17	26	33	20	28	35
	1991 and 1992	16	26	34	21	29	35
	1992 and 1993	16	25	33	21	29	35
	1993/94 to 1994/95	14	23	32	19	27	34
	1994/95 to 1995/96	12	21	30	18	26	33
1995/96 to 1996/97	12	21	30	18	26	32	
FRS (GB)	1994/95	13	23	32	20	29	36
	1995/96	12	23	32	19	28	36
	1996/97	12	21	30	19	27	34
	1997/98	11	20	29	18	25	32
FRS (UK)	1998/99	11	19	28	16	24	31
	1999/00	9	18	26	14	22	29
	2000/01	9	15	24	12	20	26
	2001/02	7	13	21	10	17	24
	2002/03	7	12	20	9	15	22
	2003/04	7	12	19	9	15	21
	2004/05	6	11	18	9	13	19
	2005/06	7	11	18	9	14	20
	2006/07	7	12	18	10	14	20
	2007/08	7	12	18	10	15	20
	2008/09	7	11	18	10	15	20
2009/10	6	10	17	10	14	20	
Change	1998/99-2009/10 ^{2,3}	-5	-9	-12	-6	-10	-11
	2008/09-2009/10 ^{2,3}	-1	-1	-1	0	0	0

Notes:

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
3. Due to rounding, the estimates of change in percentages of individuals below low-income thresholds may not equal the difference between the total percentage of individuals below thresholds for any pair of years shown.
4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

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

Number of individuals (millions)		Source: FES/FRS						All individuals
		Before Housing Costs			After Housing Costs			
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) ⁴	1979	3.0	7.1	11.9	3.1	7.3	12.2	54.0
	1981	3.0	7.6	12.9	3.8	8.1	13.5	54.7
	1987	4.6	10.0	15.4	6.2	11.5	16.1	55.4
	1988 and 1989	6.5	11.8	16.0	7.9	12.9	16.7	56.0
	1990 and 1991	7.3	12.2	16.3	9.1	13.5	17.1	56.1
	1991 and 1992	7.1	12.4	16.7	9.5	14.0	17.7	56.6
	1992 and 1993	6.9	12.2	16.9	9.4	14.3	18.1	57.1
	1993/94 to 1994/95	6.4	11.3	16.2	8.9	13.9	17.5	57.3
	1994/95 to 1995/96	5.9	10.9	15.9	8.8	13.8	17.3	57.5
	1995/96 to 1996/97	6.1	11.6	16.4	9.7	14.4	17.9	57.7
FRS (GB)	1994/95	5.3	10.4	15.5	8.5	13.5	17.3	55.3
	1995/96	5.2	9.9	15.2	8.2	13.5	17.3	55.5
	1996/97	5.9	10.8	15.6	9.4	14.0	17.7	55.6
	1997/98	6.0	10.9	15.7	9.2	13.6	17.1	55.7
FRS (UK)	1998/99	6.1	11.2	16.1	9.3	14.0	17.8	57.5
	1999/00	6.1	11.1	16.2	9.3	13.8	17.7	57.7
	2000/01	6.1	10.7	15.9	8.8	13.4	17.4	57.9
	2001/02	5.9	10.7	15.8	8.5	13.2	17.2	58.1
	2002/03	5.9	10.6	15.7	8.5	13.1	17.3	58.3
	2003/04	5.8	10.4	15.4	8.4	12.6	17.0	58.5
	2004/05	5.6	10.0	15.2	7.9	12.1	16.6	58.8
	2005/06	5.9	10.4	15.5	8.6	12.8	17.2	59.1
	2006/07	6.3	10.7	15.7	9.0	13.2	17.5	59.5
	2007/08	6.5	11.0	15.9	9.3	13.5	17.8	59.9
Change	1998/99-2009/10 ^{2,3}	-0.2	-0.8	-0.7	-0.2	-0.6	0.2	3.1
	2008/09-2009/10 ^{2,3}	-0.4	-0.5	-0.2	-0.3	0.0	0.3	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 percentages of individuals below low-income thresholds may not equal the difference between the total percentage of individuals below thresholds for any pair of years shown.

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

Table 3.4tr Number of individuals falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Number of individuals (millions)		Source: FES/FRS						All individuals
		Before Housing Costs			After Housing Costs			
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)⁴	1979	10.9	17.7	24.6	11.9	18.8	25.7	54.0
	1981	12.2	19.0	25.6	13.5	19.9	26.4	54.7
	1987	9.9	15.9	20.8	12.1	17.5	22.1	55.4
	1988 and 1989	9.6	14.9	19.4	11.4	15.9	20.1	56.0
	1990 and 1991	9.6	14.6	18.7	11.5	15.8	19.8	56.1
	1991 and 1992	9.2	14.6	19.1	11.8	16.2	20.1	56.6
	1992 and 1993	8.9	14.5	19.1	11.8	16.4	20.3	57.1
	1993/94 to 1994/95	7.9	13.2	18.2	10.9	15.5	19.4	57.3
	1994/95 to 1995/96	7.1	12.3	17.3	10.3	15.0	18.8	57.5
	1995/96 to 1996/97	6.8	12.4	17.3	10.6	15.1	18.6	57.7
FRS (GB)	1994/95	7.2	12.9	18.0	11.2	15.8	19.7	55.3
	1995/96	6.9	12.5	17.8	10.8	15.7	19.7	55.5
	1996/97	6.6	11.9	16.7	10.4	15.0	18.6	55.6
	1997/98	6.3	11.4	16.2	9.8	14.1	17.7	55.7
FRS (UK)	1998/99	6.1	11.2	16.1	9.3	14.0	17.8	57.5
	1999/00	5.4	10.2	15.3	8.3	12.9	16.7	57.7
	2000/01	4.9	8.9	13.7	7.0	11.5	15.3	57.9
	2001/02	4.0	7.5	12.2	5.8	9.7	13.7	58.1
	2002/03	3.9	7.1	11.5	5.4	8.8	12.7	58.3
	2003/04	3.9	7.0	11.2	5.5	8.6	12.0	58.5
	2004/05	3.6	6.6	10.6	5.2	7.8	11.2	58.8
	2005/06	3.9	6.6	10.7	5.4	8.2	11.6	59.1
	2006/07	4.1	6.9	10.8	5.8	8.6	11.8	59.5
	2007/08	4.2	7.1	11.1	5.9	8.7	12.1	59.9
Change	1998/99-2009/10 ^{2,3}	-2.4	-5.0	-6.1	-3.3	-5.3	-5.8	3.1
	2008/09-2009/10 ^{2,3}	-0.4	-0.6	-0.7	-0.1	-0.2	-0.2	0.4

Notes:

- 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.
- 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.
- Due to rounding, the estimates of change in percentages of individuals below low-income thresholds may not equal the difference between the total percentage of individuals below thresholds for any pair of years shown.
- FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

3 Whole population

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

Percentage of individuals	Net equivalised disposable household income					All individuals (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	23	16	18	18	26	5.9
Single/couple all in full-time work	4	10	20	31	36	16.2
Couple, one full-time, one part-time work	5	17	27	27	24	8.0
Couple, one full-time work, one not working	20	26	21	17	16	6.8
No full-time, one or more in part-time work	27	27	19	15	12	5.7
Workless, one or more aged 60 or over	26	29	22	15	8	10.3
Workless, one or more unemployed	66	19	8	5	3	2.1
Workless, other inactive	50	27	13	6	4	5.7
Family type						
Pensioner couple	19	23	21	19	17	8.4
Single pensioner	26	28	22	15	7	4.4
Male	20	29	26	16	10	1.1
Female	29	28	21	15	7	3.3
Couple with children	19	20	22	20	19	21.4
Couple without children	11	10	15	27	37	10.9
Single with children	34	34	20	8	4	4.9
Single without children	23	17	19	21	20	10.6
Male	23	17	18	21	20	6.5
Female	22	17	20	22	19	4.1
Gender and adulthood						
Adult male	18	18	19	22	23	23.2
Adult female	20	20	20	20	20	24.5
Children	24	24	21	16	15	13.0
Marital status						
Couple	17	18	20	22	23	40.8
Married or Civil Partnered	17	18	20	21	24	33.4
Cohabiting	18	19	20	23	21	7.3
Single	26	24	20	17	13	19.9
Disability						
Disabled individuals	25	27	23	16	10	11.2
Disabled children	23	28	26	15	9	0.8
Disabled working-age adults	28	24	19	15	13	5.2
Disabled pensioners	21	29	25	17	8	5.2
Non-disabled individuals	19	19	19	21	22	49.5
Non-disabled children	24	24	21	16	15	12.2
Non-disabled working-age adults	16	15	19	23	26	30.9
Non-disabled pensioners	23	24	19	18	17	6.3
Ethnic group of head (3-year average)						
White	19	20	20	21	21	54.3
Mixed	25	21	19	16	19	0.5
Asian or Asian British	37	20	15	12	15	3.0
Indian	26	18	19	15	22	1.3
Pakistani and Bangladeshi	53	23	11	7	5	1.2
Black or Black British	30	24	17	16	12	1.6
Black Caribbean	27	23	20	14	16	0.6
Black Non-Caribbean	32	25	16	17	10	0.9
Chinese or other ethnic group	29	18	18	15	20	0.8
All individuals²	20	20	20	20	20	60.7

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

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

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

Percentage of individuals	Net equivalised disposable household income					All individuals (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	23	17	17	17	26	5.9
Single/couple all in full-time work	5	11	20	30	34	16.2
Couple, one full-time, one part-time work	6	17	28	26	23	8.0
Couple, one full-time work, one not working	21	27	20	16	16	6.8
No full-time, one or more in part-time work	28	25	18	15	14	5.7
Workless, one or more aged 60 or over	16	30	24	19	11	10.3
Workless, one or more unemployed	73	15	5	5	2	2.1
Workless, other inactive	56	25	11	4	4	5.7
Family type						
Pensioner couple	12	23	23	22	20	8.4
Single pensioner	15	30	22	20	12	4.4
Male	12	28	22	22	15	1.1
Female	16	31	22	20	11	3.3
Couple with children	21	21	22	19	18	21.4
Couple without children	11	11	17	26	35	10.9
Single with children	41	30	17	8	4	4.9
Single without children	26	17	18	20	20	10.6
Male	27	17	17	20	20	6.5
Female	25	17	19	20	19	4.1
Gender and adulthood						
Adult male	18	18	19	22	23	23.2
Adult female	18	20	20	21	21	24.5
Children	26	24	21	16	14	13.0
Marital status						
Couple	16	18	21	21	23	40.8
Married or Civil Partnered	16	18	21	22	24	33.4
Cohabiting	20	20	21	20	20	7.3
Single	27	23	18	17	14	19.9
Disability						
Disabled individuals	22	26	23	18	12	11.2
Disabled children	25	29	24	13	9	0.8
Disabled working-age adults	30	22	19	15	13	5.2
Disabled pensioners	12	28	27	21	11	5.2
Non-disabled individuals	20	19	19	21	22	49.5
Non-disabled children	26	24	20	16	14	12.2
Non-disabled working-age adults	18	16	19	22	25	30.9
Non-disabled pensioners	13	25	20	21	21	6.3
Ethnic group of head (3-year average)						
White	18	20	21	21	21	54.3
Mixed	32	20	15	17	17	0.5
Asian or Asian British	39	23	13	12	13	3.0
Indian	28	20	17	14	20	1.3
Pakistani and Bangladeshi	51	28	9	7	5	1.2
Black or Black British	37	22	16	15	10	1.6
Black Caribbean	30	23	17	16	14	0.6
Black Non-Caribbean	42	21	15	14	7	0.9
Chinese or other ethnic group	35	18	16	15	16	0.8
All individuals²	20	20	20	20	20	60.7

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

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

3 Whole population

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

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2009/10
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Disability and receipt of disability benefits¹						
Those living in families where no-one is disabled	18	18	19	22	23	43.0
Those living in families where someone is disabled	25	26	22	16	11	17.6
No disabled adult, 1 or more disabled child	18	27	26	15	13	1.6
1 or more disabled adult, no disabled child	25	25	22	16	12	15.0
1 or more disabled adult, 1 or more disabled child	31	31	24	10	4	1.0
In receipt of disability benefits	15	30	30	18	7	5.6
Not in receipt of disability benefits	29	24	19	15	13	12.0
Tenure						
Owners	15	16	20	23	26	42.7
Owned outright	21	19	19	20	21	17.1
Buying with a mortgage	11	14	21	25	29	25.6
Social rented sector tenants	39	33	18	8	2	9.2
All rented privately	23	25	22	18	12	8.7
Direct payment account²						
No accounts	32	19	15	17	18	1.8
With one or more accounts	20	20	20	20	20	58.9
Savings and investments						
No savings	31	27	20	15	8	21.2
Less than £1,500	19	22	23	21	15	11.8
£1,500 but less than £3,000	16	18	21	25	20	4.3
£3,000 but less than £8,000	13	16	22	24	26	8.0
£8,000 but less than £10,000	13	15	21	24	27	2.0
£10,000 but less than £16,000	12	14	20	26	28	3.9
£16,000 but less than £20,000	12	13	18	25	32	1.5
£20,000 or more	9	11	15	22	43	8.1
Region/Country (3-year average)						
England	20	20	20	20	21	50.5
North East	24	23	21	17	14	2.5
North West	22	22	22	19	15	6.8
Yorkshire and the Humber	23	23	21	19	15	5.1
East Midlands	22	21	21	20	16	4.3
West Midlands	25	21	19	20	15	5.3
East	17	18	20	22	23	5.6
London	19	17	15	18	30	7.5
Inner	21	18	14	15	32	2.7
Outer	17	17	16	20	30	4.8
South East	14	16	19	21	29	8.2
South West	18	21	22	21	19	5.1
Scotland	19	20	21	21	19	5.1
Wales	23	23	21	19	14	2.9
Northern Ireland	24	22	23	19	12	1.7
All individuals³	20	20	20	20	20	60.7

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2009/10
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Disability and receipt of disability benefits¹						
Those living in families where no-one is disabled	19	18	19	21	23	43.0
Those living in families where someone is disabled	22	25	23	17	13	17.6
No disabled adult, 1 or more disabled child	19	31	23	15	13	1.6
1 or more disabled adult, no disabled child	22	25	23	18	13	15.0
1 or more disabled adult, 1 or more disabled child	35	31	23	7	4	1.0
In receipt of disability benefits	14	28	29	20	9	5.6
Not in receipt of disability benefits	26	24	19	15	15	12.0
Tenure						
Owners	12	16	22	24	26	42.7
Owned outright	12	19	21	23	25	17.1
Buying with a mortgage	11	15	22	25	27	25.6
Social rented sector tenants	42	34	15	7	2	9.2
All rented privately	38	24	17	13	9	8.7
Direct payment account²						
No accounts	30	18	16	18	17	1.8
With one or more accounts	20	20	20	20	20	58.9
Savings and investments						
No savings	34	26	19	13	8	21.2
Less than £1,500	19	23	23	20	15	11.8
£1,500 but less than £3,000	14	19	22	26	19	4.3
£3,000 but less than £8,000	10	17	22	25	25	8.0
£8,000 but less than £10,000	9	14	22	27	27	2.0
£10,000 but less than £16,000	8	15	21	26	30	3.9
£16,000 but less than £20,000	7	13	18	28	33	1.5
£20,000 or more	7	9	15	23	46	8.1
Region/Country (3-year average)						
England	20	20	20	20	21	50.5
North East	21	23	24	18	14	2.5
North West	21	21	22	20	16	6.8
Yorkshire and the Humber	21	23	21	19	15	5.1
East Midlands	20	21	22	21	16	4.3
West Midlands	22	22	21	19	16	5.3
East of England	18	19	19	21	23	5.6
London	26	16	14	17	28	7.5
Inner	30	17	12	14	27	2.7
Outer	24	16	14	18	28	4.8
South East	16	17	18	21	28	8.2
South West	18	22	21	21	18	5.1
Scotland	17	19	21	23	20	5.1
Wales	21	22	23	20	15	2.9
Northern Ireland	19	23	24	20	14	1.7
All individuals³	20	20	20	20	20	60.7

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

3 Whole population

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

Percentage of individuals	Source: FRS 2009/10						All individuals
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	13	11	10	12	11	10	10
Single/couple all in full-time work	5	5	6	6	7	8	27
Couple, one full-time, one part-time work	3	3	4	4	4	5	13
Couple, one full-time work, one not working	8	11	12	11	13	13	11
No full-time, one or more in part-time work	12	13	13	13	13	13	9
Workless, one or more aged 60 or over	20	22	22	11	15	17	17
Workless, one or more unemployed	14	13	10	15	12	10	4
Workless, other inactive	25	23	22	27	26	23	9
Family type							
Pensioner couple	11	13	13	7	9	10	14
Single pensioner	9	10	10	5	6	7	7
Male	1	2	2	1	1	2	2
Female	7	8	8	4	5	6	5
Couple with children	34	34	34	36	36	36	35
Couple without children	12	10	9	11	10	10	18
Single with children	10	13	15	15	17	16	8
Single without children	24	21	19	25	22	20	17
Male	16	13	12	16	14	12	11
Female	9	7	7	9	8	8	7
Gender and adulthood							
Adult male	38	36	34	36	35	34	38
Adult female	40	40	40	37	37	38	40
Children	23	25	26	27	28	28	21
Marital status							
Couple	57	57	57	54	56	57	67
Married or Civil Partnered	47	46	46	42	43	44	55
Cohabiting	10	11	11	12	12	12	12
Single	43	43	43	46	44	43	33
Disability							
Disabled individuals	21	22	23	20	20	21	18
Disabled children	1	1	2	1	2	2	1
Disabled working-age adults	13	12	12	14	13	12	9
Disabled pensioners	7	9	9	4	6	7	9
Non-disabled individuals	79	78	77	80	80	79	82
Non-disabled children	21	23	25	25	26	26	20
Non-disabled working-age adults	47	43	41	49	46	44	51
Non-disabled pensioners	11	12	12	6	8	9	10
Ethnic group of head (3-year average)							
White	82	83	85	81	82	84	90
Mixed	1	1	1	1	1	1	1
Asian or Asian British	10	10	9	10	9	9	5
Indian	3	3	3	3	3	3	2
Pakistani and Bangladeshi	6	6	5	6	5	5	2
Black or Black British	4	4	4	5	5	4	3
Black Caribbean	2	1	1	2	2	2	1
Black Non-Caribbean	3	3	2	4	3	3	2
Chinese or other ethnic group	2	2	2	3	2	2	1
All individuals (millions=100%)²	5.9	10.4	15.4	9.2	13.5	17.9	60.7

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

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

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

Percentage of individuals	Source: FRS 2009/10						All individuals
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
Those living in families where no-one is disabled	67	65	64	68	67	66	71
Those living in families where someone is disabled	33	35	36	32	33	34	29
No disabled adult, 1 or more disabled child	2	2	3	2	3	3	3
1 or more disabled adult, no disabled child	29	30	30	27	27	28	25
1 or more disabled adult, 1 or more disabled child	2	3	3	3	3	3	2
In receipt of disability benefits	6	7	8	5	7	8	9
Not in receipt of disability benefits	27	29	28	26	26	26	20
Tenure							
Owners	58	55	53	40	41	44	70
Owned outright	32	31	29	15	17	19	28
Buying with a mortgage	27	25	25	25	24	25	42
Social rented sector tenants	25	28	29	31	32	32	15
All rented privately	17	16	17	28	26	24	14
Direct payment account²							
No accounts	6	5	4	5	4	4	3
With one or more accounts	94	95	96	95	96	96	97
Savings and investments							
No savings	53	54	53	60	59	56	35
Less than £1,500	18	18	19	18	19	20	19
£1,500 but less than £3,000	5	6	5	5	5	5	7
£3,000 but less than £8,000	8	9	9	7	7	8	13
£8,000 but less than £10,000	2	2	2	1	2	2	3
£10,000 but less than £16,000	4	4	4	3	3	3	6
£16,000 but less than £20,000	1	1	1	1	1	1	2
£20,000 or more	8	6	6	5	5	5	13
Region/Country (3-year average)							
England	83	83	83	85	85	85	84
North East	5	5	5	4	5	5	4
North West	12	12	12	11	12	12	11
Yorkshire and the Humber	9	10	10	9	9	9	8
East Midlands	8	8	8	7	7	7	7
West Midlands	11	11	11	10	10	10	9
East	8	8	8	8	8	9	9
London	13	12	11	17	16	15	12
Inner	5	5	5	7	7	6	4
Outer	8	7	7	10	9	9	8
South East	10	10	10	11	11	11	14
South West	8	7	8	7	8	8	8
Scotland	8	8	8	7	7	7	8
Wales	5	6	6	5	5	5	5
Northern Ireland	4	4	4	3	3	3	3
All individuals (millions=100%)³	5.9	10.4	15.4	9.2	13.5	17.9	60.7

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

3 Whole population

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

Percentage of individuals	Source: FRS 2009/10						All individuals (millions)
	Before Housing Costs			After Housing Costs			
	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	20	27	19	25	31	5.9
Single/couple all in full-time work	2	3	6	4	6	9	16.2
Couple, one full-time, one part-time work	2	4	8	5	7	12	8.0
Couple, one full-time work, one not working	7	16	28	15	25	35	6.8
No full-time, one or more in part-time work	12	23	34	21	30	41	5.7
Workless, one or more aged 60 or over	11	22	33	10	19	30	10.3
Workless, one or more unemployed	39	61	74	64	75	83	2.1
Workless, other inactive	26	42	60	44	61	72	5.7
Family type							
Pensioner couple	8	16	25	7	15	22	8.4
Single pensioner	12	23	34	11	18	30	4.4
Male	8	16	26	9	14	25	1.1
Female	13	25	36	11	19	32	3.3
Couple with children	9	16	25	15	23	30	21.4
Couple without children	6	10	13	9	12	16	10.9
Single with children	12	27	46	28	46	58	4.9
Single without children	14	20	27	22	28	34	10.6
Male	14	21	28	23	29	34	6.5
Female	13	19	26	21	27	33	4.1
Gender and adulthood							
Adult male	10	16	23	14	20	26	23.2
Adult female	10	17	25	14	21	28	24.5
Children	10	20	31	19	29	38	13.0
Marital status							
Couple	8	15	22	12	18	25	40.8
Married or Civil Partnered	8	14	21	11	17	24	33.4
Cohabiting	8	15	24	16	23	30	7.3
Single	13	22	33	21	30	39	19.9
Disability							
Disabled individuals	11	21	31	16	24	34	11.2
Disabled children	9	18	30	17	28	39	0.8
Disabled working-age adults	14	25	35	24	33	42	5.2
Disabled pensioners	8	18	28	8	15	26	5.2
Non-disabled individuals	9	16	24	15	22	28	49.5
Non-disabled children	10	20	31	19	29	38	12.2
Non-disabled working-age adults	9	14	20	15	20	25	30.9
Non-disabled pensioners	10	19	29	9	16	25	6.3
Ethnic group of head (3-year average)							
White	9	16	24	14	20	27	54.3
Mixed	14	23	31	26	34	42	0.5
Asian or Asian British	21	34	44	30	42	51	3.0
Indian	15	24	31	20	30	37	1.3
Pakistani and Bangladeshi	31	49	63	41	56	68	1.2
Black or Black British	17	28	37	30	41	50	1.6
Black Caribbean	17	24	33	23	33	43	0.6
Black Non-Caribbean	17	30	40	35	46	54	0.9
Chinese or Other Ethnic Group	18	27	33	30	38	44	0.8
All individuals¹	10	17	25	15	22	30	60.7

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

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

Percentage of individuals	Source: FRS 2009/10						All individuals (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
Those living in families where no-one is disabled	9	16	23	15	21	27	43.0
Those living in families where someone is disabled	11	21	31	16	25	35	17.6
No disabled adult, 1 or more disabled child	7	14	25	12	21	32	1.6
1 or more disabled adult, no disabled child	11	21	31	16	24	34	15.0
1 or more disabled adult, 1 or more disabled child	13	26	40	24	38	53	1.0
In receipt of disability benefits	6	12	22	9	16	26	5.6
Not in receipt of disability benefits	14	25	36	20	29	39	12.0
Tenure							
Owners	8	13	19	9	13	19	42.7
Owned outright	11	19	26	8	14	20	17.1
Buying with a mortgage	6	10	15	9	13	18	25.6
Social rented sector tenants	16	32	49	31	47	62	9.2
All rented privately	11	20	31	30	41	49	8.7
Direct payment account²							
No accounts	22	30	37	27	32	39	1.8
With one or more accounts	9	17	25	15	22	29	58.9
Savings and investments							
No savings	15	26	39	26	37	48	21.2
Less than £1,500	9	16	25	14	21	30	11.8
£1,500 but less than £3,000	7	14	20	11	16	23	4.3
£3,000 but less than £8,000	6	11	17	8	12	17	8.0
£8,000 but less than £10,000	6	12	16	7	11	15	2.0
£10,000 but less than £16,000	7	11	15	7	10	14	3.9
£16,000 but less than £20,000	6	9	15	6	9	13	1.5
£20,000 or more	6	8	12	6	8	11	8.1
Region/Country (3-year average)							
England	10	18	26	16	23	30	50.5
North East	12	22	31	16	24	33	2.5
North West	11	19	28	16	24	31	6.8
Yorkshire and the Humber	11	20	30	16	23	31	5.1
East Midlands	11	20	28	15	22	29	4.3
West Midlands	12	22	31	17	25	33	5.3
East	9	15	22	14	20	27	5.6
London	11	17	24	21	28	34	7.5
Inner	12	19	26	25	32	39	2.7
Outer	10	16	22	19	26	32	4.8
South East	7	12	19	12	18	24	8.2
South West	10	16	24	14	20	28	5.1
Scotland	10	17	25	13	19	26	5.1
Wales	11	21	31	16	23	31	2.9
Northern Ireland	13	22	32	14	22	30	1.7
All individuals³	10	17	25	15	22	30	60.7

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the latest year and are not three-year averages.

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

	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
Source: FRS																
Number of individuals whose family type is: (millions)																
Pensioner couple	6.5	6.5	6.5	6.4	6.5	6.6	6.7	6.9	7.2	7.2	7.3	7.4	7.5	7.7	7.9	8.4
Single male pensioner	0.9	1.0	1.0	1.0	1.0	1.1	1.0	1.0	1.0	1.1	1.1	1.1	1.2	1.2	1.2	1.1
Single female pensioner	3.3	3.4	3.3	3.4	3.4	3.3	3.3	3.2	3.3	3.3	3.3	3.3	3.3	3.4	3.5	3.3
Couple with children	20.8	20.8	20.7	20.5	20.3	20.0	19.9	19.7	20.3	20.3	20.3	20.2	20.4	20.7	20.7	21.4
Couple without children	10.7	10.7	10.6	10.9	10.8	10.9	11.1	11.1	11.6	11.5	11.5	11.4	11.6	11.4	11.3	10.9
Single with children	4.1	4.2	4.3	4.4	4.6	4.8	4.9	4.9	5.1	5.1	5.1	5.1	5.1	4.9	5.0	4.9
Single male without children	5.4	5.5	5.5	5.6	5.7	5.7	5.8	5.9	6.0	6.1	6.2	6.4	6.4	6.4	6.6	6.5
Single female without children	3.5	3.5	3.5	3.5	3.6	3.6	3.6	3.7	3.8	3.9	4.0	4.1	4.1	4.1	4.1	4.1
Gender and adulthood: (millions)																
Adult male	20.5	20.5	20.6	20.7	20.7	20.8	21.0	21.1	21.8	22.0	22.2	22.4	22.6	22.8	23.1	23.2
Adult female	22.2	22.2	22.3	22.4	22.4	22.5	22.6	22.7	23.5	23.6	23.7	23.9	24.0	24.2	24.4	24.5
Children	12.6	12.7	12.7	12.7	12.7	12.7	12.7	12.6	13.0	13.0	12.9	12.8	12.8	12.8	12.8	13.0
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7
Percentage of individuals whose family type is:																
Pensioner couple	12	12	12	12	12	12	12	12	12	12	12	12	13	13	13	14
Single male pensioner	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Single female pensioner	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	5
Couple with children	38	37	37	37	36	36	35	35	35	35	35	34	34	35	34	35
Couple without children	19	19	19	20	19	20	20	20	20	20	20	19	19	19	19	18
Single with children	7	8	8	8	8	9	9	9	9	9	9	9	9	8	8	8
Single male without children	10	10	10	10	10	10	10	10	10	11	11	11	11	11	11	11
Single female without children	6	6	6	6	6	6	6	7	7	7	7	7	7	7	7	7
Gender and adulthood																
Adult male	37	37	37	37	37	37	37	37	37	38	38	38	38	38	38	38
Adult female	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40
Children	23	23	23	23	23	23	23	22	22	22	22	22	22	21	21	21
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 3.2ts: Population of individuals by economic status of the family, United Kingdom^{1,2}

	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Number of individuals whose economic status is: (millions)																
One or more full-time self-employed	5.9	5.6	5.5	5.4	5.3	5.6	5.7	5.5	5.9	6.0	6.0	6.3	5.9	5.9
Single/couple all in full-time work	13.5	14.0	14.0	14.5	15.0	15.0	15.7	15.9	15.6	16.0	16.2	16.4	16.8	16.2
Couple, one full-time, one part-time work	8.0	8.6	8.8	8.6	8.3	8.3	8.5	8.3	8.5	8.3	8.2	8.2	8.2	8.0
Couple, one full-time work, one not working	6.4	6.2	6.3	6.1	6.4	6.2	6.6	6.5	6.5	6.3	6.6	6.6	6.4	6.8
No full-time, one or more in part-time work	3.7	4.1	4.1	4.3	4.2	4.4	4.7	4.9	5.0	5.2	5.2	5.0	5.3	5.7
Workless, one or more aged 60 or over	9.7	9.6	9.8	9.7	9.8	9.8	9.9	10.0	10.0	10.0	10.0	10.1	10.3	10.3
Workless, one or more unemployed	2.8	2.1	1.8	1.7	1.5	1.3	1.4	1.3	1.2	1.4	1.3	1.4	1.7	2.1
Workless, other inactive	5.6	5.4	5.6	5.7	5.7	5.8	5.8	6.1	6.1	5.9	5.9	5.8	5.7	5.7
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7
Percentage of individuals whose economic status is:																
One or more full-time self-employed	11	10	10	10	9	10	10	9	10	10	10	10	10	10
Single/couple all in full-time work	24	25	25	26	27	27	27	27	27	27	27	27	28	27
Couple, one full-time, one part-time work	14	15	16	15	15	15	15	14	14	14	14	14	14	13
Couple, one full-time work, one not working	11	11	11	11	11	11	11	11	11	11	11	11	11	11
No full-time, one or more in part-time work	7	7	7	8	8	8	8	8	8	9	9	8	9	9
Workless, one or more aged 60 or over	18	17	17	17	17	17	17	17	17	17	17	17	17	17
Workless, one or more unemployed	5	4	3	3	3	2	2	2	2	2	2	2	3	4
Workless, other inactive	10	10	10	10	10	10	10	10	10	10	10	10	9	9
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.
3. Percentages may not sum to 100 per cent due to rounding.

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

	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
Source: FRS																
Number of individuals (millions) who are:																
Individuals in families where no-one is disabled	..	39.9	40.9	39.4	39.3	40.2	39.6	40.6	41.3	41.8	42.3	41.6	42.8	43.1	43.2	43.0
Individuals in families where someone is disabled	..	15.6	14.7	16.3	16.6	15.8	16.6	15.8	17.0	16.7	16.5	17.5	16.7	16.8	17.1	17.6
No disabled adult, 1 or more disabled child	..	1.7	1.6	1.8	1.7	1.5	1.6	1.4	1.6	1.5	1.5	1.5	1.5	1.6	1.6	1.6
1 or more disabled adult, no disabled child	..	13.1	12.4	13.8	14.1	13.5	14.1	13.6	14.6	14.3	14.1	15.0	14.4	14.2	14.6	15.0
1 or more disabled adult, 1 or more disabled child	..	0.7	0.7	0.8	0.8	0.8	0.9	0.8	0.9	0.9	0.9	1.0	0.9	1.0	1.0	1.0
In receipt of disability benefits	..	2.9	4.0	4.2	4.4	4.6	4.8	4.5	5.3	5.4	5.5	5.5	5.4	5.6	5.7	5.6
Not in receipt of disability benefits	..	12.7	10.7	12.1	12.2	11.2	11.8	11.3	11.8	11.3	11.0	12.0	11.3	11.2	11.4	12.0
All individuals (millions)	55.3	55.5	55.6	55.7	55.9	56.1	56.2	56.4	58.3	58.5	58.8	59.1	59.5	59.9	60.3	60.7
Percentage of individuals who are:																
Individuals in families where no-one is disabled	..	72	74	71	70	72	70	72	71	71	72	70	72	72	72	71
Individuals in families where someone is disabled	..	28	26	29	30	28	30	28	29	29	28	30	28	28	28	29
No disabled adult, 1 or more disabled child	..	3	3	3	3	3	3	3	3	3	3	3	2	3	3	3
1 or more disabled adult, no disabled child	..	24	22	25	25	24	25	24	25	24	24	25	24	24	24	25
1 or more disabled adult, 1 or more disabled child	..	1	1	1	1	1	2	1	2	1	2	2	1	2	2	2
In receipt of disability benefits	..	5	7	8	8	8	9	8	9	9	9	9	9	9	9	9
Not in receipt of disability benefits	..	23	19	22	22	20	21	20	20	19	19	20	19	19	19	20
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

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

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

Table 3.4ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Family type																
Pensioner couple	12	13	12	13	14	13	14	15	15	14	13	13	14	14	13	13
Single male pensioner	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Single female pensioner	10	10	10	10	10	9	10	9	9	9	9	8	9	9	8	8
Couple with children	38	38	36	35	34	33	31	30	30	31	30	32	31	32	32	34
Couple without children	9	9	8	8	8	9	10	9	9	10	10	10	10	10	10	10
Single with children	16	15	18	19	19	20	19	19	19	18	18	17	17	16	16	13
Single male without children	9	8	8	8	8	9	9	10	10	10	11	11	11	11	12	13
Single female without children	5	5	5	5	5	5	6	6	6	6	6	7	6	7	7	7
Gender and adulthood																
Adult male	30	30	29	29	30	30	31	31	32	32	32	33	33	33	34	36
Adult female	39	39	39	39	40	39	41	40	40	41	40	40	40	41	40	40
Children	31	30	31	31	31	30	28	28	28	28	27	27	27	26	26	25
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Family type																
Pensioner couple	10	11	10	10	10	10	10	12	12	11	10	9	10	10	9	9
Single male pensioner	2	2	2	3	3	2	2	2	2	1	1	1	2	1	1	1
Single female pensioner	10	9	10	10	9	9	9	8	7	6	5	5	6	6	5	5
Couple with children	36	36	34	34	34	32	32	31	31	32	33	34	34	35	35	36
Couple without children	8	8	8	8	8	8	9	9	9	10	10	10	10	10	11	10
Single with children	18	19	20	20	21	22	21	22	21	20	21	20	20	18	18	17
Single male without children	10	9	10	9	9	10	10	10	11	11	12	13	12	12	13	14
Single female without children	6	6	6	6	6	6	6	6	7	7	7	8	7	8	8	8
Gender and adulthood																
Adult male	30	30	29	29	29	30	30	30	31	32	32	33	33	32	33	35
Adult female	39	39	40	40	39	39	40	39	39	39	38	38	38	38	38	37
Children	31	31	31	31	32	31	30	30	30	30	30	30	30	30	29	28
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 3.5ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom^{1,2}

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
One or more full-time self-employed	10	11	10	11	10	10	9	10	11	12	11	11	11	11
Single/couple all in full-time work	3	3	3	3	4	4	5	5	5	5	5	5	5	5
Couple, one full-time, one part-time work	2	3	3	3	3	3	3	3	3	4	3	3	3	3
Couple, one full-time work, one not working	10	10	10	10	10	8	10	9	9	10	11	10	11	11
No full-time, one or more in part-time work	9	10	10	11	10	12	11	11	11	11	11	12	13	13
Workless, one or more aged 60 or over	24	25	27	25	26	27	26	25	25	23	25	25	23	22
Workless, one or more unemployed	17	13	11	10	10	8	9	8	8	9	8	8	10	13
Workless, other inactive	25	25	25	26	27	28	28	28	28	27	27	26	24	23
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
One or more full-time self-employed	9	10	10	10	10	10	9	10	11	12	11	12	11	11
Single/couple all in full-time work	4	4	4	4	5	5	6	6	7	7	7	8	8	7
Couple, one full-time, one part-time work	3	4	4	4	4	4	4	3	4	5	4	4	5	4
Couple, one full-time work, one not working	10	11	11	10	11	9	11	11	11	12	13	12	13	13
No full-time, one or more in part-time work	9	10	11	11	10	12	12	12	12	12	12	12	13	13
Workless, one or more aged 60 or over	23	23	23	22	22	22	21	19	17	16	17	17	15	15
Workless, one or more unemployed	16	12	11	10	9	8	8	8	7	8	7	8	9	12
Workless, other inactive	26	26	27	28	28	30	29	31	31	29	29	27	26	26
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.
3. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Individuals in families where no-one is disabled	..	65	68	62	60	63	61	61	62	64	63	63	62	62	64	65
Individuals in families where someone is disabled	..	35	32	38	40	37	39	39	38	36	37	37	38	38	36	35
No disabled adult, 1 or more disabled child	..	5	4	5	4	3	4	3	3	3	3	3	3	3	3	2
1 or more disabled adult, no disabled child	..	28	26	30	32	30	33	34	32	31	32	32	32	32	29	30
1 or more disabled adult, 1 or more disabled child	..	2	2	3	3	3	3	3	3	2	3	2	2	3	3	3
In receipt of disability benefits	..	2	4	5	5	5	6	6	7	6	7	7	8	8	8	7
Not in receipt of disability benefits	..	33	29	33	34	31	34	33	31	29	30	30	30	30	28	29
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Individuals in families where no-one is disabled	..	65	68	62	62	64	62	63	64	65	65	65	66	65	67	67
Individuals in families where someone is disabled	..	35	32	38	38	36	38	37	36	35	35	35	34	35	33	33
No disabled adult, 1 or more disabled child	..	5	4	5	4	3	4	3	3	3	3	3	3	4	4	3
1 or more disabled adult, no disabled child	..	28	26	30	31	30	31	31	30	29	29	29	28	28	26	27
1 or more disabled adult, 1 or more disabled child	..	3	2	3	3	3	3	3	3	2	3	3	2	3	3	3
In receipt of disability benefits	..	3	4	5	5	5	6	6	7	7	7	7	7	8	7	7
Not in receipt of disability benefits	..	32	28	33	33	31	32	32	29	28	28	27	27	27	25	26
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

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

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

Table 3.7ts: Composition of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Family type																
Pensioner couple	13	14	13	13	14	13	13	14	14	13	13	11	13	12	12	11
Single male pensioner	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	1
Single female pensioner	11	10	10	10	10	9	9	10	9	10	9	8	10	10	8	8
Couple with children	36	36	35	35	34	33	31	31	30	30	30	33	31	31	32	34
Couple without children	9	8	8	8	8	9	10	10	11	12	11	11	11	12	12	12
Single with children	16	16	18	19	19	20	18	16	16	15	15	13	13	13	12	10
Single male without children	9	8	8	8	8	9	10	10	11	11	12	13	13	12	14	15
Single female without children	5	5	5	5	5	5	6	6	7	7	7	7	6	8	8	9
Gender and adulthood																
Adult male	31	30	30	29	30	30	31	33	33	33	34	35	35	35	36	38
Adult female	40	40	39	40	40	40	40	41	41	41	41	40	40	41	40	40
Children	30	30	31	31	31	30	28	26	26	26	25	25	24	24	23	23
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Family type																
Pensioner couple	11	11	10	11	10	10	10	10	9	8	7	6	7	7	7	7
Single male pensioner	2	2	2	3	3	2	2	1	1	1	1	1	1	1	1	1
Single female pensioner	11	10	10	10	9	9	8	5	5	5	4	4	5	5	4	4
Couple with children	35	36	34	34	34	32	32	32	31	33	33	35	34	35	35	36
Couple without children	8	8	8	8	8	8	10	10	10	12	11	11	11	11	11	11
Single with children	17	18	19	20	21	22	23	23	23	21	20	19	18	18	17	15
Single male without children	10	9	10	9	9	10	10	11	12	13	14	15	15	14	15	17
Single female without children	5	6	6	6	6	6	7	7	8	8	9	9	8	9	9	10
Gender and adulthood																
Adult male	30	30	30	29	29	30	30	31	32	32	33	34	34	33	35	37
Adult female	40	40	40	40	39	39	39	38	38	38	38	37	37	38	38	37
Children	30	30	31	31	32	31	31	31	30	30	29	29	29	29	27	26
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 3.8ts: Composition of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of the family, United Kingdom¹

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
One or more full-time self-employed	10	11	10	11	11	12	11	12	13	14	13	13	14	13
Single/couple all in full-time work	3	3	3	3	4	3	5	5	5	5	5	5	6	5
Couple, one full-time, one part-time work	3	3	3	3	2	3	2	3	3	3	2	2	4	3
Couple, one full-time work, one not working	11	10	10	10	10	7	8	8	7	9	9	9	9	9
No full-time, one or more in part-time work	9	10	10	12	10	12	11	12	11	11	11	12	13	12
Workless, one or more aged 60 or over	25	25	27	25	25	27	25	24	24	22	25	24	22	20
Workless, one or more unemployed	16	12	11	11	11	9	11	10	9	10	9	10	10	14
Workless, other inactive	24	24	25	26	27	26	27	27	27	26	26	25	23	24
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
One or more full-time self-employed	9	10	10	10	10	11	11	11	13	15	12	14	12	13
Single/couple all in full-time work	4	4	4	4	5	4	6	6	6	6	6	7	7	6
Couple, one full-time, one part-time work	3	4	4	3	3	3	3	3	4	4	3	4	5	4
Couple, one full-time work, one not working	11	11	11	10	10	8	9	9	10	10	12	11	12	11
No full-time, one or more in part-time work	9	10	11	11	10	12	12	12	12	11	12	12	13	13
Workless, one or more aged 60 or over	23	23	23	21	20	18	15	14	13	12	14	13	13	11
Workless, one or more unemployed	15	12	11	10	10	10	11	11	9	11	9	10	11	15
Workless, other inactive	26	25	27	29	31	34	34	34	34	31	32	30	27	27
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.
3. Percentages may not sum to 100 per cent due to rounding.

