

● Annual **Financial year 2014/15** **Published: 28 June 2016** **Coverage: United Kingdom**

The Family Resources Survey (FRS) is a continuous household survey which collects information on a representative sample of private households in the United Kingdom. Detailed information is recorded on respondents' income from all sources; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; pension participation; childcare; family circumstances; child maintenance.

This report summarises key findings from the FRS for the 2014/15 financial year when around 20,000 households were interviewed.

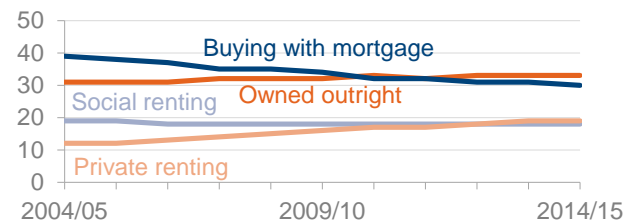
Income and state support



Income from employment and self-employment made up 72p of every £1 of gross household income.

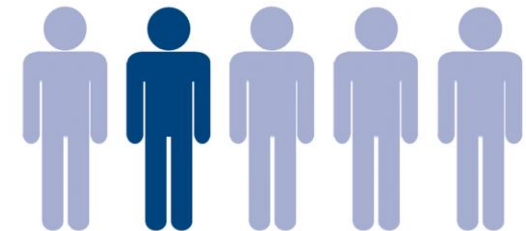
Tenure

Percentage of households



Trends in tenure composition moderated following substantial change in earlier years.

Disability



One in five people reported having a disability.

Carers

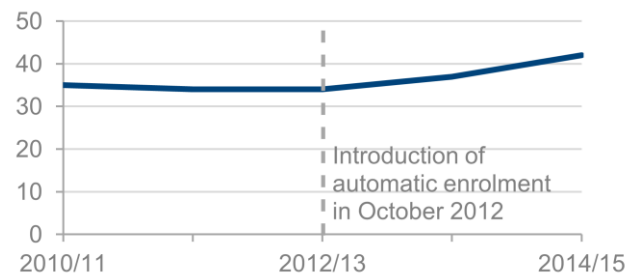
8%

of the population provided informal care

And six in ten informal carers cared for someone outside their household.

Pensions

Percentage of working age adults



Pension scheme participation increased following the introduction of workplace pension automatic enrolment in 2012.

Self-employment

Median annual gross income (£'000s)



Self-employed people earned less than employees, but the gap is reduced when total family income is considered.

At a glance

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Feedback is welcome

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What you need to know

The primary purpose of the FRS is to provide the Department for Work and Pensions (DWP) with data to inform the development, monitoring and evaluation of social welfare policy.

The survey is used by many other government departments and is used for tax and benefit policy modelling by HM Treasury and HM Revenue and Customs. The FRS is also used extensively by academics and research institutes for social and economic research.

A section on self-employment has been included in this year's report as an example additional analysis and to demonstrate the breadth and scope of information captured by the FRS.

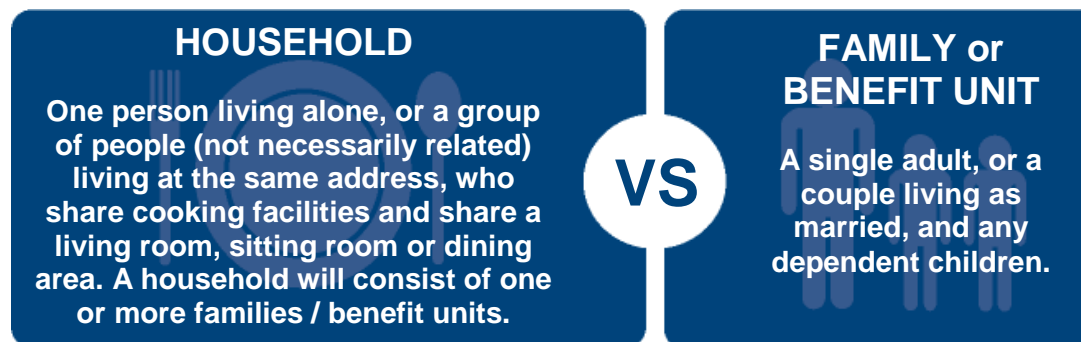
For detailed information about FRS methodology, see the **Background note and methodology** document available alongside this publication.

Other FRS-based publications

The FRS provides the underlying data for three other DWP National Statistics reports published at the same time as this report: [Households Below Average Income](#), [Pensioners' Incomes Series](#) and [Income-Related Benefits: Estimates of Take-up](#).

Households, benefit units and individuals

Results in this report are presented at household, family/benefit unit or individual level depending on context.