Table 3.9ts: Composition of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Individuals in families where no-one is disabled	..	64	67	62	60	64	61	63	63	66	65	65	63	63	67	67
Individuals in families where someone is disabled	..	36	33	38	40	36	39	37	37	34	35	35	37	37	33	33
No disabled adult, 1 or more disabled child	..	5	4	5	4	3	4	2	3	2	2	2	3	3	2	2
1 or more disabled adult, no disabled child	..	29	27	30	32	29	33	33	32	30	31	31	32	31	28	29
1 or more disabled adult, 1 or more disabled child	..	2	2	3	3	3	2	2	2	2	2	2	2	3	3	2
In receipt of disability benefits	..	3	4	5	5	5	5	5	6	5	6	6	7	6	6	6
Not in receipt of disability benefits	..	33	29	33	34	31	34	32	31	29	29	29	30	30	27	28
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Individuals in families where no-one is disabled	..	65	67	63	62	64	63	64	66	69	68	68	67	67	69	69
Individuals in families where someone is disabled	..	35	33	37	38	36	37	36	34	31	32	32	33	33	31	31
No disabled adult, 1 or more disabled child	..	4	4	5	4	3	4	3	3	3	3	3	3	4	3	2
1 or more disabled adult, no disabled child	..	29	26	30	31	29	31	31	29	26	27	28	28	26	25	26
1 or more disabled adult, 1 or more disabled child	..	2	2	3	3	3	2	2	3	2	3	2	2	3	3	3
In receipt of disability benefits	..	3	4	5	5	5	5	4	5	5	6	5	6	6	6	5
Not in receipt of disability benefits	..	32	28	33	33	31	32	32	29	26	27	27	27	27	25	26
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

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

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

Table 3.10ts: Percentage of individuals living in households with less than 60 per cent of contemporary median household income, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Family type																
Pensioner couple	19	20	20	21	23	21	21	23	22	20	18	18	20	19	18	16
Single male pensioner	23	22	23	24	26	25	24	22	23	21	21	21	21	21	18	16
Single female pensioner	31	29	32	32	32	30	30	29	28	29	27	25	29	30	25	25
Couple with children	19	18	19	19	18	18	16	16	16	16	15	17	16	17	17	16
Couple without children	8	8	8	8	8	8	9	9	8	9	9	9	9	9	10	10
Single with children	41	36	46	47	44	44	40	40	39	37	36	34	35	35	34	27
Single male without children	16	15	16	16	15	16	17	17	17	17	17	18	18	18	20	21
Single female without children	14	15	15	16	14	15	17	16	17	16	16	17	16	19	19	19
Gender and adulthood																
Adult male	15	15	15	15	15	16	15	15	15	15	15	15	16	16	16	16
Adult female	18	18	19	19	19	19	19	18	18	18	17	17	18	18	18	17
Children	25	24	27	27	26	26	23	23	23	22	21	22	22	23	22	20
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17
After Housing Costs																
Family type																
Pensioner couple	21	22	21	22	21	21	20	22	22	19	17	16	17	17	15	15
Single male pensioner	28	29	31	35	34	31	29	24	24	17	16	16	18	15	14	14
Single female pensioner	39	36	41	39	38	37	35	32	28	25	20	20	23	23	20	19
Couple with children	23	23	23	23	23	22	21	20	20	20	19	22	22	23	23	23
Couple without children	11	10	10	10	10	10	11	10	10	11	10	11	12	12	13	12
Single with children	61	60	65	62	62	60	56	57	54	51	51	49	51	50	49	46
Single male without children	25	23	25	22	22	23	22	22	24	23	23	25	25	25	26	29
Single female without children	22	23	25	23	22	23	23	22	23	22	22	24	23	26	27	27
Gender and adulthood																
Adult male	20	20	20	19	19	19	19	18	19	18	17	19	19	19	19	20
Adult female	24	24	25	24	24	23	23	22	22	21	19	20	21	21	21	21
Children	33	33	34	33	34	33	31	31	30	29	28	30	30	31	30	29
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	22

Notes:

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

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

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
One or more full-time self-employed	18	22	20	21	19	19	18	19	18	21	19	20	20	20
Single/couple all in full-time work	2	3	2	2	3	3	3	3	3	3	3	3	3	3
Couple, one full-time, one part-time work	3	4	4	4	3	4	3	4	4	5	4	4	5	4
Couple, one full-time work, one not working	17	18	18	18	16	14	15	15	14	16	18	17	19	16
No full-time, one or more in part-time work	27	26	27	28	25	27	25	24	22	22	23	26	26	23
Workless, one or more aged 60 or over	27	28	30	28	28	28	27	26	25	24	27	27	24	22
Workless, one or more unemployed	65	65	66	65	68	67	67	64	63	64	63	66	63	61
Workless, other inactive	48	50	48	50	49	50	51	49	47	48	49	48	46	42
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17
After Housing Costs																
One or more full-time self-employed	23	25	24	25	24	22	21	22	21	25	24	26	26	25
Single/couple all in full-time work	4	4	4	4	5	4	5	5	5	5	5	6	6	6
Couple, one full-time, one part-time work	5	6	6	6	6	7	6	5	6	7	7	7	8	7
Couple, one full-time work, one not working	23	23	24	23	23	19	22	21	21	24	27	25	27	25
No full-time, one or more in part-time work	35	34	35	35	31	34	32	30	29	30	30	31	33	30
Workless, one or more aged 60 or over	32	33	32	31	29	29	28	24	21	20	23	22	19	19
Workless, one or more unemployed	79	77	78	77	78	75	76	76	72	74	73	77	74	75
Workless, other inactive	67	65	65	66	64	67	66	65	62	63	64	63	61	61
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	22

Notes:

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

2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.

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

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Individuals in families where no-one is disabled	..	16	18	17	17	17	16	16	16	16	15	16	16	16	16	16
Individuals in families where someone is disabled	..	22	24	25	26	25	24	25	23	22	23	22	24	25	23	21
No disabled adult, 1 or more disabled child	..	27	27	32	28	24	24	19	20	18	18	19	23	23	23	14
1 or more disabled adult, no disabled child	..	21	23	24	25	24	24	26	23	23	23	22	24	25	22	21
1 or more disabled adult, 1 or more disabled child	..	34	32	39	38	41	30	33	29	27	30	23	29	31	32	26
In receipt of disability benefits	..	8	10	12	13	13	12	14	14	12	13	14	15	15	14	12
Not in receipt of disability benefits	..	25	29	30	30	30	29	30	28	27	27	26	29	30	27	25
All individuals (per cent)	19	18	19	20	19	19	18	18	18	18	17	18	18	18	18	17
After Housing Costs																
Individuals in families where no-one is disabled	..	22	23	22	21	21	20	20	20	20	19	20	20	20	21	21
Individuals in families where someone is disabled	..	30	31	31	31	31	30	30	28	26	25	25	27	28	26	25
No disabled adult, 1 or more disabled child	..	36	38	37	36	31	32	27	27	26	23	24	30	31	32	21
1 or more disabled adult, no disabled child	..	29	29	30	30	30	29	30	27	26	25	25	26	27	24	24
1 or more disabled adult, 1 or more disabled child	..	48	42	47	48	49	38	44	37	35	38	35	34	43	40	38
In receipt of disability benefits	..	13	13	15	15	16	15	16	17	16	16	17	17	18	17	16
Not in receipt of disability benefits	..	34	37	37	37	37	36	36	33	31	30	29	32	33	30	29
All individuals (per cent)	24	24	25	24	24	24	23	23	22	21	21	22	22	23	22	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.
3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.
4. Percentages may not sum to 100 per cent due to rounding.

Table 3.13ts: Percentage of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, gender and adulthood, United Kingdom¹

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Family type																
Pensioner couple	26	28	23	23	23	19	17	15	14	13	11	10	12	12	10	8
Single male pensioner	33	30	26	25	26	22	18	15	15	13	13	13	13	13	10	8
Single female pensioner	41	37	36	33	32	28	25	23	20	20	18	17	20	20	17	14
Couple with children	22	22	20	19	18	16	13	11	11	10	10	11	10	11	11	10
Couple without children	10	10	9	8	8	8	8	7	6	7	6	7	7	7	7	7
Single with children	51	48	50	48	44	40	31	24	22	21	20	17	18	19	16	12
Single male without children	20	18	18	16	15	15	15	13	13	13	13	14	14	14	14	15
Single female without children	17	18	17	17	14	14	15	11	13	12	12	12	11	14	13	13
Gender and adulthood																
Adult male	19	19	17	16	15	14	13	11	11	11	10	10	11	11	11	10
Adult female	23	22	21	20	19	17	15	13	12	12	11	11	12	12	11	10
Children	30	29	29	28	26	23	19	15	14	14	13	13	13	13	12	11
All individuals (per cent)	23	23	21	20	19	17	15	13	12	12	11	11	12	12	11	10
After Housing Costs																
Family type																
Pensioner couple	27	27	24	23	21	19	16	14	11	10	8	7	8	8	8	7
Single male pensioner	39	39	34	36	34	27	19	12	10	8	8	9	10	8	9	9
Single female pensioner	50	46	44	41	38	32	26	16	13	13	10	10	13	13	11	11
Couple with children	27	27	25	23	23	20	18	15	14	14	13	14	15	15	15	15
Couple without children	12	12	11	11	10	9	10	8	8	9	7	8	8	8	9	9
Single with children	67	67	68	64	62	58	52	44	39	35	31	30	31	31	29	26
Single male without children	28	26	26	22	22	22	20	18	18	18	18	19	20	19	21	22
Single female without children	24	26	26	24	22	22	21	18	19	18	18	18	17	20	20	20
Gender and adulthood																
Adult male	23	23	22	20	19	18	16	14	13	13	12	13	13	13	14	14
Adult female	28	28	27	25	24	22	19	16	14	14	12	13	13	14	14	13
Children	37	37	36	34	34	31	27	23	21	20	18	19	19	19	19	18
All individuals (per cent)	29	28	27	25	24	22	20	17	15	15	13	14	14	15	15	14

Notes:

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

Table 3.14ts: Percentage of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of the family, United Kingdom^{1,2}

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
One or more full-time self-employed	20	22	20	20	17	16	13	15	14	15	15	15	16	14
Single/couple all in full-time work	3	3	2	2	3	2	2	2	2	2	2	2	2	2
Couple, one full-time, one part-time work	4	4	4	3	2	2	2	2	2	3	2	2	3	2
Couple, one full-time work, one not working	20	18	18	16	13	8	9	8	8	9	9	9	9	8
No full-time, one or more in part-time work	29	27	27	26	20	20	17	18	14	14	15	17	16	13
Workless, one or more aged 60 or over	31	30	30	25	22	20	18	17	16	14	17	17	14	12
Workless, one or more unemployed	67	66	66	62	61	52	54	50	48	49	45	51	41	40
Workless, other inactive	51	51	48	45	41	33	33	31	30	29	31	31	28	27
All individuals (per cent)	23	23	21	20	19	17	15	13	12	12	11	11	12	12	11	10
After Housing Costs																
One or more full-time self-employed	24	25	24	23	22	19	17	17	17	20	17	19	18	19
Single/couple all in full-time work	4	4	4	4	4	3	3	3	3	3	3	4	4	3
Couple, one full-time, one part-time work	6	7	6	5	4	4	3	3	3	4	3	4	5	4
Couple, one full-time work, one not working	26	24	24	22	18	13	13	12	12	13	16	14	17	14
No full-time, one or more in part-time work	38	35	35	33	27	26	22	22	19	18	20	20	22	19
Workless, one or more aged 60 or over	35	34	32	28	23	17	13	12	10	10	12	12	11	9
Workless, one or more unemployed	81	78	78	75	75	69	67	67	60	62	60	63	57	62
Workless, other inactive	70	66	65	64	60	55	51	48	43	44	46	45	42	42
All individuals (per cent)	29	28	27	25	24	22	20	17	15	15	13	14	14	15	15	14

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic state classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for those years.

Table 3.15ts: Percentage of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of individuals	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Individuals in families where no-one is disabled	..	20	19	18	17	16	13	11	11	11	10	10	10	10	10	10
Individuals in families where someone is disabled	..	29	27	26	26	22	20	17	15	14	14	13	15	16	13	12
No disabled adult, 1 or more disabled child	..	34	30	33	28	21	19	12	13	11	10	10	13	15	9	8
1 or more disabled adult, no disabled child	..	28	26	25	25	21	20	17	15	15	14	13	15	15	13	12
1 or more disabled adult, 1 or more disabled child	..	44	34	40	38	38	23	18	18	15	16	14	17	19	18	14
In receipt of disability benefits	..	14	12	13	13	11	10	8	8	7	8	7	9	8	7	6
Not in receipt of disability benefits	..	33	32	31	30	27	24	21	19	18	17	16	18	19	16	14
All individuals (per cent)	23	23	21	20	19	17	15	13	12	12	11	11	12	12	11	10
After Housing Costs																
Individuals in families where no-one is disabled	..	25	25	22	21	20	18	15	14	14	12	13	13	14	14	14
Individuals in families where someone is disabled	..	36	34	32	31	28	25	21	18	16	15	15	17	17	16	15
No disabled adult, 1 or more disabled child	..	40	41	39	36	28	28	17	17	15	13	15	19	20	18	12
1 or more disabled adult, no disabled child	..	34	32	31	30	27	24	21	17	16	15	15	17	16	15	15
1 or more disabled adult, 1 or more disabled child	..	53	43	48	48	44	32	28	25	20	22	17	20	27	25	23
In receipt of disability benefits	..	18	16	16	15	13	11	9	9	8	8	8	9	9	9	8
Not in receipt of disability benefits	..	40	40	38	37	35	31	26	22	20	19	19	21	21	19	19
All individuals (per cent)	29	28	27	25	24	22	20	17	15	15	13	14	14	15	15	14

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.
3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.
4. Percentages may not sum to 100 per cent due to rounding.

Chapter 4

Children

- **Contemporary trends:** In general, there was a decrease in the proportion of children below various thresholds of contemporary median income between the years 1994/95 and 2009/10. The figures showed a rise in the earlier years of the period and a fall in later years, staying broadly flat between 2000/01 and 2007/08 with a reduction between 2007/08 and 2009/10. The number and proportion of children who were living in low income and material deprivation has fallen between 2008/09 and 2009/10.
- **Real trends:** Over the period 1994/95 to 2009/10, there was a marked fall in the proportion of children below low-income thresholds held constant in real terms, 2009/10 has shown a fall compared to 2008/09.
- **Quintile distributions:** In 2009/10, children were more likely to be in the bottom two quintiles, and less likely to be in the top two quintiles of the income distribution than the population as a whole.
- **Family type:** Children in lone-parent families were much more likely to live in low income, and low-income and materially deprived households than those in families with two adults. This likelihood reduces greatly if the single parent was working. Since 2004/05, there has been a reduction in the proportion of children in relative low income in lone-parent families.
- **Family size:** Children in large families – those with three or more children – were more likely to live in low-income, and low-income and materially deprived households, although the proportion of children in relative low income for this group has decreased since 1994/95.
- **Disability:** Children in families containing one or more disabled people were more likely to live in low-income and low-income and materially deprived households than those in families with no disabled person.
- **Ethnicity:** Children living in households headed by someone from an ethnic minority were more likely to live in low-income and low-income and materially deprived households. This was particularly the case for households headed by someone of Pakistani or Bangladeshi ethnic origin.
- **Material deprivation:** Before Housing Costs, around 61 per cent of children in the bottom quintile are in families that would like to but cannot afford at least one week's holiday away from home with the whole family. Less than 10 per cent of children in the bottom quintile are in families that would like to but cannot afford to celebrate special occasions.

Introduction

This chapter looks at how family and household characteristics related to the position of children in the income distribution in 2009/10. High-level trends over time since 1994/95 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.

The position of children in the income distribution is defined by the net equivalised income of the household in which they live. A child is defined here as an individual under 16 years of age, or an unmarried 16 to 19 year old in full-time non-advanced education. Unmarried 19 year olds in full-time non-advanced education have been included in this definition since April 2006.

The position of children in the overall income distribution

Figure 4.1 shows the income distribution for children in 2009/10, which was skewed towards the lower end of the overall population distribution. An explanation of how negative incomes can occur After Housing Costs and zero incomes Before Housing Costs is given in **Appendix 1**.

Figure 4.1 (BHC): Income distribution; all individuals and all children by income band, 2009/10

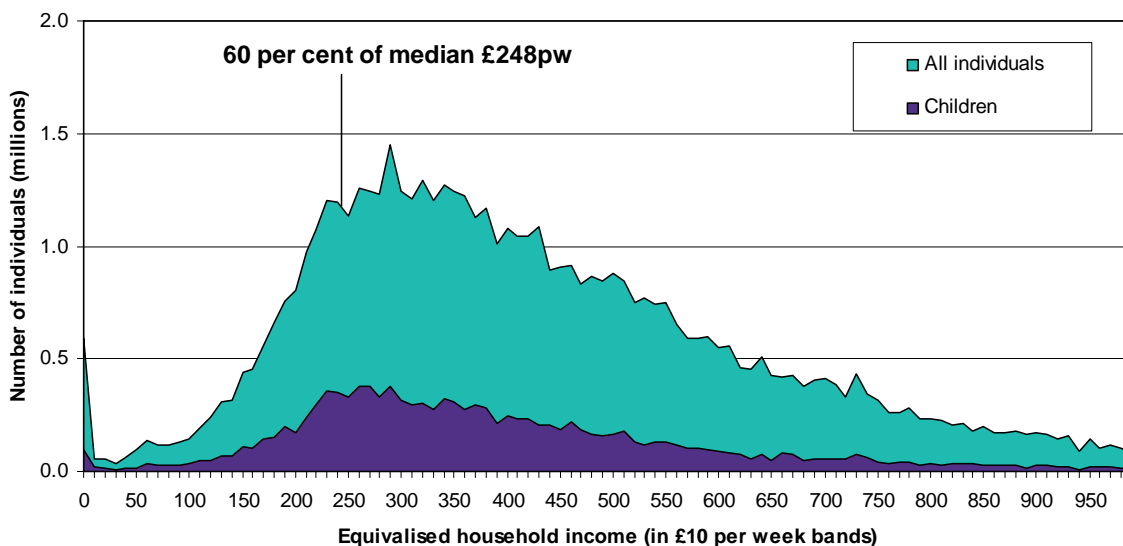
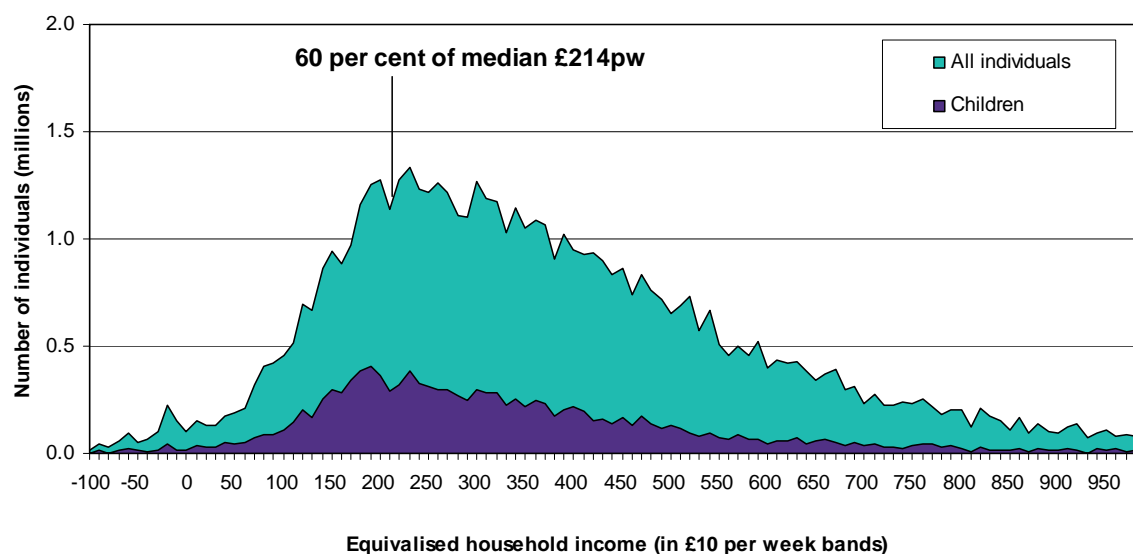


Figure 4.1 (AHC): Income distribution; all individuals and all children by income band, 2009/10



Tables in this chapter are;

4.1tr – 4.5tr Trends over time for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). **Tables 4.1tr** and **4.2tr** show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. **Tables 4.3tr** and **4.4tr** show numbers for the same measures as outlined for **Tables 4.1tr** and **4.2tr**. **Table 4.5tr** presents a series that shows trends over time for relative low income and material deprivation or severe relative low income thresholds and material deprivation.

4.1db Quintile distribution of income by: economic status of the family and family type; economic status of household; marital status; number of children in family; disability and receipt of disability benefits; ethnic group (three-year average).

4.2db Quintile distribution of income by: state support received by family; age of youngest child in family; tenure; savings and investments; household bills in arrears; region and country (three-year average).

4.3db – 4.4db Composition of low-income groups of children with categories as outlined for **Tables 4.1db – 4.2db**.

4.5db – 4.6db Percentage of children falling into low-income groups with categories as outlined for **Tables 4.1db – 4.2db**.

4.7db Material deprivation Quintile distribution of income for children by whether they have the material deprivation items and services.

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4.8db Material deprivation Quintile distribution of income for children by whether their parents have the material deprivation items and services.

4.1ts – 4.5ts Populations over time **Tables 4.1ts to 4.5ts** present populations over time by: family type and economic status of the family; economic status of household; region and country (three-year average); number of children in family; disability and receipt of disability benefits.

4.6ts – 4.9ts Composition of children in households with incomes below 60 per cent of contemporary median income over time by: family type and economic status of the family; economic status of household; number of children in family; disability and receipt of disability benefits.

4.10ts – 4.13ts Composition of children in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 4.6ts – 4.9ts**.

4.14ts – 4.19ts Percentage of children in households with incomes below 60 per cent of contemporary median income over time by: family type and economic status of the family; economic status of household; region and country (three-year average, the number of children can be found in **Table 4.17ts**); number of children in family; disability and receipt of disability benefits.

4.20ts – 4.25ts Percentage of children in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 4.14ts – 4.19ts**. The number of children by region and country (three-year average) can be found in **Table 4.23ts**.

Definition of 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.

Definition of ‘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.

Trends over time for headline figures

All time trends are based on thresholds of median income, are presented for the UK and based on OECD equivalisation scales (see **Appendix 2** for a discussion of the OECD scales). Trends tables consist of:

- A **relative** low-income indicator – the proportions of children that are below thresholds of **contemporary** median income.
- An **‘absolute’** low-income indicator – the proportions of children that are below thresholds of 1998/99 median income that have been **held constant in real terms**.
- A **relative low income and material deprivation** indicator – the proportion of children that are below threshold of 70 per cent contemporary median income and in material deprivation.
- A **severe relative low income and material deprivation** indicator – the proportion of children that are below threshold of 50 per cent contemporary median income and in material deprivation.

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.

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 (and the Disability Discrimination Act which was in force at the time of the survey). 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.

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, unless the child only lives with pensioners, in which case the status of all adults are included.

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Economic status of the family

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. This also means the economic status of the family and economic status of the household classifications are aligned.

Ethnicity

Children 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, especially in the case of households headed by a person of mixed or Black Caribbean ethnicity.

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. Evidence also suggests that there is some under-reporting of capital by respondents, in terms of both the actual values of the savings and the investment income.

Bills in arrears

The number of bills in arrears is presented at a benefit unit level. Bills considered are: electricity, gas, other fuel, Council Tax, insurance, telephone, television / video rental, hire purchase and water rates.

Region and country

Disaggregation by geographical regions 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.

The three-year average approach employed for the presentation of smaller geographic areas is consistent with the approach used for time series. It reduces year-on-year variation by smoothing out differences.

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 After Housing Costs measure will partly take into account differences in housing costs.

Material deprivation

A suite of questions designed to capture the material deprivation experienced by families with children has been included in the Family Resources Survey since 2004/05. Respondents are asked whether they have 21 goods and services, including child, adult and household items. If they do not have them, they are asked whether this is because they do not want them or because they cannot afford them. An analysis of how families with children responded to these questions by their location on the income distribution is given in this chapter (see **Tables 4.7db and 4.8db**).

These questions are used as an additional way of measuring living standards for children and their families, as outlined in the conclusions of the Measuring Child Poverty Consultation. Analysis has been included in **Tables 4.3db to 4.6db** for children living in families who fall into the relative low income and material deprivation threshold.

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

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Table 4.1tr: Percentage of children falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Percentage of children		Source: FES/FRS					
		Before Housing Costs Below median			After Housing Costs Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) ⁴	1979	6	13	23	7	14	25
	1981	8	19	29	11	21	30
	1987	10	23	33	16	27	36
	1988 and 1989	15	25	33	19	27	36
	1990 and 1991	18	27	35	23	31	39
	1991 and 1992	17	28	36	24	32	40
	1992 and 1993	17	29	38	24	34	41
	1993/94 to 1994/95	16	28	36	23	33	39
	1994/95 to 1995/96	15	27	36	24	33	39
	1995/96 to 1996/97	15	29	38	26	35	42
FRS (GB)	1994/95	12	25	35	21	33	40
	1995/96	11	24	35	21	33	41
	1996/97	14	27	36	25	34	42
	1997/98	14	27	37	25	33	41
	1998/99	14	26	36	24	34	41
FRS (UK)	1999/00	13	26	37	23	33	41
	2000/01	12	23	34	21	31	40
	2001/02	11	23	35	20	31	39
	2002/03	11	23	34	20	30	38
	2003/04	11	22	33	19	29	37
	2004/05	11	21	33	18	28	38
	2005/06	11	22	33	19	30	38
	2006/07	12	22	33	20	30	39
	2007/08	12	23	33	21	31	39
	2008/09	11	22	32	20	30	39
	2009/10	10	20	31	19	29	38
	Change	1998/99-2009/10 ^{2,3}	-3	-6	-5	-5	-5	-3
2008/09-2009/10 ^{2,3}		-1	-2	-1	-1	-1	-1

Notes:

- 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.
- 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.
- Due to rounding, the estimates of change in percentages of children below low-income thresholds may not equal the difference between the total percentage of children below thresholds for any pair of years shown.
- 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 4.2tr: Percentage of children falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Percentage of children		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) ⁴	1979	21	38	55	24	41	58
	1981	27	43	58	30	46	60
	1987	23	34	45	27	39	49
	1988 and 1989	21	31	40	25	34	44
	1990 and 1991	23	32	41	27	36	45
	1991 and 1992	23	32	41	28	37	45
	1992 and 1993	23	33	41	29	38	45
	1993/94 to 1994/95	20	31	40	28	36	43
	1994/95 to 1995/96	18	29	38	27	35	42
1995/96 to 1996/97	17	30	39	28	36	44	
FRS (GB)	1994/95	17	30	40	28	37	45
	1995/96	16	29	40	27	37	46
	1996/97	16	29	38	27	36	44
	1997/98	15	28	38	26	34	42
FRS (UK)	1998/99	14	26	36	24	34	41
	1999/00	11	23	34	21	31	39
	2000/01	9	19	30	16	27	35
	2001/02	7	15	27	13	23	32
	2002/03	7	14	25	11	21	29
	2003/04	7	14	24	11	20	28
	2004/05	7	13	23	11	18	27
	2005/06	7	13	23	11	19	27
	2006/07	8	13	23	12	19	27
	2007/08	7	13	23	12	19	28
2008/09	7	12	21	12	19	27	
2009/10	6	11	19	11	18	26	
Change	1998/99-2009/10 ^{2,3}	-7	-15	-17	-13	-16	-15
	2008/09-2009/10 ^{2,3}	-1	-2	-3	-1	-1	-1

Notes:

- 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.
- 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.
- Due to rounding, the estimates of change in percentages of children below low-income thresholds may not equal the difference between the total percentage of children below thresholds for any pair of years shown.
- FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

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Table 4.3tr: Number of children falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Number of children (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All children
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)⁴	1979	0.8	1.8	3.2	1.0	2.0	3.4	13.8
	1981	1.1	2.6	3.9	1.5	2.8	4.1	13.6
	1987	1.3	2.8	4.1	2.0	3.3	4.4	12.4
	1988 and 1989	1.9	3.1	4.1	2.3	3.4	4.5	12.5
	1990 and 1991	2.3	3.4	4.4	2.9	3.9	4.9	12.5
	1991 and 1992	2.2	3.5	4.6	3.0	4.1	5.0	12.7
	1992 and 1993	2.2	3.8	4.9	3.1	4.4	5.3	13.0
	1993/94 to 1994/95	2.1	3.6	4.8	3.1	4.3	5.2	13.2
	1994/95 to 1995/96	2.0	3.5	4.7	3.1	4.4	5.2	13.3
	1995/96 to 1996/97	2.0	3.8	5.0	3.4	4.7	5.6	13.3
FRS (GB)	1994/95	1.5	3.2	4.5	2.7	4.1	5.1	12.6
	1995/96	1.4	3.0	4.5	2.7	4.2	5.2	12.7
	1996/97	1.8	3.4	4.6	3.2	4.3	5.3	12.7
	1997/98	1.8	3.4	4.7	3.1	4.2	5.2	12.7
FRS (UK)	1998/99	1.8	3.4	4.8	3.1	4.4	5.4	13.1
	1999/00	1.7	3.4	4.8	3.1	4.3	5.4	13.2
	2000/01	1.6	3.1	4.5	2.8	4.1	5.2	13.1
	2001/02	1.5	3.0	4.6	2.6	4.0	5.1	13.1
	2002/03	1.5	2.9	4.4	2.6	3.9	5.0	13.0
	2003/04	1.4	2.9	4.3	2.5	3.7	4.9	13.0
	2004/05	1.4	2.7	4.3	2.3	3.6	4.8	12.9
	2005/06	1.4	2.8	4.2	2.5	3.8	4.9	12.8
	2006/07	1.5	2.9	4.3	2.6	3.9	5.0	12.8
	2007/08	1.5	2.9	4.3	2.7	4.0	5.1	12.8
	2008/09	1.4	2.8	4.1	2.6	3.9	5.0	12.8
	2009/10	1.3	2.6	4.0	2.4	3.8	5.0	13.0
Change	1998/99-2009/10 ^{2,3}	-0.5	-0.9	-0.7	-0.7	-0.7	-0.5	-0.1
	2008/09-2009/10 ^{2,3}	-0.1	-0.2	-0.1	-0.1	-0.1	0.0	0.2

Notes:

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

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

3. Due to rounding, the estimates of change in percentages of children below low-income thresholds may not equal the difference between the total percentage of children 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 4.4tr: Number of children falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Number of children (millions)		Source: FES/FRS						All children
		Before Housing Costs			After Housing Costs			
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)⁴	1979	2.8	5.2	7.5	3.3	5.7	8.0	13.8
	1981	3.7	5.8	7.8	4.1	6.2	8.1	13.6
	1987	2.8	4.2	5.5	3.4	4.8	6.1	12.4
	1988 and 1989	2.6	3.8	5.0	3.1	4.2	5.4	12.5
	1990 and 1991	2.9	4.0	5.1	3.4	4.6	5.7	12.5
	1991 and 1992	2.9	4.1	5.2	3.5	4.7	5.7	12.7
	1992 and 1993	2.9	4.3	5.4	3.8	4.9	5.9	13.0
	1993/94 to 1994/95	2.6	4.1	5.2	3.7	4.7	5.7	13.2
	1994/95 to 1995/96	2.3	3.9	5.1	3.6	4.7	5.6	13.3
	1995/96 to 1996/97	2.3	4.0	5.2	3.7	4.8	5.8	13.3
FRS (GB)	1994/95	2.1	3.8	5.1	3.5	4.7	5.7	12.6
	1995/96	2.0	3.7	5.1	3.5	4.7	5.8	12.7
	1996/97	2.0	3.7	4.9	3.4	4.6	5.6	12.7
	1997/98	1.9	3.5	4.8	3.3	4.4	5.3	12.7
FRS (UK)	1998/99	1.8	3.4	4.8	3.1	4.4	5.4	13.1
	1999/00	1.5	3.1	4.5	2.7	4.1	5.1	13.2
	2000/01	1.2	2.5	3.9	2.1	3.6	4.6	13.1
	2001/02	0.9	2.0	3.5	1.6	3.0	4.2	13.1
	2002/03	0.9	1.8	3.2	1.5	2.7	3.8	13.0
	2003/04	0.9	1.8	3.1	1.5	2.5	3.6	13.0
	2004/05	0.9	1.7	2.9	1.4	2.3	3.4	12.9
	2005/06	0.9	1.6	2.9	1.4	2.4	3.4	12.8
	2006/07	1.0	1.7	2.9	1.5	2.5	3.5	12.8
	2007/08	1.0	1.7	2.9	1.5	2.5	3.6	12.8
Change	1998/99-2009/10 ^{2,3}	-1.0	-2.0	-2.3	-1.7	-2.1	-2.1	-0.1
	2008/09-2009/10 ^{2,3}	-0.1	-0.2	-0.3	-0.1	-0.1	-0.1	0.2

Notes:

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
3. Due to rounding, the estimates of change in percentages of children below low-income thresholds may not equal the difference between the total percentage of children 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.

4 Children

Table 4.5tr: Percentage and number of children falling below thresholds of low income and material deprivation^{1,2}, United Kingdom³

						Source: FRS
		Low income and material deprivation		Severe low income and material deprivation		All children
		Percentage	Number (millions)	Percentage	Number (millions)	
FRS (UK)	2004/05	17	2.2	6	0.7	12.9
	2005/06	16	2.1	6	0.7	12.8
	2006/07	16	2.0	6	0.7	12.8
	2007/08	17	2.2	6	0.8	12.8
	2008/09	17	2.2	6	0.8	12.8
	2009/10	16	2.0	5	0.7	13.0
Change	2008/09-2009/10 ^{3,4}	-1	-0.1	-1	-0.1	0.2

Notes:

1. A family is in low income and material deprivation if they have a material deprivation score of 25 or more and a household income below 70 per cent of contemporary median income, Before Housing Costs. See Appendix 2 for further details.

2. A family is in severe low income and material deprivation if they have a material deprivation score of 25 or more and a household income below 50 per cent of contemporary median income, Before Housing Costs. See Appendix 2 for further details.

3. 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.

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

Tables continue overleaf

4 Children

Table 4.1db (BHC): Quintile distribution of income for children by various family and household characteristics, United Kingdom

Percentage of children	Net equivalised disposable household income					All children (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Economic status of the family and family type						
Lone parent:	35	34	19	8	4	3.0
In full-time work	12	28	31	19	10	0.8
In part-time work	20	42	26	8	3	0.8
Not working	56	33	8	2	0	1.4
Couple with children:	20	21	22	19	18	10.0
Self-employed	27	20	20	14	20	1.5
Both in full-time work	4	10	25	32	29	2.1
One in full-time work, one in part-time work	5	21	29	25	20	2.8
One in full-time work, one not working	23	31	21	11	13	2.2
One or more in part-time work	55	31	5	4	6	0.6
Both not in work	70	20	8	1	1	0.8
Economic status of household¹						
All adults in work	8	21	27	24	21	7.4
At least one adult in work, but not all	33	29	18	9	11	3.5
Workless households	62	28	8	1	0	2.1
Marital status						
Couple	20	21	22	19	18	10.0
Married or Civil Partnered	19	20	22	19	20	8.3
Cohabiting	27	29	23	15	7	1.6
Single	35	34	19	8	4	3.0
Number of children in family						
One child	20	21	22	20	18	3.8
Two children	22	23	23	17	16	5.9
Three or more children	32	31	18	10	9	3.3
Disability and receipt of disability benefits²						
Those living in families where no-one is disabled	22	23	21	18	17	9.8
Those living in families where someone is disabled	30	28	21	12	9	3.2
No disabled adult, 1 or more disabled child	19	29	26	14	12	0.9
1 or more disabled adult, no disabled child	35	26	19	11	8	1.7
1 or more disabled adult, 1 or more disabled child	33	31	22	9	4	0.5
In receipt of disability benefits	23	32	28	10	7	0.8
Not in receipt of disability benefits	33	26	19	12	9	2.3
Ethnic group of head (3-year average)						
White	22	24	22	17	15	11.1
Mixed	30	26	20	14	10	0.1
Asian or Asian British	46	22	13	9	10	0.9
Indian	29	22	17	14	17	0.3
Pakistani and Bangladeshi	60	22	10	4	4	0.5
Black or Black British	35	27	19	13	6	0.5
Black Caribbean	29	25	25	13	9	0.2
Black Non-Caribbean	39	28	16	13	5	0.3
Chinese or other ethnic group	35	21	19	12	13	0.2
All children³	24	24	21	16	15	13.0

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children live only with pensioners, the status of all adults is included in the analysis.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
3. The totals for all children are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

Table 4.1db (AHC): Quintile distribution of income for children by various family and household characteristics, United Kingdom

Percentage of children	Net equivalised disposable household income					All children (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Economic status and family type						
Lone parent:	41	31	16	7	4	3.0
In full-time work	15	27	28	19	10	0.8
In part-time work	22	43	24	8	4	0.8
Not working	67	26	6	1	0	1.4
Couple with children:	22	22	22	18	17	10.0
Self-employed	27	22	18	14	19	1.5
Both in full-time work	4	12	25	33	26	2.1
One in full-time work, one in part-time work	7	20	31	24	19	2.8
One in full-time work, one not working	25	33	20	10	12	2.2
One or more in part-time work	60	24	6	5	5	0.6
Both not in work	72	22	4	1	1	0.8
Economic status of household¹						
All adults in work	10	21	27	23	19	7.4
At least one adult in work, but not all	34	30	17	8	10	3.5
Workless households	71	24	5	1	0	2.1
Marital status						
Couple	22	22	22	18	17	10.0
Married or Civil Partnered	20	20	22	19	19	8.3
Cohabiting	30	28	22	14	6	1.6
Single	41	31	16	7	4	3.0
Number of children in family						
One child	24	20	20	19	17	3.8
Two children	25	21	23	17	14	5.9
Three or more children	31	34	16	10	9	3.3
Disability and receipt of disability benefits²						
Those living in families where no-one is disabled	24	22	21	17	15	9.8
Those living in families where someone is disabled	32	28	20	10	9	3.2
No disabled adult, 1 or more disabled child	20	33	22	13	12	0.9
1 or more disabled adult, no disabled child	38	25	19	10	8	1.7
1 or more disabled adult, 1 or more disabled child	36	31	22	6	4	0.5
In receipt of disability benefits	22	36	25	8	8	0.8
Not in receipt of disability benefits	36	25	19	11	9	2.3
Ethnic group of head (3-year average)						
White	24	24	22	16	14	11.1
Mixed	39	24	15	14	8	0.1
Asian or Asian British	48	24	12	8	9	0.9
Indian	33	22	18	12	15	0.3
Pakistani and Bangladeshi	58	28	7	4	4	0.5
Black or Black British	44	24	16	11	5	0.5
Black Caribbean	34	25	19	15	7	0.2
Black Non-Caribbean	49	24	14	9	4	0.3
Chinese or other ethnic group	44	18	15	14	10	0.2
All children³	26	24	21	16	14	13.0

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children live only with pensioners, the status of all adults is included in the analysis.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
3. The totals for all children are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

4 Children

Table 4.2db (BHC): Quintile distribution of income for children by various family and household characteristics, United Kingdom

Percentage of children	Net equivalised disposable household income					Source: FRS 2009/10
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All children (millions)
State support received by family¹						
Disability Living Allowance	23	32	28	10	7	0.9
Jobseeker's Allowance	72	20	6	1	1	0.5
Incapacity Benefit	43	32	19	3	3	0.4
Child Tax Credit	27	31	25	13	4	8.2
Working Tax Credit	27	39	22	9	2	2.7
Income Support	52	36	10	2	1	1.4
Housing Benefit	49	36	12	2	0	2.3
Not in receipt of any state support listed above	13	11	16	23	37	4.2
Age of youngest child in family						
0 - 4	25	25	20	16	13	5.6
5 - 10	22	24	22	17	16	3.9
11 - 15	23	23	23	16	15	2.7
16 - 19	23	21	21	17	19	0.8
Tenure						
Owners	16	19	23	21	21	8.5
Owned outright	25	20	17	16	22	1.4
Buying with mortgage	14	19	25	22	20	7.2
Social rented sector tenants	49	33	14	3	1	2.5
All rented privately	27	34	22	11	6	1.9
Savings and investments						
No savings	36	31	18	10	5	5.5
Less than £1,500	20	28	26	15	10	2.8
£1,500 but less than £3,000	16	21	22	25	16	0.9
£3,000 but less than £8,000	11	16	27	25	21	1.5
£8,000 but less than £10,000	9	10	27	23	30	0.3
£10,000 but less than £16,000	10	10	24	28	29	0.6
£16,000 but less than £20,000	7	12	21	31	30	0.2
£20,000 or more	9	8	13	19	51	1.1
Household bills in arrears²						
No bills in arrears	20	22	22	18	17	10.7
One or more bills in arrears	42	34	16	6	2	2.2
Region/Country (3-year average)						
England	24	24	21	17	15	10.8
North East	30	26	21	13	10	0.5
North West	29	26	21	14	10	1.5
Yorkshire and the Humber	29	26	21	15	9	1.1
East Midlands	26	26	22	16	10	0.9
West Midlands	32	24	19	14	10	1.2
East	19	22	22	19	18	1.2
London	23	22	18	16	21	1.6
Inner	29	23	16	12	19	0.6
Outer	20	22	18	18	22	1.1
South East	16	19	21	20	24	1.8
South West	19	27	24	18	12	1.0
Scotland	23	23	21	18	15	1.0
Wales	29	27	21	15	9	0.6
Northern Ireland	29	25	22	15	9	0.4
All children³	24	24	21	16	15	13.0

Notes:

1. The population figures given for receipt of benefits/tax credits do not sum to all children as they are not mutually exclusive groups, since people can receive more than one benefit/tax credit.
2. Figures relate to the number of children whose parent / guardian answered the questions on arrears, some children have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.
3. The totals for all children are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

Table 4.2db (AHC): Quintile distribution of income for children by various family and household characteristics, United Kingdom

Percentage of children	Net equivalised disposable household income					Source: FRS 2009/10
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All children (millions)
State support received by family¹						
Disability Living Allowance	23	36	25	8	7	0.9
Jobseeker's Allowance	82	14	2	1	1	0.5
Incapacity Benefit	45	36	14	3	3	0.4
Child Tax Credit	30	30	23	13	4	8.2
Working Tax Credit	29	38	21	10	2	2.7
Income Support	61	32	6	1	1	1.4
Housing Benefit	63	30	6	1	0	2.3
Not in receipt of any state support listed above	15	12	17	22	34	4.2
Age of youngest child in family						
0 - 4	28	25	19	15	12	5.6
5 - 10	24	23	22	16	15	3.9
11 - 15	25	24	21	15	14	2.7
16 - 19	24	20	20	20	16	0.8
Tenure						
Owners	15	20	25	21	20	8.5
Owned outright	18	18	22	20	23	1.4
Buying with mortgage	14	20	25	21	19	7.2
Social rented sector tenants	50	35	11	3	1	2.5
All rented privately	47	27	14	8	5	1.9
Savings and investments						
No savings	41	30	17	8	4	5.5
Less than £1,500	23	27	26	14	9	2.8
£1,500 but less than £3,000	16	20	24	26	14	0.9
£3,000 but less than £8,000	10	18	26	26	19	1.5
£8,000 but less than £10,000	9	10	26	28	27	0.3
£10,000 but less than £16,000	8	12	24	28	28	0.6
£16,000 but less than £20,000	5	12	19	35	28	0.2
£20,000 or more	9	8	13	20	49	1.1
Household bills in arrears²						
No bills in arrears	21	23	22	18	16	10.7
One or more bills in arrears	51	31	12	5	1	2.2
Region/Country (3-year average)						
England	27	24	20	15	14	10.8
North East	28	26	24	13	9	0.5
North West	30	25	21	14	10	1.5
Yorkshire and the Humber	28	27	21	15	9	1.1
East Midlands	25	27	23	16	10	0.9
West Midlands	32	25	20	13	9	1.2
East	23	22	21	17	17	1.2
London	34	19	15	13	19	1.6
Inner	40	21	12	10	17	0.6
Outer	32	18	16	15	20	1.1
South East	21	20	20	19	20	1.8
South West	23	29	22	16	11	1.0
Scotland	22	23	22	19	15	1.0
Wales	30	25	23	14	9	0.6
Northern Ireland	25	27	24	15	9	0.4
All children³	26	24	21	16	14	13.0

Notes:

1. The population figures given for receipt of benefits/tax credits do not sum to all children as they are not mutually exclusive groups, since people can receive more than one benefit/tax credit.
2. Figures relate to the number of children whose parent / guardian answered the questions on arrears, some children have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.
3. The totals for all children are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

4 Children

Table 4.3db: Composition of low-income groups of children by various family and household characteristics, United Kingdom

Percentage of children	Source: FRS 2009/10							All children
	Low Income and Material Deprivation ¹	Before Housing Costs			After Housing Costs			
		Income Thresholds - Below Median						
		50%	60%	70%	50%	60%	70%	
Economic status of the family and family type²								
Lone parent:	46	26	32	35	35	37	35	23
In full-time work	3	2	3	4	3	4	4	6
In part-time work	7	4	5	6	5	5	7	6
Not working	37	21	25	25	27	27	24	11
Couple with children:	54	74	68	65	65	63	65	77
Self-employed	5	18	14	12	14	12	12	12
Both in full-time work	1	3	3	3	2	3	4	16
One in full-time work, one in part-time work	2	5	4	6	5	6	8	21
One in full-time work, one not working	15	13	16	19	14	17	18	17
One or more in part-time work	10	12	11	10	10	10	9	4
Both not in work	21	24	20	16	19	16	14	6
Economic status of household³								
All adults in work	13	20	20	24	22	22	28	57
At least one adult in work, but not all	32	37	38	38	34	36	36	27
Workless households	56	43	42	39	44	42	37	16
Marital status								
Couple	54	74	68	65	65	63	65	77
Married or Civil Partnered	37	59	53	50	51	49	50	64
Cohabiting	17	15	14	15	15	15	15	13
Single	46	26	32	35	35	37	35	23
Number of children in family								
One child	21	25	24	23	29	26	25	29
Two children	40	43	42	42	42	42	42	45
Three or more children	40	31	34	35	28	32	33	26
Disability and receipt of disability benefits⁴								
Those living in families where no-one is disabled	63	68	69	70	70	70	70	76
Those living in families where someone is disabled	37	32	31	30	30	30	30	24
No disabled adult, 1 or more disabled child	7	5	5	6	5	5	6	7
1 or more disabled adult, no disabled child	23	22	20	18	20	19	18	13
1 or more disabled adult, 1 or more disabled child	7	5	6	6	5	6	6	4
In receipt of disability benefits	8	6	6	6	5	6	7	7
Not in receipt of disability benefits	29	26	25	24	25	24	23	18
Ethnic group of head (3-year average)								
White	77	73	76	79	75	77	79	86
Mixed	2	2	1	1	2	2	2	1
Asian or Asian British	13	16	14	12	13	13	12	7
Indian	2	3	3	3	3	3	3	2
Pakistani and Bangladeshi	9	11	10	8	9	8	7	4
Black or Black British	7	6	6	5	7	6	6	4
Black Caribbean	2	2	1	1	2	2	2	1
Black Non-Caribbean	5	4	4	4	5	5	4	3
Chinese or other ethnic group	1	3	2	2	3	2	2	2
All children (millions=100%)⁵	2.0	1.3	2.6	4.0	2.4	3.8	5.0	13.0

Notes:

1. A family is in low income and material deprivation if they have a material deprivation score of 25 or more and a household income below 70 per cent contemporary median income, Before Housing Costs. See Appendix 2 for further details.
2. Across all children living in households with incomes below 60 per cent of the median both Before and After Housing Costs, 56 per cent were in families where at least one person work, while 44 per cent were in families where no-one works. Across all children 83 per cent were in families where at least one person works, while 17 per cent were in families where no-one works.
3. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children live only with pensioners, the status of all adults is included in the analysis.
4. 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. The totals for all children are shown for the United Kingdom for the latest year and are not three-year averages.
6. Percentages may not sum to 100 per cent due to rounding.

Table 4.4db: Composition of low-income groups of children by various family and household characteristics, United Kingdom

Percentage of children	Source: FRS 2009/10							All children
	Low Income and Material Deprivation ¹	Before Housing Costs			After Housing Costs			
		Income Thresholds - Below Median						
		50%	60%	70%	50%	60%	70%	
State support received by family²								
Disability Living Allowance	8	6	6	7	5	6	7	7
Jobseeker's Allowance	14	13	12	9	13	10	8	3
Incapacity Benefit	7	5	6	5	5	5	5	3
Child Tax Credit	81	60	70	75	69	73	75	63
Working Tax Credit	22	17	23	26	20	24	27	21
Income Support	36	13	21	24	22	26	24	11
Housing Benefit	56	27	35	37	41	42	39	18
Not in receipt of any state support listed above	6	28	19	17	21	17	17	32
Age of youngest child in family								
0 - 4	49	44	45	47	45	47	47	43
5 - 10	27	27	27	27	27	28	28	30
11 - 15	19	22	21	21	22	20	21	21
16 - 19	5	7	6	5	6	5	5	6
Tenure								
Owners	26	52	45	44	38	36	40	66
Owned outright	5	15	11	10	7	7	7	11
Buying with mortgage	21	37	34	33	31	29	33	55
Social rented sector tenants	54	32	38	38	35	38	36	19
All rented privately	20	16	17	19	27	26	24	15
Savings and investments								
No savings	83	61	64	64	65	66	64	43
Less than £1,500	14	18	18	20	19	19	21	22
£1,500 but less than £3,000	1	5	5	5	5	4	5	7
£3,000 but less than £8,000	1	6	6	5	5	5	5	11
£8,000 but less than £10,000	0	1	1	1	1	1	1	3
£10,000 but less than £16,000	0	3	2	2	2	2	1	5
£16,000 but less than £20,000	0	1	0	0	0	0	0	2
£20,000 or more	0	6	4	3	4	3	3	9
Household bills in arrears³								
No bills in arrears	52	71	69	69	67	67	69	83
One or more bills in arrears	48	27	30	30	32	32	30	17
Region/Country (3-year average)								
England	84	83	83	83	86	85	85	84
North East	5	5	5	5	4	4	4	4
North West	15	13	13	13	12	12	12	11
Yorkshire and the Humber	10	9	10	10	9	9	9	9
East Midlands	8	7	8	7	7	7	7	7
West Midlands	12	12	12	12	11	11	11	9
East	6	8	7	7	8	8	8	9
London	12	13	12	12	17	16	15	13
Inner	6	6	5	5	7	6	6	4
Outer	7	7	7	7	10	9	9	8
South East	8	9	9	9	11	11	11	14
South West	6	7	6	7	7	7	8	8
Scotland	7	7	7	7	6	6	6	8
Wales	6	5	6	6	5	5	5	5
Northern Ireland	3	4	4	4	3	3	3	3
All children (millions=100%)⁴	2.0	1.3	2.6	4.0	2.4	3.8	5.0	13.0

Notes:

1. A family is in low income and material deprivation if they have a material deprivation score of 25 or more and a household income below 70 per cent contemporary median income, Before Housing Costs. See Appendix 2 for further details.
2. The figures given for receipt of benefits/tax credits 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 children whose parent / guardian answered the questions on arrears, some children 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. The totals for all children are shown for the United Kingdom for the latest year and are not three-year averages.
5. Percentages may not sum to 100 per cent due to rounding.

4 Children

Table 4.5db: Percentage of children in low-income groups by various family and household characteristics, United Kingdom

Percentage of children	Source: FRS 2009/10							All children (millions)
	Low Income and Material Deprivation ¹	Before Housing Costs Income Thresholds - Below Median			After Housing Costs			
		50%	60%	70%	50%	60%	70%	
Economic status of the family and family type²								
Lone parent:	31	12	28	47	28	46	59	3.0
In full-time work	7	3	9	18	10	19	27	0.8
In part-time work	17	6	16	31	15	25	43	0.8
Not working	54	20	45	72	46	73	86	1.4
Couple with children:	11	10	17	27	16	24	32	10.0
Self-employed	7	15	24	33	22	29	39	1.5
Both in full-time work	1	2	3	6	3	5	8	2.1
One in full-time work, one in part-time work	2	2	4	9	5	8	14	2.8
One in full-time work, one not working	14	8	19	34	16	29	41	2.2
One or more in part-time work	35	28	49	67	44	64	77	0.6
Both not in work	54	39	62	78	58	76	87	0.8
Economic status of household³								
All adults in work	3	4	7	13	7	11	18	7.4
At least one adult in work, but not all	18	14	28	43	24	38	51	3.5
Workless households	55	28	53	76	52	77	88	2.1
Marital status								
Couple	11	10	17	27	16	24	32	10.0
Married or Civil Partnered	9	9	16	24	15	22	29	8.3
Cohabiting	21	12	22	37	22	33	45	1.6
Single	31	12	28	47	28	46	59	3.0
Number of children in family								
One child	11	9	16	25	19	26	33	3.8
Two children	14	10	18	29	18	27	35	5.9
Three or more children	24	13	26	42	21	36	50	3.3
Disability and receipt of disability benefits⁴								
Those living in families where no-one is disabled	13	9	18	29	17	27	35	9.8
Those living in families where someone is disabled	24	14	25	38	23	35	47	3.2
No disabled adult, 1 or more disabled child	16	8	15	27	13	22	34	0.9
1 or more disabled adult, no disabled child	27	17	30	43	28	41	52	1.7
1 or more disabled adult, 1 or more disabled child	27	13	28	42	24	39	55	0.5
In receipt of disability benefits	20	9	17	30	14	25	40	0.8
Not in receipt of disability benefits	25	15	28	41	26	39	50	2.3
Ethnic group of head (3-year average)								
White	15	9	19	30	17	27	36	11.1
Mixed	26	16	28	40	30	42	53	0.1
Asian or Asian British	28	25	42	55	36	52	62	0.9
Indian	14	14	27	37	22	35	45	0.3
Pakistani and Bangladeshi	39	33	54	70	45	63	74	0.5
Black or Black British	29	18	32	44	35	48	58	0.5
Black Caribbean	24	18	24	37	25	39	48	0.2
Black Non-Caribbean	32	19	36	49	41	54	64	0.3
Chinese or other ethnic group	15	20	33	41	37	48	53	0.2
All children⁵	16	10	20	31	19	29	38	13.0

Notes:

1. A family is in low income and material deprivation if they have a material deprivation score of 25 or more and a household income below 70 per cent contemporary median income, Before Housing Costs. See Appendix 2 for further details.
2. Out of a population of 10.8 million children in families where at least one person works, 13 per cent were in households with incomes below 60 per cent of the median Before Housing Costs (20 per cent After Housing Costs). Out of a population of 2.2 million children in families where no-one works, 51 per cent were in households with incomes below 60 per cent of the median Before Housing Costs (75 per cent After Housing Costs).
3. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children live only with pensioners, the status of all adults is included in the analysis.
4. 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. The totals for all children are shown for the United Kingdom for the latest year and are not three-year averages.

Table 4.6db: Percentage of children in low-income groups by various family and household characteristics, United Kingdom

Percentage of children	Source: FRS 2009/10							All children (millions)
	Low Income and Material Deprivation ¹	Before Housing Costs			After Housing Costs			
		Income Thresholds - Below Median						
		50%	60%	70%	50%	60%	70%	
State support received by family²								
Disability Living Allowance	19	9	18	30	15	25	40	0.9
Jobseeker's Allowance	62	37	66	82	68	84	91	0.5
Incapacity Benefit	35	18	36	52	30	50	66	0.4
Child Tax Credit	20	10	22	37	21	34	46	8.2
Working Tax Credit	17	8	22	39	18	33	49	2.7
Income Support	52	13	39	68	38	70	85	1.4
Housing Benefit	49	15	39	65	43	69	84	2.3
Not in receipt of any state support listed above	3	9	12	16	12	16	20	4.2
Age of youngest child in family								
0 - 4	18	10	21	34	20	32	41	5.6
5 - 10	15	9	18	29	17	27	36	3.9
11 - 15	14	11	20	31	20	28	38	2.7
16 - 19	13	12	19	26	19	25	31	0.8
Tenure								
Owners	6	8	14	21	11	16	23	8.5
Owned outright	7	15	21	30	13	19	26	1.4
Buying with mortgage	6	7	12	19	10	16	23	7.2
Social rented sector tenants	44	17	39	61	34	57	72	2.5
All rented privately	21	11	22	39	34	51	61	1.9
Savings and investments								
No savings	31	15	30	47	29	45	57	5.5
Less than £1,500	10	9	17	29	17	26	37	2.8
£1,500 but less than £3,000	3	7	14	20	12	18	25	0.9
£3,000 but less than £8,000	2	6	10	14	8	12	17	1.5
£8,000 but less than £10,000	1	4	9	11	7	10	12	0.3
£10,000 but less than £16,000	0	7	8	12	8	10	12	0.6
£16,000 but less than £20,000	1	4	5	8	4	7	10	0.2
£20,000 or more	0	6	9	11	8	10	13	1.1
Household bills in arrears³								
No bills in arrears	10	9	16	26	15	24	32	10.7
One or more bills in arrears	45	17	35	55	36	55	68	2.2
Region/Country (3-year average)								
England	17	11	21	32	20	31	39	10.8
North East	21	13	26	39	21	33	43	0.5
North West	22	13	25	37	22	33	42	1.5
Yorkshire and the Humber	20	12	26	39	21	32	42	1.1
East Midlands	18	11	23	33	18	29	38	0.9
West Midlands	22	15	29	41	24	36	46	1.2
East	11	9	16	25	17	25	34	1.2
London	16	11	20	30	27	38	46	1.6
Inner	22	14	25	37	32	44	52	0.6
Outer	14	10	18	27	24	34	43	1.1
South East	10	7	14	22	16	24	30	1.8
South West	13	9	16	28	17	26	36	1.0
Scotland	15	10	20	30	15	25	32	1.0
Wales	20	12	25	39	22	33	41	0.6
Northern Ireland	16	14	26	39	18	28	39	0.4
All children⁴	16	10	20	31	19	29	38	13.0

Notes:

1. A family is in low income and material deprivation if they have a material deprivation score of 25 or more and a household income below 70 per cent contemporary median income, Before Housing Costs. See Appendix 2 for further details.
2. The figures given for receipt of benefits/tax credit 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 children whose parent / guardian answered the questions on arrears, some children 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. The totals for all children are shown for the United Kingdom for the latest year and are not three-year averages.

4 Children

Table 4.7db (BHC): Quintile distribution of income for children by whether they have the material deprivation items and services, United Kingdom

Percentage of children ¹		Net equivalised disposable household income					All children
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Outdoor space / facilities to play safely	Have this	82	86	91	95	97	89
	Don't have this	18	14	9	5	3	11
Enough bedrooms for every child 10 years or over and of a different gender	Child/ren has/have this	69	78	87	95	95	81
	Want but can't afford this	29	20	12	3	3	17
	Don't want or need; doesn't apply	2	2	1	2	1	2
Celebrations on special occasions	Child/ren has/have this	89	95	97	98	99	95
	Want but can't afford this	8	4	2	1	0	3
	Don't want or need; doesn't apply	2	2	2	1	1	2
Leisure equipment such as sports equipment or a bicycle	Child/ren has/have this	77	86	89	93	96	87
	Want but can't afford this	16	8	5	1	1	7
	Don't want or need; doesn't apply	7	5	7	6	3	6
At least one week's holiday away from home with family	Child/ren has/have this	34	46	65	80	91	59
	Want but can't afford this	61	50	29	16	7	36
	Don't want or need; doesn't apply	5	4	6	4	3	4
Hobby or leisure activity	Child/ren does/do this	65	73	80	83	88	76
	Would like to but can't afford this	15	9	4	2	1	7
	Don't want or need; doesn't apply	20	18	16	15	11	17
Swimming at least once a month	Child/ren does/do this	45	56	59	63	70	57
	Would like to but can't afford this	23	14	7	3	1	11
	Don't want or need; doesn't apply	33	30	34	34	29	32
Have friends round for tea or a snack once a fortnight	Child/ren does/do this	57	65	70	73	80	68
	Would like to but can't afford this	18	10	5	2	1	8
	Don't want or need; doesn't apply	25	26	25	25	19	24
Go on school trip at least once a term	Child/ren does/do this	80	87	91	93	97	89
	Would like to but can't afford this	13	7	4	1	1	6
	Don't want or need; doesn't apply	7	6	5	6	2	5
Go to a playgroup at least once a week	Child/ren does/do this	58	63	70	81	83	69
	Would like to but can't afford this	12	9	4	1	1	6
	Don't want or need; doesn't apply	31	28	26	18	16	25

Notes:

1. Percentages relate to the proportion of children whose parent / guardian answered the material deprivation questions, some children have not been included in computing the above breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

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

Table 4.7db (AHC): Quintile distribution of income for children by whether they have the material deprivation items and services, United Kingdom

Percentage of children ¹		Net equivalised disposable household income					Source: FRS 2009/10
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All children
Outdoor space / facilities to play safely	Have this	81	87	92	95	97	89
	Don't have this	19	13	8	5	3	11
Enough bedrooms for every child 10 years or over and of a different gender	Child/ren has/have this	68	78	90	94	95	81
	Want but can't afford this	30	19	10	4	3	17
	Don't want or need; doesn't apply	2	3	1	2	1	2
Celebrations on special occasions	Child/ren has/have this	90	94	98	98	99	95
	Want but can't afford this	8	4	1	1	0	3
	Don't want or need; doesn't apply	3	2	1	1	1	2
Leisure equipment such as sports equipment or a bicycle	Child/ren has/have this	76	86	90	94	96	87
	Want but can't afford this	16	8	3	1	0	7
	Don't want or need; doesn't apply	7	6	7	5	3	6
At least one week's holiday away from home with family	Child/ren has/have this	33	48	67	83	92	59
	Want but can't afford this	62	48	28	14	5	36
	Don't want or need; doesn't apply	5	5	5	4	3	4
Hobby or leisure activity	Child/ren does/do this	64	74	80	85	88	76
	Would like to but can't afford this	14	9	3	1	1	7
	Don't want or need; doesn't apply	22	16	16	14	11	17
Swimming at least once a month	Child/ren does/do this	45	55	60	64	71	57
	Would like to but can't afford this	22	14	6	2	1	11
	Don't want or need; doesn't apply	33	31	34	33	29	32
Have friends round for tea or a snack once a fortnight	Child/ren does/do this	57	64	72	74	81	68
	Would like to but can't afford this	18	10	4	2	1	8
	Don't want or need; doesn't apply	25	26	25	24	18	24
Go on school trip at least once a term	Child/ren does/do this	80	86	91	94	97	89
	Would like to but can't afford this	13	8	3	1	1	6
	Don't want or need; doesn't apply	7	6	6	4	2	5
Go to a playgroup at least once a week	Child/ren does/do this	56	64	72	82	84	69
	Would like to but can't afford this	12	7	5	1	1	6
	Don't want or need; doesn't apply	32	28	23	17	15	25

Notes:

1. Percentages relate to the proportion of children whose parent / guardian answered the material deprivation questions, some children have not been included in computing the above breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

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

4 Children

Table 4.8db (BHC): Quintile distribution of income for children by whether their parents have the material deprivation items and services, United Kingdom

Percentage of children ¹		Net equivalised disposable household income					All children
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Money to decorate home	Adult/s has/have this	59	70	82	90	96	77
	Would like this but cannot afford it	36	24	14	8	2	19
	Don't want or need; doesn't apply	5	5	4	2	2	4
Hobby or leisure activity	Adult/s has/have this	41	46	57	68	81	56
	Would like this but cannot afford it	33	29	17	8	3	20
	Don't want or need; doesn't apply	26	25	25	25	16	24
Holiday away from home one week a year not with relatives	Adult/s has/have this	27	38	59	75	88	53
	Would like to but cannot afford it	69	58	35	21	8	43
	Don't want or need; doesn't apply	4	5	6	4	3	4
Home contents insurance	Adult/s has/have this	47	66	81	92	96	73
	Would like this but cannot afford it	43	25	12	4	1	20
	Don't want or need; doesn't apply	10	9	7	5	3	7
Friends round for drink / meal at least once a month	Adult/s has/have this	46	53	62	74	83	61
	Would like this but cannot afford it	34	25	14	5	2	18
	Don't want or need; doesn't apply	20	22	24	21	15	21
Make savings of 10 pounds a month or more	Adult/s does/do this	27	39	58	72	85	53
	Would like to but cannot afford it	68	58	38	24	10	43
	Don't want or need; doesn't apply	5	3	3	4	5	4
Two pairs of all weather shoes for each adult	Adult/s has/have this	77	84	93	97	98	88
	Would like this but cannot afford it	21	14	7	2	1	10
	Don't want or need; doesn't apply	2	2	1	1	1	1
Replace worn out furniture	Adult/s does/do this	31	41	59	71	85	54
	Would like to but cannot afford it	55	46	30	18	8	35
	Don't want or need; doesn't apply	14	13	11	11	8	12
Replace broken electrical goods	Adult/s does/do this	45	55	71	83	92	66
	Would like to but cannot afford it	44	32	19	9	3	24
	Don't want or need; doesn't apply	12	13	10	8	4	10
Money to spend on self each week	Adult/s has/have this	37	49	65	81	92	61
	Would like this but cannot afford it	59	48	32	16	6	36
	Don't want or need; doesn't apply	4	3	3	2	2	3
Keep house warm	Adult/s does/do this	77	84	91	96	99	88
	Would like to but cannot afford it	22	15	8	4	1	11
	Don't want or need; doesn't apply	1	1	1	0	0	0

Notes:

1. Percentages relate to the proportion of children whose parent / guardian answered the material deprivation questions, some children have not been included in computing the above breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

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

Table 4.8db (AHC): Quintile distribution of income for children by whether their parents have the material deprivation items and services, United Kingdom

Percentage of children ¹		Net equivalised disposable household income					Source: FRS 2009/10
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All children
Money to decorate home	Adult/s has/have this	57	71	84	91	96	77
	Would like this but cannot afford it	35	24	13	6	2	19
	Don't want or need; doesn't apply	7	5	2	2	1	4
Hobby or leisure activity	Adult/s has/have this	40	48	58	69	81	56
	Would like this but cannot afford it	35	27	16	6	2	20
	Don't want or need; doesn't apply	24	25	27	24	16	24
Holiday away from home one week a year not with relatives	Adult/s has/have this	26	39	61	77	90	53
	Would like to but cannot afford it	71	56	34	19	7	43
	Don't want or need; doesn't apply	4	5	5	4	3	4
Home contents insurance	Adult/s has/have this	44	67	87	93	97	73
	Would like this but cannot afford it	44	24	8	3	1	20
	Don't want or need; doesn't apply	12	9	6	4	2	7
Friends round for drink / meal at least once a month	Adult/s has/have this	48	53	63	73	84	61
	Would like this but cannot afford it	35	23	13	5	2	18
	Don't want or need; doesn't apply	18	23	24	23	14	21
Make savings of 10 pounds a month or more	Adult/s does/do this	26	41	60	76	86	53
	Would like to but cannot afford it	70	55	37	20	9	43
	Don't want or need; doesn't apply	4	3	4	4	5	4
Two pairs of all weather shoes for each adult	Adult/s has/have this	76	86	93	97	99	88
	Would like this but cannot afford it	22	13	6	1	0	10
	Don't want or need; doesn't apply	2	2	1	1	1	1
Replace worn out furniture	Adult/s does/do this	29	43	61	74	86	54
	Would like to but cannot afford it	56	45	28	16	7	35
	Don't want or need; doesn't apply	15	12	11	10	7	12
Replace broken electrical goods	Adult/s does/do this	41	58	74	86	93	66
	Would like to but cannot afford it	45	31	18	7	3	24
	Don't want or need; doesn't apply	14	12	9	7	4	10
Money to spend on self each week	Adult/s has/have this	37	49	67	84	92	61
	Would like this but cannot afford it	60	47	30	13	6	36
	Don't want or need; doesn't apply	3	4	3	2	2	3
Keep house warm	Adult/s does/do this	76	86	93	97	99	88
	Would like to but cannot afford it	23	14	6	3	1	11
	Don't want or need; doesn't apply	1	1	0	0	0	0

Notes:

1. Percentages relate to the proportion of children whose parent / guardian answered the material deprivation questions, some children have not been included in computing the above breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

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

Table 4.1ts: Population of children 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
Number of children whose family type is: (millions)																
Lone parent:	2.6	2.7	2.7	2.8	2.9	3.1	3.1	3.1	3.2	3.2	3.1	3.2	3.2	3.1	3.1	3.0
In full-time work	..	..	0.5	0.5	0.5	0.6	0.7	0.7	0.8	0.7	0.7	0.8	0.7	0.8	0.9	0.8
In part-time work	..	..	0.5	0.6	0.6	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.8
Not working	..	..	1.8	1.7	1.7	1.8	1.7	1.7	1.6	1.6	1.6	1.6	1.6	1.5	1.5	1.4
Couple with children:	10.1	10.0	10.0	9.9	9.8	9.6	9.6	9.5	9.8	9.8	9.7	9.6	9.7	9.8	9.7	10.0
Self-employed	..	..	1.7	1.6	1.5	1.5	1.5	1.5	1.5	1.5	1.7	1.6	1.7	1.7	1.6	1.5
Both in full-time work	..	..	1.7	1.7	1.6	1.7	1.8	1.8	1.9	1.9	1.8	1.9	1.9	1.9	2.0	2.1
One in full-time work, one in part-time work	..	..	3.0	3.1	3.3	3.2	3.1	3.0	3.1	3.0	3.0	2.9	2.9	2.9	2.9	2.8
One in full-time work, one not working	..	..	2.2	2.2	2.1	2.0	2.1	2.1	2.2	2.2	2.1	2.0	2.2	2.1	2.1	2.2
One or more in part-time work	..	..	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.5	0.6
Both not in work	..	..	1.1	0.9	0.9	0.8	0.7	0.7	0.7	0.8	0.7	0.7	0.6	0.8	0.6	0.8
All children (millions)	12.6	12.7	12.7	12.7	12.7	12.7	12.7	12.6	13.0	13.0	12.9	12.8	12.8	12.8	12.8	13.0
Percentage of children whose family type is:																
Lone parent:	21	21	21	22	23	24	24	25	25	24	24	25	25	24	24	23
In full-time work	..	..	4	4	4	5	5	5	6	6	6	6	6	6	7	6
In part-time work	..	..	4	5	5	5	6	6	6	6	7	6	7	6	6	6
Not working	..	..	14	13	14	14	13	13	12	13	12	12	12	11	11	11
Couple with children:	79	79	79	78	77	76	76	75	75	76	76	75	75	76	76	77
Self-employed	..	..	13	13	12	12	12	12	12	11	13	13	13	13	12	12
Both in full-time work	..	..	13	13	12	13	14	14	14	15	14	15	15	15	16	16
One in full-time work, one in part-time work	..	..	23	25	26	25	24	24	24	23	24	23	22	22	23	21
One in full-time work, one not working	..	..	17	17	17	16	17	17	17	17	17	16	17	17	16	17
One or more in part-time work	..	..	3	3	3	4	3	3	3	4	3	3	3	3	4	4
Both not in work	..	..	9	7	7	6	6	6	6	6	6	6	5	6	5	6
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.

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

Table 4.2ts: Population of children by economic status of household¹, United Kingdom²

	Source: FRS															
	94/95 ³	95/96 ³	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
Number of children by economic status of household: (millions)																
All adults in work	..	..	6.6	7.0	7.1	7.1	7.2	7.2	7.5	7.2	7.3	7.3	7.2	7.3	7.3	7.4
At least one adult in work, but not all	..	..	3.4	3.3	3.2	3.2	3.2	3.2	3.3	3.5	3.4	3.4	3.6	3.5	3.5	3.5
Workless households	..	..	2.7	2.4	2.4	2.4	2.3	2.2	2.2	2.2	2.1	2.1	2.0	2.0	1.9	2.1
All children (millions)	12.6	12.7	12.7	12.7	12.7	12.7	12.7	12.6	13.0	13.0	12.9	12.8	12.8	12.8	12.8	13.0
Percentage of children by economic status of household:																
All adults in work	..	..	52	55	56	56	57	57	57	56	57	57	56	57	57	57
At least one adult in work, but not all	..	..	26	26	25	25	25	25	26	27	27	27	28	27	28	27
Workless households	..	..	21	19	19	19	18	18	17	17	16	16	15	16	15	16
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children only live with pensioners, the status of all adults is included in the analysis.
2. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
3. Data on economic status of the household is not available on a consistent basis for earlier years.
4. Percentages may not sum to 100 per cent due to rounding.

Table 4.3ts: Population of children by region and country, United Kingdom¹

	Source: FRS													
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10
Number of children whose region/country is: (3-year average, millions)														
England	10.9	11.0	11.0	11.0	11.0	11.0	10.9	10.9	10.8	10.8	10.8	10.8	10.8	10.8
North East	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5
North West	1.6	1.6	1.6	1.6	1.6	1.6	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
Yorkshire and the Humber	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1
East Midlands	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
West Midlands	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
East	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
London	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6
South East	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.7	1.7	1.7	1.8	1.8	1.8
South West	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Scotland	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Wales	0.7	0.7	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Northern Ireland	..	..	..	..	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
All children (millions)²	12.7	12.7	12.7	12.7	13.1	13.1	13.1	13.0	12.9	12.9	12.8	12.8	12.8	12.9
Percentage of children whose region/country is: (3-year average)														
England	86	86	86	86	84	84	84	84	84	84	84	84	84	84
North East	5	5	5	5	4	4	4	4	4	4	4	4	4	4
North West	13	12	12	12	12	12	12	12	12	12	12	12	11	11
Yorkshire and the Humber	9	9	9	9	9	9	9	9	9	9	9	9	9	9
East Midlands	7	7	7	7	7	7	7	7	7	7	7	7	7	7
West Midlands	10	10	10	10	9	9	9	9	9	9	9	9	9	9
East	9	9	9	9	9	9	9	9	9	9	9	9	9	9
London	12	12	13	13	12	12	12	12	12	12	12	12	12	13
South East	14	14	14	14	13	13	13	13	14	14	14	14	14	14
South West	8	8	8	8	8	8	8	8	8	8	8	8	8	8
Scotland	9	9	9	9	8	8	8	8	8	8	8	8	8	8
Wales	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Northern Ireland	..	..	..	..	3	3	3	3	3	3	3	3	3	3
All children (per cent)²	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 4.4ts: Population of children by number of children in the family, 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
Source: FRS																
Number of children by number of children in the family: (millions)																
One child	2.9	2.9	3.0	2.9	2.9	2.9	2.9	2.9	3.1	3.1	3.3	3.3	3.4	3.4	3.6	3.8
Two children	5.7	5.7	5.7	5.6	5.6	5.6	5.6	5.7	5.9	5.7	5.7	5.7	5.7	5.8	5.8	5.9
Three or more children	4.1	4.1	4.1	4.2	4.1	4.2	4.1	4.0	4.1	4.2	3.9	3.8	3.7	3.6	3.4	3.3
All children (millions)	12.6	12.7	12.7	12.7	12.7	12.7	12.7	12.6	13.0	13.0	12.9	12.8	12.8	12.8	12.8	13.0
Percentage of children by number of children in the family:																
One child	23	23	23	23	23	23	23	23	24	24	25	26	26	27	28	29
Two children	45	45	44	44	44	44	44	45	45	44	45	45	45	45	45	45
Three or more children	32	32	32	33	33	33	33	32	31	32	30	30	29	28	27	26
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 4.5ts: Population of children by disability³ and receipt of disability benefits², 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
Source: FRS																
Number of children (millions) who are:																
Children in families where no-one is disabled	..	9.7	9.8	9.4	9.4	9.7	9.5	9.6	9.8	9.9	9.9	9.7	9.9	9.8	9.9	9.8
Children in families where someone is disabled	..	3.0	2.9	3.3	3.3	3.1	3.2	3.0	3.2	3.1	3.0	3.2	2.9	3.0	2.9	3.2
No disabled adult, 1 or more disabled child	..	1.0	0.9	1.0	1.0	0.9	0.9	0.8	0.9	0.9	0.8	0.9	0.8	0.9	0.9	0.9
1 or more disabled adult, no disabled child	..	1.6	1.6	1.8	1.9	1.7	1.8	1.7	1.7	1.7	1.6	1.8	1.6	1.6	1.5	1.7
1 or more disabled adult, 1 or more disabled child	..	0.4	0.4	0.4	0.5	0.5	0.5	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
In receipt of disability benefits	..	0.6	0.7	0.6	0.7	0.7	0.8	0.6	0.9	0.9	0.8	0.9	0.8	0.8	0.8	0.8
Not in receipt of disability benefits	..	2.4	2.2	2.6	2.6	2.3	2.4	2.3	2.3	2.2	2.1	2.3	2.2	2.2	2.1	2.3
All children (millions)	12.6	12.7	12.7	12.7	12.7	12.7	12.7	12.6	13.0	13.0	12.9	12.8	12.8	12.8	12.8	13.0
Percentage of children who are:																
Children in families where no-one is disabled	..	77	77	74	74	76	75	76	76	76	77	75	77	77	77	76
Children in families where someone is disabled	..	23	23	26	26	24	25	24	24	24	23	25	23	23	23	24
No disabled adult, 1 or more disabled child	..	8	7	8	8	7	7	7	7	7	7	7	7	7	7	7
1 or more disabled adult, no disabled child	..	13	12	14	15	14	14	14	13	13	13	14	13	12	12	13
1 or more disabled adult, 1 or more disabled child	..	3	3	4	4	4	4	4	4	4	4	4	4	4	4	4
In receipt of disability benefits	..	4	5	5	5	6	6	5	7	7	6	7	6	7	6	7
Not in receipt of disability benefits	..	19	18	21	21	18	19	19	18	17	17	18	17	17	16	18
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

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

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

Table 4.6ts: Composition of children 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 children	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
Before Housing Costs																
Lone parent:	35	34	39	40	40	43	43	43	43	42	43	40	40	38	38	32
In full-time work	..	..	2	2	2	2	2	2	3	2	3	2	2	3	4	3
In part-time work	..	..	4	6	6	6	6	7	7	6	7	6	6	7	5	5
Not working	..	..	33	33	32	36	36	34	34	34	33	32	32	28	28	25
Couple with children:	65	66	61	60	60	57	57	57	57	58	57	60	60	62	62	68
Self-employed	..	..	11	13	12	12	12	13	12	12	15	16	14	14	13	14
Both in full-time work	..	..	1	1	1	0	1	1	1	1	2	2	2	2	2	3
One in full-time work, one in part-time work	..	..	4	5	5	5	4	5	4	4	5	5	4	4	5	4
One in full-time work, one not working	..	..	15	15	16	15	15	13	14	14	14	14	17	16	18	16
One or more in part-time work	..	..	7	7	7	9	7	9	7	9	6	7	8	8	10	11
Both not in work	..	..	24	19	19	16	17	17	18	18	16	16	14	18	15	20
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Lone parent:	39	39	42	42	43	45	45	46	45	44	45	42	42	40	40	37
In full-time work	..	..	2	2	2	2	3	3	4	2	3	3	3	4	5	4
In part-time work	..	..	5	7	8	7	7	8	8	7	8	7	8	7	6	5
Not working	..	..	35	34	33	36	36	36	33	35	33	32	31	28	28	27
Couple with children:	61	61	58	58	57	55	55	54	55	56	55	58	58	60	60	63
Self-employed	..	..	11	12	11	11	11	11	10	10	13	14	13	14	13	12
Both in full-time work	..	..	1	1	1	1	1	1	2	2	2	2	2	3	2	3
One in full-time work, one in part-time work	..	..	4	6	5	6	6	6	5	5	6	6	6	6	6	6
One in full-time work, one not working	..	..	15	16	17	15	16	13	16	15	15	16	18	17	18	17
One or more in part-time work	..	..	6	6	6	7	6	7	6	8	5	6	7	6	9	10
Both not in work	..	..	21	17	17	15	14	15	15	17	15	14	12	15	12	16
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

Table 4.7ts: Composition of children living in households with less than 60 per cent of contemporary median household income, by economic status of household¹, United Kingdom²

Percentage of children	Source: FRS															
	94/95 ³	95/96 ³	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
Before Housing Costs																
All adults in work	..	..	16	20	20	19	19	22	20	19	22	21	20	20	20	20
At least one adult in work, but not all	..	..	29	30	31	32	31	29	31	32	31	34	37	37	39	38
Workless households	..	..	55	50	49	50	50	49	49	49	47	45	43	43	41	42
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
All adults in work	..	..	18	22	23	22	23	24	23	21	24	24	24	24	24	22
At least one adult in work, but not all	..	..	28	29	30	30	30	27	30	31	30	33	36	35	37	36
Workless households	..	..	54	49	47	48	47	48	46	49	46	43	41	41	39	42
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children only live with pensioners, the status of all adults is included in the analysis.
2. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
3. Data on economic status of the household is not available on a consistent basis for earlier years.
4. Percentages may not sum to 100 per cent due to rounding.

Table 4.8ts: Composition of children living in households with less than 60 per cent of contemporary median household income, by number of children in family, United Kingdom¹

Percentage of children	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
Before Housing Costs																
One child	15	15	16	15	15	17	18	19	20	20	20	22	21	21	24	24
Two children	36	35	34	37	34	36	36	36	37	38	38	38	36	38	38	42
Three or more children	49	50	50	49	50	47	46	45	44	42	41	41	43	41	38	34
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
One child	19	18	19	17	18	19	19	20	21	22	22	23	23	23	25	26
Two children	36	36	35	38	37	36	36	36	38	38	39	39	37	39	40	42
Three or more children	45	45	46	45	45	45	44	43	41	40	39	38	40	38	35	32
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 4.9ts: Composition of children living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of children	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
Before Housing Costs																
Children in families where no-one is disabled	..	69	71	64	66	69	66	68	69	71	69	68	69	67	70	69
Children in families where someone is disabled	..	31	29	36	34	31	34	32	31	29	31	32	31	33	30	31
No disabled adult, 1 or more disabled child	..	10	8	11	9	7	8	6	7	6	6	6	7	8	8	5
1 or more disabled adult, no disabled child	..	17	17	19	20	18	20	21	19	18	19	21	19	19	16	20
1 or more disabled adult, 1 or more disabled child	..	5	4	6	6	6	5	6	5	5	6	5	5	6	6	6
In receipt of disability benefits	..	2	3	4	4	5	4	4	6	4	5	6	5	6	5	6
Not in receipt of disability benefits	..	29	26	31	30	27	30	29	26	25	26	25	26	27	25	25
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Children in families where no-one is disabled	..	69	72	66	67	69	67	69	70	70	69	70	72	69	71	70
Children in families where someone is disabled	..	31	28	34	33	31	33	31	30	30	31	30	28	31	29	30
No disabled adult, 1 or more disabled child	..	9	9	10	9	7	8	6	7	7	6	6	7	8	8	5
1 or more disabled adult, no disabled child	..	17	16	19	19	18	20	20	18	19	19	19	17	17	16	19
1 or more disabled adult, 1 or more disabled child	..	5	4	5	6	6	5	5	5	5	6	5	4	6	6	6
In receipt of disability benefits	..	3	3	5	5	5	4	4	6	5	6	6	5	6	6	6
Not in receipt of disability benefits	..	28	25	29	29	26	29	27	24	25	25	24	24	25	23	24
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

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

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

Table 4.10ts: Composition of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type and economic status of the family, United Kingdom¹

Percentage of children	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
Before Housing Costs																
Lone parent:	36	36	39	40	40	43	42	39	39	38	38	33	36	35	32	26
In full-time work	..	..	2	2	2	2	2	3	3	2	3	2	2	3	4	2
In part-time work	..	..	4	6	6	5	5	6	6	7	6	5	5	6	4	4
Not working	..	..	33	33	32	36	35	30	30	30	29	26	28	26	24	20
Couple with children:	64	64	61	60	60	57	58	61	61	62	62	67	64	65	68	74
Self-employed	..	..	11	13	12	12	13	16	14	14	18	20	18	17	17	17
Both in full-time work	..	..	1	1	1	0	1	0	1	1	2	1	2	2	2	3
One in full-time work, one in part-time work	..	..	4	5	5	4	3	5	4	4	5	5	4	3	6	5
One in full-time work, one not working	..	..	16	15	16	14	15	11	12	12	12	13	15	14	14	13
One or more in part-time work	..	..	7	7	7	9	8	10	9	10	7	8	10	9	11	12
Both not in work	..	..	23	19	19	17	19	19	22	20	19	19	16	20	17	23
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Lone parent:	38	38	41	42	43	46	47	47	47	44	43	40	40	39	37	34
In full-time work	..	..	2	2	2	2	2	2	3	2	3	3	3	4	5	3
In part-time work	..	..	5	7	8	7	6	7	7	6	7	6	6	6	5	5
Not working	..	..	34	33	33	37	38	37	36	36	33	32	31	29	27	26
Couple with children:	62	62	59	58	57	54	53	53	53	56	57	60	60	61	63	66
Self-employed	..	..	11	12	11	11	11	12	12	12	15	18	15	15	14	14
Both in full-time work	..	..	1	1	1	1	1	1	1	2	1	2	2	3	2	3
One in full-time work, one in part-time work	..	..	5	6	5	5	5	4	4	4	5	5	4	5	6	5
One in full-time work, one not working	..	..	16	16	17	15	14	11	12	12	13	13	16	15	17	14
One or more in part-time work	..	..	6	6	6	8	6	8	7	9	5	6	8	7	10	10
Both not in work	..	..	20	17	17	15	15	17	18	18	17	16	14	17	14	19
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

Table 4.11ts: Composition of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of household¹, United Kingdom²

Percentage of children	Source: FRS															
	94/95 ³	95/96 ³	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
Before Housing Costs																
All adults in work	..	..	17	20	20	18	18	24	20	20	22	20	20	19	23	21
At least one adult in work, but not all	..	..	30	30	31	31	31	30	32	33	34	37	38	38	39	37
Workless households	..	..	53	50	49	50	51	47	49	47	45	43	42	43	38	42
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
All adults in work	..	..	19	23	23	21	21	22	21	19	22	22	21	22	23	21
At least one adult in work, but not all	..	..	29	29	30	30	28	26	27	30	30	33	36	35	38	35
Workless households	..	..	52	48	47	49	51	52	52	51	48	45	43	43	39	44
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children only live with pensioners, the status of all adults is included in the analysis.
2. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
3. Data on economic status of the household is not available on a consistent basis for earlier years.
4. Percentages may not sum to 100 per cent due to rounding.

Table 4.12ts: Composition of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by number of children in family, United Kingdom¹

Percentage of children	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
Before Housing Costs																
One child	16	16	16	15	15	17	18	20	21	21	21	22	22	21	26	25
Two children	36	36	34	37	34	35	35	37	36	37	38	40	35	37	38	43
Three or more children	47	48	50	48	50	48	47	43	42	42	41	38	44	42	36	32
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
One child	18	18	19	17	18	19	20	22	24	24	26	26	26	25	30	29
Two children	37	37	35	38	37	36	36	39	38	38	38	38	35	38	39	43
Three or more children	45	45	46	44	45	45	44	39	39	38	37	35	39	37	31	28
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 4.13ts: Composition of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of children	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
Before Housing Costs																
Children in families where no-one is disabled	..	68	71	65	66	70	65	68	68	72	71	69	69	67	73	68
Children in families where someone is disabled	..	32	29	35	34	30	35	32	32	28	29	31	31	33	27	32
No disabled adult, 1 or more disabled child	..	10	8	10	9	7	8	6	7	6	6	6	7	9	5	5
1 or more disabled adult, no disabled child	..	17	17	19	20	17	21	21	19	18	19	21	19	18	16	21
1 or more disabled adult, 1 or more disabled child	..	5	4	5	6	7	5	5	5	4	5	5	5	6	6	5
In receipt of disability benefits	..	4	3	4	4	4	4	3	6	3	5	5	5	5	4	6
Not in receipt of disability benefits	..	28	26	31	30	26	30	28	26	25	24	26	26	28	23	26
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Children in families where no-one is disabled	..	69	71	66	67	70	67	69	70	74	71	71	71	70	72	70
Children in families where someone is disabled	..	31	29	34	33	30	33	31	30	26	29	29	29	30	28	30
No disabled adult, 1 or more disabled child	..	9	9	10	9	7	8	5	6	6	5	6	7	8	7	5
1 or more disabled adult, no disabled child	..	17	16	19	19	18	20	21	19	17	18	19	18	17	15	20
1 or more disabled adult, 1 or more disabled child	..	5	4	5	6	6	5	5	5	4	5	4	4	6	6	6
In receipt of disability benefits	..	4	4	5	5	4	4	3	5	3	5	4	4	5	5	5
Not in receipt of disability benefits	..	27	25	29	29	26	29	27	25	23	24	24	25	25	23	25
All children (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

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

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

Table 4.14ts: Percentage of children 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 children	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
Before Housing Costs																
Lone parent:	43	38	49	49	46	46	41	41	40	38	37	35	37	36	34	28
In full-time work	..	..	12	13	10	10	8	11	12	8	11	9	9	11	14	9
In part-time work	..	..	29	31	31	28	23	26	24	22	23	19	20	25	20	16
Not working	..	..	64	66	62	65	63	59	61	59	56	56	58	56	54	45
Couple with children:	21	20	21	21	20	19	17	17	17	17	16	18	18	18	18	17
Self-employed	..	..	22	28	26	26	23	24	23	23	24	28	24	24	23	24
Both in full-time work	..	..	2	2	1	1	2	1	2	2	3	3	2	4	2	3
One in full-time work, one in part-time work	..	..	4	5	5	5	4	4	4	4	4	5	4	4	5	4
One in full-time work, one not working	..	..	23	24	25	24	21	18	19	19	18	20	23	21	24	19
One or more in part-time work	..	..	61	64	55	65	54	63	57	51	42	45	51	57	55	49
Both not in work	..	..	72	72	74	67	67	71	71	64	62	64	68	67	65	62
All children (per cent)	25	24	27	27	26	26	23	23	23	22	21	22	22	23	22	20
After Housing Costs																
Lone parent:	62	61	67	64	64	62	58	58	55	52	52	50	52	52	50	46
In full-time work	..	..	18	17	19	16	16	15	18	12	16	17	18	22	23	19
In part-time work	..	..	45	47	52	43	39	41	39	32	36	32	34	35	31	25
Not working	..	..	86	84	83	84	83	82	80	79	77	76	78	76	76	73
Couple with children:	25	25	25	25	25	24	22	22	22	21	21	23	23	25	24	24
Self-employed	..	..	28	31	31	30	30	28	26	26	28	32	31	32	31	29
Both in full-time work	..	..	3	3	3	2	3	3	4	4	4	5	5	6	5	5
One in full-time work, one in part-time work	..	..	6	8	7	7	7	8	6	6	7	8	8	8	8	8
One in full-time work, one not working	..	..	30	30	34	31	30	24	27	26	25	29	33	32	33	29
One or more in part-time work	..	..	69	71	62	69	62	68	65	58	49	56	62	62	64	64
Both not in work	..	..	79	82	84	78	75	82	80	77	75	75	76	78	75	76
All children (per cent)	33	33	34	33	34	33	31	31	30	29	28	30	30	31	30	29

Notes:

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

Table 4.15ts: Percentage of children living in households with less than 60 per cent of contemporary median household income, by economic status of household¹, United Kingdom²

Percentage of children	Source: FRS															
	94/95 ³	95/96 ³	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
Before Housing Costs																
All adults in work	..	..	8	10	9	8	8	9	8	8	8	8	8	8	8	7
At least one adult in work, but not all	..	..	29	31	32	32	28	26	27	27	25	28	29	30	31	28
Workless households	..	..	69	71	68	69	65	64	65	63	60	60	63	61	59	53
All children (per cent)	25	24	27	27	26	26	23	23	23	22	21	22	22	23	22	20
After Housing Costs																
All adults in work	..	..	12	13	14	13	12	13	12	11	12	12	13	13	13	11
At least one adult in work, but not all	..	..	36	37	40	39	37	33	35	33	32	37	39	39	40	38
Workless households	..	..	86	86	85	85	82	84	82	81	78	78	81	80	78	77
All children (per cent)	33	33	34	33	34	33	31	31	30	29	28	30	30	31	30	29

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children only live with pensioners, the status of all adults is included in the analysis.
2. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
3. Data on economic status of the household is not available on a consistent basis for earlier years.