Additional tables and data

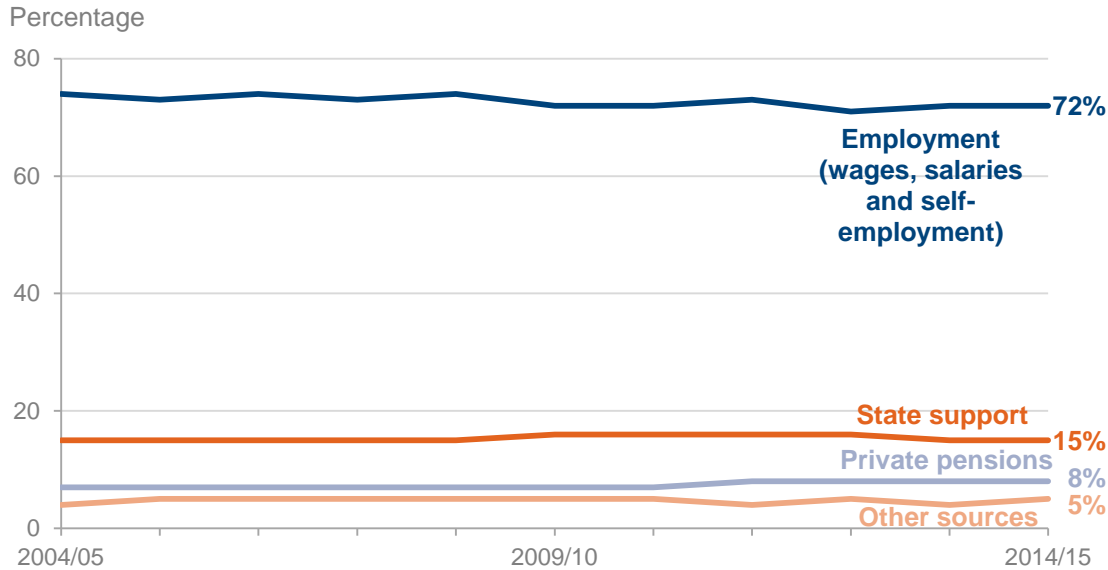
A comprehensive set of detailed tables complementing the results presented in this report are available online [here](#). These tables are referenced throughout this report.

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

Income and state support

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

Sources of total gross household income, 2004/05 to 2014/15, United Kingdom



In 2014/15, income from employment (wages, salaries and self-employment) made up 72 per cent of gross weekly household income in the UK.

Fifteen per cent of gross income came from state support (benefits, including State Pension, and tax credits) while 8 per cent came from private pensions (all non-state pensions).

Five per cent of household income came from other sources including investments, rent, grants and allowances.

See **Table 2.1** for full data.

London had a higher proportion of income from employment than any other region

In London 80 per cent all gross income came from employment – a higher percentage than any other region.

The North East was the region with the lowest percentage of income from employment at 63 per cent.

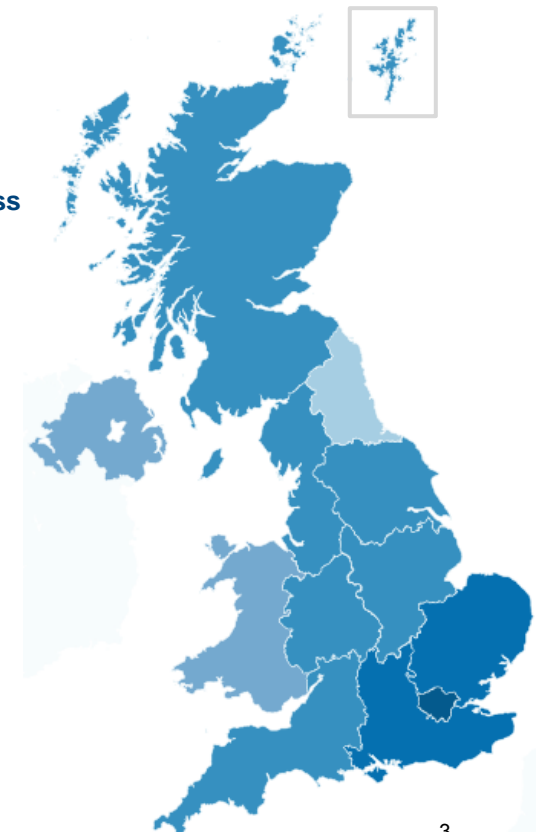
The proportion of income from sources other than employment also differed by region. The North East had the highest percentage of income from state support at 22 per cent. The South West had the highest percentage of income from private pensions at 11 per cent.

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

See **Table 2.2** for full data.

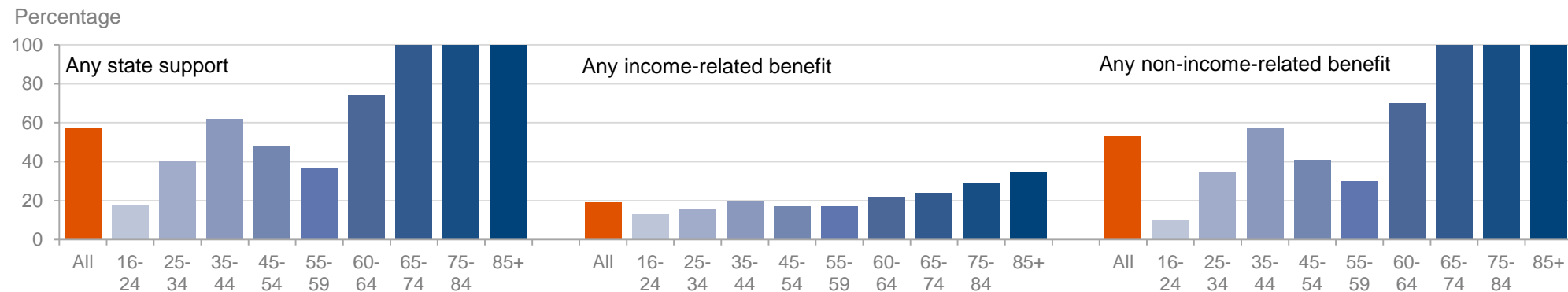
Percentage of total gross household income from employment by region/country, 2014/15

- 61%-64%
- 65%-68%
- 69%-72%
- 73%-76%
- 77%-80%



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

Receipt of state support by age of head of family (benefit unit), 2014/15, United Kingdom



Fifty-seven per cent of all families (benefit units) received at least some form of state support – i.e. were in receipt of at least one income-related benefit such as Income Support, tax credit, or a non-income related benefit such as child benefit.

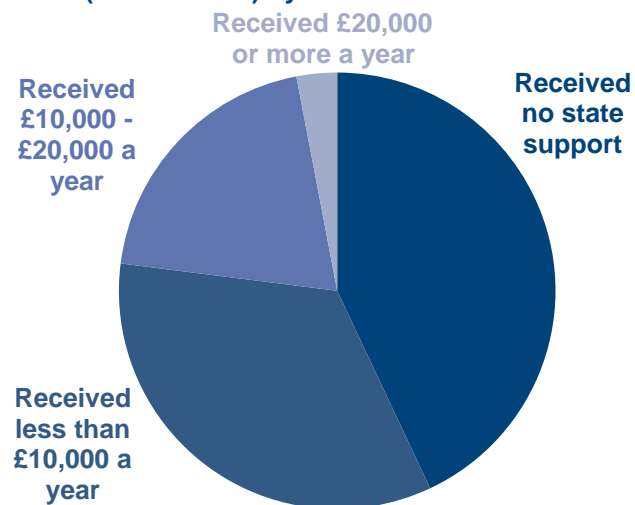
The percentage of families receiving an income-related benefit increased with age, from 13 per cent where the head of family was aged 16-24, to 35 per cent where the head of family was aged 85 or older. These benefits include income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Income Support and Pension Credit.

Almost all families where the head was aged 65 or over received a non-income-related benefit, the vast majority being in receipt of State Pension – 97 per cent of families where the head was aged 65 to 74 and 100 per cent of families where the head was aged 85 or over were in receipt of State Pension.

See **Table 2.11** for full data, including percentages for individual benefits.

Three quarters of families received less than £10,000 a year in state support

Families (benefit units) by income received from state support, 2014/15, United Kingdom



Forty three per cent (14.6 million) of families in the UK received no state support.

Thirty four per cent (11.6 million) of families received less than £10,000 a year in state support.

Twenty per cent (7.5 million) of families received between £10,000 and £20,000 a year.

Three per cent (0.9 million) of families received more than £20,000 a year in state support.

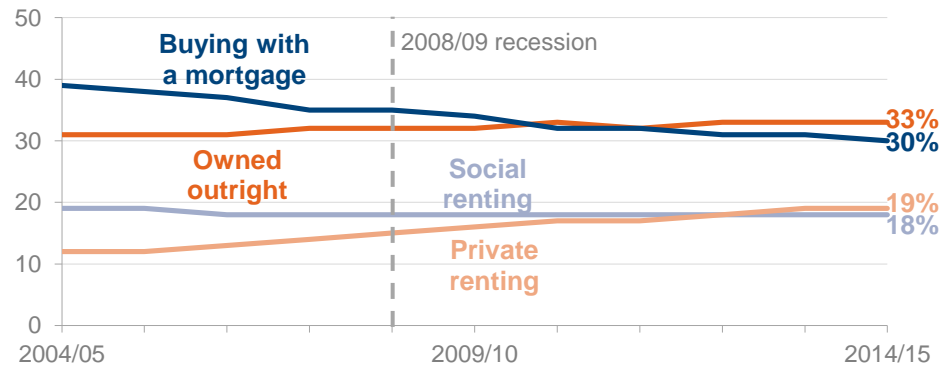
See **Table 2.14** for full data.

Tenure

Trends in tenure composition moderated following substantial change in earlier years

Households by tenure, 2004/05 to 2014/15, United Kingdom

Percentage of households



Over the 10 year period from 2004/05 the change in tenure composition was significant. The percentage of households buying with a mortgage declined from 39 per cent to 30 per cent, while the percentage privately renting increased from 12 per cent to 19 per cent. The percentages owning outright and social renting remained fairly stable.