Table 4.16ts: Percentage of children living in households with less than 60 per cent of contemporary median household income, by region and country, United Kingdom¹

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

Notes:

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

Table 4.17ts: Number of children living in households with less than 60 per cent of contemporary median household income, by region and country, United Kingdom¹

Number of children (millions)	Source: FRS													
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10
Before Housing Costs														
Region/Country (3-year average)														
England	2.7	2.7	2.9	2.8	2.7	2.6	2.4	2.4	2.3	2.3	2.3	2.4	2.4	2.3
North East	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1
North West	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
Yorkshire and the Humber	0.3	0.3	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
West Midlands	0.3	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
East	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
London	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3
South East	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.3	0.3	0.3	0.2
South West	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Scotland	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
Wales	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
All children (millions)²	3.2	3.3	3.4	3.3	3.3	3.2	3.0	2.9	2.9	2.8	2.8	2.9	2.9	2.8
After Housing Costs														
Region/Country (3-year average)														
England	3.6	3.6	3.7	3.7	3.6	3.4	3.3	3.2	3.2	3.2	3.2	3.4	3.4	3.3
North East	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
North West	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
Yorkshire and the Humber	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3
East Midlands	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
West Midlands	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
East	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
London	0.6	0.7	0.7	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
South East	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.4
South West	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Scotland	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2
Wales	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
All children (millions)²	4.2	4.2	4.3	4.2	4.3	4.1	4.0	3.9	3.7	3.7	3.8	3.9	3.9	3.9

Notes:

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

Table 4.18ts: Percentage of children living in households with less than 60 per cent of contemporary median household income, by number of children in family, United Kingdom¹

Percentage of children	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
Before Housing Costs																
One child	17	16	18	17	17	19	18	19	19	19	17	19	18	18	19	16
Two children	20	18	20	22	20	21	19	18	18	19	18	18	18	19	18	18
Three or more children	39	37	42	40	40	37	33	33	31	29	30	30	33	33	31	26
All children (per cent)	25	24	27	27	26	26	23	23	23	22	21	22	22	23	22	20
After Housing Costs																
One child	27	26	28	25	26	26	26	27	27	26	25	27	27	26	27	26
Two children	26	27	27	29	28	27	26	25	25	25	25	26	25	27	27	27
Three or more children	46	46	48	45	47	45	42	42	39	36	37	38	42	43	40	36
All children (per cent)	33	33	34	33	34	33	31	31	30	29	28	30	30	31	30	29

Notes:

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

Table 4.19ts: Percentage of children living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of children	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
Before Housing Costs																
Children in families where no-one is disabled	..	21	25	23	23	23	21	20	21	21	19	20	20	20	20	18
Children in families where someone is disabled	..	31	34	37	34	33	31	32	29	27	29	28	30	32	29	25
No disabled adult, 1 or more disabled child	..	30	31	36	29	27	26	21	22	20	20	20	25	26	25	15
1 or more disabled adult, no disabled child	..	31	36	36	34	34	34	36	32	31	32	33	33	35	29	30
1 or more disabled adult, 1 or more disabled child	..	36	33	43	42	44	32	36	31	28	32	24	31	33	34	28
In receipt of disability benefits	..	12	16	23	21	20	15	17	19	13	17	19	18	21	18	17
Not in receipt of disability benefits	..	36	39	40	37	37	36	36	33	33	33	32	35	36	33	28
All children (per cent)	25	24	27	27	26	26	23	23	23	22	21	22	22	23	22	20
After Housing Costs																
Children in families where no-one is disabled	..	30	32	30	31	30	28	28	28	26	26	27	28	28	28	27
Children in families where someone is disabled	..	44	43	44	43	42	40	40	37	36	38	37	38	41	39	35
No disabled adult, 1 or more disabled child	..	40	42	42	39	34	34	29	28	29	26	26	32	34	35	22
1 or more disabled adult, no disabled child	..	44	43	43	43	43	43	44	40	40	43	42	41	44	40	41
1 or more disabled adult, 1 or more disabled child	..	52	42	50	52	52	41	47	39	37	41	36	36	44	42	39
In receipt of disability benefits	..	22	23	30	30	28	22	25	25	21	25	26	24	30	27	25
Not in receipt of disability benefits	..	49	48	47	47	46	46	44	41	42	43	41	42	45	43	39
All children (per cent)	33	33	34	33	34	33	31	31	30	29	28	30	30	31	30	29

Notes:

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

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

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

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

Table 4.20ts: Percentage of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type and economic status of the family, United Kingdom¹

Percentage of children	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
Before Housing Costs																
Lone parent:	53	50	53	51	46	41	33	24	22	22	20	17	19	19	17	12
In full-time work	..	..	15	13	10	9	6	7	8	4	7	5	5	7	8	4
In part-time work	..	..	33	32	31	24	17	17	14	15	12	10	10	12	9	7
Not working	..	..	68	68	62	59	50	34	34	33	31	27	30	30	26	20
Couple with children:	24	24	22	21	20	18	15	12	11	11	11	11	11	12	11	10
Self-employed	..	..	25	29	26	24	21	19	16	17	18	20	18	17	17	16
Both in full-time work	..	..	2	2	1	1	2	1	1	1	2	1	2	2	2	2
One in full-time work, one in part-time work	..	..	5	5	5	4	2	3	2	2	3	3	2	2	3	3
One in full-time work, one not working	..	..	27	25	25	21	17	10	10	10	9	11	11	11	10	8
One or more in part-time work	..	..	62	65	55	62	46	50	42	38	30	29	37	39	34	29
Both not in work	..	..	74	74	74	63	60	52	54	43	42	45	46	46	42	41
All children (per cent)	30	29	29	28	26	23	19	15	14	14	13	13	13	13	12	11
After Housing Costs																
Lone parent:	69	68	70	66	64	59	53	44	39	35	32	30	31	31	29	26
In full-time work	..	..	21	19	19	15	12	10	12	7	9	9	10	11	14	9
In part-time work	..	..	49	50	52	40	31	28	23	19	19	17	18	19	15	14
Not working	..	..	88	85	83	82	78	64	60	56	48	47	49	49	45	42
Couple with children:	29	29	27	25	25	22	19	16	15	15	13	15	15	16	15	15
Self-employed	..	..	30	32	31	29	27	23	20	20	21	26	22	22	21	21
Both in full-time work	..	..	3	3	3	1	3	1	2	2	2	2	2	4	3	3
One in full-time work, one in part-time work	..	..	7	8	7	6	5	4	3	4	4	4	4	4	5	4
One in full-time work, one not working	..	..	33	31	34	28	23	15	14	14	14	15	18	17	20	15
One or more in part-time work	..	..	73	72	62	67	56	56	48	45	31	35	47	44	45	41
Both not in work	..	..	83	83	84	75	71	71	67	57	54	53	58	54	51	55
All children (per cent)	37	37	36	34	34	31	27	23	21	20	18	19	19	19	19	18

Notes:

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

Table 4.21ts: Percentage of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of household¹, United Kingdom²

Percentage of children	Source: FRS															
	94/95 ³	95/96 ³	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
Before Housing Costs																
All adults in work	..	..	10	10	9	8	6	6	5	5	5	4	5	5	5	4
At least one adult in work, but not all	..	..	32	32	32	29	23	18	17	17	16	18	18	19	17	15
Workless households	..	..	72	73	68	63	54	40	41	37	35	33	36	36	31	29
All children (per cent)	30	29	29	28	26	23	19	15	14	14	13	13	13	13	12	11
After Housing Costs																
All adults in work	..	..	13	14	14	11	10	9	7	7	7	7	7	7	7	7
At least one adult in work, but not all	..	..	40	38	40	36	30	24	22	22	20	23	24	25	26	23
Workless households	..	..	88	87	85	83	78	68	63	58	52	50	54	53	48	49
All children (per cent)	37	37	36	34	34	31	27	23	21	20	18	19	19	19	19	18

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children only live with pensioners, the status of all adults is included in the analysis.
2. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
3. Data on economic status of the household is not available on a consistent basis for earlier years.

Table 4.22ts: Percentage of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by region and country, United Kingdom¹

Percentage of children	Source: FRS													
	94/95-96/97	95/96-97/98	96/97-98/99	97/98-99/00	98/99-00/01	99/00-01/02	00/01-02/03	01/02-03/04	02/03-04/05	03/04-05/06	04/05-06/07	05/06-07/08	06/07-08/09	07/08-09/10
Before Housing Costs														
Region/Country (3-year average)														
England	29	28	27	25	22	19	16	14	13	13	13	13	13	12
North East	37	36	35	33	30	24	22	19	17	15	14	14	14	14
North West	34	33	34	31	27	21	18	17	15	15	14	15	15	14
Yorkshire and the Humber	34	33	32	31	28	24	19	16	15	14	15	15	15	14
East Midlands	30	28	26	24	24	21	19	15	14	13	13	15	14	12
West Midlands	31	32	30	28	25	23	20	17	16	16	16	17	17	16
East	23	21	21	19	16	13	10	10	9	10	9	9	10	10
London	30	30	28	27	24	21	18	16	16	17	16	15	14	12
South East	20	19	18	16	14	12	9	8	8	9	10	10	9	8
South West	26	25	25	23	19	16	13	12	11	10	10	10	11	10
Scotland	33	33	31	28	25	21	18	16	15	13	12	12	12	11
Wales	35	34	31	30	27	22	18	14	14	13	14	15	15	14
Northern Ireland	..	..	..	..	27	22	19	17	16	15	14	13	14	16
All children (per cent)²	29	29	28	26	23	19	16	14	14	13	13	13	13	12
After Housing Costs														
Region/Country (3-year average)														
England	37	36	35	33	31	27	24	21	20	19	19	20	20	19
North East	42	41	41	40	37	31	28	24	22	18	18	19	21	20
North West	40	39	40	37	34	28	25	22	20	20	20	21	20	20
Yorkshire and the Humber	38	37	37	36	33	28	24	21	19	17	17	18	19	19
East Midlands	36	33	31	29	28	25	23	20	19	18	18	19	18	17
West Midlands	36	37	35	33	32	29	26	23	20	20	20	22	22	22
East	32	29	29	27	24	21	18	16	15	15	15	15	16	16
London	44	44	43	42	39	37	33	31	30	30	29	27	27	25
South East	30	28	27	25	23	21	17	16	15	15	16	16	16	15
South West	35	34	33	31	28	24	21	19	16	15	16	17	17	16
Scotland	36	35	33	31	29	25	21	19	17	16	15	14	14	14
Wales	41	40	37	35	34	30	26	22	20	19	19	21	21	21
Northern Ireland	..	..	..	..	26	23	21	19	17	15	13	14	14	16
All children (per cent)²	37	36	35	33	31	27	24	21	19	19	19	19	19	19

Notes:

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

Table 4.23ts: Number of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by region and country, United Kingdom¹

Number of children (millions)	Source: FRS													
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10
Before Housing Costs														
Region/Country (3-year average)														
England	3.1	3.1	3.0	2.8	2.4	2.1	1.7	1.5	1.4	1.4	1.4	1.4	1.4	1.3
North East	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.5	0.5	0.5	0.5	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
Yorkshire and the Humber	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East Midlands	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East	0.3	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
London	0.5	0.5	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2
South East	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.1
South West	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
Wales	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
All children (millions)²	3.7	3.6	3.5	3.3	3.0	2.5	2.1	1.9	1.8	1.7	1.7	1.7	1.7	1.6
After Housing Costs														
Region/Country (3-year average)														
England	4.0	3.9	3.8	3.6	3.4	3.0	2.6	2.3	2.1	2.1	2.1	2.1	2.1	2.0
North East	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.6	0.6	0.6	0.6	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Yorkshire and the Humber	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East Midlands	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
West Midlands	0.4	0.5	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.3	0.3	0.3
East	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
London	0.7	0.7	0.7	0.7	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4
South East	0.5	0.5	0.5	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
South West	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Scotland	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
Wales	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
All children (millions)²	4.7	4.6	4.4	4.2	4.0	3.5	3.1	2.7	2.5	2.4	2.4	2.4	2.5	2.4

Notes:

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

Table 4.24ts: Percentage of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by number of children in family, United Kingdom¹

Percentage of children	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
Before Housing Costs																
One child	22	21	20	18	17	17	15	13	13	12	11	11	11	11	12	9
Two children	24	23	22	23	20	19	15	12	11	12	11	11	10	11	10	10
Three or more children	44	44	45	41	40	34	28	21	19	18	18	17	20	20	17	13
All children (per cent)	30	29	29	28	26	23	19	15	14	14	13	13	13	13	12	11
After Housing Costs																
One child	30	30	30	26	26	25	24	22	21	20	18	19	19	18	20	18
Two children	30	31	29	30	28	25	22	20	17	17	15	16	15	16	16	16
Three or more children	52	52	51	46	47	43	37	28	25	23	22	22	26	26	22	19
All children (per cent)	37	37	36	34	34	31	27	23	21	20	18	19	19	19	19	18

Notes:

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

Table 4.25ts: Percentage of children living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of children	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
Before Housing Costs																
Children in families where no-one is disabled	..	26	27	24	23	21	17	14	13	13	12	12	12	12	12	10
Children in families where someone is disabled	..	40	37	38	34	30	26	20	18	16	16	16	18	19	15	14
No disabled adult, 1 or more disabled child	..	38	34	37	29	23	21	13	13	12	11	11	14	17	9	8
1 or more disabled adult, no disabled child	..	39	39	37	34	30	29	24	20	18	19	19	20	20	16	17
1 or more disabled adult, 1 or more disabled child	..	47	35	43	42	41	25	19	20	16	16	14	18	20	19	14
In receipt of disability benefits	..	23	18	24	21	16	13	10	12	7	11	9	11	10	8	10
Not in receipt of disability benefits	..	44	43	41	37	34	30	23	21	20	19	19	20	23	17	16
All children (per cent)	30	29	29	28	26	23	19	15	14	14	13	13	13	13	12	11
After Housing Costs																
Children in families where no-one is disabled	..	34	33	31	31	28	25	21	19	19	16	18	18	18	17	16
Children in families where someone is disabled	..	49	46	45	43	39	35	30	25	22	22	22	24	25	23	22
No disabled adult, 1 or more disabled child	..	45	45	43	39	31	30	19	18	16	14	16	20	21	19	12
1 or more disabled adult, no disabled child	..	49	47	45	43	41	38	35	29	25	26	26	28	27	24	26
1 or more disabled adult, 1 or more disabled child	..	57	43	51	52	47	35	30	27	21	23	18	21	28	26	23
In receipt of disability benefits	..	29	27	32	30	24	17	14	15	9	14	12	12	15	14	13
Not in receipt of disability benefits	..	53	51	48	47	44	41	34	29	27	25	26	29	29	26	25
All children (per cent)	37	37	36	34	34	31	27	23	21	20	18	19	19	19	19	18

Notes:

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

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

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

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

Chapter 5

Working-age adults

- **Contemporary trends:** Over the period 1994/95 to 2009/10, there was little change in the percentage of working-age adults below various thresholds of contemporary median income. There was little change between 2008/09 and 2009/10.
- **Real trends:** There were marked falls over the period in the percentage of working-age adults below various low-income thresholds held constant in real-terms, although there has been little change since 2001/02.
- **Quintile distributions:** In 2009/10, working-age adults were more likely to be in the top two quintiles, and less likely to be in the bottom two quintiles of the income distribution than the population as a whole.
- **Family type:** Working-age adults with children were more likely to live in low-income households than their childless counterparts. This was particularly evident for singles with children, of whom around two thirds were in the bottom two quintiles.
- **Disability:** Working-age adults in families containing one or more disabled people were more likely to live in low-income households if they were not in receipt of disability benefits or no adult in the family was working.
- **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.
- **Educational attainment:** Working-age adults with no educational qualification were about twice as likely to live in low-income households as those with a qualification below degree level.

Introduction

This chapter examines the position of working-age adults in the income distribution in 2009/10 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 those adults below state pension age. 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 retirement age and one below are classified as a *pensioner couple*.

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

Figure 5.1 compares the income distribution of working-age adults with and without children with that of the whole population for 2009/10. 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 negative incomes can occur After Housing Costs and zero incomes Before Housing Costs is given in **Appendix 1**.

Figure 5.1 (BHC): Income distribution; all individuals and working-age adults with and without children by income band, 2009/10

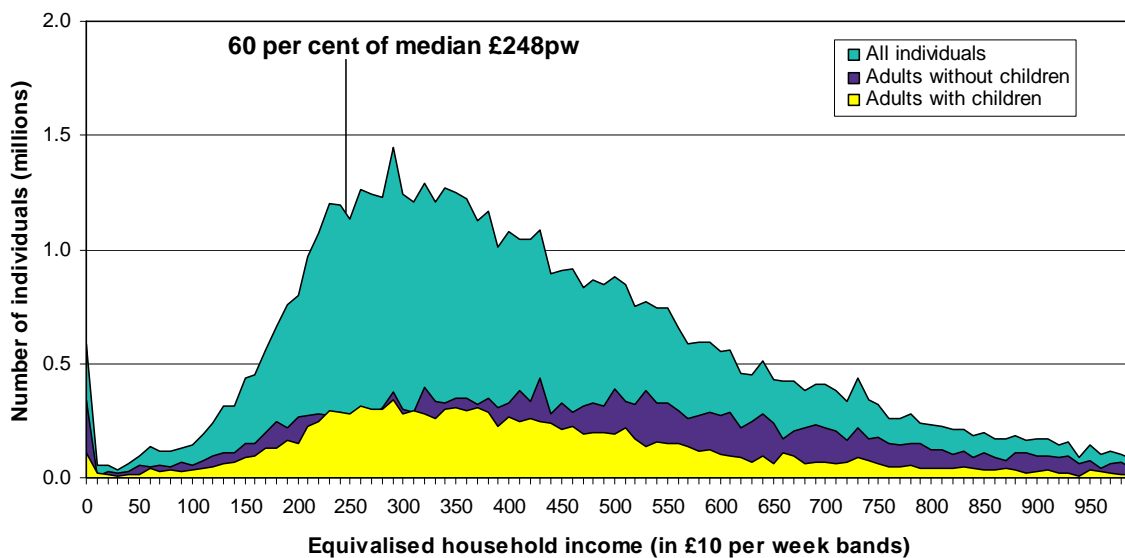
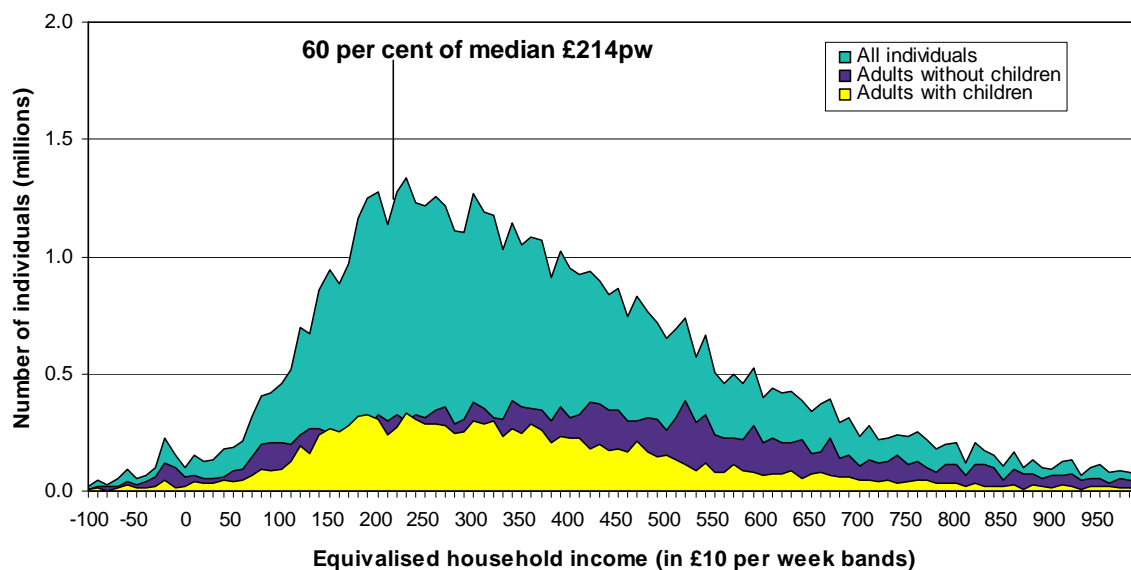


Figure 5.1 (AHC): Income distribution; all individuals and working-age adults with and without children by income band, 2009/10



Tables in this chapter are;

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). **Tables 5.1tr and 5.2tr** shows the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. **Tables 5.3tr** and **5.4tr** show numbers for the same categories as outlined for **Tables 5.1t** and **5.2tr**, while **Tables 5.5tr** and **5.6tr** present a series that includes adults aged up to 64. This is in line with international measures of poverty and will provide a consistent time series going forward in light of the equalisation of state pension age for men and women that began in 2010.

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 Working-age adults

5.1ts – 5.3ts Populations over time Tables 5.1ts to 5.3ts present populations over time by: family type; 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 1998/99 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 1998/99 median income held constant in real terms over time by the categories outlined for Tables 5.4ts – 5.6ts.

Definition of 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.

'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).

Please see **Appendix 1** for the full definitions of other economic status categories.

Definition of ‘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.

Trends over time for headline figures

All time trends are based on thresholds of median income, are presented for the UK and based on OECD equivalisation scales (see **Appendix 2** for a discussion of the OECD scales). Trends tables consist of:

- A **relative** low-income indicator – the proportions of working-age adults that are below thresholds of **contemporary** median income.
- An **‘absolute’** low-income indicator – the proportions of working-age adults that are below thresholds of 1998/99 median income that have been **held constant in real terms**.
- **Relative** and **‘absolute’** low-income indicators for adults aged up to 64.

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.

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.

Research 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.

5 Working-age adults

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.

Economic status of the family

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. This also means the economic status of the family and economic status of the household classifications are aligned.

Ethnicity

Working-age 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, especially in the case of households headed by a person of mixed or Black Caribbean ethnicity.

Region and country

Disaggregation by geographical regions 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.

The three-year average approach employed for the presentation of smaller geographic areas is consistent with the approach used for time series. It reduces year-on-year variation by smoothing out differences.

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 After Housing Costs measure will partly take into account differences in housing costs.

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 (and the Disability Discrimination Act which was in force at the time of the survey). 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.

Pension provision

Following consultation with users, the questions on pension provision in the Family Resources Survey were changed in 2006/07 to try to provide more information on the type of private pension scheme and identify increasing participation within older age groups. However, problems were identified during analysis as some respondents reported dormant (closed) pension schemes memberships as if they were live pension scheme memberships with respondents making continuing contributions. From 2009/10, new questions that address this problem have been included in the Family Resources Survey, however further analysis needs to be carried out to decide whether pension provision tabulations should be reintroduced.

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. Evidence also suggests that there is some under-reporting of capital by respondents, in terms of both the actual values of the savings and the investment income.

Bills in arrears

The number of bills in arrears is presented at a benefit unit level. Bills considered are: electricity, gas, other fuel, Council Tax, insurance, telephone, television / video rental, hire purchase and water rates.

5 Working-age adults

Educational attainment

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.

Please see overleaf for tables

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	21	27
Change	1998/99-2009/10 ^{2,3}	1	1	2	2	2	3
	2008/09-2009/10 ^{2,3}	0	0	0	0	0	1

Notes:

- 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.
- 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.
- 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.
- 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 1998/99 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	12	21	33	14	24	36
	1981	14	24	35	17	26	37
	1987	13	20	28	17	24	31
	1988 and 1989	12	18	25	15	20	27
	1990 and 1991	12	18	24	15	21	27
	1991 and 1992	13	19	25	17	22	28
	1992 and 1993	12	19	25	17	23	28
	1993/94 to 1994/95	11	17	24	16	21	27
	1994/95 to 1995/96	10	16	23	15	21	26
1995/96 to 1996/97	10	16	22	16	21	26	
FRS (GB)	1994/95	11	18	25	17	23	29
	1995/96	10	17	24	17	23	29
	1996/97	10	16	23	16	22	27
	1997/98	9	16	22	15	20	25
FRS (UK)	1998/99	8	15	21	14	19	25
	1999/00	8	14	20	13	18	23
	2000/01	8	13	18	12	17	22
	2001/02	6	11	16	10	15	19
	2002/03	6	10	16	10	14	19
	2003/04	6	10	16	10	14	18
	2004/05	6	10	15	9	13	18
	2005/06	7	10	15	10	14	19
	2006/07	6	10	15	10	14	18
	2007/08	7	11	16	10	14	19
	2008/09	7	11	16	11	15	20
2009/10	6	10	15	11	15	20	
Change	1998/99-2009/10 ^{2,3}	-2	-4	-6	-3	-4	-5
	2008/09-2009/10 ^{2,3}	0	0	-1	0	0	0

Notes:

- 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.
- 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.
- 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.
- 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)		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
Change	1998/99-2009/10 ^{2,3}	0.6	0.7	1.0	1.0	1.2	1.6	2.0
	2008/09-2009/10 ^{2,3}	-0.1	-0.1	0.2	0.0	0.1	0.3	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 5.4tr: Number of working-age adults falling below various thresholds of 1998/99 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	3.6	6.7	10.4	4.2	7.5	11.2	31.2
	1981	4.5	7.5	11.1	5.3	8.3	11.8	31.6
	1987	4.3	6.7	9.2	5.6	7.9	10.2	33.1
	1988 and 1989	4.1	6.1	8.3	5.0	6.9	9.0	33.6
	1990 and 1991	4.1	6.0	8.0	5.1	7.0	9.0	33.5
	1991 and 1992	4.2	6.4	8.5	5.6	7.5	9.5	33.7
	1992 and 1993	4.2	6.5	8.6	5.9	7.7	9.5	33.9
	1993/94 to 1994/95	3.8	5.9	8.2	5.5	7.2	9.2	33.9
	1994/95 to 1995/96	3.4	5.6	7.7	5.2	7.1	8.9	34.1
	1995/96 to 1996/97	3.3	5.6	7.6	5.3	7.1	8.8	34.3
FRS (GB)	1994/95	3.5	5.9	8.1	5.7	7.5	9.4	32.8
	1995/96	3.3	5.7	7.9	5.5	7.5	9.4	32.8
	1996/97	3.2	5.4	7.6	5.4	7.3	8.9	32.9
	1997/98	3.0	5.2	7.3	5.0	6.7	8.4	33.1
FRS (UK)	1998/99	2.9	5.0	7.1	4.8	6.6	8.4	34.1
	1999/00	2.7	4.7	6.9	4.5	6.3	8.0	34.3
	2000/01	2.6	4.3	6.3	4.1	5.9	7.5	34.4
	2001/02	2.1	3.7	5.7	3.4	5.2	6.7	34.7
	2002/03	2.2	3.6	5.5	3.4	4.9	6.5	34.8
	2003/04	2.3	3.6	5.4	3.5	5.0	6.5	35.0
	2004/05	2.1	3.5	5.3	3.3	4.6	6.2	35.2
	2005/06	2.3	3.6	5.5	3.5	5.0	6.6	35.5
	2006/07	2.3	3.6	5.4	3.6	5.1	6.6	35.8
	2007/08	2.4	3.8	5.6	3.7	5.2	6.8	35.9
Change	1998/99-2009/10 ^{2,3}	-0.6	-1.3	-1.6	-0.7	-1.1	-1.2	2.0
	2008/09-2009/10 ^{2,3}	-0.1	-0.2	-0.2	0.1	0.0	0.0	0.0

Notes:

- 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.
- 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.
- 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.
- 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 1998/99 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
	2001/02	9	15	21	13	19	24
FRS (UK)	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	21	27
Change	2008/09-2009/10 ^{2,3}	0	0	0	0	0	1

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%
1998/99 income thresholds held constant in real terms							
FRS (GB)	1994/95	11	18	25	17	23	29
	1995/96	10	17	25	17	23	29
	1996/97	10	17	23	16	22	27
	1997/98	9	16	22	15	20	25
	1998/99	8	15	21	14	20	25
	1999/00	8	14	20	13	19	24
	2000/01	8	13	19	12	17	22
	2001/02	6	11	17	10	15	20
FRS (UK)	2002/03	6	10	16	10	14	19
	2003/04	6	11	16	10	14	18
	2004/05	6	10	15	9	13	17
	2005/06	7	10	16	10	14	18
	2006/07	6	10	15	10	14	18
	2007/08	7	11	16	10	14	19
	2008/09	7	11	16	11	15	20
	2009/10	6	10	15	11	15	19
Change	2008/09-2009/10 ^{2,3}	0	-1	-1	0	0	0

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 1998/99 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	5.9	8.1	10.5	38.0
	Change	2008/09-2009/10 ^{2,3}	-0.1	-0.1	0.1	-0.1	0.1	0.3	0.0
1998/99 income thresholds held constant in real terms								
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%	
FRS (GB)	1994/95	3.7	6.2	8.6	5.9	7.9	9.8	34.2
	1995/96	3.4	6.0	8.4	5.7	7.8	9.8	34.2
	1996/97	3.3	5.7	8.0	5.6	7.6	9.4	34.3
	1997/98	3.1	5.4	7.7	5.2	7.0	8.8	34.5
	1998/99	2.9	5.1	7.3	4.8	6.8	8.5	34.6
	1999/00	2.8	4.8	7.1	4.5	6.4	8.2	34.8
	2000/01	2.7	4.4	6.5	4.1	6.0	7.6	34.9
FRS (UK)	2001/02	2.2	3.7	5.8	3.4	5.2	6.9	35.1
	2002/03	2.3	3.8	5.8	3.5	5.1	6.8	36.3
	2003/04	2.4	3.8	5.8	3.6	5.1	6.7	36.5
	2004/05	2.2	3.6	5.5	3.4	4.8	6.4	36.8
	2005/06	2.4	3.8	5.8	3.6	5.1	6.8	37.1
	2006/07	2.4	3.8	5.7	3.7	5.3	6.8	37.4
	2007/08	2.6	4.1	5.9	3.9	5.4	7.1	37.7
	2008/09	2.6	4.0	6.0	4.1	5.7	7.4	38.1
	2009/10	2.4	3.8	5.8	4.2	5.7	7.4	38.0
	Change	2008/09-2009/10 ^{2,3}	-0.2	-0.2	-0.2	0.0	0.0	0.0	0.0

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					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	14	17	19	28	3.9
Single/couple all in full-time work	4	9	19	31	38	13.2
Couple, one full-time, one part-time work	5	16	26	28	25	5.0
Couple, one full-time work, one not working	20	25	22	18	16	4.2
No full-time, one or more in part-time work	29	25	19	15	12	3.3
Workless, one or more aged 60 or over	35	25	18	13	8	0.9
Workless, one or more unemployed	63	19	9	7	3	1.6
Workless, other inactive	47	26	14	8	5	4.0
Economic status of household¹						
All adults in work	6	12	20	28	33	21.7
At least one adult in work, but not all	25	24	21	17	14	9.6
Workless households	58	24	11	5	3	4.8
Family type² and marital status						
Couples	15	15	19	24	28	23.6
Married or Civil Partnered	15	15	19	23	29	18.2
Cohabiting	15	16	19	25	25	5.5
Singles	24	20	19	20	17	12.5
All working-age adults with children	20	21	22	19	18	13.5
Couples	18	19	22	20	20	11.5
Married or Civil Partnered	17	18	22	21	23	9.4
Cohabiting	24	27	24	17	8	2.1
Singles	33	33	20	9	5	1.9
All working-age adults without children	17	14	17	24	28	22.7
Couples	12	11	16	27	36	12.1
Married or Civil Partnered	12	11	15	26	36	8.7
Cohabiting	10	9	16	29	36	3.4
Singles	23	17	19	21	20	10.6
Male	23	17	18	21	20	6.5
Female	22	17	20	22	19	4.1
Gender by number of adults in the family and work status³						
Males	18	16	19	23	25	18.9
Couple, in work	11	14	19	25	30	11.1
Couple, workless	50	24	14	7	5	1.1
Single, in work	10	14	21	28	27	4.2
Single, workless	48	23	14	9	6	2.5
Females	18	17	19	22	23	17.2
Couple, in work	11	14	19	25	30	10.5
Couple, workless	55	24	13	5	3	0.9
Single, in work	12	20	25	24	20	3.7
Single, workless	48	26	13	8	6	2.1
All working-age adults	18	17	19	22	24	36.2

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	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	22	15	16	18	28	3.9
Single/couple all in full-time work	5	10	19	30	36	13.2
Couple, one full-time, one part-time work	6	16	27	27	24	5.0
Couple, one full-time work, one not working	21	26	20	17	16	4.2
No full-time, one or more in part-time work	30	24	18	15	12	3.3
Workless, one or more aged 60 or over	29	28	20	13	10	0.9
Workless, one or more unemployed	69	16	6	6	3	1.6
Workless, other inactive	53	23	13	5	5	4.0
Economic status of household¹						
All adults in work	8	12	20	28	32	21.7
At least one adult in work, but not all	26	25	20	15	13	9.6
Workless households	63	21	9	4	3	4.8
Family type² and marital status						
Couples	16	16	19	23	27	23.6
Married or Civil Partnered	15	15	19	23	28	18.2
Cohabiting	18	17	20	21	23	5.5
Singles	28	19	18	18	17	12.5
All working-age adults with children	23	21	21	18	16	13.5
Couples	20	20	22	20	18	11.5
Married or Civil Partnered	18	18	22	21	21	9.4
Cohabiting	27	27	22	16	8	2.1
Singles	40	28	18	9	5	1.9
All working-age adults without children	18	14	17	23	27	22.7
Couples	12	12	17	26	34	12.1
Married or Civil Partnered	11	12	16	26	35	8.7
Cohabiting	12	11	19	25	33	3.4
Singles	26	17	18	20	20	10.6
Male	27	17	17	20	20	6.5
Female	25	17	19	20	19	4.1
Gender by number of adults in the family and work status³						
Males	20	16	18	22	24	18.9
Couple, in work	12	15	20	24	29	11.1
Couple, workless	50	24	14	6	6	1.1
Single, in work	13	14	19	27	28	4.2
Single, workless	52	21	13	8	6	2.5
Females	20	17	19	21	22	17.2
Couple, in work	12	15	20	24	28	10.5
Couple, workless	58	24	12	4	3	0.9
Single, in work	14	20	23	23	20	3.7
Single, workless	56	22	11	6	5	2.1
All working-age adults	20	17	19	21	23	36.2

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	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Source: FRS 2009/10						
Age of head of family						
With children						
16 - 24	41	29	21	8	1	0.6
25 - 29	27	30	24	12	7	1.3
30 - 34	18	23	25	21	13	1.8
35 - 39	18	21	22	21	19	2.7
40 - 44	18	20	22	19	21	3.1
45 - 49	19	19	22	20	21	2.3
50 - 54	18	16	19	20	26	1.1
55 +	21	17	16	21	25	0.6
Without children						
16 - 19	28	18	20	21	14	1.5
20 - 24	19	17	20	25	18	3.5
25 - 29	11	11	17	31	30	2.7
30 - 34	9	10	13	24	44	1.9
35 - 39	15	9	14	22	40	1.5
40 - 44	17	13	16	24	29	1.6
45 - 49	15	12	18	25	30	2.1
50 - 54	16	12	17	25	30	2.8
55 +	19	16	17	21	27	5.2
Tenure						
Owners	13	13	18	25	31	24.9
Owned outright	18	15	16	23	28	7.4
Buying with mortgage	10	12	19	26	32	17.6
Social rented sector tenants	41	29	18	9	3	4.9
All rented privately	22	22	22	21	14	6.3
Ethnic group of head (3-year average)						
White	16	16	19	23	25	32.3
Mixed	23	19	18	17	23	0.3
Asian or Asian British	33	19	16	14	18	1.9
Indian	23	17	19	16	25	0.9
Pakistani and Bangladeshi	49	24	12	9	6	0.7
Black or Black British	27	22	16	18	16	0.9
Black Caribbean	24	21	18	16	21	0.4
Black Non-Caribbean	29	23	15	20	13	0.6
Chinese or other ethnic group	26	17	17	17	23	0.6
Region/Country (3-year average)						
England	17	16	19	22	26	30.2
North East	22	18	21	20	18	1.5
North West	19	18	21	23	19	4.0
Yorkshire and the Humber	19	18	21	22	18	3.1
East Midlands	19	18	21	23	20	2.6
West Midlands	21	18	19	23	19	3.1
East	15	15	18	25	27	3.3
London	17	14	14	18	37	4.9
Inner	19	15	12	16	38	1.9
Outer	15	14	15	20	36	3.0
South East	12	13	17	23	35	4.8
South West	16	17	21	23	23	2.9
Scotland	17	16	20	24	23	3.1
Wales	20	20	21	22	17	1.7
Northern Ireland	20	19	23	22	15	1.0
All working-age adults¹	18	17	19	22	24	36.2

Notes:

1. The totals for all working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.
2. 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	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	55	25	13	6	1	0.6
25 - 29	34	29	20	11	6	1.3
30 - 34	21	24	24	20	11	1.8
35 - 39	21	19	22	20	17	2.7
40 - 44	19	21	22	18	20	3.1
45 - 49	19	19	22	20	19	2.3
50 - 54	20	14	19	21	26	1.1
55 +	19	18	17	21	25	0.6
Without children						
16 - 19	31	21	18	19	12	1.5
20 - 24	24	19	21	20	16	3.5
25 - 29	15	12	21	27	26	2.7
30 - 34	13	9	13	24	41	1.9
35 - 39	17	10	13	21	40	1.5
40 - 44	20	11	16	25	28	1.6
45 - 49	16	13	16	26	30	2.1
50 - 54	16	12	17	26	30	2.8
55 +	17	15	17	22	29	5.2
Tenure						
Owners	11	13	20	26	31	24.9
Owned outright	13	13	18	25	31	7.4
Buying with mortgage	10	12	20	26	31	17.6
Social rented sector tenants	46	30	15	7	2	4.9
All rented privately	36	22	18	14	10	6.3
Ethnic group of head (3-year average)						
White	18	16	19	22	25	32.3
Mixed	30	18	14	17	21	0.3
Asian or Asian British	36	21	14	13	16	1.9
Indian	27	18	17	15	23	0.9
Pakistani and Bangladeshi	48	28	11	8	5	0.7
Black or Black British	35	20	15	17	13	0.9
Black Caribbean	29	20	15	18	18	0.4
Black Non-Caribbean	39	19	16	17	9	0.6
Chinese or other ethnic group	33	17	15	16	18	0.6
Region/Country (3-year average)						
England	20	16	18	21	24	30.2
North East	21	18	22	20	18	1.5
North West	21	18	21	22	19	4.0
Yorkshire and the Humber	20	18	21	21	19	3.1
East Midlands	20	16	21	23	20	2.6
West Midlands	22	18	20	21	19	3.1
East	18	15	18	23	26	3.3
London	25	13	12	17	33	4.9
Inner	28	14	11	15	32	1.9
Outer	23	13	13	19	33	3.0
South East	15	14	17	22	32	4.8
South West	18	18	20	22	21	2.9
Scotland	18	15	19	24	24	3.1
Wales	20	19	22	21	17	1.7
Northern Ireland	17	20	25	22	16	1.0
All working-age adults¹	20	17	19	21	23	36.2

Notes:

1. The totals for all working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.
2. 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	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	16	15	19	24	27	28.1
At least one adult working	10	14	19	26	30	24.4
No adults working	52	19	12	9	7	3.7
Those living in families where someone is disabled	25	23	21	17	15	8.0
No disabled adult, 1 or more disabled child	17	24	27	17	15	0.7
1 or more disabled adult, no disabled child	26	22	20	17	16	6.9
1 or more disabled adult, 1 or more disabled child	29	30	26	11	4	0.5
In receipt of disability benefits	19	31	25	17	8	2.3
Not in receipt of disability benefits	28	19	19	17	17	5.8
At least one adult working	15	19	24	22	21	5.2
No adults working	45	30	15	7	3	2.8
State support received by family²						
Disability Living Allowance	19	31	25	16	8	2.3
Carer's Allowance	20	37	24	12	6	0.6
Jobseeker's Allowance	58	22	11	6	2	1.6
Incapacity Benefit	32	29	22	11	5	1.7
Child Tax Credit	23	28	26	17	5	7.9
Working Tax Credit	28	35	23	10	3	2.8
Income Support	45	34	15	5	1	1.8
Housing Benefit	50	33	13	3	0	3.3
Not in receipt of any state support listed above	12	11	17	26	34	23.6
Savings and investments						
No savings	29	24	20	17	11	13.4
Less than £1,500	16	18	22	24	19	7.4
£1,500 but less than £3,000	13	14	20	28	26	2.6
£3,000 but less than £8,000	9	10	20	27	34	4.7
£8,000 but less than £10,000	9	8	20	27	36	1.1
£10,000 but less than £16,000	9	8	16	29	37	2.2
£16,000 but less than £20,000	8	8	12	28	44	0.8
£20,000 or more	9	7	11	20	52	3.9
Household bills in arrears³						
No bills in arrears	16	15	19	23	27	31.2
One or more bills in arrears	40	29	19	9	4	3.2
Educational attainment						
Qualification degree level or above	9	8	14	23	47	8.8
Qualification below degree level	17	18	21	24	20	20.0
Student	28	18	19	20	14	1.8
No qualifications	33	25	21	15	7	5.5
All working-age adults	18	17	19	22	24	36.2

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. 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	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	18	15	18	23	26	28.1
At least one adult working	12	15	20	25	29	24.4
No adults working	58	18	10	7	7	3.7
Those living in families where someone is disabled	26	22	20	16	15	8.0
No disabled adult, 1 or more disabled child	17	28	24	16	15	0.7
1 or more disabled adult, no disabled child	27	21	20	17	16	6.9
1 or more disabled adult, 1 or more disabled child	33	30	25	8	4	0.5
In receipt of disability benefits	19	31	24	17	9	2.3
Not in receipt of disability benefits	29	19	19	16	18	5.8
At least one adult working	14	19	23	22	22	5.2
No adults working	49	28	15	6	3	2.8
State support received by family²						
Disability Living Allowance	20	31	24	17	8	2.3
Carer's Allowance	19	43	21	11	6	0.6
Jobseeker's Allowance	64	21	7	6	2	1.6
Incapacity Benefit	33	30	20	11	6	1.7
Child Tax Credit	27	27	25	16	5	7.9
Working Tax Credit	31	34	21	11	3	2.8
Income Support	55	28	12	4	1	1.8
Housing Benefit	65	25	8	2	1	3.3
Not in receipt of any state support listed above	13	11	17	25	33	23.6
Savings and investments						
No savings	34	23	19	15	10	13.4
Less than £1,500	18	19	23	22	18	7.4
£1,500 but less than £3,000	13	14	21	28	24	2.6
£3,000 but less than £8,000	9	12	19	27	33	4.7
£8,000 but less than £10,000	9	8	20	29	34	1.1
£10,000 but less than £16,000	8	10	17	27	38	2.2
£16,000 but less than £20,000	6	7	13	30	44	0.8
£20,000 or more	8	6	12	21	53	3.9
Household bills in arrears³						
No bills in arrears	17	16	19	23	26	31.2
One or more bills in arrears	49	27	14	7	3	3.2
Educational attainment						
Qualification degree level or above	11	8	14	22	45	8.8
Qualification below degree level	19	18	21	23	19	20.0
Student	36	20	19	13	12	1.8
No qualifications	34	24	19	15	7	5.5
All working-age adults	20	17	19	21	23	36.2

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. 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 2009/10						
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	All working-age adults
Economic status of adults in the family							
One or more full-time self-employed	15	13	12	13	12	11	11
Single/couple all in full-time work	7	7	9	8	10	11	36
Couple, one full-time, one part-time work	3	3	5	4	4	6	14
Couple, one full-time work, one not working	9	12	14	11	13	14	12
No full-time, one or more in part-time work	13	14	15	13	14	14	9
Workless, one or more aged 60 or over	5	5	5	3	4	4	2
Workless, one or more unemployed	18	17	14	18	15	13	5
Workless, other inactive	31	29	28	30	29	27	11
Economic status of household¹							
All adults in work	22	21	24	23	24	27	60
At least one adult in work, but not all	31	35	37	33	36	37	27
Workless households	48	43	39	44	40	36	13
Family type² and marital status							
Couples	53	53	54	50	52	53	65
Married or Civil Partnered	41	41	41	37	38	39	50
Cohabiting	11	12	13	13	14	14	15
Singles	47	47	46	50	48	47	35
All working-age adults with children	36	40	44	40	43	44	37
Couples	29	31	33	30	32	34	32
Married or Civil Partnered	23	24	25	23	24	25	26
Cohabiting	6	7	8	7	8	9	6
Singles	6	9	10	10	11	11	5
All working-age adults without children	64	60	56	60	57	56	63
Couples	23	22	21	20	19	20	33
Married or Civil Partnered	18	17	16	14	14	14	24
Cohabiting	5	5	5	6	6	6	9
Singles	41	38	36	40	38	36	29
Male	26	24	22	25	24	22	18
Female	15	14	13	15	14	14	11
Gender by number of adults in the family and work status³							
Males	55	53	51	52	51	51	52
Couple, in work	18	19	20	18	19	21	31
Couple, workless	10	9	8	8	7	7	3
Single, in work	6	6	7	7	7	7	12
Single, workless	21	19	17	19	17	16	7
Females	45	47	49	48	49	49	48
Couple, in work	17	18	19	17	18	20	29
Couple, workless	8	8	7	7	7	6	2
Single, in work	6	6	8	7	8	9	10
Single, workless	15	15	15	16	16	15	6
All working-age adults (millions =100%)	3.5	5.7	8.1	5.8	7.9	10.0	36.2