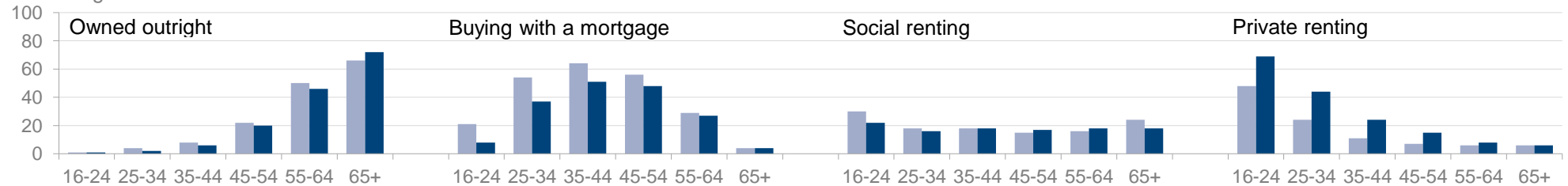
The trend of declining ownership with a mortgage and increased private renting moderated in recent years, although the percentage of households owning with a mortgage continued to decline slightly in 2014/15.

See **Table 3.6** for full data.

Younger households were much more likely to rent privately in 2014/15 than in 2004/05

Tenure type by age of head of household, 2004/05 and 2014/15, United Kingdom

Percentage of households



Private renting increased for all age groups between 2004/05 and 2014/15, except for those aged 65 or over. While there were large proportional increases for the middle-aged (35-44 and 45-54 age groups), the largest absolute increases were for the young (16-24 and 25-34 age groups).

The percentage of the 16-24 year olds renting privately went from 48 per cent to 69 per cent, while the percentage of 25-34 year olds renting privately went from 24 per cent to 44 per cent.

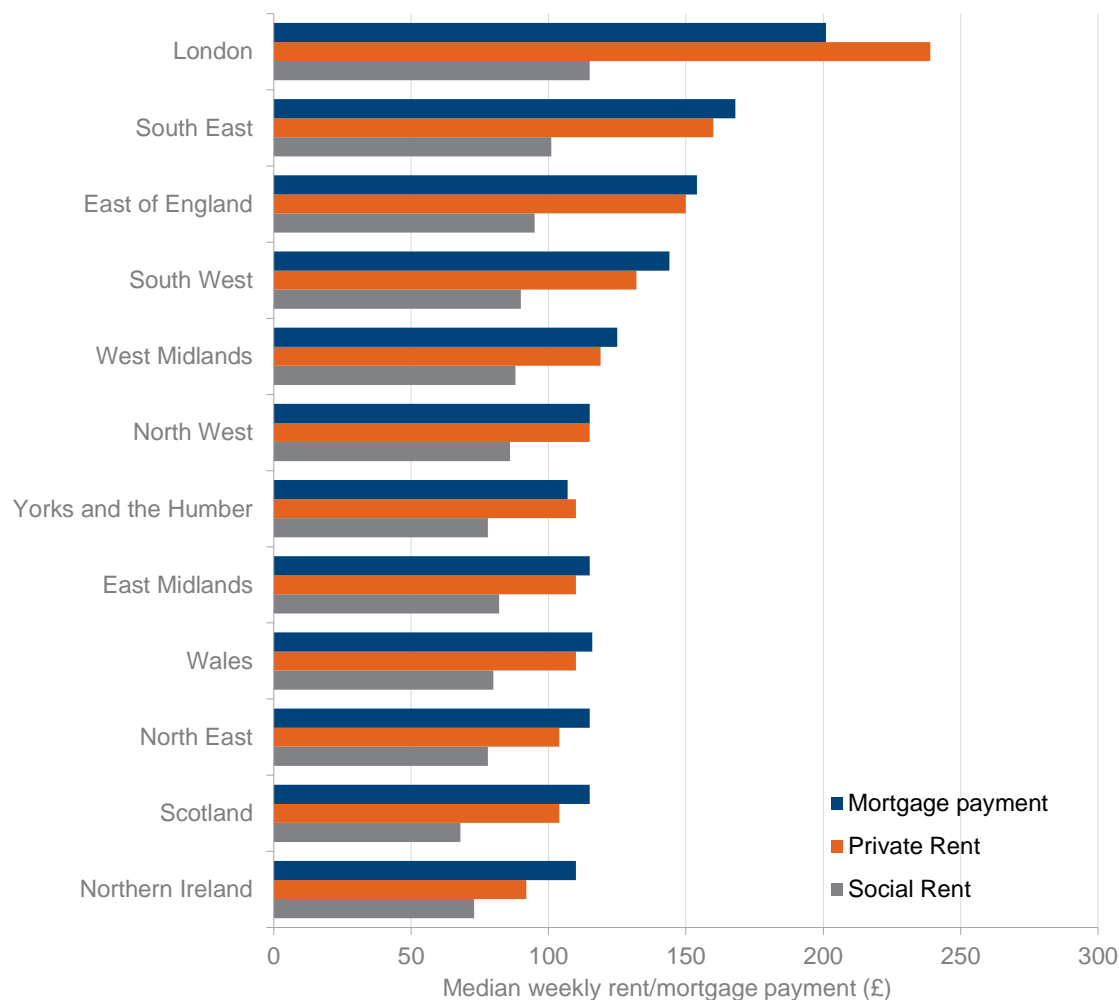
The proportion buying with a mortgage declined for all age groups between 2004/05 and 2014/15, except for those aged 65 or over. Younger households were much less likely to buy with a mortgage in 2014/15. The percentage of 16-24 year olds buying with a mortgage declined from 21 per cent to 8 per cent over the 10 years, while the percentage of 25-34 years buying with a mortgage declined from 54 per cent to 37 per cent.