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

Percentage of working-age adults	Source: FRS 2009/10						All working-age adults
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Age of head of family							
With children							
16 - 24	3	4	4	4	5	4	2
25 - 29	4	5	6	5	6	6	4
30 - 34	4	5	5	5	5	6	5
35 - 39	6	7	8	7	8	8	7
40 - 44	7	8	9	8	8	9	9
45 - 49	7	7	7	6	6	7	6
50 - 54	4	3	3	3	3	3	3
55 +	1	2	2	1	1	1	2
Without children							
16 - 19	6	6	6	6	6	6	4
20 - 24	11	11	10	12	12	12	10
25 - 29	6	5	5	6	5	5	7
30 - 34	3	3	3	4	3	3	5
35 - 39	4	4	3	4	4	3	4
40 - 44	4	4	4	5	4	4	4
45 - 49	5	5	5	5	4	4	6
50 - 54	8	7	6	6	6	6	8
55 +	18	16	15	12	12	13	15
Tenure							
Owners	52	49	48	37	38	41	69
Owned outright	23	21	20	12	13	13	20
Buying with mortgage	29	28	28	25	25	27	49
Social rented sector tenants	27	30	30	30	31	31	14
All rented privately	21	21	22	32	31	29	17
Ethnic group of head (3-year average)							
White	81	82	83	81	82	83	90
Mixed	1	1	1	2	1	1	1
Asian or Asian British	10	10	9	9	9	9	5
Indian	3	3	3	3	3	3	2
Pakistani and Bangladeshi	6	6	5	5	5	5	2
Black or Black British	4	4	4	5	5	4	3
Black Caribbean	2	1	1	2	2	2	1
Black Non-Caribbean	3	3	3	3	3	3	2
Chinese or other ethnic group	3	2	2	3	3	2	2
Region/Country (3-year average)							
England	83	83	82	85	85	84	84
North East	5	5	5	4	5	5	4
North West	12	12	12	12	12	12	11
Yorkshire and the Humber	9	10	10	8	9	9	9
East Midlands	8	8	8	7	7	7	7
West Midlands	11	11	10	10	10	10	9
East	8	8	8	8	8	8	9
London	14	13	13	18	17	16	14
Inner	5	5	5	8	7	7	5
Outer	8	7	7	10	9	9	8
South East	9	9	9	11	11	10	13
South West	8	7	7	7	7	8	8
Scotland	9	9	8	8	8	8	9
Wales	5	5	6	5	5	5	5
Northern Ireland	3	3	3	2	3	3	3
All working-age adults (millions=100%)¹	3.5	5.7	8.1	5.8	7.9	10.0	36.2

Notes:

1. The totals for all working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.
2. 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 2009/10						
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						All working-age adults
50%	60%	70%	50%	60%	70%		
Disability, and receipt of disability benefits¹ and work status							
Those living in families where no-one is disabled	71	69	69	71	71	70	78
At least one adult working	36	38	42	39	42	44	67
No adults working	35	31	27	32	29	25	10
Those living in families where someone is disabled	29	31	31	29	29	30	22
No disabled adult, 1 or more disabled child	1	2	2	1	2	2	2
1 or more disabled adult, no disabled child	26	27	27	26	26	26	19
1 or more disabled adult, 1 or more disabled child	2	2	2	2	2	2	1
In receipt of disability benefits	5	6	7	5	6	8	6
Not in receipt of disability benefits	24	25	24	24	23	22	16
At least one adult working	10	11	12	10	11	12	14
No adults working	19	19	19	19	19	18	8
State support received by family²							
Disability Living Allowance	6	6	8	5	7	8	6
Carer's Allowance	1	2	2	1	2	2	2
Jobseeker's Allowance	15	15	13	16	14	12	4
Incapacity Benefit	7	8	8	7	8	8	5
Child Tax Credit	20	27	31	26	30	32	22
Working Tax Credit	7	11	14	10	12	14	8
Income Support	8	11	13	13	13	13	5
Housing Benefit	20	24	25	30	29	26	9
Not in receipt of any state support listed above	51	44	42	45	43	43	65
Savings and investments							
No savings	57	59	59	62	62	60	37
Less than £1,500	17	18	19	18	19	20	20
£1,500 but less than £3,000	5	5	5	5	5	5	7
£3,000 but less than £8,000	7	7	7	6	6	6	13
£8,000 but less than £10,000	2	2	1	2	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	7	6	5	5	4	4	11
Household bills in arrears³							
No bills in arrears	76	75	75	73	73	75	86
One or more bills in arrears	19	19	20	22	21	20	9
Educational attainment							
Qualification degree level or above	14	12	11	14	13	12	24
Qualification below degree level	50	52	54	51	52	54	55
Student	9	8	7	9	9	8	5
No qualifications	27	28	28	26	26	26	15
All working-age adults (millions=100%)	3.5	5.7	8.1	5.8	7.9	10.0	36.2

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. 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 2009/10						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	13	19	25	19	23	29	3.9
Single/couple all in full-time work	2	3	5	4	6	8	13.2
Couple, one full-time, one part-time work	2	4	7	4	7	11	5.0
Couple, one full-time work, one not working	7	16	26	15	25	34	4.2
No full-time, one or more in part-time work	14	24	36	23	33	43	3.3
Workless, one or more aged 60 or over	21	30	43	19	33	45	0.9
Workless, one or more unemployed	39	59	70	62	71	78	1.6
Workless, other inactive	27	41	56	43	57	67	4.0
Economic status of household¹							
All adults in work	4	6	9	6	9	12	21.7
At least one adult in work, but not all	11	21	31	20	30	39	9.6
Workless households	35	52	66	53	66	76	4.8
Family type² and marital status							
Couples	8	13	19	12	17	23	23.6
Married or Civil Partnered	8	13	18	12	16	22	18.2
Cohabiting	7	13	20	14	20	26	5.5
Singles	13	21	30	23	30	37	12.5
All working-age adults with children	9	17	26	17	25	33	13.5
Couples	9	16	23	15	22	29	11.5
Married or Civil Partnered	9	15	21	14	20	26	9.4
Cohabiting	10	20	33	20	30	42	2.1
Singles	12	26	44	29	44	56	1.9
All working-age adults without children	10	15	20	15	20	25	22.7
Couples	7	10	14	9	13	17	12.1
Married or Civil Partnered	7	11	15	9	12	16	8.7
Cohabiting	5	9	12	10	13	17	3.4
Singles	14	20	27	22	28	34	10.6
Male	14	21	28	23	29	34	6.5
Female	13	19	26	21	27	33	4.1
Gender by number of adults in the family and work status³							
Males	10	16	22	16	21	27	18.9
Couple, in work	6	10	15	9	13	18	11.1
Couple, workless	31	45	59	41	53	64	1.1
Single, in work	5	9	13	10	14	18	4.2
Single, workless	30	44	55	45	55	64	2.5
Females	9	16	23	16	22	29	17.2
Couple, in work	6	10	15	9	14	19	10.5
Couple, workless	35	50	64	49	61	72	0.9
Single, in work	5	10	17	11	16	23	3.7
Single, workless	24	41	58	45	60	69	2.1
All working-age adults	10	16	22	16	22	28	36.2

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 2009/10						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Age of head of family							
With children							
16 - 24	16	32	53	39	57	70	0.6
25 - 29	10	22	37	23	38	49	1.3
30 - 34	8	16	25	16	24	32	1.8
35 - 39	8	15	24	16	23	30	2.7
40 - 44	8	16	22	14	21	29	3.1
45 - 49	10	16	24	15	21	28	2.3
50 - 54	12	16	22	16	21	26	1.1
55 +	8	16	26	14	20	27	0.6
Without children							
16 - 19	15	24	33	24	33	41	1.5
20 - 24	11	17	23	20	26	33	3.5
25 - 29	8	11	14	13	16	20	2.7
30 - 34	5	8	12	11	14	16	1.9
35 - 39	9	14	18	16	19	22	1.5
40 - 44	10	16	21	18	22	26	1.6
45 - 49	8	12	18	13	17	20	2.1
50 - 54	10	14	19	13	17	20	2.8
55 +	12	17	23	14	18	24	5.2
Tenure							
Owners	7	11	15	9	12	16	24.9
Owned outright	11	16	22	10	14	18	7.4
Buying with mortgage	6	9	13	8	11	15	17.6
Social rented sector tenants	19	35	50	36	50	63	4.9
All rented privately	12	19	28	29	38	46	6.3
Ethnic group of head (3-year average)							
White	9	14	21	14	19	25	32.3
Mixed	13	21	28	25	32	39	0.3
Asian or Asian British	20	30	39	28	38	46	1.9
Indian	14	21	27	19	28	34	0.9
Pakistani and Bangladeshi	30	45	59	39	52	64	0.7
Black or Black British	16	25	33	29	38	45	0.9
Black Caribbean	16	22	30	24	32	41	0.4
Black Non-Caribbean	16	27	36	33	42	48	0.6
Chinese or other ethnic group	18	25	30	29	36	42	0.6
Region/Country (3-year average)							
England	10	16	22	16	22	27	30.2
North East	12	20	28	17	24	30	1.5
North West	11	17	24	16	23	28	4.0
Yorkshire and the Humber	11	18	25	15	22	28	3.1
East Midlands	11	17	24	16	21	26	2.6
West Midlands	12	20	27	17	24	30	3.1
East	9	13	19	14	19	25	3.3
London	10	15	21	21	26	32	4.9
Inner	10	17	23	24	30	36	1.9
Outer	10	14	20	19	24	29	3.0
South East	6	10	15	13	17	21	4.8
South West	9	14	20	14	20	26	2.9
Scotland	10	16	22	14	19	24	3.1
Wales	10	18	27	16	22	29	1.7
Northern Ireland	11	18	27	13	20	27	1.0
All working-age adults¹	10	16	22	16	22	28	36.2

Note:

1. 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 2009/10						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	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	15	20	25	28.1
At least one adult working	5	9	14	9	14	18	24.4
No adults working	33	47	59	49	61	68	3.7
Those living in families where someone is disabled	13	22	31	21	29	38	8.0
No disabled adult, 1 or more disabled child	7	13	22	12	19	29	0.7
1 or more disabled adult, no disabled child	13	22	32	21	29	38	6.9
1 or more disabled adult, 1 or more disabled child	12	25	38	23	35	50	0.5
In receipt of disability benefits	8	15	26	13	22	35	2.3
Not in receipt of disability benefits	14	24	33	24	31	39	5.8
At least one adult working	7	12	19	11	16	23	5.2
No adults working	23	39	55	39	52	65	2.8
State support received by family²							
Disability Living Allowance	9	16	27	14	23	36	2.3
Carer's Allowance	8	17	28	14	22	41	0.6
Jobseeker's Allowance	34	54	66	57	67	76	1.6
Incapacity Benefit	15	28	40	25	36	48	1.7
Child Tax Credit	9	19	32	19	30	40	7.9
Working Tax Credit	9	23	39	20	35	49	2.8
Income Support	16	37	58	42	60	73	1.8
Housing Benefit	22	42	62	52	69	81	3.3
Not in receipt of any state support listed above	8	11	14	11	14	18	23.6
Savings and investments							
No savings	15	25	36	27	36	45	13.4
Less than £1,500	8	14	21	14	20	27	7.4
£1,500 but less than £3,000	6	11	15	10	15	19	2.6
£3,000 but less than £8,000	5	8	11	7	10	13	4.7
£8,000 but less than £10,000	5	8	10	8	10	12	1.1
£10,000 but less than £16,000	6	8	10	7	9	11	2.2
£16,000 but less than £20,000	5	7	9	6	8	10	0.8
£20,000 or more	6	8	11	7	9	11	3.9
Household bills in arrears³							
No bills in arrears	9	14	19	13	19	24	31.2
One or more bills in arrears	20	34	50	39	52	63	3.2
Educational attainment							
Qualification degree level or above	6	8	10	9	12	14	8.8
Qualification below degree level	9	15	22	15	21	27	20.0
Student	18	24	33	29	39	47	1.8
No qualifications	17	29	41	27	37	47	5.5
All working-age adults	10	16	22	16	22	28	36.2

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.

Table 5.1ts: Population of working-age adults by family type, 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
	Source: FRS															
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
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
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
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
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
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
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
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
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
Couples	35	35	35	35	35	36	36	36	36	36	35	35	35	35	34	33
Single male	17	17	17	17	17	17	17	17	17	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
Working-age adults with children	38	38	38	37	37	37	36	36	36	36	36	36	36	36	36	37
Couples	33	33	33	32	32	31	31	31	30	30	30	30	30	31	31	32
Singles	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

Notes:

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

Table 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
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
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
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
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
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
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
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
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	3.8	3.7
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
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
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	3.4
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
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
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
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	0.4
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
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
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
One or more full-time self-employed	7	6	6	6	6	6	6	6	6	7	6	7	6	6
Single/couple all in full-time work	27	28	29	29	30	30	30	30	30	29	29	30	29	27
Couple, one full-time, one part-time work	5	6	6	6	6	6	6	6	6	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
No full-time, one or more in part-time work	5	5	5	5	5	5	5	6	6	6	5	6	6	6
Workless, one or more unemployed	4	3	3	3	2	2	2	2	2	2	2	2	3	3
Workless, other inactive ³	10	9	10	10	10	10	10	10	10	10	10	10	11	10
Working-age adults with children	38	38	38	37	37	37	36	36	36	36	36	36	36	36	36	37
One or more full-time self-employed	5	5	5	5	5	5	5	4	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
Couple, one full-time, one part-time work	10	10	11	10	10	10	10	9	10	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
No full-time, one or more in part-time work	2	2	2	3	3	2	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
Workless, other inactive ³	4	4	4	4	4	4	4	4	4	4	3	4	3	3
All working-age adults (per cent)	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
	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	28.4	28.1
At least one adult working	..	32.8	22.4	22.2	22.3	22.7	22.8	23.3	23.8	24.2	24.6	24.2	25.0	25.2	24.9	24.4
No adults working	..	32.8	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	3.7
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	8.0
No disabled adult, 1 or more disabled child	..	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
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
1 or more disabled adult, 1 or more disabled child	..	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
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
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
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
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	2.7	2.8
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
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
At least one adult working	..	100	68	67	67	68	68	69	68	69	70	68	70	70	69	67
No adults working	..	100	11	9	9	9	8	9	9	9	9	9	9	9	10	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
No disabled adult, 1 or more disabled child	..	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
1 or more disabled adult, no disabled child	..	19	18	20	21	20	20	20	20	19	19	20	18	18	18	19
1 or more disabled adult, 1 or more disabled child	..	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
Not in receipt of disability benefits	..	17	16	18	18	17	18	17	17	16	15	17	15	15	15	16
At least one adult working ⁴	12	15	15	14	15	14	15	14	14	15	14	13	14	14
No adults working ⁴	8	9	9	8	9	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

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

Notes:

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

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

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
3. Workless, other inactive category includes workless, one or more aged 60 or over.
4. 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
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	69	69
At least one adult working	..	100	34	36	35	36	35	35	35	37	37	38	38	39	41	38
No adults working	..	100	37	31	28	30	29	29	30	30	28	29	28	27	28	31
Working-age adults in families where someone is disabled	..	29	28	33	37	34	36	36	35	33	34	33	34	34	31	31
No disabled adult, 1 or more disabled child	..	4	3	4	4	3	3	2	2	2	2	2	2	2	2	2
1 or more disabled adult, no disabled child	..	24	23	27	31	28	31	32	30	29	30	30	30	30	27	27
1 or more disabled adult, 1 or more disabled child	..	2	2	2	2	3	2	2	2	2	2	2	2	2	2	2
In receipt of disability benefits	..	3	4	4	5	5	5	5	6	6	7	7	8	8	8	6
Not in receipt of disability benefits	..	27	25	29	32	29	31	31	28	27	27	26	27	26	24	25
At least one adult working ⁴	9	12	13	12	12	11	12	11	11	12	11	11	11	11
No adults working ⁴	19	22	24	22	24	25	23	22	23	21	23	23	21	19
All working-age adults (per cent)	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	71
At least one adult working	..	100	35	37	37	37	38	37	38	39	41	41	42	43	44	42
No adults working	..	100	37	30	28	29	27	28	29	29	27	27	26	25	26	29
Working-age adults in families where someone is disabled	..	30	28	33	35	34	35	34	33	32	32	32	31	32	29	29
No disabled adult, 1 or more disabled child	..	3	3	4	4	3	3	2	2	2	2	2	2	3	3	2
1 or more disabled adult, no disabled child	..	25	23	27	29	29	30	30	29	28	28	28	27	27	25	26
1 or more disabled adult, 1 or more disabled child	..	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
Not in receipt of disability benefits	..	27	25	29	30	28	30	29	27	25	25	25	24	24	22	23
At least one adult working ⁴	9	11	12	11	12	11	11	10	11	12	11	11	11	11
No adults working ⁴	20	22	24	23	23	23	22	22	22	20	21	21	19	19
All working-age adults (per cent)	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 1998/99 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
Before Housing Costs																
Working-age adults without children	50	50	50	50	50	52	57	57	60	61	61	61	61	63	62	64
Couples	21	21	21	21	22	22	24	24	24	26	25	24	24	25	24	23
Single male	19	17	18	18	18	19	20	21	22	22	23	24	25	23	24	26
Single female	10	11	11	11	11	11	13	12	13	13	13	13	12	15	14	15
Working-age adults with children	50	50	50	50	50	48	43	43	40	39	39	39	39	37	38	36
Couples	38	38	37	36	36	34	31	31	29	28	28	30	29	28	30	29
Singles	12	12	14	14	14	14	12	12	11	11	10	9	9	9	8	7
All working-age adults (per cent)	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	52	51	50	52	54	55	57	58	59	59	59	59	60	61
Couples	20	20	19	20	19	19	21	21	21	22	20	20	20	21	20	20
Single male	20	19	20	19	19	21	20	21	22	22	24	24	25	23	25	26
Single female	11	12	13	13	12	13	13	13	14	14	15	14	14	16	15	15
Working-age adults with children	49	50	48	49	50	48	46	45	43	42	41	41	41	41	40	39
Couples	36	36	34	34	34	32	30	30	28	28	28	29	29	30	30	30
Singles	13	13	14	15	16	16	16	16	15	14	13	12	12	11	11	9
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 5.8ts: Composition of working-age adults living in households with less than 60 per cent of 1998/99 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
Before Housing Costs																
Working-age adults without children	50	50	50	50	50	52	57	57	60	61	61	61	61	63	62	64
One or more full-time self-employed	6	6	6	7	7	7	6	8	6	7	6	8	8	7
Single/couple all in full-time work	4	5	4	5	6	5	6	6	6	6	6	6	5	5
Couple, one full-time, one part-time work	0	1	1	1	1	1	1	1	1	1	1	1	1	1
Couple, one full-time work, one not working	3	3	3	2	3	3	3	3	3	3	3	3	3	4
No full-time, one or more in part-time work	6	6	6	6	7	7	7	8	8	8	7	9	8	7
Workless, one or more unemployed	13	12	10	11	10	8	10	10	9	10	8	9	9	13
Workless, other inactive ³	18	18	20	20	24	26	26	26	27	26	30	27	27	27
Working-age adults with children	50	50	50	50	50	48	43	43	40	39	39	39	39	37	38	36
One or more full-time self-employed	7	8	8	8	7	8	7	7	8	8	8	7	8	7
Single/couple all in full-time work	1	1	1	1	1	1	2	1	2	1	2	2	2	2
Couple, one full-time, one part-time work	3	3	3	2	2	2	2	2	2	3	2	1	3	2
Couple, one full-time work, one not working	9	9	9	9	8	5	6	6	5	6	6	6	6	5
No full-time, one or more in part-time work	6	6	7	7	6	7	6	7	5	5	6	5	6	6
Workless, one or more unemployed	10	7	7	6	5	5	5	4	4	4	4	4	4	5
Workless, other inactive ³	15	15	15	16	14	13	13	13	13	11	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
After Housing Costs																
Working-age adults without children	51	50	52	51	50	52	54	55	57	58	59	59	59	59	60	61
One or more full-time self-employed	5	6	5	5	6	6	5	6	5	7	5	7	6	6
Single/couple all in full-time work	5	5	6	6	7	5	6	7	7	7	6	7	7	6
Couple, one full-time, one part-time work	1	1	1	1	1	1	1	1	1	1	1	1	2	1
Couple, one full-time work, one not working	3	3	3	3	4	3	4	3	3	4	4	3	3	4
No full-time, one or more in part-time work	6	6	6	6	6	6	7	7	8	7	6	8	8	7
Workless, one or more unemployed	12	11	9	10	9	7	9	8	8	9	7	8	9	12
Workless, other inactive ³	20	19	21	22	23	26	25	26	26	25	28	26	25	24
Working-age adults with children	49	50	48	49	50	48	46	45	43	42	41	41	41	41	40	39
One or more full-time self-employed	7	7	7	7	7	7	6	6	7	8	7	7	7	7
Single/couple all in full-time work	1	2	1	1	2	1	2	2	1	2	2	2	2	2
Couple, one full-time, one part-time work	3	4	3	3	3	3	2	2	2	3	2	2	3	2
Couple, one full-time work, one not working	9	9	10	9	8	6	6	6	7	6	8	8	8	6
No full-time, one or more in part-time work	6	6	7	7	6	7	6	6	5	5	6	5	5	6
Workless, one or more unemployed	8	6	6	5	5	5	5	5	4	4	4	4	4	6
Workless, other inactive ³	14	15	15	16	16	17	16	15	14	13	12	12	10	10
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
3. Workless, other inactive category includes workless, one or more aged 60 or over.
4. 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 1998/99 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
Before Housing Costs																
Working-age adults in families where no-one is disabled	..	69	71	67	63	67	64	66	66	69	67	69	67	67	71	71
At least one adult working	..	100	35	36	35	36	35	36	34	37	37	37	37	38	41	36
No adults working	..	100	36	31	28	31	29	30	32	32	30	32	29	29	30	35
Working-age adults in families where someone is disabled	..	31	29	33	37	33	36	34	34	31	33	31	33	33	29	29
No disabled adult, 1 or more disabled child	..	4	3	4	4	3	3	2	2	2	2	2	2	2	2	1
1 or more disabled adult, no disabled child	..	25	24	27	31	28	31	31	30	28	30	28	30	29	26	26
1 or more disabled adult, 1 or more disabled child	..	2	2	2	2	3	2	2	2	1	2	2	2	2	2	2
In receipt of disability benefits	..	4	4	4	5	5	5	5	6	5	7	6	7	7	6	6
Not in receipt of disability benefits	..	27	25	29	32	28	31	29	28	26	26	26	26	27	23	24
At least one adult working ⁴	9	12	13	12	12	11	11	10	11	12	10	11	10	10
No adults working ⁴	19	22	24	22	24	23	22	21	23	19	23	23	19	19
All working-age adults (per cent)	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	71	67	65	66	65	66	67	70	68	69	69	69	72	71
At least one adult working	..	100	36	37	37	36	36	35	35	38	38	39	39	40	42	39
No adults working	..	100	35	29	28	30	29	31	32	33	30	30	30	29	29	32
Working-age adults in families where someone is disabled	..	31	29	33	35	34	35	34	33	30	32	31	31	31	28	29
No disabled adult, 1 or more disabled child	..	3	3	4	4	3	3	2	2	2	2	2	2	2	2	1
1 or more disabled adult, no disabled child	..	25	24	27	29	29	30	31	29	27	28	28	28	26	24	25
1 or more disabled adult, 1 or more disabled child	..	2	2	2	2	2	2	2	2	1	2	1	1	2	2	2
In receipt of disability benefits	..	4	4	4	5	5	5	4	5	5	6	5	6	6	6	5
Not in receipt of disability benefits	..	27	25	29	30	28	30	30	28	25	26	26	25	25	23	24
At least one adult working ⁴	9	11	12	11	11	10	10	9	10	11	9	10	10	10
No adults working ⁴	20	22	24	23	24	24	23	21	22	20	22	21	19	19
All working-age adults (per cent)	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
Before Housing Costs																
Working-age adults without children	12	11	12	12	12	12	13	12	13	13	13	13	13	14	15	15
Couples	9	8	9	9	9	9	10	9	9	10	9	9	10	10	11	10
Single male	16	15	16	16	15	16	17	17	17	17	17	18	18	18	20	21
Single female	14	15	15	16	14	15	17	16	17	16	16	17	16	19	19	19
Working-age adults with children	20	18	20	20	20	20	18	18	18	18	17	18	18	18	18	17
Couples	17	16	17	17	16	16	15	15	15	15	14	16	15	16	16	16
Singles	37	33	42	42	40	41	37	38	37	36	34	33	33	33	33	26
All working-age adults (per cent)	15	14	15	15	15	15	15	15	15	15	14	15	15	15	16	16
After Housing Costs																
Working-age adults without children	17	16	17	16	16	16	16	16	16	17	16	18	18	18	19	20
Couples	11	11	11	11	10	11	11	11	11	12	11	12	12	12	13	13
Single male	25	23	25	22	22	23	22	22	24	23	23	25	25	25	26	29
Single female	22	23	25	23	22	23	23	22	23	22	22	24	23	26	27	27
Working-age adults with children	26	26	27	26	26	26	25	24	24	24	23	25	25	26	26	25
Couples	22	22	21	21	21	20	20	19	19	19	18	21	21	22	22	22
Singles	58	57	62	58	59	57	54	55	53	49	49	48	49	48	48	44
All working-age adults (per cent)	20	20	21	20	19	20	19	19	19	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 5.11ts: 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
Before Housing Costs																
Working-age adults without children	12	11	12	12	12	12	13	12	13	13	13	13	13	14	15	15
One or more full-time self-employed	13	15	13	16	16	13	12	15	12	14	13	16	18	16
Single/couple all in full-time work	2	2	2	2	3	2	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
Couple, one full-time work, one not working	8	8	7	7	9	9	10	10	10	11	12	11	12	14
No full-time, one or more in part-time work	18	17	18	19	19	19	19	19	19	20	19	23	24	20
Workless, one or more unemployed	49	53	53	56	58	53	55	58	53	54	52	58	52	54
Workless, other inactive ³	29	29	30	31	34	38	36	35	36	37	39	38	38	36
Working-age adults with children	20	18	20	20	20	20	18	18	18	18	17	18	18	18	18	17
One or more full-time self-employed	20	24	23	23	20	21	21	20	21	26	21	21	21	22
Single/couple all in full-time work	2	3	2	1	2	2	3	3	3	3	3	4	4	3
Couple, one full-time work, one part-time work	4	4	4	4	4	4	3	4	4	5	4	4	4	4
Couple, one full-time work, one not working	20	20	20	21	19	16	17	17	16	19	21	20	23	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
Workless, one or more unemployed	78	77	79	76	80	82	82	74	76	80	79	77	77	71
Workless, other inactive ³	56	61	57	60	58	59	61	58	54	56	57	56	54	47
All working-age adults (per cent)	15	14	15	15	15	15	15	15	15	15	14	15	15	15	16	16
After Housing Costs																
Working-age adults without children	17	16	17	16	16	16	16	16	16	17	16	18	18	18	19	20
One or more full-time self-employed	16	18	15	18	18	15	15	17	14	18	16	19	21	20
Single/couple all in full-time work	4	4	4	4	5	4	4	5	5	5	5	5	5	5
Couple, one full-time, one part-time work	2	3	4	2	3	4	4	3	5	6	4	6	8	5
Couple, one full-time work, one not working	12	12	10	10	13	12	14	12	13	15	18	14	17	19
No full-time, one or more in part-time work	25	23	23	24	22	24	25	24	24	26	24	29	29	27
Workless, one or more unemployed	66	66	65	67	66	61	63	66	62	63	60	64	60	64
Workless, other inactive ³	43	40	42	44	43	47	47	47	43	46	50	48	47	47
Working-age adults with children	26	26	27	26	26	26	25	24	24	24	23	25	25	26	26	25
One or more full-time self-employed	26	27	28	28	27	26	24	24	25	30	28	28	29	28
Single/couple all in full-time work	3	4	4	3	4	4	6	5	5	6	6	7	7	7
Couple, one full-time, one part-time work	6	7	6	6	7	7	6	5	6	8	7	8	8	8
Couple, one full-time work, one not working	26	27	29	28	27	23	25	25	25	29	31	31	34	29
No full-time, one or more in part-time work	54	54	53	52	47	53	47	42	41	42	46	43	47	45
Workless, one or more unemployed	90	90	91	89	90	91	92	88	85	91	91	93	92	91
Workless, other inactive ³	77	78	77	78	75	78	78	76	74	74	74	74	72	70
All working-age adults (per cent)	20	20	21	20	19	20	19	19	19	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. 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
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
At least one adult working	..	14	8	8	8	8	8	7	8	8	8	8	8	9	9	9
No adults working	..	14	50	50	46	50	51	49	50	50	46	50	47	47	46	47
Working-age adults in families where someone is disabled	..	18	20	21	22	22	23	24	22	21	22	22	24	25	23	22
No disabled adult, 1 or more disabled child	..	22	23	27	25	21	21	17	19	16	15	17	21	20	20	13
1 or more disabled adult, no disabled child	..	17	20	20	22	22	23	24	22	22	23	22	24	25	23	22
1 or more disabled adult, 1 or more disabled child	..	31	31	36	33	37	26	30	27	25	27	21	26	30	29	25
In receipt of disability benefits	..	9	10	12	13	13	13	14	15	14	16	16	18	19	20	15
Not in receipt of disability benefits	..	21	24	24	25	25	26	27	25	24	25	24	26	28	25	24
At least one adult working ⁴	11	12	12	12	12	12	11	11	12	12	12	13	12	12
No adults working ⁴	35	38	40	39	40	44	42	40	41	40	45	46	44	39
All working-age adults (per cent)	15	14	15	15	15	15	15	15	15	15	14	15	15	15	16	16
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
At least one adult working	..	20	11	11	11	11	11	10	11	11	11	12	12	13	14	14
No adults working	..	20	68	63	62	63	61	62	64	64	58	62	60	59	59	61
Working-age adults in families where someone is disabled	..	27	28	28	29	29	29	29	28	27	28	28	30	31	29	29
No disabled adult, 1 or more disabled child	..	30	33	32	32	26	29	23	24	23	20	22	28	28	28	19
1 or more disabled adult, no disabled child	..	26	27	26	28	29	29	29	28	27	28	28	30	31	29	29
1 or more disabled adult, 1 or more disabled child	..	44	41	44	42	45	33	40	33	33	34	33	31	41	38	35
In receipt of disability benefits	..	13	15	16	17	19	18	20	20	21	21	23	24	25	25	22
Not in receipt of disability benefits	..	31	33	31	33	33	32	32	31	30	31	30	32	34	31	31
At least one adult working ⁴	15	15	15	16	16	15	15	13	15	16	16	17	16	16
No adults working ⁴	48	50	52	52	51	54	53	52	50	51	55	55	53	52
All working-age adults (per cent)	20	20	21	20	19	20	19	19	19	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.

Table 5.13ts: Percentage of working-age adults living in households with less than 60 per cent of 1998/99 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
Before Housing Costs																
Working-age adults without children	14	14	13	12	12	11	11	9	10	10	9	10	10	11	10	10
Couples	11	10	10	9	9	9	8	7	7	8	7	7	7	8	7	7
Single male	20	18	18	16	15	15	15	13	13	13	13	14	14	14	14	15
Single female	17	18	17	17	14	14	15	11	13	12	12	12	11	14	13	13
Working-age adults with children	24	23	22	21	20	18	15	12	12	11	11	11	11	11	11	10
Couples	21	20	18	18	16	15	12	11	10	10	9	10	10	10	10	9
Singles	47	44	46	43	40	37	29	23	21	21	19	16	17	18	16	12
All working-age adults (per cent)	18	17	16	16	15	14	13	11	10	10	10	10	10	11	11	10
After Housing Costs																
Working-age adults without children	19	18	18	16	16	15	15	13	13	13	12	13	13	13	14	15
Couples	13	13	12	11	10	10	10	9	8	9	7	8	8	9	9	9
Single male	28	26	26	22	22	22	20	18	18	18	18	19	20	19	21	22
Single female	24	26	26	24	22	22	21	18	19	18	18	18	17	20	20	20
Working-age adults with children	30	30	29	27	26	24	22	19	17	17	15	16	17	16	17	16
Couples	25	25	23	22	21	19	17	15	13	13	12	14	14	14	15	14
Singles	64	64	65	60	59	55	49	43	39	36	31	31	31	31	30	27
All working-age adults (per cent)	23	23	22	20	19	19	17	15	14	14	13	14	14	14	15	15

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 1998/99 median household income held constant in real terms, by family type and economic status of the family, 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
Source: FRS																
Before Housing Costs																
Working-age adults without children	14	14	13	12	12	11	11	9	10	10	9	10	10	11	10	10
One or more full-time self-employed	14	16	13	15	14	11	10	12	10	11	10	13	14	12
Single/couple all in full-time work	2	3	2	2	3	2	2	2	2	2	2	2	2	2
Couple, one full-time, one part-time work	1	3	3	2	1	2	2	2	2	2	2	3	3	2
Couple, one full-time work, one not working	10	8	7	7	8	7	7	6	6	7	7	7	7	8
No full-time, one or more in part-time work	20	18	18	17	17	15	14	15	14	13	13	17	16	12
Workless, one or more unemployed	52	54	53	53	52	43	48	50	45	43	39	47	36	39
Workless, other inactive ³	32	31	30	28	30	28	27	27	26	27	29	28	27	26
Working-age adults with children	24	23	22	21	20	18	15	12	12	11	11	11	11	11	11	10
One or more full-time self-employed	22	25	23	22	18	18	15	16	16	17	16	14	17	15
Single/couple all in full-time work	2	3	2	1	2	1	2	2	2	2	2	2	3	2
Couple, one full-time work, one not working	4	5	4	3	2	2	2	2	2	3	2	2	3	2
Couple, one full-time work, one not working	23	21	20	19	15	9	10	9	8	11	10	10	11	8
No full-time, one or more in part-time work	43	43	39	39	28	31	24	25	19	19	21	21	21	19
Workless, one or more unemployed	80	78	79	72	71	63	63	52	54	61	57	56	48	44
Workless, other inactive ³	60	63	57	55	46	37	38	35	33	31	32	33	30	27
All working-age adults (per cent)	18	17	16	16	15	14	13	11	10	10	10	10	10	11	11	10
After Housing Costs																
Working-age adults without children	19	18	18	16	16	15	15	13	13	13	12	13	13	13	14	15
One or more full-time self-employed	17	18	15	17	17	13	12	14	12	14	12	16	15	16
Single/couple all in full-time work	4	4	4	4	4	3	3	3	3	3	3	3	3	4
Couple, one full-time, one part-time work	2	4	4	2	2	3	3	3	3	3	3	4	5	4
Couple, one full-time work, one not working	13	12	10	9	11	9	10	8	8	10	12	9	11	13
No full-time, one or more in part-time work	27	23	23	23	20	19	18	18	18	18	17	19	23	19
Workless, one or more unemployed	68	67	65	65	63	55	56	58	53	52	48	55	49	56
Workless, other inactive ³	46	42	42	41	40	39	36	36	33	35	39	37	36	35
Working-age adults with children	30	30	29	27	26	24	22	19	17	17	15	16	17	16	17	16
One or more full-time self-employed	27	28	28	26	24	22	19	19	19	24	20	20	21	21
Single/couple all in full-time work	4	5	4	3	4	2	3	3	3	3	3	4	4	3
Couple, one full-time, one part-time work	6	8	6	5	5	4	3	3	3	4	3	4	5	4
Couple, one full-time work, one not working	30	28	29	26	21	15	14	14	14	15	18	17	21	16
No full-time, one or more in part-time work	58	56	53	49	41	40	32	30	25	25	30	27	29	28
Workless, one or more unemployed	92	91	91	88	89	85	83	80	73	79	80	76	71	75
Workless, other inactive ³	80	79	77	75	70	66	62	55	50	50	50	49	48	45
All working-age adults (per cent)	23	23	22	20	19	19	17	15	14	14	13	14	14	14	15	15

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 5.15ts: Percentage of working-age adults living in households with less than 60 per cent of 1998/99 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
Before Housing Costs																
Working-age adults in families where no-one is disabled	..	15	15	14	12	12	11	9	9	9	8	9	9	9	10	9
At least one adult working	..	17	9	8	8	7	6	5	5	6	5	6	5	6	6	5
No adults working	..	17	53	52	46	46	44	37	39	38	34	37	33	35	32	34
Working-age adults in families where someone is disabled	..	24	23	22	22	20	19	16	15	14	15	14	16	17	14	13
No disabled adult, 1 or more disabled child	..	29	25	28	25	19	17	11	12	10	9	10	11	13	9	7
1 or more disabled adult, no disabled child	..	23	22	21	22	20	19	16	16	15	16	14	16	17	15	14
1 or more disabled adult, 1 or more disabled child	..	40	33	36	33	35	21	17	17	14	15	13	15	18	16	13
In receipt of disability benefits	..	14	12	13	13	11	11	9	10	8	10	9	12	11	10	9
Not in receipt of disability benefits	..	27	26	25	25	23	22	18	17	17	17	16	18	20	16	15
At least one adult working ⁴	..	17	12	12	12	11	10	8	8	7	8	8	8	9	7	7
No adults working ⁴	..	17	38	39	40	35	34	29	29	27	28	25	31	31	27	24
All working-age adults (per cent)	18	17	16	16	15	14	13	11	10	10	10	10	10	11	11	10
After Housing Costs																
Working-age adults in families where no-one is disabled	..	20	20	18	17	16	15	13	12	13	11	13	12	13	14	14
At least one adult working	..	23	12	11	11	10	9	8	7	8	7	8	8	8	9	9
No adults working	..	23	70	64	62	61	59	54	52	53	46	49	47	48	46	48
Working-age adults in families where someone is disabled	..	31	31	29	29	27	25	23	20	19	19	19	21	21	20	20
No disabled adult, 1 or more disabled child	..	35	36	33	32	24	25	15	15	13	12	14	17	18	17	11
1 or more disabled adult, no disabled child	..	30	30	27	28	27	25	24	21	20	20	19	21	21	20	20
1 or more disabled adult, 1 or more disabled child	..	48	42	44	42	41	28	27	24	20	20	16	19	25	24	22
In receipt of disability benefits	..	19	18	17	17	16	14	12	12	11	12	12	13	13	14	12
Not in receipt of disability benefits	..	35	35	32	33	31	29	27	24	22	22	22	24	25	23	23
At least one adult working ⁴	..	23	16	16	15	14	13	11	10	9	10	10	10	11	10	10
No adults working ⁴	..	23	52	51	52	49	46	44	40	37	35	36	41	39	38	38
All working-age adults (per cent)	23	23	22	20	19	19	17	15	14	14	13	14	14	14	15	15

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.

Chapter 6

Pensioners

- **Contemporary trends:** Between 1994/95 and 2009/10, there was no consistent change in the proportion of pensioners living in households below thresholds of contemporary median income on a Before Housing Costs basis; a reduction between 2001/02 and 2004/05 was followed by a rise between 2005/06 and 2006/07, followed by a reduction between 2007/08 and 2009/10. For income After Housing Costs, the proportions and numbers showed a marked fall from 1998/99, before an increase between 2005/06 and 2006/07 and a decrease between 2006/07 and 2008/09. Figures have remained flat in 2009/10.
- **Real trends:** From 1994/95 to 2009/10, there were pronounced falls in the proportions of pensioners below low-income thresholds held constant in real terms, on both income measures, with 2009/10 showing a reduction compared to 2008/09.
- **Material deprivation rate:** Around 9 per cent of pensioners aged 65 or over were in material deprivation in 2009/10.
- **Quintile distributions:** In 2009/10, pensioners were more likely to be in the second lowest income quintile and less likely to be in the top quintile of the income distribution, than the population as a whole.
- **Disability:** Pensioners in families containing one or more disabled adults not receiving disability benefits were much more likely to be living in low-income households compared to those in receipt of disability benefits.
- **Ethnicity:** Pensioners living in a household headed by someone from an ethnic minority were more likely to be in a low-income household. This was particularly the case for households headed by someone of Pakistani or Bangladeshi ethnic origin.
- **Pensions receipt:** Around 45 per cent of pensioner families in households below 60 per cent of contemporary median household income After Housing Costs had someone receiving an occupational or personal pension compared to around three-quarters of all pensioners.
- **Age:** In general, the older the age of the pensioners, the greater the likelihood of low income.
- **Material deprivation:** Almost half of pensioners in the lowest quintile were unable to take a holiday away from home, the most common reason across all quintiles for this was health or disability preventing them. Over four-fifths of pensioners in the lowest quintile would be able to pay an unexpected expense of £200, the most common way of doing this across all quintiles was to use savings. Only 1 per cent of all pensioners did not have at least one filling meal a day.

Introduction

This chapter examines the position of pensioners in the income distribution in 2009/10 and looks in more detail at how this might be linked to their family or household characteristics. High-level trends over time from 1994/95 onwards are also examined, with data for Great Britain from 1994/95 to 1997/98 and for the United Kingdom for some groups from 1998/99 to 2001/02 and all groups from 2002/03 onwards.

Pensioners are defined as all those adults above state pension age. This chapter includes results only for those individuals above state pension age. Thus, any partners below state pension age will be excluded from results in this chapter, but will be included in **Chapter 5**. This differs from **Chapter 3**, where both adults in a couple with one adult above state retirement age and one below are classified as a *pensioner couple*. For material deprivation, the information is presented for those pensioners aged 65 or over.

The position of pensioners in the overall income distribution

Figure 6.1 compares the income distribution of pensioners in 2009/10 with that of the entire population. An explanation of how negative incomes can occur After Housing Costs and zero incomes Before Housing Costs is given in **Appendix 1**.

Figure 6.1 (BHC): Income distribution; all individuals and pensioners by income band, 2009/10

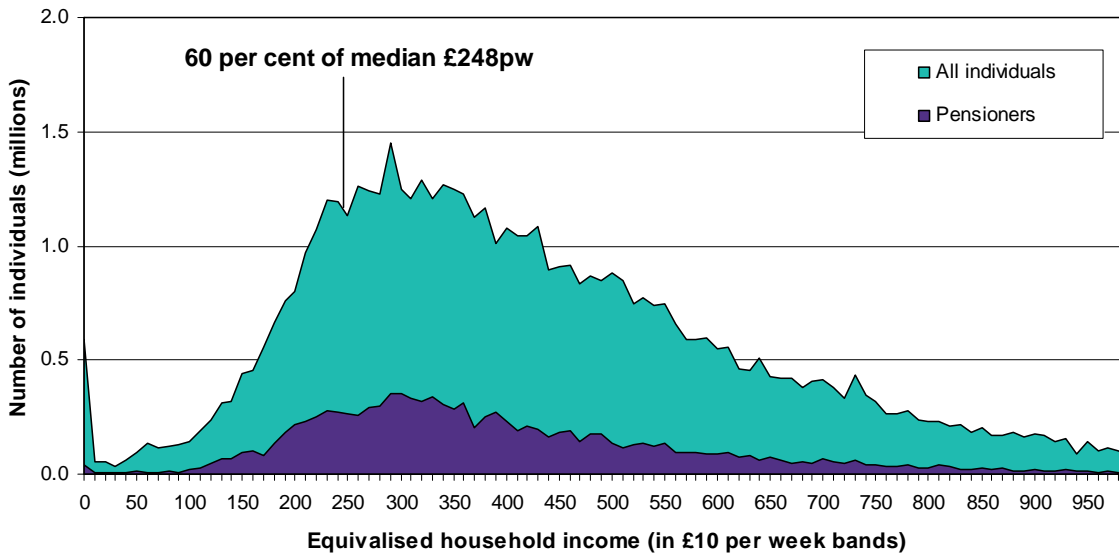
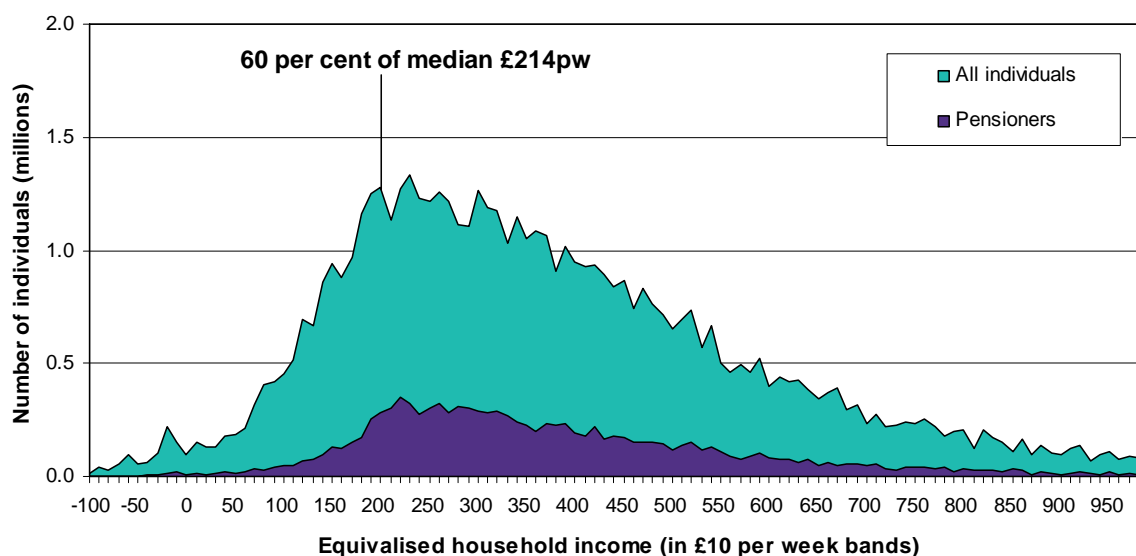


Figure 6.1 (AHC): Income distribution; all individuals and pensioners by income band, 2009/10



Tables in this chapter are;

6.1tr – 6.7tr Trends over time for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). **Tables 6.1tr** and **6.2tr** show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. **Tables 6.3tr** and **6.4tr** show numbers for the same measures as outlined for **Tables 6.1tr** and **6.2tr**, while **Tables 6.5tr** and **6.6tr** present a series that only includes pensioners aged 65 or over. This is in line with international measures of poverty and will provide a consistent time series going forward in light of the equalisation of state pension age for men and women that began in 2010. **Table 6.7tr** presents the new pensioner material deprivation indicator for pensioners aged 65 or over, see **Appendix 2** for further details on how material deprivation is calculated.

6.1db Quintile distribution of income by: economic status of adults in the family; age; family type; gender; disability and receipt of disability benefits; tenure; ethnic group (three-year average).

6.2db Quintile distribution of income by: pensions receipt; state support received by family; savings and investments; region and country (three-year average).

6.3db – 6.4db Composition of low-income groups of pensioners with categories as outlined for **Tables 6.1db – 6.2db**.

6.5db – 6.6db Percentage of pensioners falling into low-income groups with categories as outlined for **Tables 6.1db – 6.2db**.

6.7db – 6.8db Composition of materially deprived groups with categories outlined for **Tables 6.1db – 6.2db** for pensioners aged 65 or over.

6 Pensioners

6.9db – 6.10db **Percentage** of pensioners in material deprivation categories outlined for **Tables 6.1db – 6.2db**.

6.11db **Material deprivation** Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services.

6.1ts – 6.4ts **Populations over time** **Tables 6.1ts to 6.4ts** present populations over time by: age and gender; tenure; region and country (three-year average); disability and receipt of disability benefits.

6.5ts – 6.7ts **Composition** of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; disability and receipt of disability benefits.

6.8ts – 6.12ts **Percentage** of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year average, the number of pensioners can be found in **Table 6.11ts**); disability and receipt of disability benefits.

6.13ts – 6.17ts **Percentage** of pensioners in households below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 6.8ts – 6.12ts**. The number of pensioners by region and country (three-year average) can be found in **Table 6.16ts**.

6.18ts – 6.19ts **Composition** of pensioners in households with incomes below 50 per cent of contemporary median income over time by: age and gender; tenure.

6.20ts – 6.23ts **Percentage** of pensioners in households below 50 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year average, the number of pensioners can be found in **Table 6.23ts**).

Definition of 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.

Definition of '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.

Trends over time for headline figures

All time trends are based on thresholds of median income, are presented for the UK and based on OECD equivalisation scales (see **Appendix 2** for a discussion of the OECD scales). Trend tables consist of:

- A **relative** low-income indicator – the proportions of pensioners that are below thresholds of **contemporary** median income.
- An **‘absolute’** low-income indicator – the proportions of pensioners that are below thresholds of 1998/99 median income that have been **held constant in real terms**.
- **Relative** and **‘absolute’** low-income indicators for pensioners aged 65 or over.
- A **material deprivation** indicator – the proportion of pensioners aged 65 or over who are materially deprived.

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.

Age and gender

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

In any analysis of gender or age, 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 gender figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples.

Research 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.

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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 (and the Disability Discrimination Act which was in force at the time of the survey). 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

Pensioners 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 many ethnic minority groups. Categories with very small sample sizes have been suppressed.

Pension provision

Following consultation with users, the questions on pension provision in the Family Resources Survey were changed in 2006/07 to try to provide more information on the type of private pension scheme and identify increasing participation within older age groups. However, problems were identified during analysis as some respondents reported dormant (closed) pension schemes memberships as if they were live pension scheme memberships with respondents making continuing contributions. It has not been possible to identify and exclude all the dormant memberships on a consistent basis, although we have sought to minimise any discontinuity. From 2009/10, new questions that address this problem have been included in the Family Resources Survey.

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. Evidence also suggests that there is some under-

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

Region and country

Disaggregation by geographical regions 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.

The three-year average approach employed for the presentation of smaller geographic areas is consistent with the approach used for time series. It reduces year-on-year variation by smoothing out differences.

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 After Housing Costs measure will partly take into account differences in housing costs.

Material deprivation

A suite of questions designed to capture the material deprivation experienced by pensioners aged 65 or over has been included in the Family Resources Survey since May 2008. Respondents are asked whether they have access to 15 goods, services and experiences. If they do not have a good or service, they are asked whether this is because: they do not have the money for this; it is not a priority on their current income; their health / disability prevents them; it is too much trouble or tiring; they have no one to do this with or help them; it is not something they want; it is not relevant to them; other. There is one exception to this; for the unexpected expense of £200 question, the follow up question was asked to explore how those who responded 'yes' would pay. Options were: use own income but cut back on essentials; use own income but not need to cut back on essentials; use savings; use a form of credit; get money from friends or family; other. An analysis of how pensioners responded to these questions by their location on the income distribution is given in this chapter (see **Table 6.11db**).

These questions are used as an additional way of measuring living standards for pensioners in a new indicator as outlined in the "Pensioner material deprivation indicator technical note" published on the DWP website on 8th March 2011, at the following URL:

http://research.dwp.gov.uk/asd/index.php?page=hbai_arc

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

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

Please see overleaf for tables

6 Pensioners

Table 6.1tr: Percentage of pensioners falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) ⁴	1979	10	33	53	7	29	49
	1981	5	22	44	4	20	43
	1987	11	28	48	8	29	45
	1988 and 1989	17	40	54	16	39	50
	1990 and 1991	17	37	50	18	36	45
	1991 and 1992	14	33	46	16	33	43
	1992 and 1993	13	28	44	13	31	42
	1993/94 to 1994/95	12	25	41	10	29	40
	1994/95 to 1995/96	10	23	40	10	29	39
	1995/96 to 1996/97	11	24	40	12	29	39
FRS (GB)	1994/95	12	24	41	11	28	40
	1995/96	12	24	40	10	28	40
	1996/97	13	25	40	13	29	39
	1997/98	13	25	40	13	29	38
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	14	25	40	13	28	38
	2000/01	13	25	39	11	26	36
	2001/02	14	25	39	11	26	37
	2002/03	13	24	39	11	24	37
	2003/04	12	23	36	10	21	34
	2004/05	11	21	34	8	18	30
	2005/06	11	21	33	8	17	29
	2006/07	13	23	35	10	19	31
	2007/08	13	23	34	10	18	29
2008/09	11	20	31	9	16	26	
2009/10	9	18	28	8	16	25	
Change	1998/99-2009/10 ^{2,3}	-5	-8	-13	-5	-13	-13
	2008/09-2009/10 ^{2,3}	-2	-2	-3	-1	0	-1

Notes:

- 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.
- 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.
- Due to rounding, the estimates of change in percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.
- FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

Table 6.2tr: Percentage of pensioners falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)⁴	1979	49	64	73	48	62	71
	1981	42	60	71	43	57	68
	1987	28	50	62	31	49	58
	1988 and 1989	29	50	61	33	48	57
	1990 and 1991	26	45	56	29	42	51
	1991 and 1992	21	40	52	25	39	48
	1992 and 1993	17	37	50	21	37	47
	1993/94 to 1994/95	15	31	47	16	35	45
	1994/95 to 1995/96	13	28	45	15	32	42
1995/96 to 1996/97	12	27	43	15	31	40	
FRS (GB)	1994/95	16	32	48	19	36	47
	1995/96	16	32	47	18	35	46
	1996/97	14	28	43	16	32	42
	1997/98	14	27	42	15	31	40
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	12	23	37	10	25	35
	2000/01	10	20	33	8	20	31
	2001/02	8	18	29	7	14	28
	2002/03	7	16	27	6	12	23
	2003/04	7	15	25	6	10	19
	2004/05	6	13	23	5	8	15
	2005/06	6	12	21	5	8	14
	2006/07	7	15	23	6	10	16
	2007/08	7	14	23	6	9	15
2008/09	7	12	20	5	9	13	
2009/10	5	10	18	5	8	13	
Change	1998/99-2009/10 ^{2,3}	-9	-17	-23	-9	-21	-26
	2008/09-2009/10 ^{2,3}	-2	-2	-3	-1	-1	-1

Notes:

- 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.
- 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.
- Due to rounding, the estimates of change in percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.
- FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

6 Pensioners

Table 6.3tr: Number of pensioners falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) ⁴	1979	0.9	3.0	4.8	0.6	2.6	4.4	9.1
	1981	0.5	2.1	4.2	0.4	1.9	4.1	9.5
	1987	1.1	2.8	4.8	0.8	2.9	4.5	9.9
	1988 and 1989	1.7	3.9	5.3	1.6	3.9	5.0	9.9
	1990 and 1991	1.8	3.8	5.0	1.8	3.7	4.6	10.1
	1991 and 1992	1.5	3.4	4.7	1.6	3.4	4.4	10.2
	1992 and 1993	1.3	2.9	4.5	1.3	3.1	4.3	10.2
	1993/94 to 1994/95	1.2	2.5	4.2	1.0	3.0	4.1	10.2
	1994/95 to 1995/96	1.1	2.3	4.1	1.0	2.9	4.0	10.1
	1995/96 to 1996/97	1.1	2.5	4.1	1.2	3.0	3.9	10.2
FRS (GB)	1994/95	1.2	2.4	4.0	1.1	2.8	4.0	9.9
	1995/96	1.2	2.4	3.9	1.0	2.8	3.9	9.9
	1996/97	1.3	2.4	4.0	1.2	2.9	3.9	9.9
	1997/98	1.3	2.5	4.0	1.3	2.9	3.8	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.4	2.6	4.1	1.3	2.8	3.9	10.3
	2000/01	1.4	2.6	4.0	1.2	2.7	3.7	10.3
	2001/02	1.4	2.6	4.0	1.2	2.7	3.8	10.4
	2002/03	1.4	2.5	4.0	1.1	2.5	3.8	10.5
	2003/04	1.3	2.4	3.8	1.0	2.2	3.6	10.5
	2004/05	1.2	2.3	3.7	0.9	1.9	3.2	10.7
	2005/06	1.2	2.2	3.6	0.9	1.8	3.1	10.8
	2006/07	1.4	2.5	3.8	1.1	2.1	3.4	10.9
	2007/08	1.4	2.5	3.7	1.1	2.0	3.2	11.1
	2008/09	1.3	2.3	3.6	1.1	1.8	3.0	11.3
	2009/10	1.1	2.1	3.3	1.0	1.8	2.9	11.5
Change	1998/99-2009/10 ^{2,3}	-0.4	-0.6	-0.9	-0.4	-1.1	-1.0	1.3
	2008/09-2009/10 ^{2,3}	-0.2	-0.2	-0.3	-0.1	0.0	-0.1	0.2

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 numbers of pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.

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

Table 6.4tr: Number of pensioners falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) ⁴	1979	4.4	5.8	6.7	4.4	5.6	6.5	9.1
	1981	4.0	5.7	6.7	4.1	5.5	6.4	9.5
	1987	2.8	4.9	6.1	3.1	4.8	5.8	9.9
	1988 and 1989	2.9	5.0	6.1	3.3	4.7	5.7	9.9
	1990 and 1991	2.7	4.6	5.6	3.0	4.2	5.2	10.1
	1991 and 1992	2.1	4.1	5.3	2.6	4.0	4.9	10.2
	1992 and 1993	1.8	3.7	5.1	2.1	3.8	4.8	10.2
	1993/94 to 1994/95	1.5	3.2	4.8	1.7	3.5	4.6	10.2
	1994/95 to 1995/96	1.4	2.9	4.5	1.5	3.3	4.3	10.1
	1995/96 to 1996/97	1.2	2.7	4.4	1.6	3.2	4.1	10.2
FRS (GB)	1994/95	1.6	3.2	4.7	1.9	3.6	4.6	9.9
	1995/96	1.6	3.1	4.7	1.8	3.5	4.5	9.9
	1996/97	1.4	2.8	4.2	1.6	3.2	4.1	9.9
	1997/98	1.4	2.7	4.2	1.4	3.0	4.0	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.3	2.3	3.8	1.1	2.5	3.6	10.3
	2000/01	1.1	2.0	3.4	0.8	2.0	3.2	10.3
	2001/02	0.9	1.8	3.1	0.7	1.5	2.9	10.4
	2002/03	0.8	1.7	2.8	0.6	1.2	2.4	10.5
	2003/04	0.7	1.6	2.6	0.6	1.1	2.0	10.5
	2004/05	0.6	1.4	2.4	0.5	0.9	1.6	10.7
	2005/06	0.6	1.3	2.3	0.5	0.8	1.5	10.8
	2006/07	0.8	1.6	2.5	0.7	1.1	1.7	10.9
	2007/08	0.8	1.6	2.5	0.6	1.0	1.6	11.1
2008/09	0.7	1.4	2.3	0.6	1.0	1.5	11.3	
2009/10	0.6	1.1	2.0	0.5	0.9	1.5	11.5	
Change	1998/99-2009/10 ^{2,3}	-0.9	-1.6	-2.2	-0.9	-2.1	-2.5	1.3
	2008/09-2009/10 ^{2,3}	-0.2	-0.2	-0.3	-0.1	-0.1	-0.1	0.2

Notes:

- 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.
- 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.
- Due to rounding, the estimates of change in numbers of pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.
- FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

6 Pensioners

Table 6.5tr: Percentage of pensioners aged 65 or over falling below various thresholds of contemporary and 1998/99 median income held constant in real terms, United Kingdom¹

Percentage of pensioners aged 65 or over		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
Contemporary income thresholds							
FRS (GB)	1994/95	13	25	43	12	29	42
	1995/96	13	25	42	11	29	42
	1996/97	13	26	42	13	30	41
	1997/98	14	27	42	13	31	40
	1998/99	15	28	43	14	30	40
	1999/00	14	26	41	13	29	39
	2000/01	14	26	40	11	27	38
FRS (UK)	2001/02	14	26	40	11	26	38
	2002/03	13	25	40	11	25	38
	2003/04	12	24	38	10	21	35
	2004/05	11	22	35	8	18	31
	2005/06	11	21	34	8	17	30
	2006/07	13	24	36	11	19	32
	2007/08	13	23	35	10	18	30
	2008/09	11	21	33	9	16	27
	2009/10	9	19	29	8	16	26
	Change	2008/09-2009/10 ^{2,3}	-2	-2	-3	-1	0	-1

Percentage of pensioners aged 65 or over		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
1998/99 income thresholds held constant in real terms							
FRS (GB)	1994/95	17	34	50	20	38	49
	1995/96	17	33	49	19	37	48
	1996/97	15	29	45	16	33	44
	1997/98	15	28	44	15	32	42
	1998/99	15	28	43	14	30	40
	1999/00	13	24	39	11	26	37
	2000/01	11	20	34	8	20	32
FRS (UK)	2001/02	9	18	30	7	15	29
	2002/03	7	16	28	5	12	23
	2003/04	7	15	26	6	10	19
	2004/05	6	14	24	4	8	15
	2005/06	6	12	22	4	8	14
	2006/07	8	15	24	6	10	16
	2007/08	7	14	24	5	9	15
	2008/09	6	12	21	5	8	13
	2009/10	5	10	18	4	8	13
	Change	2008/09-2009/10 ^{2,3}	-1	-2	-2	-1	-1	-1

Notes:

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

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

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

Table 6.6tr: Number of pensioners aged 65 or over falling below various thresholds of contemporary and 1998/99 median income held constant in real terms, United Kingdom¹

Numbers of pensioners aged 65 or over (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			Pensioners aged 65 or over
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
Contemporary income thresholds								
FRS (GB)	1994/95	1.1	2.1	3.6	1.0	2.5	3.6	8.5
	1995/96	1.1	2.1	3.6	0.9	2.5	3.5	8.5
	1996/97	1.1	2.2	3.6	1.1	2.6	3.5	8.5
	1997/98	1.2	2.3	3.6	1.1	2.6	3.4	8.6
	1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
	1999/00	1.2	2.3	3.5	1.1	2.5	3.4	8.6
	2000/01	1.2	2.2	3.5	1.0	2.3	3.2	8.7
	2001/02	1.2	2.3	3.5	1.0	2.3	3.3	8.7
FRS (UK)	2002/03	1.2	2.3	3.6	1.0	2.2	3.4	9.0
	2003/04	1.1	2.1	3.4	0.9	1.9	3.2	9.0
	2004/05	1.0	2.0	3.2	0.7	1.6	2.8	9.1
	2005/06	1.0	2.0	3.1	0.8	1.6	2.7	9.2
	2006/07	1.2	2.2	3.4	1.0	1.8	2.9	9.2
	2007/08	1.2	2.2	3.2	0.9	1.7	2.8	9.3
	2008/09	1.0	2.0	3.1	0.9	1.5	2.5	9.4
	2009/10	0.9	1.9	2.8	0.8	1.5	2.5	9.6
Change	2008/09-2009/10 ^{2,3}	-0.1	-0.1	-0.3	-0.1	0.0	0.0	0.2
Numbers of pensioners aged 65 or over (millions)								
		Before Housing Costs			After Housing Costs			Pensioners aged 65 or over
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
1998/99 income thresholds held constant in real terms								
FRS (GB)	1994/95	1.5	2.8	4.2	1.7	3.2	4.1	8.5
	1995/96	1.5	2.8	4.2	1.6	3.2	4.1	8.5
	1996/97	1.3	2.5	3.8	1.4	2.8	3.7	8.5
	1997/98	1.3	2.4	3.7	1.3	2.7	3.6	8.6
	1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
	1999/00	1.1	2.0	3.3	0.9	2.2	3.1	8.6
	2000/01	0.9	1.8	3.0	0.7	1.7	2.8	8.7
	2001/02	0.7	1.6	2.6	0.6	1.3	2.5	8.7
FRS (UK)	2002/03	0.6	1.5	2.5	0.5	1.0	2.1	9.0
	2003/04	0.6	1.3	2.3	0.5	0.9	1.7	9.0
	2004/05	0.5	1.2	2.2	0.4	0.7	1.4	9.1
	2005/06	0.6	1.1	2.0	0.4	0.7	1.3	9.2
	2006/07	0.7	1.4	2.2	0.5	0.9	1.5	9.2
	2007/08	0.7	1.3	2.2	0.5	0.8	1.4	9.3
	2008/09	0.6	1.1	1.9	0.5	0.8	1.2	9.4
	2009/10	0.5	1.0	1.8	0.4	0.7	1.2	9.6
Change	2008/09-2009/10 ^{2,3}	-0.1	-0.2	-0.2	-0.1	0.0	0.0	0.2

Notes:

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

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

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

6 Pensioners

Table 6.7tr: Percentage and number of pensioners aged 65 or over in material deprivation¹, United Kingdom

		Source: FRS		
		Percentage	Number (millions)	Pensioners aged 65 or over
FRS (UK)	2009/10	9	0.9	9.6

Notes:

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

Tables continue overleaf

6 Pensioners

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Source: FRS 2009/10						
Economic status of adults in the family						
One or more working	8	14	19	28	31	2.2
No one working	25	29	23	15	8	9.3
Age						
60 - 64	18	20	19	22	21	1.9
65 - 69	19	25	21	19	16	2.8
70 - 74	22	29	22	16	11	2.3
75 - 79	25	29	22	16	9	1.9
80 - 84	26	28	23	14	8	1.5
85 +	26	26	27	16	5	1.1
Family type						
Couple living with others	15	15	20	30	20	0.7
Couple living alone	20	26	22	18	15	6.5
Single living with others	15	22	24	26	13	0.6
Single living alone	28	30	22	13	7	3.7
Gender						
Male	19	27	23	18	13	4.3
Female	23	26	21	17	12	7.2
Marital status						
Couple	19	25	21	19	16	7.1
Married or Civil Partnered	20	25	21	19	16	6.9
Cohabiting	10	20	24	26	20	0.2
Single	26	28	23	15	7	4.4
Disability and receipt of disability benefits¹						
Those living in families where no-one is disabled	23	23	19	18	18	5.1
Those living in families where someone is disabled	21	28	25	17	9	6.4
One or more disabled adults	21	28	25	17	9	6.4
In receipt of disability benefits	10	28	34	21	6	2.5
Not in receipt of disability benefits	28	29	18	15	10	3.9
Tenure						
Owners	23	22	21	19	15	9.2
Owned outright	24	23	21	18	14	8.3
Buying with mortgage	14	18	21	24	22	0.9
Social rented sector tenants	17	42	26	13	2	1.8
All rented privately	23	35	23	14	5	0.5
Ethnic group of head (3-year average)²						
White	23	27	22	16	12	10.9
Mixed	..	..	..	..	..	0.0
Asian or Asian British	38	21	15	15	12	0.2
Indian	36	21	18	15	11	0.1
Pakistani and Bangladeshi	51	17	8	15	9	0.1
Black or Black British	30	31	21	10	8	0.1
Black Caribbean	32	30	20	9	8	0.1
Black Non-Caribbean	..	..	..	..	..	0.0
Chinese or other ethnic group	33	18	21	14	14	0.1
All pensioners³	22	26	22	17	13	11.5

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 for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

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

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

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Source: FRS 2009/10						
Economic status of adults in the family						
One or more working	6	11	17	29	37	2.2
No one working	15	30	25	19	11	9.3
Age						
60 - 64	12	20	18	25	25	1.9
65 - 69	11	25	23	21	20	2.8
70 - 74	13	28	25	19	14	2.3
75 - 79	13	31	24	19	13	1.9
80 - 84	14	29	25	20	12	1.5
85 +	17	26	26	24	8	1.1
Family type						
Couple living with others	11	17	22	27	22	0.7
Couple living alone	12	24	24	21	19	6.5
Single living with others	15	19	24	26	16	0.6
Single living alone	15	32	22	19	11	3.7
Gender						
Male	12	25	24	21	17	4.3
Female	14	27	23	21	16	7.2
Marital status						
Couple	12	24	24	21	19	7.1
Married or Civil Partnered	12	24	24	21	19	6.9
Cohabiting	9	17	24	25	26	0.2
Single	15	30	22	20	12	4.4
Disability and receipt of disability benefits¹						
Those living in families where no-one is disabled	14	24	19	21	22	5.1
Those living in families where someone is disabled	12	28	27	21	12	6.4
One or more disabled adults	12	28	27	21	12	6.4
In receipt of disability benefits	5	22	36	27	9	2.5
Not in receipt of disability benefits	17	32	21	17	14	3.9
Tenure						
Owners	10	23	24	23	20	9.2
Owned outright	10	23	24	23	19	8.3
Buying with mortgage	11	18	22	25	24	0.9
Social rented sector tenants	22	43	20	13	2	1.8
All rented privately	28	33	21	14	5	0.5
Ethnic group of head (3-year average)²						
White	13	27	23	20	16	10.9
Mixed	..	..	..	..	..	0.0
Asian or Asian British	28	27	14	18	13	0.2
Indian	25	26	19	17	13	0.1
Pakistani and Bangladeshi	39	30	6	15	9	0.1
Black or Black British	25	32	21	13	8	0.1
Black Caribbean	24	35	20	13	8	0.1
Black Non-Caribbean	..	..	..	..	..	0.0
Chinese or other ethnic group	25	23	20	15	17	0.1
All pensioners³	13	26	23	21	16	11.5

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 for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

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

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

6 Pensioners

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Pensions receipt						
No occupational/personal pensions	37	28	19	10	6	3.1
Some occupational/personal pensions	16	25	23	20	15	8.4
Couples						
No occupational/personal pensions	19	25	21	19	16	7.1
No occupational/personal pensions	40	25	17	9	8	1.4
Only one with occupational/personal pension	19	28	22	17	14	3.3
Both with occupational/personal pensions	8	20	23	26	22	2.5
Single						
No occupational/personal pensions	26	28	23	15	7	4.4
No occupational/personal pensions	35	30	19	11	4	1.7
Occupational/personal pension	20	27	25	18	10	2.6
State support received by family¹						
Disability Living Allowance	10	32	34	20	4	1.3
Attendance Allowance	9	25	36	23	7	1.3
Pension Credit	29	36	23	10	2	1.9
Housing Benefit	12	46	28	13	1	1.4
Not in receipt of any benefit listed above	23	22	19	19	17	7.6
Savings and investments						
No savings	29	33	22	12	4	2.2
Less than £1,500	29	28	22	14	6	1.6
£1,500 but less than £3,000	28	29	21	16	6	0.8
£3,000 but less than £8,000	25	29	23	15	8	1.8
£8,000 but less than £10,000	24	30	19	19	8	0.5
£10,000 but less than £16,000	20	28	25	17	10	1.1
£16,000 but less than £20,000	20	24	25	19	12	0.5
£20,000 or more	10	16	20	25	29	3.0
Region/Country (3-year average)						
England	23	27	22	16	12	9.5
North East	24	34	24	13	5	0.5
North West	22	31	24	15	8	1.3
Yorkshire and the Humber	26	32	21	12	9	1.0
East Midlands	27	27	20	16	9	0.8
West Midlands	25	26	22	16	10	1.0
East	23	24	21	18	13	1.1
London	22	24	20	19	15	1.0
Inner	23	22	21	18	16	0.3
Outer	22	25	19	19	15	0.7
South East	20	24	21	17	18	1.6
South West	22	25	22	18	13	1.1
Scotland	22	29	23	16	10	1.0
Wales	26	26	23	15	10	0.6
Northern Ireland	31	25	23	13	7	0.3
All pensioners²	22	26	22	17	13	11.5

Notes:

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

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Pensions receipt						
No occupational/personal pensions	27	34	18	13	7	3.1
Some occupational/personal pensions	8	23	25	24	20	8.4
Couples						
No occupational/personal pensions	12	24	24	21	19	7.1
No occupational/personal pensions	31	30	18	12	9	1.4
Only one with occupational/personal pension	10	28	25	21	17	3.3
Both with occupational/personal pensions	4	15	26	28	28	2.5
Single						
No occupational/personal pensions	15	30	22	20	12	4.4
No occupational/personal pensions	24	38	18	14	6	1.7
Occupational/personal pension	9	25	25	25	16	2.6
State support received by family¹						
Disability Living Allowance	6	27	37	25	6	1.3
Attendance Allowance	5	18	35	31	11	1.3
Pension Credit	15	46	23	14	2	1.9
Housing Benefit	19	48	21	12	1	1.4
Not in receipt of any benefit listed above	13	21	22	22	22	7.6
Savings and investments						
No savings	22	34	24	15	5	2.2
Less than £1,500	16	34	22	19	8	1.6
£1,500 but less than £3,000	16	33	22	19	10	0.8
£3,000 but less than £8,000	13	30	27	19	11	1.8
£8,000 but less than £10,000	11	30	24	23	11	0.5
£10,000 but less than £16,000	10	26	28	23	13	1.1
£16,000 but less than £20,000	9	23	28	22	18	0.5
£20,000 or more	6	12	19	27	36	3.0
Region/Country (3-year averages)						
England	14	27	23	20	16	9.5
North East	13	33	29	18	7	0.5
North West	12	29	27	20	12	1.3
Yorkshire and the Humber	15	34	23	17	11	1.0
East Midlands	15	28	23	21	12	0.8
West Midlands	13	29	24	20	15	1.0
East	14	25	21	21	18	1.1
London	18	25	18	20	20	1.0
Inner	24	25	14	18	19	0.3
Outer	15	25	19	20	21	0.7
South East	13	23	22	20	23	1.6
South West	12	26	22	22	18	1.1
Scotland	11	29	25	22	13	1.0
Wales	14	27	26	20	14	0.6
Northern Ireland	18	27	24	20	11	0.3
All pensioners²	13	26	23	21	16	11.5

Notes:

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

6 Pensioners

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

Percentage of pensioners	Source: FRS 2009/10						
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						All pensioners
50%	60%	70%	50%	60%	70%		
Economic status of adults in the family							
One or more working	9	8	8	11	9	8	19
No one working	91	92	92	89	91	92	81
Age							
60 - 64	15	13	13	16	15	14	16
65 - 69	21	20	22	21	22	22	24
70 - 74	20	20	21	18	20	20	20
75 - 79	15	18	18	17	17	18	16
80 - 84	16	16	15	15	15	15	13
85 +	13	12	11	14	12	11	10
Family type							
Couple living with others	4	4	4	5	6	4	6
Couple living alone	48	49	51	46	52	50	56
Single living with others	5	4	4	7	6	5	6
Single living alone	44	43	41	42	37	40	32
Gender							
Male	30	33	34	32	34	34	37
Female	70	67	66	68	66	66	63
Marital status							
Couple	51	54	55	51	57	55	62
Married or Civil Partnered	50	53	53	49	56	54	60
Cohabiting	1	1	1	2	1	1	2
Single	49	46	45	49	43	45	38
Disability and receipt of disability benefits¹							
Those living in families where no-one is disabled	53	48	46	49	47	44	44
Those living in families where someone is disabled	47	52	54	51	53	56	56
One or more disabled adults	47	52	54	51	53	56	56
In receipt of disability benefits	6	9	11	8	9	11	22
Not in receipt of disability benefits	42	43	43	43	44	45	34
Tenure							
Owners	87	85	80	64	65	64	80
Owned outright	81	80	75	55	58	59	72
Buying with mortgage	6	5	5	8	6	6	8
Social rented sector tenants	9	11	15	26	27	29	16
All rented privately	4	4	5	10	8	7	4
Ethnic group of head (3-year average)							
White	94	95	95	93	94	95	96
Mixed	0	0	0	0	0	0	0
Asian or Asian British	3	3	2	3	3	3	2
Indian	2	2	1	2	2	1	1
Pakistani and Bangladeshi	1	1	1	2	2	1	1
Black or Black British	1	1	1	2	2	2	1
Black Caribbean	1	1	1	1	1	1	1
Black Non-Caribbean	0	0	0	1	0	0	0
Chinese or other ethnic group	1	1	1	1	1	1	1
All pensioners (millions=100%)²	1.1	2.1	3.3	1.0	1.8	2.9	11.5

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

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

Percentage of pensioners	Source: FRS 2009/10						All pensioners
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Pensions receipt							
No occupational/personal pensions	58	49	43	61	54	51	27
Some occupational/personal pensions	42	51	57	39	46	49	73
Couples							
No occupational/personal pensions	27	24	20	28	27	22	12
Only one with occupational/personal pension	19	23	25	19	23	25	28
Both with occupational/personal pensions	5	7	9	4	7	8	22
Single							
No occupational/personal pensions	31	26	23	33	27	28	15
Occupational/personal pension	18	21	22	17	16	17	23
State support received by family¹							
Disability Living Allowance	3	4	6	4	5	7	11
Attendance Allowance	2	4	5	4	4	4	11
Pension Credit	15	21	22	14	22	27	17
Housing Benefit	3	5	9	14	18	22	12
Not in receipt of any benefit listed above	79	69	66	72	64	57	66
Savings and investments							
No savings	30	26	26	33	32	31	19
Less than £1,500	18	18	18	18	18	18	14
£1,500 but less than £3,000	7	8	8	8	8	8	7
£3,000 but less than £8,000	15	18	19	16	16	17	16
£8,000 but less than £10,000	5	5	5	3	4	5	5
£10,000 but less than £16,000	7	9	9	7	7	7	9
£16,000 but less than £20,000	3	3	4	3	3	3	4
£20,000 or more	15	12	13	12	12	11	26
Region/Country (3-year average)							
England	83	83	82	85	84	84	84
North East	4	4	5	4	4	5	4
North West	10	10	11	9	10	11	11
Yorkshire and the Humber	9	9	10	9	9	9	8
East Midlands	8	9	8	8	8	8	7
West Midlands	9	10	10	9	9	9	9
East	9	10	9	11	10	10	10
London	10	9	8	13	11	10	9
Inner	3	3	2	5	4	4	3
Outer	7	6	6	8	7	6	6
South East	13	12	12	13	13	13	14
South West	10	10	9	9	10	9	10
Scotland	7	7	9	7	7	8	8
Wales	6	6	6	5	6	5	5
Northern Ireland	4	3	3	3	3	3	2
All pensioners (millions=100%)²	1.1	2.1	3.3	1.0	1.8	2.9	11.5

Notes:

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

6 Pensioners

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

Percentage of pensioners	Source: FRS 2009/10						All pensioners (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more working	4	7	11	5	7	10	2.2
No one working	10	21	32	9	18	29	9.3
Age							
60 - 64	8	15	23	8	14	22	1.9
65 - 69	8	16	25	7	14	23	2.8
70 - 74	9	18	29	8	16	26	2.3
75 - 79	8	21	32	9	16	28	1.9
80 - 84	11	23	32	9	17	28	1.5
85 +	12	23	32	12	19	29	1.1
Family type							
Couple living with others	6	13	19	7	15	19	0.7
Couple living alone	8	16	26	7	14	23	6.5
Single living with others	8	12	21	11	16	21	0.6
Single living alone	12	24	36	11	18	31	3.7
Gender							
Male	7	16	26	7	14	23	4.3
Female	10	20	30	9	16	27	7.2
Marital status							
Couple	8	16	25	7	14	22	7.1
Married or Civil Partnered	8	16	25	7	15	23	6.9
Cohabiting	4	9	18	6	10	13	0.2
Single	12	23	34	11	17	30	4.4
Disability and receipt of disability benefits¹							
Those living in families where no-one is disabled	11	20	29	9	17	25	5.1
Those living in families where someone is disabled	8	17	28	8	15	25	6.4
One or more disabled adults	8	17	28	8	15	25	6.4
In receipt of disability benefits	2	8	15	3	7	13	2.5
Not in receipt of disability benefits	11	24	36	11	20	33	3.9
Tenure							
Owners	10	20	28	7	13	20	9.2
Owned outright	10	20	29	6	13	20	8.3
Buying with mortgage	7	13	19	9	13	19	0.9
Social rented sector tenants	5	13	27	14	27	46	1.8
All rented privately	8	19	33	20	31	44	0.5
Ethnic group of head (3-year average)²							
White	11	20	31	9	16	26	10.9
Mixed	..	..	..	..	..	..	0.0
Asian or Asian British	23	35	44	20	33	43	0.2
Indian	23	33	41	17	29	38	0.1
Pakistani and Bangladeshi	27	48	55	29	46	57	0.1
Black or Black British	16	28	40	17	27	44	0.1
Black Caribbean	18	30	44	15	25	42	0.1
Black Non-Caribbean	..	..	..	..	..	..	0.0
Chinese or other ethnic group	20	29	38	19	28	39	0.1
All pensioners³	9	18	28	8	16	25	11.5

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 for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

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

Percentage of pensioners	Source: FRS 2009/10						All pensioners (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Pensions receipt							
No occupational/personal pensions	20	34	45	19	31	47	3.1
Some occupational/personal pensions	5	13	22	4	10	17	8.4
Couples							
No occupational/personal pensions	8	16	25	7	14	22	7.1
No occupational/personal pensions	21	36	47	20	35	47	1.4
Only one with occupational/personal pension	6	15	25	5	13	22	3.3
Both with occupational/personal pensions	2	6	12	1	5	9	2.5
Single							
No occupational/personal pensions	12	23	34	11	17	30	4.4
No occupational/personal pensions	19	32	44	18	28	47	1.7
Occupational/personal pension	7	17	27	6	11	19	2.6
State support received by family¹							
Disability Living Allowance	2	7	16	3	7	16	1.3
Attendance Allowance	2	7	13	3	5	10	1.3
Pension Credit	8	23	37	7	20	41	1.9
Housing Benefit	2	8	22	10	23	46	1.4
Not in receipt of any benefit listed above	11	20	28	9	15	22	7.6
Savings and investments							
No savings	14	25	37	14	25	41	2.2
Less than £1,500	12	24	36	10	20	33	1.6
£1,500 but less than £3,000	10	24	35	11	19	30	0.8
£3,000 but less than £8,000	9	21	33	8	16	28	1.8
£8,000 but less than £10,000	9	21	30	5	15	25	0.5
£10,000 but less than £16,000	7	17	26	7	12	20	1.1
£16,000 but less than £20,000	7	16	26	6	12	19	0.5
£20,000 or more	5	8	14	4	7	10	3.0
Region/Country (3-year average)							
England	11	20	31	9	17	27	9.5
North East	11	20	33	9	17	30	0.5
North West	10	19	31	8	15	26	1.3
Yorkshire and the Humber	12	23	36	10	18	30	1.0
East Midlands	13	24	36	10	18	29	0.8
West Midlands	11	22	33	9	16	28	1.0
East	11	21	30	10	16	27	1.1
London	13	20	28	13	21	30	1.0
Inner	15	22	28	18	28	37	0.3
Outer	12	20	28	12	18	27	0.7
South East	10	18	25	9	15	24	1.6
South West	11	20	29	8	16	24	1.1
Scotland	9	18	31	7	13	25	1.0
Wales	12	23	34	9	17	27	0.6
Northern Ireland	18	28	40	13	21	31	0.3
All pensioners²	9	18	28	8	16	25	11.5

Notes:

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

6 Pensioners

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

Percentage of pensioners	Material deprivation	Pensioners aged 65 or over
Source: FRS 2009/10		
Economic status of adults in the family		
One or more working	6	13
No one working	94	87
Age		
65 - 69	30	29
70 - 74	27	24
75 - 79	19	19
80 - 84	15	16
85 +	9	12
Family type		
Couple living with others	5	5
Couple living alone	37	55
Single living with others	13	6
Single living alone	45	35
Gender		
Male	40	45
Female	60	55
Marital status		
Couple	42	60
Married or Civil Partnered	40	58
Cohabiting	1	2
Single	58	40
Disability and receipt of disability benefits¹		
Those living in families where no-one is disabled	22	42
Those living in families where someone is disabled	78	58
One or more disabled adults	78	58
In receipt of disability benefits	39	23
Not in receipt of disability benefits	39	35
Tenure		
Owners	49	79
Owned outright	40	74
Buying with mortgage	9	6
Social rented sector tenants	42	17
All rented privately	9	4
Ethnic group of head (3-year average)²		
White	..	97
Mixed	..	0
Asian or Asian British	..	2
Indian	..	1
Pakistani and Bangladeshi	..	1
Black or Black British	..	1
Black Caribbean	..	1
Black Non-Caribbean	..	0
Chinese or other ethnic group	..	1
All pensioners (millions=100%)³	0.9	9.6

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. There is only one year of data available for the material deprivation indicator and so it is not possible to provide the standard three-year average statistics for the ethnic group of head. Until this detailed information is available, it is only possible to look at larger groupings: in 2009/10, the composition of pensioners aged 65 or over in material deprivation was 91 per cent from the white ethnic group and 9 per cent from all other ethnic groups. In 2009/10, the composition of pensioners aged 65 or over overall was 97 per cent from the white ethnic group.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of pensioners	Material deprivation	Pensioners aged 65 or over
Source: FRS 2009/10		
Pensions receipt		
No occupational/personal pensions	56	26
Some occupational/personal pensions	44	74
Couples		
No occupational/personal pensions	42	60
No occupational/personal pensions	18	11
Only one with occupational/personal pension	19	28
Both with occupational/personal pensions	5	22
Single		
No occupational/personal pensions	58	40
No occupational/personal pensions	38	15
Occupational/personal pension	20	25
State support received by family¹		
Disability Living Allowance	23	11
Attendance Allowance	17	13
Pension Credit	45	18
Housing Benefit	42	13
Not in receipt of any benefit listed above	24	63
Savings and investments		
No savings	58	19
Less than £1,500	18	14
£1,500 but less than £3,000	4	6
£3,000 but less than £8,000	10	16
£8,000 but less than £10,000	1	5
£10,000 but less than £16,000	3	9
£16,000 but less than £20,000	2	4
£20,000 or more	3	26
Region/Country (3-year average)²		
England	..	84
North East	..	4
North West	..	11
Yorkshire and the Humber	..	8
East Midlands	..	7
West Midlands	..	9
East	..	10
London	..	9
Inner	..	3
Outer	..	6
South East	..	14
South West	..	10
Scotland	..	8
Wales	..	5
Northern Ireland	..	2
All pensioners (millions=100%)³	0.9	9.6

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. There is only one year of data available for the material deprivation indicator and so it is not possible to provide the standard three-year average statistics for regions/countries.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

6 Pensioners

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

Percentage of pensioners	Source: FRS 2009/10	
	Material deprivation	Pensioners aged 65 or over (millions)
Economic status of adults in the family		
One or more working	4	1.2
No one working	10	8.4
Age		
65 - 69	9	2.8
70 - 74	11	2.3
75 - 79	9	1.9
80 - 84	9	1.5
85 +	8	1.1
Family type		
Couple living with others	10	0.5
Couple living alone	6	5.3
Single living with others	22	0.5
Single living alone	12	3.3
Gender		
Male	8	4.3
Female	10	5.3
Marital status		
Couple	6	5.8
Married or Civil Partnered	6	5.6
Cohabiting	8	0.2
Single	13	3.9
Disability and receipt of disability benefits¹		
Those living in families where no-one is disabled	5	4.0
Those living in families where someone is disabled	12	5.6
One or more disabled adults	12	5.6
In receipt of disability benefits	15	2.2
Not in receipt of disability benefits	10	3.4
Tenure		
Owners	6	7.6
Owned outright	5	7.1
Buying with mortgage	15	0.5
Social rented sector tenants	23	1.6
All rented privately	19	0.4
Ethnic group of head (3-year average)^{2,3}		
White	..	9.1
Mixed	..	0.0
Asian or Asian British	..	0.1
Indian	..	0.1
Pakistani and Bangladeshi	..	0.0
Black or Black British	..	0.1
Black Caribbean	..	0.1
Black Non-Caribbean	..	0.0
Chinese or other ethnic group	..	0.1
All pensioners⁴	9	9.6

Notes:

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

2. The figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

3. There is only one year of data available for the material deprivation indicator and so it is not possible to provide the standard three-year average statistics for the ethnic group of head. Until this detailed information is available, it is only possible to look at larger groupings: in 2009/10, the material deprivation rate for white pensioners aged 65 or over was 9 per cent from a population of 9.3 million, and for pensioners aged 65 or over from all other ethnic groups it was 26 per cent from a population of 0.3 million.