The percentage of households owning their property outright fell for most age groups, with the exception of those aged 65 or over; which increased from 66 per cent in 2004/05 to 72 per cent in 2014/15. Social renting remained fairly stable for all age groups.

See **Table 3.7** for full data.

There were large regional variations in housing costs

Median household weekly rent/mortgage payment by region/country, 2014/15, United Kingdom



Mortgage payments, private rent and social rent broadly followed the same pattern of regional variation, with the highest values reported in London and the South East and the lowest in Scotland and Northern Ireland.

Private sector rents were much higher in London compared with all other regions in the UK. London median private sector rent was more than 2.5 times the median private sector rent in Northern Ireland.

London was also the only region where the median private sector rent (£239 per week) was markedly greater than the median mortgage payment (£201 per week).

Private rent was higher than social sector rent in all regions. Social sector rent levels and increases are controlled through government-set formulae. Differences may also, in part, reflect variety in the type of properties between the two sectors, with the private rented sector having a much wider and more varied range of stock.

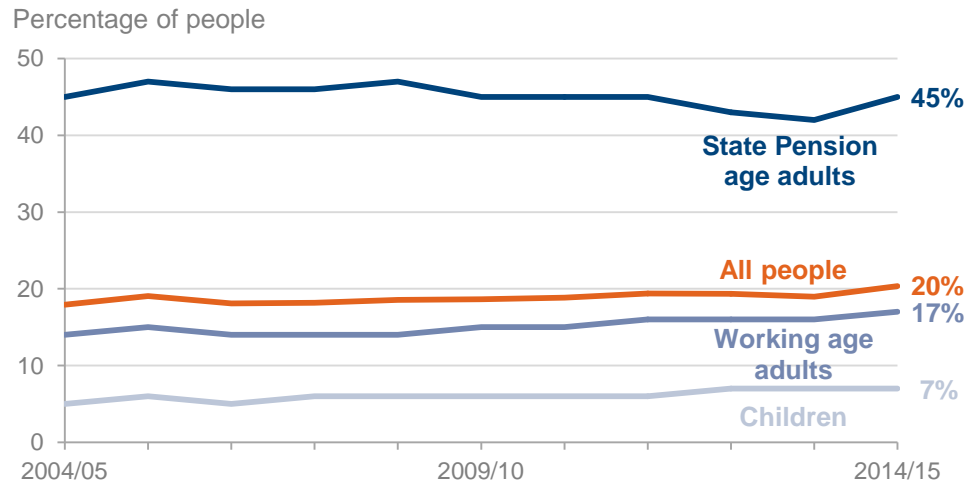
Only repayment mortgages are included in these comparisons, i.e. mortgages where both a capital payment and an interest payment is made each month. Interest-only mortgages are excluded.

See **Table 3.8** for full data.

Disability

One in five people reported a disability

Disability prevalence by age group, 2004/05 to 2014/15, United Kingdom



Twenty per cent (12.9 million) of people reported a disability in 2014/15.

This was an increase from 19 per cent (11.9 million) in 2013/14. Most of the change came from increases in working age adults (16 to 17 per cent) and those over State Pension age (42 to 45 per cent) reporting a disability.