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

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

Percentage of pensioners	Material deprivation	Pensioners aged 65 or over (millions)
Source: FRS 2009/10		
Pensions receipt		
No occupational/personal pensions	20	2.5
Some occupational/personal pensions	6	7.1
Couples		
No occupational/personal pensions	6	5.8
No occupational/personal pensions	16	1.0
Only one with occupational/personal pension	6	2.7
Both with occupational/personal pensions	2	2.1
Single		
No occupational/personal pensions	13	3.9
No occupational/personal pensions	23	1.5
Occupational/personal pension	8	2.4
State support received by family¹		
Disability Living Allowance	20	1.0
Attendance Allowance	12	1.3
Pension Credit	23	1.7
Housing Benefit	30	1.2
Not in receipt of any benefit listed above	4	6.1
Savings and investments		
No savings	27	1.9
Less than £1,500	12	1.3
£1,500 but less than £3,000	6	0.6
£3,000 but less than £8,000	6	1.5
£8,000 but less than £10,000	3	0.4
£10,000 but less than £16,000	3	0.9
£16,000 but less than £20,000	5	0.4
£20,000 or more	1	2.5
Region/Country (3-year average)²		
England	..	7.9
North East	..	0.4
North West	..	1.1
Yorkshire and the Humber	..	0.8
East Midlands	..	0.7
West Midlands	..	0.9
East	..	0.9
London	..	0.9
Inner	..	0.2
Outer	..	0.6
South East	..	1.3
South West	..	0.9
Scotland	..	0.8
Wales	..	0.5
Northern Ireland	..	0.2
All pensioners³	9	9.6

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. There is only one year of data available for the material deprivation indicator and so it is not possible to provide the standard three-year average statistics for the regions/countries.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

6 Pensioners

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

Percentage of pensioners ¹		Net equivalised disposable household income						Source: FRS 2009/10
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	Most common reason for 'no' response ²
At least one filling meal a day	Yes	99	99	99	99	100	99	.. ⁴
	No	1	1	1	1	0	1	
Go out socially at least once a month	Yes	72	69	72	77	90	74	36%
	No	28	31	28	23	10	26	Health / disability prevents me
See friends or family at least once a month	Yes	94	95	95	96	98	95	41%
	No	6	5	5	4	2	5	Other reason
Take a holiday away from home	Yes	52	53	56	69	80	59	36%
	No	48	47	44	31	20	41	Health / disability prevents me
Able to replace cooker if it broke down	Yes	88	86	90	93	97	90	87%
	No	12	14	10	7	3	10	No money for this
Home kept in a good state of repair	Yes	95	96	97	98	99	97	58%
	No	5	4	3	2	1	3	No money for this
Heating, electrics, plumbing and drains working	Yes	98	98	98	99	99	98	44%
	No	2	2	2	1	1	2	No money for this
Have a damp-free home	Yes	94	94	95	95	97	95	55%
	No	6	6	5	5	3	5	Other reason
Home kept adequately warm	Yes	95	96	97	97	99	97	69%
	No	5	4	3	3	1	3	No money for this
Able to pay regular bills	Yes	95	95	97	98	99	96	84%
	No	5	5	3	2	1	4	No money for this
Have a telephone to use, whenever needed	Yes	97	97	98	99	100	98	39%
	No	3	3	2	1	0	2	No money for this
Have access to a car or taxi, whenever needed	Yes	88	88	92	96	98	91	36%
	No	12	12	8	4	2	9	No money for this
Have hair done or cut regularly	Yes	88	88	90	93	96	90	26%
	No	12	12	10	7	4	10	Not something I want
Have a warm waterproof coat	Yes	98	98	98	99	99	98	38%
	No	2	2	2	1	1	2	No money for this

		Net equivalised disposable household income						Most common reason for 'yes' response ³
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	
Able to pay an unexpected expense of £200	Yes	86	83	87	93	98	88	52%
	No	14	17	13	7	2	12	Use savings

Notes:

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

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

Percentage of pensioners ¹		Net equivalised disposable household income						Source: FRS 2009/10
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	Most common reason for 'no' response ²
At least one filling meal a day	Yes	99	99	99	99	100	99	.. ⁴
	No	1	1	1	1	0	1	
Go out socially at least once a month	Yes	69	69	71	77	88	74	36%
	No	31	31	29	23	12	26	Health / disability prevents me
See friends or family at least once a month	Yes	93	95	95	95	98	95	41%
	No	7	5	5	5	2	5	Other reason
Take a holiday away from home	Yes	51	51	58	64	79	59	36%
	No	49	49	42	36	21	41	Health / disability prevents me
Able to replace cooker if it broke down	Yes	86	84	90	94	98	90	87%
	No	14	16	10	6	2	10	No money for this
Home kept in a good state of repair	Yes	94	96	96	98	99	97	58%
	No	6	4	4	2	1	3	No money for this
Heating, electrics, plumbing and drains working	Yes	97	98	98	99	99	98	44%
	No	3	2	2	1	1	2	No money for this
Have a damp-free home	Yes	93	94	94	96	97	95	55%
	No	7	6	6	4	3	5	Other reason
Home kept adequately warm	Yes	95	95	97	97	99	97	69%
	No	5	5	3	3	1	3	No money for this
Able to pay regular bills	Yes	95	94	97	98	99	96	84%
	No	5	6	3	2	1	4	No money for this
Have a telephone to use, whenever needed	Yes	96	97	99	99	100	98	39%
	No	4	3	1	1	0	2	No money for this
Have access to a car or taxi, whenever needed	Yes	87	86	93	95	98	91	36%
	No	13	14	7	5	2	9	No money for this
Have hair done or cut regularly	Yes	86	88	90	92	96	90	26%
	No	14	12	10	8	4	10	Not something I want
Have a warm waterproof coat	Yes	98	98	99	98	99	98	38%
	No	2	2	1	2	1	2	No money for this

		Net equivalised disposable household income						Most common reason for 'yes' response ³
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	
Able to pay an unexpected expense of £200	Yes	82	80	88	94	99	88	52%
	No	18	20	12	6	1	12	Use savings

Notes:

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

Table 6.1ts: Population of pensioners by age and gender, 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
Number of pensioners whose age is: (millions)																
60 - 64	1.4	1.4	1.4	1.4	1.4	1.5	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.9	1.9
65 - 69	2.5	2.6	2.5	2.6	2.5	2.5	2.5	2.5	2.5	2.5	2.6	2.7	2.6	2.6	2.6	2.8
70 - 74	2.5	2.4	2.3	2.2	2.3	2.2	2.3	2.3	2.3	2.4	2.2	2.2	2.2	2.2	2.3	2.3
75 - 79	1.6	1.6	1.7	1.8	1.9	1.9	1.9	1.9	1.9	1.9	1.8	1.8	1.8	1.9	1.9	1.9
80 - 84	1.2	1.2	1.2	1.2	1.1	1.1	1.2	1.2	1.4	1.4	1.6	1.5	1.6	1.5	1.5	1.5
85 +	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.9	0.9	1.0	1.0	1.1	1.1
Number of pensioners whose gender is: (millions)																
Male	3.5	3.5	3.6	3.6	3.6	3.6	3.7	3.7	3.9	3.9	4.0	4.0	4.1	4.1	4.2	4.3
Female	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.6	6.6	6.7	6.8	6.8	7.0	7.1	7.2
All pensioners (millions)	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3	11.5
Percentage of pensioners whose age is:																
60 - 64	14	14	14	14	14	15	14	14	14	15	15	15	15	16	17	16
65 - 69	25	26	26	26	25	25	25	24	24	24	25	25	24	24	23	24
70 - 74	25	24	23	23	23	22	22	22	22	22	21	20	20	20	20	20
75 - 79	16	17	17	18	19	19	19	18	18	18	17	17	17	17	17	16
80 - 84	12	12	12	12	11	11	12	12	13	14	15	14	14	14	14	13
85 +	7	7	7	8	8	8	8	8	8	8	8	9	9	9	9	10
Percentage of pensioners whose gender is:																
Male	35	36	36	36	36	36	36	37	37	37	37	37	37	37	37	37
Female	65	64	64	64	64	64	64	63	63	63	63	63	63	63	63	63
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.2ts: Population of pensioners by tenure, United 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
Source: FRS																
Number of pensioners whose tenure type is: (millions)																
Owners	6.5	6.7	6.8	6.9	7.0	7.1	7.2	7.4	7.7	7.9	8.1	8.4	8.5	8.8	8.9	9.2
Owned outright	5.7	5.8	5.9	6.0	6.1	6.2	6.4	6.6	6.8	7.1	7.3	7.5	7.6	8.0	8.1	8.3
Buying with mortgage	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.9
Social rented sector tenants	2.8	2.7	2.7	2.6	2.5	2.4	2.4	2.3	2.3	2.2	2.1	2.0	1.9	1.9	1.9	1.8
All rented privately	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.5	0.4	0.5	0.5	0.4	0.4	0.5	0.5
All pensioners (millions)	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3	11.5
Percentage of pensioners whose tenure type is:																
Owners	65	67	68	69	70	71	72	73	74	75	76	78	78	79	79	80
Owned outright	58	59	59	60	61	62	63	65	65	68	68	69	70	72	72	72
Buying with mortgage	8	8	9	9	9	9	9	8	8	8	8	8	8	7	7	8
Social rented sector tenants	28	28	27	26	25	24	23	22	22	21	19	18	18	17	17	16
All rented privately	6	5	5	5	5	5	5	4	4	4	4	4	4	4	4	4
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.3ts: Population of pensioners by region and country, United Kingdom¹

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

Notes:

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

Table 6.4ts: Population of pensioners by disability³ and receipt of disability benefits², 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
Source: FRS																
Number of pensioners (millions) who are:																
Pensioners in families where no-one is disabled	..	4.7	5.0	4.7	4.6	4.8	4.6	4.8	4.6	4.7	4.8	4.7	4.7	4.9	4.9	5.1
Pensioners in families where someone is disabled	..	5.3	4.9	5.3	5.4	5.2	5.5	5.3	5.9	5.8	5.9	6.1	6.1	6.2	6.4	6.4
One or more disabled adults	..	5.3	4.9	5.3	5.4	5.2	5.5	5.3	5.9	5.8	5.9	6.1	6.1	6.2	6.4	6.4
In receipt of disability benefits	..	0.7	1.6	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.3	2.4	2.4	2.6	2.5
Not in receipt of disability benefits	..	4.5	3.3	3.5	3.5	3.3	3.4	3.3	3.7	3.5	3.5	3.8	3.7	3.8	3.8	3.9
All pensioners (millions)	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3	11.5
Percentage of pensioners who are:																
Pensioners in families where no-one is disabled	..	47	50	47	46	48	45	47	44	45	45	43	44	44	43	44
Pensioners in families where someone is disabled	..	53	50	53	54	52	55	53	56	55	55	57	56	56	57	56
One or more disabled adults	..	53	50	53	54	52	55	53	56	55	55	57	56	56	57	56
In receipt of disability benefits	..	7	16	18	19	19	21	20	21	22	22	22	22	22	23	22
Not in receipt of disability benefits	..	46	33	35	35	33	34	32	35	34	33	35	34	34	34	34
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

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

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

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

Table 6.5ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Age																
60 - 64	10	9	11	10	10	10	11	11	11	12	11	12	12	13	15	13
65 - 69	19	21	19	19	19	19	20	18	19	19	19	22	19	20	20	20
70 - 74	26	24	24	24	25	23	23	23	23	22	19	21	19	19	20	20
75 - 79	19	21	21	23	23	22	22	22	21	21	20	18	22	18	18	18
80 - 84	17	16	16	15	14	16	13	16	16	18	19	17	16	17	17	16
85 +	9	9	9	9	10	10	11	11	10	9	11	10	12	11	11	12
Gender																
Male	31	32	31	32	33	33	33	34	35	33	34	34	33	33	34	33
Female	69	68	69	68	67	67	67	66	65	67	66	66	67	67	66	67
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Age																
60 - 64	10	9	10	10	10	11	12	12	12	13	15	14	14	16	17	15
65 - 69	19	21	19	20	19	20	20	19	21	20	22	24	20	21	22	22
70 - 74	28	25	24	23	24	23	22	23	22	23	19	19	19	19	18	20
75 - 79	21	22	22	23	23	21	22	21	20	20	19	17	19	17	16	17
80 - 84	15	15	17	15	14	16	13	15	16	16	16	15	16	16	16	15
85 +	7	8	9	10	10	10	10	10	10	8	10	11	12	10	11	12
Gender																
Male	30	32	30	32	32	32	32	33	35	33	35	35	34	32	33	34
Female	70	68	70	68	68	68	68	67	65	67	65	65	66	68	67	66
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.6ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Tenure																
Owners	71	74	71	71	72	74	73	75	79	80	83	84	83	84	83	85
Owned outright	65	69	66	65	66	67	67	70	73	75	76	78	78	79	79	80
Buying with mortgage	6	5	5	6	5	6	6	5	6	5	6	6	5	5	4	5
Social rented sector tenants	21	21	23	23	23	20	21	19	16	14	13	11	11	12	12	11
All rented privately	8	5	6	6	5	7	6	5	5	5	5	5	6	4	5	4
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Tenure																
Owners	42	45	43	45	47	49	49	53	56	58	62	64	65	68	67	65
Owned outright	36	40	38	39	41	43	43	48	50	53	55	56	60	61	61	58
Buying with mortgage	6	5	4	6	5	6	5	5	6	5	7	8	6	7	6	6
Social rented sector tenants	49	48	50	47	46	43	44	40	37	34	30	27	26	26	25	27
All rented privately	10	8	8	8	7	8	7	7	7	7	7	9	8	6	8	8
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.7ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², United Kingdom¹

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

Notes:

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

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

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

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

Table 6.8ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Age																
60 - 64	17	16	19	18	19	18	18	19	18	18	17	18	18	19	17	15
65 - 69	18	19	18	19	20	19	20	18	19	18	17	18	18	20	18	16
70 - 74	25	24	25	27	29	26	25	26	25	23	19	21	21	22	20	18
75 - 79	28	30	30	32	33	29	29	31	28	27	25	22	29	25	22	21
80 - 84	32	32	33	32	33	36	28	32	29	30	27	24	27	28	25	23
85 +	33	28	31	30	33	30	34	33	32	26	29	25	32	27	23	23
Gender																
Male	21	22	21	22	25	23	23	23	23	20	19	19	21	20	18	16
Female	26	25	27	27	28	26	26	26	25	25	23	22	25	24	22	20
All pensioners (per cent)	24	24	25	25	27	25	25	25	24	23	21	21	23	23	20	18
After Housing Costs																
Age																
60 - 64	20	19	21	20	21	21	21	21	20	19	18	16	17	18	16	14
65 - 69	21	22	21	22	21	22	21	20	20	18	16	16	16	16	15	14
70 - 74	31	29	29	30	30	28	25	27	24	21	16	16	17	17	14	16
75 - 79	37	36	36	37	35	30	31	29	27	23	19	17	21	19	16	16
80 - 84	34	34	39	37	37	39	30	31	30	24	19	18	21	20	19	17
85 +	30	30	38	38	35	35	33	31	29	22	22	22	25	20	18	19
Gender																
Male	24	25	24	26	26	24	23	23	23	18	16	16	17	16	14	14
Female	31	30	32	31	30	29	28	27	25	22	18	18	20	20	17	16
All pensioners (per cent)	28	28	29	29	29	28	26	26	24	21	18	17	19	18	16	16

Notes:

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

Table 6.9ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom¹

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

Notes:

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

Table 6.10ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom¹

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

Notes:

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

Table 6.11ts: Number of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom¹

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

Notes:

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

Table 6.12ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by disability³ and receipt of disability benefits², United Kingdom¹

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

Notes:

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

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

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

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

Table 6.13ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Age																
60 - 64	22	22	21	19	19	16	15	13	13	13	12	11	12	13	12	9
65 - 69	25	26	22	21	20	17	15	12	12	11	11	11	11	12	10	8
70 - 74	33	33	29	28	29	23	19	16	15	14	12	11	13	12	10	10
75 - 79	39	39	34	33	33	26	24	21	18	17	15	12	17	14	13	9
80 - 84	42	39	36	33	33	33	23	25	20	20	16	14	17	18	15	12
85 +	41	35	35	32	33	29	28	27	22	18	20	18	23	18	15	14
Gender																
Male	28	29	25	24	25	20	18	15	14	12	11	10	12	11	10	8
Female	34	33	30	29	28	24	21	19	17	16	15	13	16	16	13	11
All pensioners (per cent)	32	32	28	27	27	22	20	18	16	15	13	12	15	14	12	10
After Housing Costs																
Age																
60 - 64	25	24	24	21	21	19	18	13	11	9	9	8	9	10	10	7
65 - 69	27	28	24	23	21	20	15	11	9	8	7	7	8	9	8	7
70 - 74	38	36	32	31	30	25	20	14	12	9	7	6	9	8	7	7
75 - 79	45	44	39	38	35	27	23	16	12	12	8	7	10	9	8	8
80 - 84	48	47	42	38	37	34	20	19	14	12	9	8	11	9	11	9
85 +	46	41	41	39	35	29	25	19	14	13	11	12	15	10	10	11
Gender																
Male	31	32	27	27	26	22	17	13	10	8	7	7	8	7	8	7
Female	39	38	35	33	30	26	21	15	12	11	9	9	11	10	9	8
All pensioners (per cent)	36	35	32	31	29	25	20	14	12	10	8	8	10	9	9	8

Notes:

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

Table 6.14ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by tenure, United Kingdom^{1,2}

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Tenure																
Owners	31	32	28	27	28	24	21	19	18	16	15	13	16	15	13	11
Owned outright	32	34	30	29	29	25	23	21	19	17	15	14	17	16	13	11
Buying with mortgage	22	19	16	17	17	17	13	9	12	8	10	7	9	8	7	7
Social rented sector tenants	33	31	27	25	24	16	14	11	8	9	8	6	8	9	8	6
All rented privately	41	31	36	31	31	28	23	23	19	21	15	16	22	16	16	9
All pensioners (per cent)	32	32	28	27	27	22	20	18	16	15	13	12	15	14	12	10
After Housing Costs																
Tenure																
Owners	24	24	20	20	19	17	13	11	10	8	6	7	8	8	7	6
Owned outright	24	25	21	20	19	17	13	11	9	8	6	7	9	8	7	6
Buying with mortgage	25	22	17	20	17	17	14	10	11	8	8	7	8	10	8	9
Social rented sector tenants	61	60	57	54	52	45	36	23	16	15	13	11	13	13	13	13
All rented privately	54	48	49	47	44	38	31	26	22	21	15	17	20	19	19	19
All pensioners (per cent)	36	35	32	31	29	25	20	14	12	10	8	8	10	9	9	8

Notes:

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

Table 6.15ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by region or country, United Kingdom¹

Percentage of pensioners	Source: FRS													
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10
Before Housing Costs														
Region/Country (3-year average)														
England	30	28	27	25	23	20	18	16	15	13	13	14	14	12
North East	35	31	28	27	26	21	18	14	12	11	12	13	12	12
North West	32	30	29	27	24	20	18	17	16	14	14	14	13	11
Yorkshire and the Humber	36	33	32	30	26	21	17	16	14	12	13	15	15	13
East Midlands	33	33	32	30	28	25	23	21	18	17	17	17	16	14
West Midlands	32	30	29	25	23	21	20	19	18	16	14	14	13	12
East	30	28	27	25	24	20	18	16	14	13	12	11	13	12
London	23	23	22	21	18	17	15	14	14	14	14	14	15	13
South East	25	24	22	21	20	18	17	15	13	12	12	12	12	11
South West	29	29	28	26	23	20	18	16	14	13	13	14	14	12
Scotland	36	33	29	25	22	18	15	13	13	12	11	12	11	10
Wales	32	30	28	26	25	21	18	16	15	16	16	16	15	14
Northern Ireland	..	..	..	..	29	25	21	19	18	18	19	19	21	19
All pensioners (per cent)²	31	29	27	25	23	20	18	16	15	13	13	14	14	12
After Housing Costs														
Region/Country (3-year average)														
England	34	33	30	28	25	20	15	12	10	9	9	9	9	9
North East	40	37	33	30	26	20	14	10	8	7	6	7	7	8
North West	34	31	30	27	23	18	14	11	10	8	8	8	8	7
Yorkshire and the Humber	38	36	33	31	27	21	15	11	9	8	8	9	9	9
East Midlands	33	33	32	30	26	22	19	15	12	10	11	11	11	10
West Midlands	35	33	31	27	24	20	17	13	11	9	9	8	8	8
East	34	31	30	28	25	19	14	11	10	8	7	7	10	9
London	35	34	33	31	27	23	17	14	12	11	12	13	14	12
South East	31	29	27	25	22	18	14	12	10	9	8	9	9	8
South West	33	32	29	27	24	19	15	11	10	8	8	9	9	7
Scotland	38	35	31	27	23	18	14	11	9	7	7	7	7	7
Wales	33	30	28	25	22	18	14	11	8	9	9	9	9	8
Northern Ireland	..	..	..	..	25	20	15	12	10	9	9	10	12	12
All pensioners (per cent)²	35	33	30	28	24	20	15	12	10	9	9	9	9	9

Notes:

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

Table 6.16ts: Number of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by region or country, United Kingdom¹

Number of pensioners (millions)	Source: FRS													
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10
Before Housing Costs														
Region / Country (3-year average)														
England	2.5	2.4	2.3	2.2	2.0	1.7	1.6	1.4	1.3	1.2	1.2	1.2	1.3	1.1
North East	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1
Yorkshire and the Humber	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
East	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
London	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South East	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South West	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.2	0.1	0.1
Scotland	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Wales	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1
All pensioners (millions)²	3.0	2.9	2.7	2.5	2.4	2.1	1.8	1.7	1.5	1.4	1.4	1.5	1.5	1.4
After Housing Costs														
Region / Country (3-year average)														
England	2.9	2.8	2.6	2.4	2.1	1.7	1.3	1.1	0.9	0.8	0.8	0.8	0.9	0.8
North East	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
North West	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Yorkshire and the Humber	0.3	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East	0.3	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
London	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South East	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
South West	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Wales	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All pensioners (millions)²	3.4	3.2	3.0	2.8	2.5	2.0	1.6	1.3	1.0	0.9	0.9	1.0	1.0	1.0

Notes:

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

Table 6.17ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability³ and receipt of disability benefits², United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Pensioners in families where no-one is disabled	..	33	30	28	29	24	22	19	19	17	16	14	17	16	14	12
Pensioners in families where someone is disabled	..	30	26	26	25	21	18	17	14	13	11	11	13	12	11	9
One or more disabled adults	..	30	26	26	25	21	18	17	14	13	11	11	13	12	11	9
In receipt of disability benefits		9	9	9	10	8	7	6	4	5	3	4	5	5	4	3
Not in receipt of disability benefits	..	34	34	34	34	29	25	23	20	18	16	15	18	17	16	12
All pensioners (per cent)	32	32	28	27	27	22	20	18	16	15	13	12	15	14	12	10
After Housing Costs																
Pensioners in families where no-one is disabled	..	36	33	31	30	26	21	15	13	12	10	9	11	11	10	9
Pensioners in families where someone is disabled	..	35	30	30	28	24	18	14	10	9	7	7	9	8	8	7
One or more disabled adults	..	34	30	30	28	24	18	14	10	9	7	7	9	8	8	7
In receipt of disability benefits		8	9	9	8	6	6	4	3	4	3	3	4	3	4	3
Not in receipt of disability benefits	..	39	41	41	39	34	25	20	15	12	10	10	12	11	11	10
All pensioners (per cent)	36	35	32	31	29	25	20	14	12	10	8	8	10	9	9	8

Notes:

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

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

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

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

Table 6.18ts: Composition of pensioners living in households with less than 50 per cent of contemporary median household income, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Age																
60 - 64	10	8	11	10	10	10	12	11	12	13	14	13	13	16	17	15
65 - 69	16	19	15	17	17	17	17	17	18	17	19	22	19	20	20	21
70 - 74	24	21	21	19	22	21	19	20	21	21	18	19	18	17	17	20
75 - 79	20	22	22	25	24	21	23	22	20	21	18	16	20	16	17	15
80 - 84	19	19	19	17	16	18	15	18	18	18	18	16	17	18	17	16
85 +	11	11	12	13	12	12	14	14	12	10	12	13	14	12	11	13
Gender																
Male	27	29	27	29	31	29	30	30	31	28	31	31	31	29	30	30
Female	73	71	73	71	69	71	70	70	69	72	69	69	69	71	70	70
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Age																
60 - 64	12	10	13	12	11	12	15	12	14	14	17	16	14	18	20	16
65 - 69	19	21	19	20	19	21	19	20	19	18	23	24	20	23	21	21
70 - 74	25	20	22	21	24	20	21	20	23	21	17	17	19	18	16	18
75 - 79	18	20	20	22	23	20	21	19	18	22	17	15	17	17	16	17
80 - 84	18	18	14	15	13	16	12	16	16	16	16	15	16	14	17	15
85 +	8	11	12	11	10	10	13	12	10	10	11	14	14	10	11	14
Gender																
Male	28	29	31	31	33	32	31	33	33	31	32	32	33	30	32	32
Female	72	71	69	69	67	68	69	67	67	69	68	68	67	70	68	68
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.19ts: Composition of pensioners living in households with less than 50 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Tenure																
Owners	81	84	80	81	82	82	82	80	83	82	84	85	85	85	84	87
Owned outright	76	79	75	76	76	76	77	76	78	78	78	81	80	81	80	81
Buying with mortgage	6	5	5	5	5	6	5	4	5	4	6	4	5	4	5	6
Social rented sector tenants	11	10	13	12	12	11	12	14	11	12	11	9	9	10	10	9
All rented privately	8	7	7	7	6	7	6	6	6	6	5	6	6	5	5	4
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs																
Tenure																
Owners	48	52	48	51	49	55	54	57	61	60	61	66	67	68	65	64
Owned outright	39	45	42	43	43	47	47	51	53	54	53	58	61	60	59	55
Buying with mortgage	9	8	6	7	7	8	7	6	8	6	8	8	6	8	7	8
Social rented sector tenants	39	37	43	41	41	35	39	35	31	32	30	25	24	24	25	26
All rented privately	13	10	9	9	10	10	7	8	8	9	8	9	9	8	9	10
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.20ts: Percentage of pensioners living in households with less than 50 per cent of contemporary median household income, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Age																
60 - 64	9	7	10	10	10	10	11	11	11	11	10	10	11	13	11	8
65 - 69	8	9	8	9	9	10	9	9	10	8	9	9	10	11	10	8
70 - 74	12	10	11	11	13	13	11	12	12	11	10	10	11	11	10	9
75 - 79	16	15	17	19	18	15	16	16	14	14	12	10	15	12	12	8
80 - 84	19	19	20	19	20	22	17	20	18	16	14	12	16	17	14	11
85 +	19	18	21	22	20	20	22	22	19	16	16	16	20	17	13	12
Gender																
Male	9	10	10	11	12	11	11	11	11	9	9	9	11	10	9	7
Female	14	13	15	15	15	15	14	15	14	14	12	12	14	14	12	10
All pensioners (per cent)	12	12	13	13	14	13	13	14	13	12	11	11	13	13	11	9
After Housing Costs																
Age																
60 - 64	9	7	11	11	11	10	12	10	11	9	9	9	10	11	11	8
65 - 69	9	8	9	10	10	11	8	9	8	7	8	8	9	10	8	7
70 - 74	11	9	12	12	14	12	11	10	11	9	7	7	10	9	8	8
75 - 79	13	12	15	16	17	13	12	11	11	12	8	7	11	10	9	9
80 - 84	17	15	14	16	15	18	12	15	13	11	9	9	12	10	12	9
85 +	14	15	20	18	17	16	17	16	14	13	11	13	16	11	11	12
Gender																
Male	9	8	11	11	12	11	10	10	9	8	7	7	9	8	8	7
Female	13	11	13	14	14	13	12	12	11	11	9	9	11	11	10	9
All pensioners (per cent)	11	10	13	13	13	13	11	11	11	10	8	8	10	10	9	8

Notes:

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

Table 6.21ts: Percentage of pensioners living in households with less than 50 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	Source: FRS															
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10
Before Housing Costs																
Tenure																
Owners	15	15	15	16	17	16	15	15	15	13	12	12	14	14	12	10
Owned outright	16	16	16	17	18	16	16	16	16	14	12	13	15	14	12	10
Buying with mortgage	9	7	7	8	9	9	8	6	8	7	8	6	8	8	7	7
Social rented sector tenants	5	4	6	6	6	6	7	9	6	7	6	5	7	8	7	5
All rented privately	16	15	17	19	19	18	16	19	17	17	12	15	19	15	14	8
All pensioners (per cent)	12	12	13	13	14	13	13	14	13	12	11	11	13	13	11	9
After Housing Costs																
Tenure																
Owners	8	8	9	10	9	10	8	9	9	8	7	7	9	9	8	7
Owned outright	8	8	9	9	9	10	8	9	9	8	6	7	9	9	8	6
Buying with mortgage	13	9	8	11	10	11	10	8	10	8	8	8	9	11	8	9
Social rented sector tenants	16	14	20	20	22	19	19	18	15	15	13	11	14	14	14	14
All rented privately	24	20	23	22	27	24	17	20	21	21	15	18	22	21	21	20
All pensioners (per cent)	11	10	13	13	13	13	11	11	11	10	8	8	10	10	9	8

Notes:

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

Table 6.22ts: Percentage of pensioners living in households with less than 50 per cent of contemporary median household income, by region or country, United Kingdom¹

Percentage of pensioners	Source: FRS													
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10
Before Housing Costs														
Region/Country (3-year average)														
England	12	13	14	14	14	14	14	13	12	11	11	12	12	11
North East	11	11	11	12	13	12	11	10	9	9	9	11	11	11
North West	13	13	14	14	14	13	13	14	13	12	12	12	12	10
Yorkshire and the Humber	13	14	14	14	13	13	13	12	11	10	11	13	14	12
East Midlands	12	13	15	16	17	17	18	17	15	14	14	15	14	13
West Midlands	14	15	15	14	14	14	16	15	14	13	12	12	12	11
East	13	13	14	14	15	14	13	12	11	10	10	10	12	11
London	11	12	13	12	12	12	12	12	12	12	12	13	14	13
South East	11	11	12	13	13	13	13	12	11	10	10	11	11	10
South West	12	14	14	15	14	14	14	12	11	10	11	13	12	11
Scotland	12	13	12	12	11	11	10	10	10	10	10	10	10	9
Wales	13	13	14	14	14	14	13	13	13	13	14	14	14	12
Northern Ireland	..	..	..	..	18	18	17	16	16	15	16	17	19	18
All pensioners (per cent)²	12	13	13	14	14	13	13	13	12	11	12	12	12	11
After Housing Costs														
Region/Country (3-year average)														
England	12	12	13	13	13	12	11	11	10	9	9	10	10	9
North East	12	12	12	13	12	11	10	8	7	7	7	7	8	9
North West	10	11	13	13	12	11	10	10	9	8	8	9	9	8
Yorkshire and the Humber	11	11	11	12	12	11	11	10	9	8	9	10	10	10
East Midlands	10	11	13	14	14	13	14	13	12	11	11	12	11	10
West Midlands	10	11	11	11	12	12	12	11	10	9	9	9	9	9
East	12	12	14	13	13	11	10	10	9	8	8	8	11	10
London	14	14	16	16	15	14	13	13	11	12	12	14	15	13
South East	12	12	12	13	11	11	11	11	9	9	9	9	9	9
South West	12	13	15	14	13	11	10	10	9	8	9	10	10	8
Scotland	9	11	12	12	12	11	10	9	9	8	7	8	7	7
Wales	12	12	13	13	12	12	10	10	8	9	10	10	10	9
Northern Ireland	..	..	..	..	13	12	11	11	10	9	9	10	13	13
All pensioners (per cent)²	11	12	13	13	12	12	11	11	10	9	9	10	10	9

Notes:

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

Table 6.23ts: Number of pensioners living in households with less than 50 per cent of contemporary median household income, by region or country, United Kingdom¹

Number of pensioners (millions)	Source: FRS													
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10
Before Housing Costs														
Region/Country (3-year average)														
England	1.0	1.1	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.0	1.0	1.1	1.1	1.0
North East	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.1
North West	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.1	0.1
Yorkshire and the Humber	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East Midlands	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
London	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South East	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2
South West	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Wales	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
All pensioners (millions)²	1.2	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.3	1.2	1.2	1.3	1.4	1.2
After Housing Costs														
Region/Country (3-year average)														
England	1.0	1.0	1.1	1.1	1.1	1.0	1.0	0.9	0.9	0.8	0.8	0.9	0.9	0.9
North East	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
North West	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Yorkshire and the Humber	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East Midlands	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
London	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South East	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
South West	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Wales	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All pensioners (millions)²	1.1	1.2	1.3	1.3	1.3	1.2	1.1	1.1	1.0	0.9	1.0	1.1	1.1	1.1

Notes:

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

Chapter 7

Low-income dynamics

- **Definition:** Persistence of low income is defined as spending three or more years out of any four-year period in a household with an income below 60 per cent of median income. Incomes are equivalised using the McClements equivalisation scale.
- **Overall trends:** On both a Before and After Housing Costs basis there was a fall in persistent low income for the whole population over the period 1991-1994 to 2004-2007 with a slight increase in 2005-2008.
- **Trends for children:** On a Before Housing Costs basis, there was a reduction in persistent low income for children over the period 1991-1994 to 1993-1996. While trends remained broadly the same between 1993-1996 and 1999-2002, since then there has been a continued fall to 2004-2007. The level for the most recent period 2005-2008 has increased. On an After Housing Costs basis, there were falls in the persistent low-income estimates for children between 1996-1999 and 2003-2006. In the latest two periods, 2004-2007 and 2005-2008 there has been an increase.
- **Trends for working-age adults:** On both Before Housing Costs and After Housing Costs bases, there were falls in persistent low income for working-age adults over the period 1991-1994 to 2004-2007, before a rise in 2005-2008.
- **Trends for pensioners:** On both Before Housing Costs and After Housing Costs bases, there were slight increases in the incidence of persistent low income among pensioners up to around 1998-2001. Since this time, however the proportion of pensioners experiencing persistent poverty has since shown a continuous fall which has continued on an AHC basis to the latest period 2005-2008, but levels rose slightly on a BHC basis in the latest period 2005-2008.
- **Long-term trends:** For all individuals, children, working-age adults and pensioners, the level of persistent poverty in 2005-2008 was lower than it was at the start of the 18-year period on both a Before Housing Costs basis and an After Housing Costs basis.
- **Further details:** For further details see the DWP Low Income Dynamics publication available at <http://research.dwp.gov.uk/asd/index.php?page=lid>.

Introduction

HBAI analysis contained in the previous chapters of this report uses a snapshot survey, and records usual household income at the time of the interview. The extent to which individuals living in low-income households at a point in time are simply experiencing transitory fluctuations in income, or are persistently experiencing low income, is clearly an important issue and one that can only be addressed using longitudinal data. The issues of income mobility and the extent of persistence of low incomes experienced by different groups are therefore addressed in this chapter, using data from the longitudinal British Household Panel Survey (BHPS).

The BHPS is run by The University of Essex's Institute for Social and Economic Research. Further information is on their website at <http://www.iser.essex.ac.uk/survey/bhps>

The data were made available through the UK Data Archive and were released under the auspices of the ESRC UK Longitudinal Studies Centre (ULSC) at the University of Essex. Neither the ULSC nor the Archive bears any responsibility for the analysis or interpretation of the BHPS data presented here.

The information presented in this chapter is based on analysis of 18 waves of the British Household Panel Survey (BHPS), from 1991 up to and including 2008. This chapter is based on the findings of the 'Low-Income Dynamics' (LID) analytical paper which was published by DWP in autumn 2010. Due to improvements in the timeliness of the availability of Family Resources Survey (FRS) data, it is no longer possible to include the analysis of the latest wave of BHPS in the HBAI report. The BHPS has been subsumed into the larger Understanding Society survey from the start of 2009. Due to the timing of data delivery of the BHPS element of the Understanding Society survey it will not be possible to produce a Low Income Dynamics report later this year; instead this period will be used to look into options on how to continue measuring the persistence of low income.

This chapter focuses mainly on the trends in relation to individuals who are persistently observed as living in low-income households between 1991-1994 and 2005-2008. Full details of the analysis of income mobility and transition rates are covered in the LID paper, which is available on the DWP website at <http://research.dwp.gov.uk/asd/index.php?page=lid>. This contains further analysis, including details of changes between the latest two periods.

Changes since last year

Some of the BHPS figures presented in this chapter have been revised since their publication in the last (2008/09) HBAI report. This is due to changes made by the data providers.

Equivalisation scale used

Note that incomes have been equivalised using the McClements equivalisation scale (see **Appendix 2** for details on equivalisation scales).

Definition of income

The measures of income used in the BHPS analysis presented in this chapter are very similar to those used in FRS analysis (see **Appendix 1**), but with two notable exceptions:

- i) This chapter presents results on the persistence of low income on both Before Housing Costs (BHC) and After Housing Costs (AHC) measures. However, the housing costs in BHPS differ from the ones normally used in HBAI (see **Appendix 1** for a list of housing costs normally used in HBAI). For this analysis, housing costs have been defined simply as weekly gross housing costs as recorded on the BHPS. In the case of renters, these housing costs will include service and water charges because this is how the information is requested on the questionnaire. For mortgage payers, these amounts will not be included. There is also no information collected in the BHPS on the cost of structural insurance payments. Another difference is that for HBAI methodology, only the interest element from a repayment mortgage is deducted as housing costs, whereas in BHPS both the repayment and interest elements will be included as part of 'gross housing costs'. Households with this type of mortgage will have understated AHC incomes compared with standard HBAI methodology.
- ii) As a form of general taxation, Council Tax is also deducted from the definition of net disposable income used in FRS-based HBAI analysis. However, there was insufficient information on Council Tax collected on the BHPS in earlier years to allow the construction of an income measure deducting Council Tax. This affects both BHC and AHC incomes.

Persistent low-income indicators

Table 7.1tr (BHC) presents the persistent low-income indicators for individuals, and for children, pensioners and working-age adults, Before Housing Costs. **Table 7.1tr (AHC)** presents the same figures on an After Housing Costs basis.

The definition of persistence used in is 'at least three years out of four below thresholds of 60 or 70 per cent of median income'. An alternative definition using the bottom 20 or 30 per cent of the income distribution as opposed to thresholds of median income, is also included for validation purposes. This is useful as threshold results may be subject to variation due to the density of the income distribution around the 60 and 70 per cent of median markers.

Using this alternative definition of the bottom 20 or 30 per cent of the income distribution to describe low income is also shown in **Table 7.1tr (BHC)** and **Table 7.1tr (AHC)**. While there was a slight tendency for 20 / 30 per cent levels to show less variation on a BHC basis than on an AHC basis, the trends over time were broadly consistent.

7 Low-income dynamics

Table 7.1tr (BHC): Persistent low income by group¹

Source: BHPS 1991-2008				
Percentage of group below threshold in at least 3 out of 4 years				
	Main definition		Alternative definition ²	
	Below 60% of median	Below 70% of median	In bottom 20%	In bottom 30%
All individuals				
1991 - 1994	12	20	14	24
1992 - 1995	12	20	14	24
1993 - 1996	11	20	14	24
1994 - 1997	12	20	15	24
1995 - 1998	11	20	14	24
1996 - 1999	12	20	15	24
1997 - 2000	12	20	14	24
1998 - 2001	12	19	14	24
1999 - 2002	11	19	14	24
2000 - 2003	10	19	14	24
2001 - 2004	10	19	14	24
2002 - 2005	9	17	13	23
2003 - 2006	8	17	13	23
2004 - 2007	8	17	13	23
2005 - 2008	9	17	13	23
Children				
1991 - 1994	19	29	22	33
1992 - 1995	18	28	21	32
1993 - 1996	17	27	20	33
1994 - 1997	17	27	21	32
1995 - 1998	17	28	20	32
1996 - 1999	17	28	21	33
1997 - 2000	17	27	21	32
1998 - 2001	17	26	21	32
1999 - 2002	16	27	19	32
2000 - 2003	14	25	18	31
2001 - 2004	12	23	17	30
2002 - 2005	11	21	15	29
2003 - 2006	10	20	15	27
2004 - 2007	10	21	16	28
2005 - 2008	12	23	18	28
Working-age adults				
1991 - 1994	8	13	9	15
1992 - 1995	8	13	9	16
1993 - 1996	7	13	9	16
1994 - 1997	7	12	9	16
1995 - 1998	7	13	9	16
1996 - 1999	7	13	9	16
1997 - 2000	7	12	9	15
1998 - 2001	7	12	8	15
1999 - 2002	7	12	8	15
2000 - 2003	6	12	8	16
2001 - 2004	6	12	9	16
2002 - 2005	6	11	9	15
2003 - 2006	5	11	8	15
2004 - 2007	5	11	8	16
2005 - 2008	6	12	9	16
Pensioners				
1991 - 1994	19	37	23	43
1992 - 1995	19	35	24	43
1993 - 1996	19	34	25	43
1994 - 1997	21	35	26	43
1995 - 1998	20	36	25	43
1996 - 1999	20	36	26	42
1997 - 2000	20	38	26	45
1998 - 2001	21	37	27	44
1999 - 2002	19	37	25	44
2000 - 2003	18	36	25	43
2001 - 2004	17	36	25	44
2002 - 2005	16	32	24	42
2003 - 2006	16	31	23	40
2004 - 2007	14	28	23	38
2005 - 2008	14	27	22	36

Notes:

1. There is a higher density of individuals around 60% and 70% median income. The alternative definition is presented for validation purposes as it presents estimates that are not vulnerable to errors in measuring median income.

Table 7.1tr (AHC): Persistent low income by group¹

Source: BHPS 1991-2008				
Percentage of group below threshold in at least 3 out of 4 years				
	Main definition		Alternative definition ²	
	Below 60% of median	Below 70% of median	In bottom 20%	In bottom 30%
All individuals				
1991 - 1994	15	22	14	23
1992 - 1995	15	23	14	24
1993 - 1996	14	22	14	24
1994 - 1997	15	22	15	24
1995 - 1998	15	22	14	24
1996 - 1999	15	21	14	24
1997 - 2000	14	21	14	24
1998 - 2001	14	21	14	24
1999 - 2002	13	21	13	24
2000 - 2003	12	21	13	24
2001 - 2004	11	20	13	24
2002 - 2005	11	19	13	22
2003 - 2006	10	18	12	23
2004 - 2007	9	17	12	22
2005 - 2008	10	18	12	22
Children				
1991 - 1994	25	32	23	34
1992 - 1995	23	32	22	33
1993 - 1996	22	31	22	33
1994 - 1997	23	31	22	33
1995 - 1998	23	31	22	34
1996 - 1999	23	31	23	33
1997 - 2000	22	30	22	33
1998 - 2001	21	30	22	34
1999 - 2002	20	30	21	34
2000 - 2003	17	28	19	33
2001 - 2004	15	27	19	32
2002 - 2005	16	26	19	31
2003 - 2006	14	24	19	31
2004 - 2007	15	26	19	31
2005 - 2008	17	27	19	32
Working-age adults				
1991 - 1994	10	14	9	16
1992 - 1995	10	16	10	17
1993 - 1996	10	15	10	16
1994 - 1997	10	14	10	16
1995 - 1998	10	14	9	17
1996 - 1999	9	14	9	16
1997 - 2000	9	14	9	16
1998 - 2001	9	14	9	16
1999 - 2002	8	14	9	16
2000 - 2003	8	14	9	17
2001 - 2004	8	13	9	16
2002 - 2005	8	13	9	16
2003 - 2006	7	13	9	16
2004 - 2007	7	13	9	17
2005 - 2008	8	13	9	16
Pensioners				
1991 - 1994	21	36	17	38
1992 - 1995	20	36	17	39
1993 - 1996	19	35	18	38
1994 - 1997	21	35	20	40
1995 - 1998	23	34	22	38
1996 - 1999	23	34	22	37
1997 - 2000	23	35	22	38
1998 - 2001	22	35	23	38
1999 - 2002	18	34	20	38
2000 - 2003	17	33	20	37
2001 - 2004	16	31	20	37
2002 - 2005	14	27	17	33
2003 - 2006	11	24	15	32
2004 - 2007	9	20	11	28
2005 - 2008	8	20	11	28

Notes:

1. There is a higher density of individuals around 60% and 70% median income. The alternative definition is presented for validation purposes as it presents estimates that are not vulnerable to errors in measuring median income.

Appendix 1

Glossary and Definitions of Concepts and Technical Terms

Technical Terms

Confidence Interval

A measure of **sampling error**. A 95 per cent confidence interval for an estimate is the range that contains the 'true' figure on average 19 times out of 20. Note that this ignores any systematic errors which may be present in the survey and analysis processes.

Deciles / decile points

Deciles (or decile points) are the income values which divide the United Kingdom population, when ranked by income, into ten equal-sized groups. **Decile** is also often used as a shorthand term for **decile group**; for example 'the bottom decile' is used to describe the bottom 10 per cent of the income distribution.

Decile groups

These are groups of the population defined by the **decile points**. The lowest decile group is the 10 per cent of the population with the lowest incomes. The second decile group contains individuals with incomes above the lowest decile point but below the second decile point. The two lowest decile groups combined make up the lowest **quintile group**.

Decile group medians / quintile group medians

These are **median** income values for a particular **decile** or **quintile group**, i.e. the income value which divides the group into two equal-sized parts. The median of the lowest decile is thus the same as the 5th **percentile**; the median of the lowest quintile is the same as the 10th **percentile**.

Equivalisation

The process by which household income is adjusted by household size and composition as a proxy for material living standards. Household incomes are divided by household equivalence factors which vary according to the number of adults and the number and age of dependants in the household. For more information see **Appendix 2**.

Appendix 1

Equivalised income

Income which has undergone **equivalisation**.

Equivalence scales

The scales used in **equivalisation**. **Appendix 2** gives the scales used in HBAI and discusses the methodology.

Gini coefficient

A widely-used, international standard summary measure of inequality. It can take values from zero to 100, where a value of zero would indicate total equality, with each household having an equal share of income, while higher values indicate greater inequality.

Mean

Mean equivalised household income of individuals is the “**average**”, found by adding up equivalised household incomes for each individual in a population and dividing the result by the number of people. For example if one household with a total weekly equivalised income of £1,000 contains three persons and a second household with income of £2,000 contains four persons, mean weekly household income would be £1,571 as computed as $((3 \times £1,000) + (4 \times £2,000)) / 7$.

Median

Median household income divides the population of individuals, when ranked by equivalised household income, into two equal sized groups. The median of the whole population is the same as the 50th **percentile**. The term is also used for the midpoint of the subsets of the income distribution: see **decile/quintile group medians**.

Percentiles

These are the income values which divide the United Kingdom population, when ranked by income, into 100 equal-sized groups. 10 per cent of the population have incomes below the 10th percentile, 20 per cent have incomes below the 20th percentile and so on.

Quantiles

A quantile group is any sub-group of the population extracted from the population when ranked by income. **Quintile groups** and **decile groups** are examples of quantile groups – or quantiles for short.

Quintiles

Quintiles are income values which divide the United Kingdom population, when ranked by income, into five equal-sized groups. The lowest quintile is the same as the 20th **percentile**. Quintile is also, often, used as a shorthand term for **quintile group**; for example 'the bottom quintile' to describe the bottom 20 per cent of the income distribution.

Quintile groups

These are groups of the population defined by the **quintiles**. The lowest quintile group is the 20 per cent of the population with the lowest incomes. The second quintile group is the population with incomes above the lowest quintile but below the second quintile.

Sampling error

The uncertainty in the estimates which arises from taking a random sample of the household population. The likely size of this error for a particular statistic can be identified and expressed as a **confidence interval**. For more information see **Appendix 2**.

Threshold

An **equivalised income** value used for comparing sections of an income distribution over time or for comparing proportions of groups over time, for example: fractions of 1998/99 **median** income or fractions of contemporary **medians**. A relative threshold is relative to the contemporary median for each year's survey. A fixed threshold uses the median from an 'anchor' year which is then uprated for inflation as appropriate. For example, the absolute threshold '60 per cent of the 1998/99 median income' in 1998/99 is the same as the relative threshold, but the corresponding value in 2009/10 has been uprated by inflation from the 1998/99 level over the period.

Measures of Income¹

The income measure used in HBAI is weekly net (disposable) equivalised household income. This comprises total income from all sources of all household members including dependants.

Income is adjusted for household size and composition by means of **equivalence scales**, which reflect the extent to which households of different size and composition require a different level of income to achieve the same standard of living. This adjusted income is referred to as **equivalised income**. (See **Appendix 2** for further details).

Income Before Housing Costs (BHC) includes the following main components:

- usual net earnings from employment;
- profit or loss from self-employment (losses are treated as a negative income);
- all Social Security benefits (including Housing Benefit, Social Fund, maternity, funeral and community care grants, but excluding Social Fund loans) and Tax Credits. For the full list, please see the 'Other definitions used in HBAI' section;
- income from occupational and private pensions;
- investment income;
- maintenance payments, if a person receives them directly;
- income from educational grants and scholarships (including, for students, top-up loans and parental contributions);
- the cash value of certain forms of income in kind (free school meals, Healthy Start vouchers and free school milk and free TV licence for those aged 75 and over).

Income is net of the following items:

- income tax payments;
- National Insurance contributions;
- domestic rates / council tax;
- contributions to occupational pension schemes (including all additional voluntary contributions (AVCs) to occupational pension schemes, and any contributions to stakeholder and personal pensions);
- all maintenance and child support payments, which are deducted from the income of the person making the payment;
- parental contributions to students living away from home;
- student loan repayments.

Income After Housing Costs (AHC) is derived by deducting a measure of **housing costs** from the above income measure.

¹ The definition of income detailed here applies to the analyses based on FRS data. A very similar definition was used for analyses based on the Family Expenditure Survey. For details of the differences between the definitions please see **Appendix 2 of HBAI 1979–1996/97**.

Housing costs

These include the following:

- rent (gross of housing benefit);
- water rates, community water charges and council water charges;
- mortgage interest payments;
- structural insurance premiums (for owner occupiers);
- ground rent and service charges.

For Northern Ireland households water provision is funded from taxation and there are no direct water charges. Therefore it is already taken into account in the Before Housing Costs measure.

In the 1995/96 and subsequent datasets, a refinement was made to the calculation of mortgage interest payments to disregard additional loans which had been taken out for purposes other than house purchase.

Negative incomes BHC are reset to zero, but negative AHC incomes calculated from the adjusted BHC incomes are possible. Where incomes have been adjusted to zero BHC, income AHC is derived from the adjusted BHC income.

Other definitions used in HBAI

A number of other definitions are employed in compiling the HBAI results. The main definitions are described below.

Adult

All those individuals who are aged 16 and over, unless defined as a dependent child (see Child); all adults in the household are interviewed as part of the Family Resources Survey (FRS).

Benefit unit

A single adult or a couple living as married and any dependent children; from January 2006 same-sex partners (civil partners and cohabittees) are also included in the same benefit unit.

Child

A dependent child is defined as an individual aged under 16. A person will also be defined as a child if they are 16 to 19-years old and they are:

- Not married nor in a Civil Partnership nor living with a partner; and
- living with parents; and
- in full-time non-advanced education or in unwaged government training.

Contemporary average income

The average income for the period covered by the survey. Household incomes are adjusted from the date of interview to an average of 2009/10 prices.

Couple

Two adults, of same or different sex, who are married (spouse), or from January 2006 in a civil partnership (partner), or are assumed to be living together as such (cohabitee).

Families / family units

The terms 'families' and 'family units' are used interchangeably with benefit units. See definition above.

Full-time work

The respondent regards themselves as working full-time, either as an employee or self-employed.

Head of benefit unit

The head of the first benefit unit will be the same as the head of the household. For second and subsequent benefit units the head will be the first adult to be interviewed.

Head of household (used prior to 2001/02, since replaced by household reference person)

Interviewers classified the head of household using standard procedures:

- In a household containing only husband, wife and children under 16 (and boarders), the husband was always the head of household.
- Similarly, when a couple has been recorded as living together/cohabiting, the male partner was treated as the head of household.
- In all situations where there are other relatives in the household or where some or all of the household are unrelated (except that a husband always takes precedence), the person in whose name the accommodation was owned or rented was taken as the head.
- When the accommodation is supplied with a job or provided rent free for some other reason, the person to whom the accommodation was given in this way was the head.
- Occasionally more than one person will have equal claim to be the head, in these cases, where they are of the same sex, the oldest was the head; where they are of different sexes, the male was the head.

Household

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. living room). A household will consist of one or more benefit units.

Appendix 1

Household reference person (used from 2001/02 onwards)

This is classified as the Highest Income Householder (HIH); without regard to gender.

In a single adult household

- The HIH is the sole householder (i.e. the person in whose name the accommodation is owned or rented).

If there are two or more householders

- The HIH is the householder with the highest personal income from all sources.

If there are two or more householders who have the same income

- The HIH is the eldest householder

Low Income and Material Deprivation for Children

Low income and material deprivation is a combined measure for children using a **prevalence weighted** score from the material deprivation questions in combination with a 70 per cent of median relative low income threshold, Before Housing Costs. A child is considered to be in low income and material deprivation if they live in a family that has a score of 25 or more and a household income below this threshold. An analysis of the composition and proportion of children in low income and material deprivation is given in **Chapter 4 (Children)**. See **Appendix 2** for further details.

Material Deprivation

Children - The material deprivation suite of questions was introduced from 2004/05, to investigate deprivation amongst families with children. Questions were asked on whether families were able to afford to buy essential items or services, or to participate in leisure or social activities. An analysis of responses to these questions by their location in the income distribution is given in **Chapter 4 (Children)**.

Pensioners - The material deprivation suite of questions was introduced from 2008/09, to investigate deprivation amongst pensioners. Questions were asked on whether families were able to afford to buy essential items or services, or to participate in leisure or social activities. An analysis of responses to these questions by their location in the income distribution is given in **Chapter 6 (Pensioners)**.

More details on material deprivation is given in **Appendix 2**.

Material Deprivation for Pensioners

Material deprivation for pensioners uses a **prevalence weighted** score from the material deprivation questions. A pensioner is considered to be materially deprived if

they live in a family that has a score of 20 or more. An analysis of the composition and proportion of pensioners in material deprivation is given in **Chapter 6 (Pensioners)**. See **Appendix 2** for further details.

Prevalence Weighted

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

Part-time work

The respondent regards themselves as working part-time, either as an employee or self-employed.

Pensioner

A person of state pension age or above (65 for men, 60 for women in 2009/10).

Region

Regional classifications are based on the standard statistical geography of the former Government Office Regions: nine in England, and a single region for each of Scotland, Wales and Northern Ireland. These regions are built up of complete counties or unitary authorities. Tables also include statistics for England as a whole, and detailed breakdown tables split London into Inner and Outer London to aid comparison with other Family Resources Survey-based publications. For more information on National Statistics geography see <http://www.statistics.gov.uk/geography>.

Severe Low Income and Material Deprivation for Children

Severe low income and material deprivation is a combined measure for children using a **prevalence weighted** score from the material deprivation questions in combination with a 50 per cent of median relative low income threshold, Before Housing Costs. A child is considered to be in low income and material deprivation if they live in a family that has a score of 25 or more and a household income below this threshold. An analysis of trends in levels of severe low income and material deprivation is given in **Chapter 4 (Children)**. See **Appendix 2** for further details.

State support

Tax credits or Social Security benefits included in this category are:

- Armed Forces Compensation Scheme (formerly War Disablement Pension or Widow's Pension)
- Attendance Allowance
- Carer's Allowance (formerly Invalid Care Allowance)
- Child Benefit
- Child Maintenance Bonus
- Child Tax Credit and Working Tax Credit, including disabled elements;
- Council Tax Benefit
- Disability Living Allowance (both care and mobility components)
- Employment and Support Allowance (Contributions- and Income-based)
- Extended Payment of Council Tax Benefit or Housing Benefit
- Guardian's Allowance
- Health in Pregnancy Grant
- Housing Benefit
- In Work Credit
- Incapacity Benefit
- Income Support
- Industrial Injuries Disablement Benefit
- Job Grant (formerly Lone parent benefit run-on)
- Jobseeker's Allowance (Contributions- and Income-based)
- Maternity Allowance
- Northern Ireland Disability Rate Rebate
- Northern Ireland Lone Pensioner Rate Rebate
- Northern Ireland Rate Relief for full-time students, trainees, under 18s and those leaving care
- Northern Ireland Other Rate Rebate
- Other State Benefits
- Pension Credit
- Rates Rebate
- Retirement Pension
- Return to Work Credit (only available in a few remaining pilot areas)
- Severe Disablement Allowance (ceased to be available to new claimants as of 6th April 2001)
- Social Fund Grant Community Care Grant
- Social Fund Grant for Funeral Expenses
- Social Fund Grant for Maternity Expenses
- Statutory Adoption, Maternity or Paternity Pay
- Statutory Sick Pay
- Widow's Payment/Bereavement Payment
- Widow's Pension/Bereavement Allowance
- Widowed Mother's Allowance/Widowed Parents Allowance
- Winter Fuel payments
- Work Search premium

Family type and economic status classifications

For some analyses, individuals are classified into family type or economic status groups. Individuals are classified according to the status of the benefit unit in which they live. All individuals in a benefit unit (adults and children) will therefore be given the same classification. The classifications are defined below.

Family type

Pensioner couple - a couple where one or more of the adults are state pension age or over. However, in **Chapter 6 (Pensioners)**, results for pensioner couples do not count anyone who is not a pensioner.

Single male pensioner - single male adult of state pension age or over.

Single female pensioner - single female adult of state pension age or over.

Couple with children - a non-pensioner couple with dependent children.

Single with children - a non-pensioner single adult with dependent children.

Couple without children - a non-pensioner couple with no dependent children.

Single male without children - a non-pensioner single adult male with no dependent children.

Single female without children - a non-pensioner single adult female with no dependent children.

Economic status of the family

Individuals are allocated to the first category which applies in the following order; so, for example, a couple with one partner unemployed and the other working part-time would be allocated to the 'One or more in part-time work' group. It should be noted that this classification is now consistent with the International Labour Organization (ILO) classification.

One or more full-time self-employed - Benefit units where at least one adult usually works self-employed in their main job where the respondent regards themselves as working full-time. Those respondents not working in the last seven days but doing unpaid work in their own business are considered as full-time self-employed.

Single or couple, all in full-time work - Benefit units where all adults regard themselves as working full-time. Those respondents not working in the last seven days doing unpaid work in a business that a relative owns are considered as in full-time work, as are those in training.

Couple, one in full-time work, one in part-time work - Benefit units headed by a couple where one partner considers themselves to be working full-time and the

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other partner considers themselves to be working part-time. Those respondents not working in the last seven days but are doing an odd job are considered as working part-time.

Couple, one in full-time work, one not working - Benefit units headed by a couple, where one partner considers themselves to be working full-time and the other partner does not work.

No-one in full-time work, one or more in part-time work - Benefit units where at least one adult works, but considers themselves to be working part-time.

Workless, one or more aged 60 or over - Benefit units where at least one adult is aged 60 or over.

Workless, one or more unemployed - Benefit units where at least one adult is unemployed.

Workless, other inactive - Benefit units not classified above (this group includes the long term sick, disabled people and non-working single parents).

Economic status groups for children

The tables that show estimates for dependent children use an amended economic status classification closely related to the definitions used above. Children are grouped according to family type and the economic status of their parent(s) as defined in the previous section. As with the main economic status groups, individuals are allocated to the first category that applies in the following order:

Lone parent

- In full-time work (includes self-employed)
- In part-time work
- Not working (unemployed or inactive)

Couple with children

- One or more full-time self-employed
- Both in full-time work
- One in full-time work, one in part-time work
- One in full-time work, one not working
- Neither in full-time work, one or more in part-time work
- Both workless (unemployed or inactive)

Economic status of household

For this analysis, households are classified according to an assessment of the employment status of all working-age adults and working pensioners within the household (i.e. non-working pensioners are not considered in the assessment, except in the case of those households where children live only with pensioners, where the status of all adults is considered). Individuals are assigned to one of three categories:

All adults in work - A household where all working-age adults are in employment or are self-employed, or if there are no working-age adults in the household, at least one working pensioner.

At least one, but not all adults in work - A household where at least one working-age adult is in employment or is self-employed, or where a pensioner is in work if none of the working-age adults in the household are in work.

Workless household - A household where no adult members are in employment or are self-employed. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. So 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'.

Methodology

Household incomes as an indicator of individuals' living standards

Households Below Average Income (HBAI) uses household disposable incomes, adjusted for household size and composition, as a proxy for the material living standards of individuals or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live.

The unit of analysis is the individual, so the populations and percentages in the tables are numbers and percentages of individuals – both adults and children.

The living standards of an individual depend not only on his or her own income, but also on the income of others in the household. Consequently, the analyses are based on **total household income**: the equivalised income of a household is taken to represent the income level of every individual in the household. Equivalisation, a technique that allows comparison of incomes between households of different sizes and compositions, is explained later in this Appendix. Thus, all members of any one household will appear at the same point in the income distribution.

The family type and economic status groupings used in some tables are classifications of individuals according to the characteristics of the **benefit unit** to which they belong. Therefore, these tables are analyses of individuals classified by their type of benefit unit and by their household income. A definition of **benefit unit** can be found in **Appendix 1**.

Equivalisation using the modified OECD scales

The income measures used in HBAI take into account variations in the size and composition of the households in which individuals live. This reflects the common sense notion that, in order to enjoy a comparable standard of living, a household of say three adults will need a higher income than a single person living alone. The process of adjusting income in this way is known as equivalisation and is needed in order to make sensible income comparisons between households.

Equivalence scales conventionally take an adult couple without children as the reference point, with an equivalence value of one. The process then increases relatively the income of single person households (since their incomes are divided by a value of less than one) and reduces relatively the incomes of households with three or more persons, which have an equivalence value of greater than one.

Consider a single person, a couple with no children, and a couple with two children aged fourteen and ten, all having unadjusted weekly household incomes of £200

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(Before Housing Costs). The process of equivalisation, as conducted in HBAI, gives an equivalised income of £299 to the single person, £200 to the couple with no children, but only £131 to the couple with children.

The main equivalence scales now used in HBAI are the modified OECD scales, which take the values shown in **Table A2.1**. The equivalent values used by the McClements equivalence scales are also shown for comparison alongside modified OECD values. The McClements scales were used by HBAI to adjust income up to the 2004/05 HBAI publication.

In both the modified OECD and McClements versions two separate scales are used, one for income Before Housing Costs (BHC) and one for income After Housing Costs (AHC). The construction of household equivalence values from these scales is quite straightforward. For example, the BHC equivalence value for a household containing a couple with a fourteen year old and a ten year old child together with one other adult would be 1.86 from the sum of the scale values:

$$0.67 + 0.33 + 0.33 + 0.33 + 0.20 = 1.86$$

This is made up of 0.67 for the first adult, 0.33 for their spouse, the other adult and the fourteen year old child and 0.20 for the ten year old child. The total income for the household would then be divided by 1.86 in order to arrive at the measure of equivalised household income used in HBAI analysis.

Housing costs

It may be argued that the costs of housing faced by different households at a given time do not always match the true value of the housing that they actually enjoy, and that housing costs should therefore be deducted from any definition of disposable income. However, any measure of income defined in this way would understate the relative standard of living of those individuals who were actually benefiting from a better quality of housing by paying more for better accommodation. Income growth over time would also understate improvements in living standards where higher costs reflected improvements in the quality of housing.

Conversely, any income measure that does not deduct housing costs may overstate the living standards of individuals whose housing costs are high relative to the quality of their accommodation (for example, some residents of London). Income growth over time may also overstate improvements in living standards for low-income groups, as a rise in Housing Benefit to offset higher rents (for a given quality of accommodation) would be counted as an income rise.

Therefore, HBAI presents analyses of disposable income on two bases: Before Housing Costs (BHC) and After Housing Costs (AHC). This is principally to take into account variations in housing costs that themselves do not correspond to comparable variations in the quality of housing. A definition of housing costs can be found in **Appendix 1**.

Population

The analyses in this publication are primarily based on the Family Resources Survey (FRS). Households in Northern Ireland (NI) were surveyed for the first time in the 2002/03 survey year. A detailed analysis of observed trends, together with results for NI and the UK for the first three years of NI data can be found in **Appendix 3 of the 2004/05 publication**.

The survey covers the private household sector. All the results therefore exclude people living in institutions, e.g. nursing homes, halls of residence, barracks or prisons, and homeless people living rough or in bed and breakfast accommodation. The area of Scotland north of the Caledonian Canal was included in the FRS for the first time in the 2001/02 survey year, and from the 2002/03 survey year, the FRS was extended to include a 100 per cent boost of the Scottish sample. This has increased the sample size available for analysis at the Scottish level.

A further adjustment is that households containing a married adult whose spouse is temporarily absent, whilst within the scope of the FRS, are excluded from HBAI. Similarly, prior to the 1996/97 data, households containing a self-employed adult who had been full-time self-employed for less than two months were excluded. This exclusion is no longer made because of the improvements in the self-employment questions in the FRS.

Self-employed

All analyses in this volume include the self-employed. However, it should be noted that a proportion of this group are believed to report incomes that do not reflect their living standards and there are also recognised difficulties in obtaining timely and accurate income information from this group. Previous analysis of the level of material deprivation reported by those self-employed and reporting incomes amongst the lowest 20 per cent of incomes suggests that the link between lower incomes and higher levels of material deprivation is much weaker than it is for the population as a whole.

There are few differences in the overall picture of proportions in low-income households when analysis is performed either including or excluding the self-employed. However, this is an area that will be kept under review.

Data sources used

Analyses from the FRS were first presented in HBAI in the 1979 to 1993/94 volume. Prior to that, the Family Expenditure Survey (FES) was used exclusively. The FRS was launched in October 1992 to meet the information requirements of the then DSS. The large sample of the FRS (in 2009/10, full interviews were completed with 23,164 households in Great Britain and 2,041 households in Northern Ireland) makes it possible for HBAI to present information for individual years without – in most cases – unduly large sampling errors.

Moving from the FES to the FRS, both as a result of improved questions in the FRS or following the recommendations of a Methodological Review, has introduced some differences in the definition of income. These are detailed in **Appendix 2 of the 1996/97 volume**. Comparisons of the results were published in the GSS Methodology Series No 18, 'Comparisons of income data between the Family Expenditure Survey and the Family Resources Survey'.

Low income and material deprivation for children including severe poverty

A suite of questions designed to capture the material deprivation experienced by families with children has been included in the Family Resources Survey since 2004/05. Respondents are asked whether they have 21 goods and services, including child, adult and household items. The list of items was identified by independent academic analysis. See McKay, S. and Collard, S. (2004). *Developing deprivation questions for the Family Resources Survey*, Department for Work and Pensions Working Paper Number 13 available at <http://research.dwp.gov.uk/asd/asd5/WP13.pdf>. Together, these questions form the best discriminator between those families that are deprived and those that are not. If they do not have a good or service, they are asked whether this is because they do not want them or because they cannot afford them. The questions will be kept under review.

These questions are used as an additional way of measuring living standards for children and their families, as outlined in the conclusions of the Measuring Child Poverty Consultation.

A prevalence weighted approach has been used, in combination with a relative low income or severe relative low income threshold. Prevalence weighting is a technique of scoring deprivation in which more weight in the deprivation measure is given to families lacking those items that most families already have. This means a greater importance, when an item is lacked, is assigned to those items that are more commonly owned in the population.

For each question a score of 1 indicates where an item is lacked because it cannot be afforded. If the family has the item, the item is not needed or wanted, or the question does not apply then a score of 0 is given. This score is multiplied by the relevant prevalence weight. The scores on each item are summed and then divided by the total maximum score; this results in a continuous distribution of scores ranging from 0 to 1. The scores are multiplied by 100 to make them easier to interpret. The final scores, therefore, range from 0 to 100, with any families lacking all items which other families had access to scoring 100.

A child is considered to be in low income and material deprivation if they live in a family that has a final score of 25 or more and an equivalised household income below 70 per cent of median income, Before Housing Costs.

The child poverty strategy announced the introduction of a new severe poverty measure based on severe low income and material deprivation. A child is considered to be in severe poverty if they live in a family that has a final score of 25 or more and an equivalised household income below 50 per cent of median income, Before Housing Costs. A technical note giving further background to this measure is available at http://research.dwp.gov.uk/asd/index.php?page=hbai_arc.

From the 2008/09 edition of the publication, we have moved to using the prevalence weights relative to the survey year in question, rather than fixed 2004/05 weights, which were used in previous publications. The full list of questions, prevalence weights for the latest survey year and final scores are shown in **Table A2.2**.

Material deprivation for pensioners

A suite of questions designed to capture the material deprivation experienced by pensioner families has been included in the Family Resources Survey since May 2008. Respondents are asked whether they have access to 15 goods and services. The list of items was identified by independent academic analysis. See Legard, R., Gray, M. and Blake, M. (2008), *Cognitive testing: older people and the FRS material deprivation questions*, Department for Work and Pensions Working Paper Number 55 available at <http://research.dwp.gov.uk/asd/asd5/WP55.pdf> and McKay, S. (2008), *Measuring material deprivation among older people: Methodological study to revise the Family Resources Survey questions*, Department for Work and Pensions Working Paper Number 54 available at <http://research.dwp.gov.uk/asd/asd5/WP54.pdf>. Together, these questions form the best discriminator between those pensioner families that are deprived and those that are not.

Where they do not have a good or service, they are asked whether this is because:

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

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

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

they are counted as being deprived for that item.

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

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

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

The same prevalence weighted approach has been used to that for children, in determining a deprivation score. Prevalence weighting is a technique of scoring deprivation in which more weight in the deprivation measure is given to families lacking those items that most pensioner families already have. This means a greater importance, when an item is lacked, is assigned to those items that are more commonly owned in the pensioner population.

For each question a score of 1 indicates where an item is lacked because it cannot be afforded. If the pensioner family has the item, the item is not needed or wanted, or the question does not apply then a score of 0 is given. This score is multiplied by the relevant prevalence weight. The scores on each item are summed and then divided by the total maximum score; this results in a continuous distribution of scores ranging from 0 to 1. The scores are multiplied by 100 to make them easier to interpret. The final scores, therefore, range from 0 to 100, with any families lacking all items which other families had access to scoring 100.

A pensioner is considered to be in material deprivation if they live in a family that has a final score of 20 or more. For children, material deprivation is presented as an indicator in combination with a low income threshold. However for pensioners, the concept of material deprivation is broad and very different from low income therefore it is appropriate to present it as a separate measure. In 2009/10, 16 per cent of pensioners aged 65 or over were in households with equivalised incomes below 60 per cent of the median, After Housing Costs. This compares to 9 per cent of pensioners aged 65 or over in material deprivation. Just 2 per cent of pensioners were in material deprivation and in low income, based on a threshold of 60 per cent of median, After Housing Costs.

The full list of questions, prevalence weights for the latest survey year and final scores are shown in **Table A2.3**. A technical note given a full explanation of the pensioner material deprivation measure is available at http://research.dwp.gov.uk/asd/index.php?page=hbai_arc.

Grossing

'Grossing up' is the term usually given to the process of applying factors to sample data so that they yield estimates which represent the overall population. The

simplest grossing system would be a single factor, the uniform grossing factor, which could be calculated as the number of households in the population divided by the number in the achieved sample. However, surveys are normally grossed by a more complex set of factors, which attempt to correct for differential non-response (i.e. that certain groups are less likely to respond than others) at the same time as they scale up sample estimates.

The system used to calculate grossing factors for HBAI mirrors that of FRS grossing with two differences. FRS grossing uses population estimates as control totals for sample categories which exhibit non-response bias, and have been chosen with the aims of DWP studies in mind. The population estimates are based on control variables, with values derived from external data sources.

The first difference with FRS grossing is that the sample of households is smaller for HBAI purposes because households with spouses living away from home are excluded (see *Population* section above). The second difference is that separate control totals are introduced for 'very rich' households so that the top end of the income distribution is more accurately reflected, which is particularly important for estimates of mean income (see *Survey of Personal Incomes* section below).

Department for Work and Pensions statisticians, in consultation with other departments and external experts, reviewed the previous grossing methodology for the FRS, and the latest changes were taken on board for the 2003/04 edition of HBAI, with estimates for historic years revised accordingly. The current publication continues to use the regime adopted for 2003/04.

The 2003/04 publication included more detail of the factors underlying any changes to low-income estimates resulting from the adoption of these new methods.

The control variables and their sources are listed in **Table A2.4**. The HBAI grossing system controls for variables at both household level and benefit unit level. A grossed count of the number of owner occupying households would thus tie in with the Department for Communities and Local Government (CLG) figure, whilst the grossed number of men aged 80 and over, or men living in the North East, would be consistent with Office for National Statistics estimates. Some adjustments have been made to the original control total data sources so that definitions match those in the FRS, for example an adjustment has been made to the demographic data to exclude people not resident in private households.

In order to reconcile control variables at different levels and estimate their joint population, software (CALMAR) provided by the French National Statistics Institute, INSEE, has been used. This software works by iterating towards an optimal solution that, given the particular control totals, minimises the range (maximum to minimum values) of the grossing factors chosen. This should maximise the potential precision of the grossed estimates. CALMAR is used for producing both Great Britain (GB) and Northern Ireland (NI) grossing factors.

Careful consideration was given to the combination of control totals and the way in which age ranges, Council Tax bands and so on, were grouped together. The aim

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was to strike a balance so that the grossing system will provide, where possible, accurate estimates in different dimensions without significantly increasing variances.

Grossing data for Northern Ireland

Apart from the comparable grossing of Northern Ireland data for males, females, children, lone parents, and households as indicated in **Table A2.4**, there are some differences between the methods used to gross the Northern Ireland sample as compared with the Great Britain sample.

Local taxes in Northern Ireland are collected through the rates system, so Council Tax Band as a control variable is not applicable.

In addition, Northern Ireland housing data are based largely on small-sample surveys. Since it is not desirable to introduce the variance of one survey into another by using it to compute control totals, tenure type has not been used as a control variable.

Survey of Personal Incomes (SPI) – adjustment for individuals with very high incomes

An adjustment is made to sample cases at the top of the income distribution to correct for volatility in the highest incomes captured in the survey. This adjustment uses data from Her Majesty's Revenue and Customs' Survey of Personal Incomes (SPI) to control the numbers and income levels of the 'very rich' while retaining the FRS data on the characteristics of their households. The methodology defines a household as 'very rich' if it contains a 'very rich' individual and it adjusts pensioners and non-pensioners separately. Thresholds have been set at the level above which, for each group, the FRS data is considered to be volatile due to small numbers of cases.

From the 2009/10 publication, we have changed the SPI adjustment methodology to being based on adjusting a fixed fraction of the population rather than on adjusting the incomes of all those individuals with incomes above a fixed cash terms level. This should prevent an increasing fraction of the dataset being adjusted. The 2009/10 adjustment fraction was set at the same level as the fraction adjusted using in 2008/09. We have also moved to basing all SPI adjustment decisions on gross rather than a mixture of gross and net incomes. These changes only have a very small effect on the results as presented.

This means for 2009/10, non-pensioners in Great Britain are subject to the SPI adjustment if their gross income exceeded £256,136 per annum (£167,133 per annum in Northern Ireland) and pensioners in Great Britain are subject to the SPI adjustment if their gross income exceeded £60,347 per annum (£55,253 per annum in Northern Ireland).

The numbers of 'very rich' pensioners and non-pensioners in survey estimates are matched to SPI estimates by the introduction of two extra control totals into the grossing regime. One is for the total number of pensioners above the pensioner

threshold and the other for the number of non-pensioners above the non-pensioner threshold. The grossing factors for individual cases are only marginally changed as a result of this adjustment. In addition, each 'very rich' individual in the FRS is assigned an income level derived from the SPI, as the latter gives a more accurate indication of the level of high incomes than the FRS. Again this adjustment is carried out separately for pensioners and non-pensioners.

The estimates using SPI data are provided by Her Majesty's Revenue and Customs' statisticians. The 2009/10 estimates were projections based on 2007/08 data.

Sampling error

The HBAI tables are derived from the sample provided by the Family Resources Survey (FRS). All the figures are therefore subject to sampling error.

Sampling error is the uncertainty in estimates that arises because the results are derived from a random sample of the household population. No two randomly chosen samples would give exactly the same picture of the income distribution and the particular sample chosen in any year could yield results that, by chance, are either high or low. However the likely size of such variation can be identified, at least approximately, by taking account of the size and design of the samples.

Sampling error is thus quite distinct from any systematic errors or biases that may be present in the survey and analysis processes, such as a tendency for respondents to under-report a particular item of income. An estimate of sampling error is a measure of only one particular type of uncertainty in the estimate, and therefore cannot be taken as a guarantee that the figure is 'accurate' within certain limits.

Different figures in HBAI are subject to widely differing levels of sampling error. However, two general observations may usefully be made: firstly, other things being equal, the smaller the sample (or part of sample) from which the estimate is derived, the larger the sampling error; and secondly, estimates of changes, as shown in the **Trend and Time Series Tables**, are invariably subject to greater sampling error than point-in-time estimates.

Sampling errors for income growth and numbers below income thresholds

The figures in HBAI most susceptible to sampling error are the estimates of the median incomes of particular groups, and especially the estimates of the real changes in these incomes.

The 95 per cent confidence interval of those individuals below 60 per cent of 2009/10 median income on a Before Housing Costs basis is of the order of around +/- 340,000 individuals or 0.6 percentage points.

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Figures for the number of individuals below 50, 60 and 70 per cent of contemporary median income are shown in **Table A2.5**, with figures for the number of individuals below 60 per cent of 1998/99 median income held constant in real terms shown in **Table A2.6**. These are expressed in the form of estimated 95 per cent confidence intervals. The confidence interval would contain the true value on average 19 out of 20 times, if sampling error were the sole source of errors. For changes in the different groups below 60 per cent of median income between two points in time to be statistically significant, they need to be around the following order of magnitude:

- For the whole population, around 0.8 percentage points or 430-500,000 individuals.
- For children, around 1.5 percentage points or 180-200,000 children.
- For working-age adults, around 0.9 percentage points, or 260-330,000 working-age adults.
- For pensioners, around 1.2 percentage points or around 130,000 pensioners.

Sampling errors for compositional figures

The compositional figures in the time series tables for all individuals, for example the proportion of a particular income group who are pensioners, tend to have relatively small sampling errors; in general the uncertainty in these figures from the choice of equivalence scale will be much greater than the sampling error. Bunching of a population type close to a particular income threshold could magnify the relevant sampling error, since a small difference in that threshold would cause a relatively large difference in the percentage of the group below the threshold. However, the uncertainty from equivalisation would also be magnified, and the latter would remain the more important source of uncertainty.

Methodological improvements made in 2009/10

Some minor methodological improvements have been made for the latest publication. These include use of data from the new pension provision questions on the Family Resources Survey. The pension provision questions were revised, following a testing period of the existing questions in 2008, to more accurately capture information on active membership of pensions. We have also included new forms of Rate Rebate in Northern Ireland as income and included Health in Pregnancy Grant and Adult Learning Grant as income.

British Household Panel Survey

Estimates of persistence of low-incomes derived in **Chapter 7** are based on data from the British Household Panel Survey (BHPS), a longitudinal dataset developed at the University of Essex's Institute for Social and Economic Research, with core funding from the UK Economic and Social Research Council. The first wave was designed as a nationally representative sample of the population of Great Britain living in private

households in 1991 and the sample have been re-interviewed every year since then. Each survey is based on a target sample of approximately 5,000 households.

Like the Family Resources Survey, BHPS does not include people in residential institutions, or the homeless. Interviewing started in September 1991 for the first wave and the September of each subsequent year. In the text wave one is referred to as 1991, wave two as 1992 and so on.

The measure of income used here is the sum, across all household members, of income from employment and self-employment, investments and savings, private and occupational pensions, Social Security benefits, Child and Working Tax Credits, and miscellaneous income, less income tax and National Insurance contributions. The components refer to receipts and payments made in the month prior to the interview or the most recent relevant period. Income here, unlike the main HBAI estimates, does not deduct local taxation (including Council Tax). This is something that has to be borne in mind given the variation in Council Tax rates between local councils and the reduction that operates for single householders.

In the BHPS, some self-employment incomes and income from second jobs are reported gross rather than net. Income tax and National Insurance contributions have been imputed for these cases to ensure consistency.

Estimates are equivalised using the McClements scale. Estimates are presented on a Before Housing Costs (BHC) basis and on an After Housing Costs (AHC) basis.

More information on the survey and methods used is available on the ISER web-site at <http://www.iser.essex.ac.uk/ulsc/bhps/>.

Whilst some analysis is based on the full 18-years of data (i.e. individuals present in each of the 18 waves), analysis of different 'rolling' four-year periods is presented as a variation on this. The period 1991 to 1994 uses individuals present in all of the first four waves. Other periods use individuals present in each wave up to and including the end of that four-year period, except that children born to permanent panel members must be present in each wave from birth to the end of the four-year period.

The same individuals are re-interviewed in successive waves. Account is also taken of the inevitable changes of location that some interviewees experience. The survey follows members of the original household if they move to a new household, which ensures that the household/family history is not lost, and that there is no significant fall-off in interview numbers.

Estimates have been weighted using the longitudinal weights which are constructed by the University of Essex. Although the weights attempt to correct for biases arising from sample attrition that are related to factors observed within the data, such as non-response, unequal selection and accommodation type, it is possible that some biases are related to factors which are uncontrolled.

The BHPS has been subsumed into the larger Understanding Society survey from the start of 2009. Due to the timing of data delivery of the BHPS element of the Understanding Society survey it will not be possible to produce a Low Income

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Dynamics report later this year; instead this period will be used to look into options on how to continue measuring the persistence of low income.

Table A2.1: Comparison of modified OECD and McClements equivalence scales

Equivalence scales				
	OECD rescaled to couple without children=1¹	OECD 'Companion' Scale to equivalise AHC results	McClements BHC	McClements AHC
First Adult	0.67	0.58	0.61	0.55
Spouse	0.33	0.42	0.39	0.45
Other Second Adult ²	0.33	0.42	0.46	0.45
Third Adult	0.33	0.42	0.42	0.45
Subsequent Adults	0.33	0.42	0.36	0.40
Children aged under 14yrs ³	0.20	0.20	0.20	0.20
Children aged 14yrs and over ³	0.33	0.42	0.32	0.34

Notes:

1. Presented here to two decimal places.

2. For the McClements scale, the weight for 'Other second adult' is used in place of the weight for 'Spouse' when two adults living in a household are sharing accommodation, but are not living as a couple. 'Third adult' and 'Subsequent adult' weights are used for the remaining adults in the household as appropriate. In contrast to the McClements scales, apart from for the first adult, the OECD scales do not differentiate for subsequent adults.

3. The McClements scale varies by age within these groups; appropriate average values are shown in the table.

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A2.2: Material deprivation scores used for children in 2009/10¹

Material deprivation questions	Weights	Final Scores
For Children		
Outdoor space or facilities nearby to play safely	0.889	5.92
Enough bedrooms for every child of 10 or over of a different sex to have their own bedroom	0.849	5.66
Celebrations on special occasions such as birthdays, Christmas or other religious festivals	0.948	6.32
Leisure equipment such as sports equipment or a bicycle	0.851	5.67
A family holiday away from home for at least one week a year	0.603	4.02
A hobby or leisure activity	0.735	4.90
Swimming at least once a month	0.547	3.65
Friends around for tea or a snack once a fortnight	0.659	4.39
Go on school trips	0.873	5.82
Toddler group/nursery/playgroup at least once a week	0.662	4.41
For Adults		
Enough money to keep your home in a decent state of decoration	0.777	5.18
A hobby or leisure activity	0.574	3.83
A holiday away from home for at least one week a year, whilst not staying with relatives at their home	0.540	3.60
Household contents insurance	0.735	4.90
Have friends or family around for a drink or meal at least once a month	0.618	4.12
Regular savings of £10 a month or more for rainy days or retirement	0.536	3.57
Two pairs of all weather shoes for each adult	0.891	5.94
Replace any worn out furniture	0.542	3.61
Replace or repair major electrical goods such as a refrigerator or a washing machine, when broken	0.662	4.41
A small amount of money to spend each week on yourself, not on your family	0.634	4.22
In winter, able to keep accommodation warm enough	0.882	5.88
Sum of all weights	15.009	100

Notes:

1. Material deprivation weights are calculated based on responses in the survey year in question.

A2.3: Material deprivation scores used for pensioners in 2009/10^d

Material deprivation questions	Weights	Final Scores
For Pensioners aged over 65		
At least one filling meal a day	0.989	7.29
Go out socially at least once a month	0.741	5.47
See friends or family at least once a month	0.949	7.00
Take a holiday away from home	0.568	4.19
Able to replace cooker if it broke down	0.885	6.52
Home kept in a good state of repair	0.962	7.09
Heating, electrics, plumbing and drains working	0.981	7.24
Have a damp-free home	0.943	6.95
Home kept adequately warm	0.963	7.10
Able to pay regular bills	0.961	7.09
Have a telephone to use, whenever needed	0.976	7.20
Have access to a car or taxi, whenever needed	0.899	6.63
Have hair done or cut regularly	0.895	6.60
Have a warm waterproof coat	0.982	7.25
Able to pay an unexpected expense of £200	0.864	6.37
Sum of all weights	13.5567	100

Notes:

1. Material deprivation weights are calculated based on responses in the survey year in question.

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Table A2.4: Grossing factor control totals

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Males by: Region/age/sex (England); and Country/age/sex (Scotland, Wales, and Northern Ireland)	For each region/country: males in the following age groups; 0-9, 10-19* dependents, 0-19 dependents (NI only), 16-24* non-dependents, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80 plus	Office for National Statistics (ONS), Northern Ireland Statistics and Research Agency (NISRA)
Females by: Region/age/sex (England); and Country/age/sex (Scotland, Wales, and Northern Ireland)	For each region/country: females in the following age groups; 0-9, 10-19* dependents, 0-19 dependents (NI only), 16-24* non-dependents, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80 plus	ONS, NISRA
*16-19 year old dependents	Dependents aged 16-19 in Scotland, England and Wales	DWP estimates using data derived from ONS and HMRC
Lone parents (Great Britain)	Male, Female	LFS estimates
Lone parents (Northern Ireland)	All	Northern Ireland Department for Social Development (DSD) estimates
Families (England and Wales, Scotland)	Number of families with children	HMRC estimates
Tenure type (England and Wales, Scotland)	Number of households of types: LA renters, private renters, owner occupiers	Communities and Local Government (CLG)
Council Tax Band (England and Wales, Scotland)	Number of households of types: A, B, C-D, E-H (as well as band I for Wales)	Valuation Office, Scottish Government
Region	Number of households in London, Scotland, "rest of England and Wales", Northern Ireland	CLG estimates, DSD estimates
Households Containing 'Very Rich' People (Great Britain, and Northern Ireland)	Pensioners, Non-pensioners	HMRC Survey of Personal Incomes (SPI)

Table A2.5: Ninety-five per cent confidence intervals for numbers and proportions of individuals below various thresholds of contemporary median income, United Kingdom¹

Source: FRS 2009/10								
	Percentage of individuals				Number of individuals			
	lower bound	HBAI estimate	upper bound	+/-	lower bound	HBAI estimate	upper bound	+/-
50 per cent of median income								
Before Housing Costs								
All individuals	9.3	9.8	10.2	0.4	5,650,000	5,920,000	6,190,000	270,000
Children	9.5	10.3	11.1	0.8	1,230,000	1,340,000	1,440,000	100,000
Working-age adults	9.2	9.7	10.3	0.5	3,330,000	3,520,000	3,710,000	190,000
Pensioners	8.6	9.2	9.8	0.6	990,000	1,060,000	1,130,000	70,000
After Housing Costs								
All individuals	14.6	15.1	15.6	0.5	8,850,000	9,160,000	9,470,000	310,000
Children	17.9	18.8	19.7	0.9	2,320,000	2,440,000	2,560,000	120,000
Working-age adults	15.3	15.9	16.5	0.6	5,550,000	5,760,000	5,980,000	220,000
Pensioners	7.8	8.3	8.9	0.5	890,000	960,000	1,020,000	60,000
60 per cent of median income								
Before Housing Costs								
All individuals	16.6	17.1	17.7	0.6	10,040,000	10,390,000	10,730,000	340,000
Children	18.7	19.7	20.8	1.0	2,430,000	2,560,000	2,700,000	140,000
Working-age adults	15.1	15.7	16.4	0.6	5,460,000	5,690,000	5,930,000	240,000
Pensioners	17.6	18.5	19.3	0.8	2,030,000	2,130,000	2,230,000	100,000
After Housing Costs								
All individuals	21.6	22.2	22.7	0.6	13,110,000	13,450,000	13,790,000	340,000
Children	28.1	29.1	30.1	1.0	3,650,000	3,780,000	3,910,000	130,000
Working-age adults	21.1	21.8	22.4	0.6	7,640,000	7,870,000	8,100,000	230,000
Pensioners	14.9	15.6	16.3	0.7	1,720,000	1,800,000	1,880,000	80,000
70 per cent of median income								
Before Housing Costs								
All individuals	24.8	25.4	26.0	0.6	15,050,000	15,420,000	15,790,000	370,000
Children	30.1	31.2	32.3	1.1	3,910,000	4,050,000	4,190,000	140,000
Working-age adults	21.8	22.4	23.1	0.7	7,860,000	8,110,000	8,360,000	250,000
Pensioners	27.4	28.3	29.2	0.9	3,150,000	3,260,000	3,360,000	100,000
After Housing Costs								
All individuals	29.0	29.5	30.1	0.6	17,580,000	17,920,000	18,250,000	330,000
Children	37.3	38.2	39.2	1.0	4,840,000	4,960,000	5,090,000	130,000
Working-age adults	27.1	27.8	28.4	0.6	9,810,000	10,040,000	10,270,000	230,000
Pensioners	24.6	25.3	26.1	0.7	2,830,000	2,920,000	3,000,000	80,000

Note:

1. Levels of change needed between two years for a significant movement based on 60 per cent of median are shown in the 'Sampling errors for income growth and numbers below income thresholds' section above.

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Table A2.6: Ninety-five per cent confidence intervals for numbers and proportions of individuals below 60 per cent of 1998/99 median income held constant in real terms, United Kingdom

	Percentage of individuals				Number of individuals			
	lower bound	HBAI estimate	upper bound	+/-	lower bound	HBAI estimate	upper bound	+/-
Source: FRS 2009/10								
60 per cent of 1998/99 median income held in real terms								
Before Housing Costs								
All individuals	9.8	10.2	10.7	0.5	5,920,000	6,200,000	6,480,000	280,000
Children	10.0	10.8	11.6	0.8	1,300,000	1,400,000	1,510,000	110,000
Working-age adults	9.6	10.1	10.6	0.5	3,460,000	3,660,000	3,850,000	190,000
Pensioners	9.3	9.9	10.6	0.6	1,070,000	1,140,000	1,220,000	80,000
After Housing Costs								
All individuals	13.8	14.3	14.8	0.5	8,400,000	8,700,000	9,000,000	300,000
Children	16.7	17.6	18.5	0.9	2,170,000	2,280,000	2,400,000	120,000
Working-age adults	14.7	15.3	15.9	0.6	5,320,000	5,530,000	5,740,000	210,000
Pensioners	7.2	7.7	8.2	0.5	830,000	890,000	950,000	60,000

**Households Below Average
Income: An analysis of the
income distribution
1994/95 – 2009/10**

Households Below Average Income (HBAI) uses household disposable incomes, adjusted for household size and composition, as a proxy for material living standards or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live.

This report is the twenty-second in the HBAI series and principally gives information on the income distribution from 1994/95 – 2009/10 using cross-sectional data from the DWP Family Resource Survey. It also includes a small section on persistence of low income over the period 1991 to 2008 using longitudinal data from the British Household Panel Survey, which is run by the ESRC UK Longitudinal Studies Centre at the University of Essex.

HBAI Team
Information Directorate
6th Floor, Caxton House
Tothill Street
London SW1H 9NA
Telephone: 020 7449 7337

This publication can be accessed
online at

[research.dwp.gov.uk/asd/index.php
?page=hbai](http://research.dwp.gov.uk/asd/index.php?page=hbai)

Contact Information:
team.hbai@dwp.gsi.gov.uk



ISBN 978-1-84947-584-6
Published by the Department for
Work and Pensions
12 May 2011
www.dwp.gov.uk