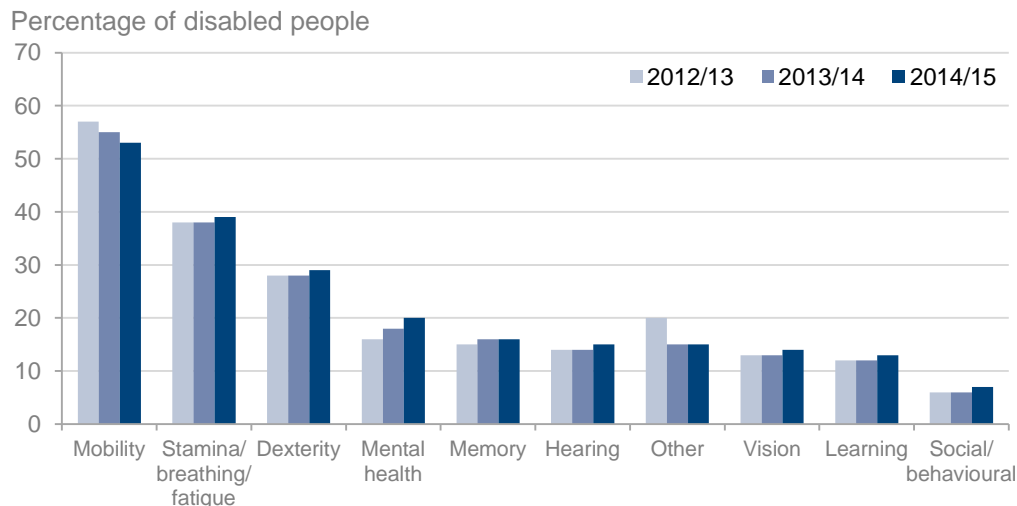
While there have been some changes in composition by impairment type there is no clear single driver for these increases.

A person is considered to have a disability if they report a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. This is the core definition of disability in the Equality Act 2010. See the **Background Note** for more details.

See **Table 4.1** for full data.

Reporting of mental health impairments increased and reporting of mobility impairments decreased over the three years to 2014/15

Impairment types reported by disabled people, 2012/13, 2013/14 and 2014/15, United Kingdom



FRS respondents who report a disability are then asked to identify the specific impairments that apply to their circumstances from a standard list.

Twenty per cent of all disabled people reported having a mental health impairment in 2014/15 up from 16 per cent in 2012/13.

The percentage of disabled people reporting mobility impairments decreased from 57 per cent to 53 per cent over the same period.

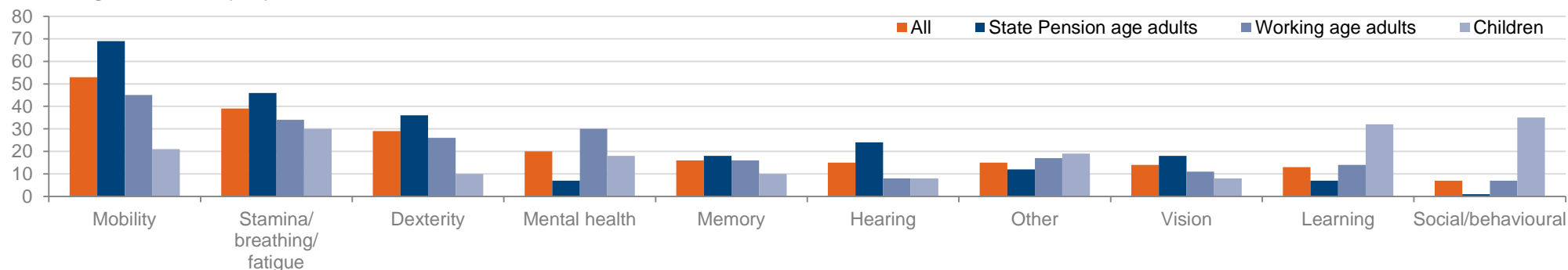
In each of the three years to 2014/15, mobility was the most prevalent impairment reported followed by stamina/breathing/fatigue and then dexterity.

See **Table 4.5** for full data.

Impairments reported by disabled people varied by age

Impairment types reported by disabled people, by age group, 2014/15, United Kingdom

Percentage of disabled people

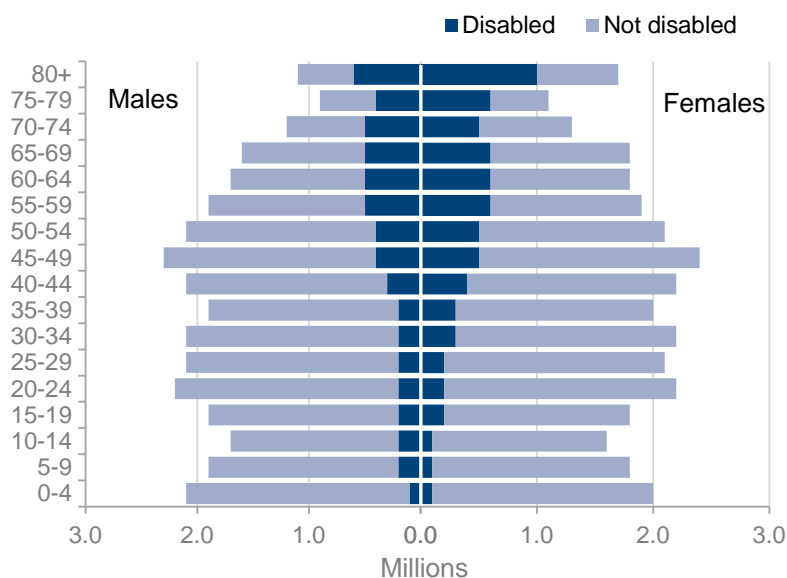


State Pension age adults were much more likely to report mobility impairments than other age groups. Working age adults were more likely to report mental health impairments than children or State Pension age adults. Thirty per cent of disabled working age adults reported mental health impairments. Children were much more likely to be affected by learning or social/behavioural impairments than adults. Thirty two per cent of disabled children were reported as having a learning impairment and 35 per cent as having a social/behavioural impairment.

See **Table 4.6** for full data.

Disability prevalence varied by gender as well as age

Disability prevalence by age and gender, average of 2012/13, 2013/14 and 2014/15, United Kingdom



Overall, 21 per cent (6.7 million) of females compared to 18 per cent (5.6 million) of males reported a disability.

However, a greater proportion of males than females under the age of 20 reported a disability. The difference was at its greatest in the 10-14 age group where 11 per cent of males and 7 per cent of females reported a disability.

For every age group over the age of 20, a greater proportion of females than males reported a disability. The difference was at its greatest in the 45-49 and 50-54 age groups. In the 50-54 age group 24 per cent of females and 20 per cent of males reported a disability.

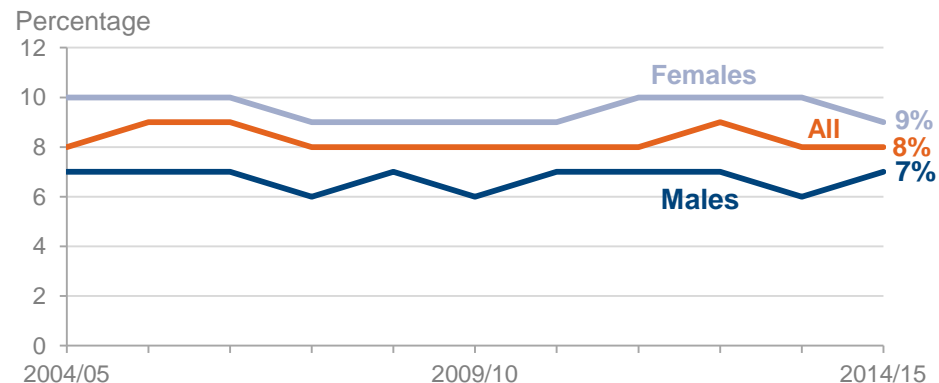
Fifty seven per cent (1.7 million) of all people aged 80 and over reported a disability. In this age group 59 per cent of females and 55 per cent of males reported a disability.

See **Table 4.3** for full data.

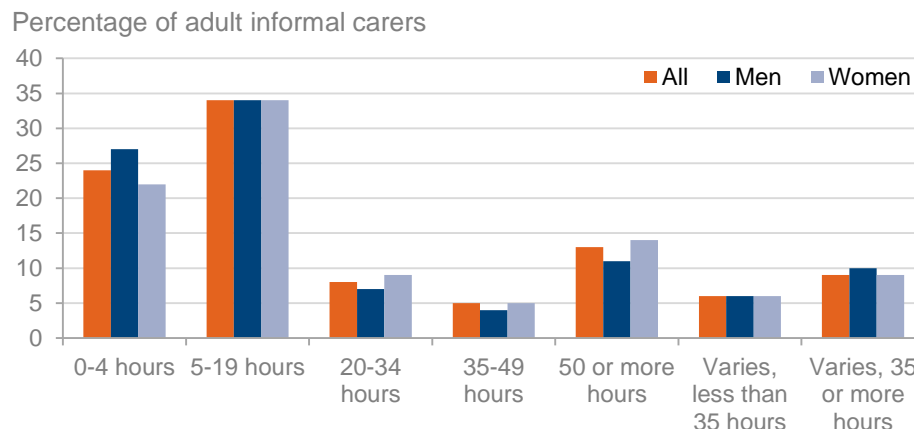
Carers

More than a quarter of informal carers provided care for 35 hours or more per week

Percentage of people providing informal care by gender, 2004/05 to 2014/15, United Kingdom



Hours of care provided by adult informal carers per week, by gender, 2014/15, United Kingdom



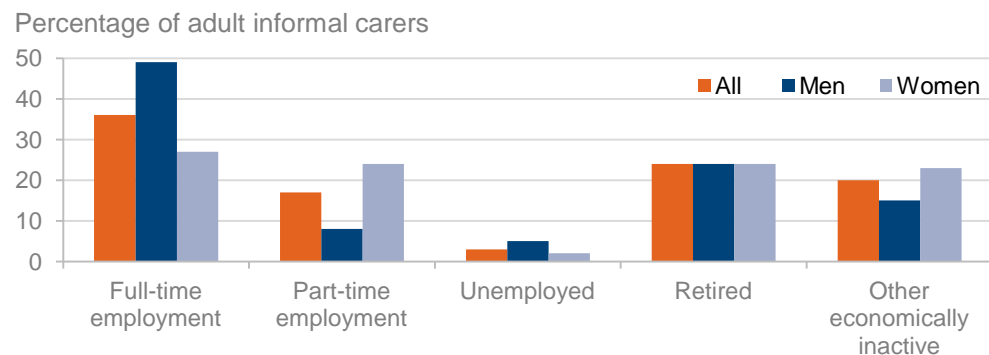
In 2014/15, 8 per cent (5.1 million) of people were informal carers i.e. the care they provided was not as part of a paid job. Of the 5.1 million total, 0.1 million informal carers were children. The overall percentage of people providing informal care has remained stable over time with a consistently higher percentage of females than males providing care.

In 2014/15, 27 per cent of adult informal carers reported providing care for 35 hours or more per week. The number of hours of care provided was very similar for men and women, although there were some slight gender differences for those providing very few or very many hours of care.

See **Tables 5.1 and 5.3** for full data.

Over a third of adult informal carers were in full-time employment and almost a quarter were retired

Adult informal carers by employment status and gender, 2014/15, United Kingdom



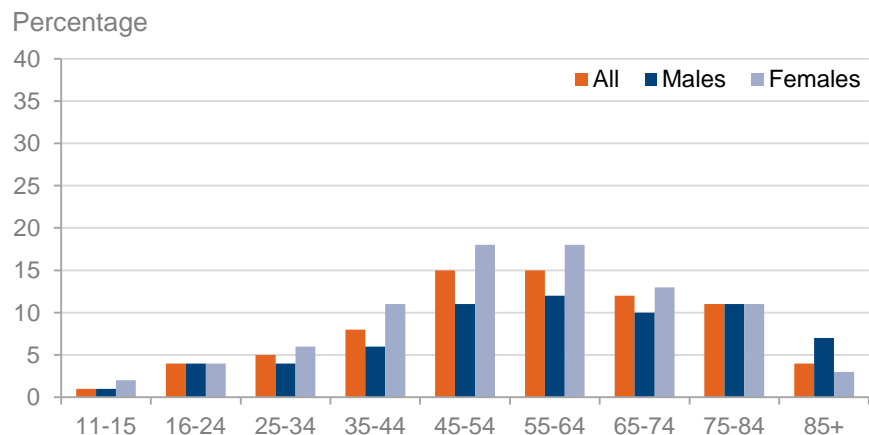
In 2014/15, 36 per cent of all adult informal carers were in full-time employment. Forty nine per cent of men providing informal care were in full-time employment compared to 27 per cent of women. Women providing informal care were much more likely to be in part-time employment than men – 24 per cent of women providing informal care worked part-time compared to 8 per cent of men.

The same percentage of men and women providing informal care were retired – 24 per cent.

See **Table 5.4** for full data.

The percentage of people providing and receiving informal care varied by age and gender

Percentage of people providing informal care by age and gender, 2014/15, United Kingdom



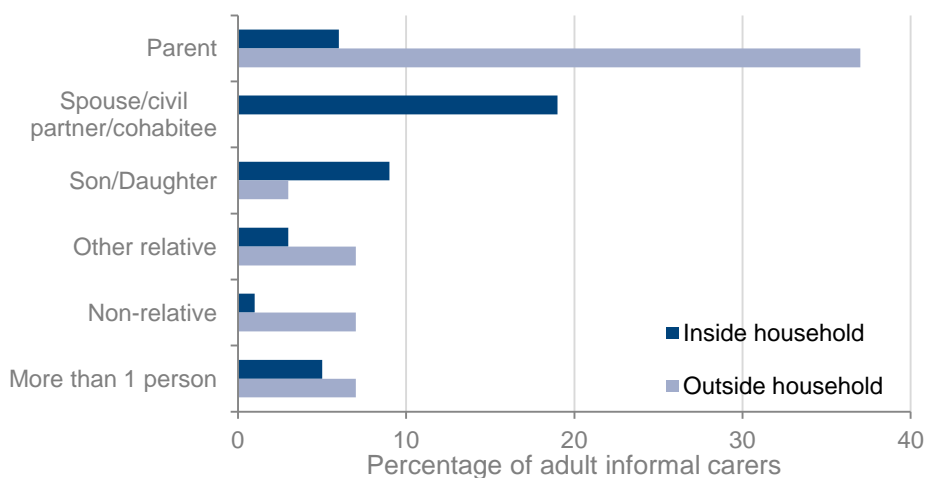
In 2014/15, the percentage of adults providing informal care varied by age and gender, with the percentage at its highest amongst the 45-54 and 55-64 age groups. Women in these age groups were much more likely to provide informal care than men, with the gap between men and women greatest for those aged 45-54.

There is a strong correlation between age and care receipt. In 2014/15 there was little difference between the proportion of males and females receiving care up to the age of 74. Women aged 75 and over were more likely to receive care than men. Around 1 in 3 adults over 85 received care – 37 per cent of women and 28 per cent of men.

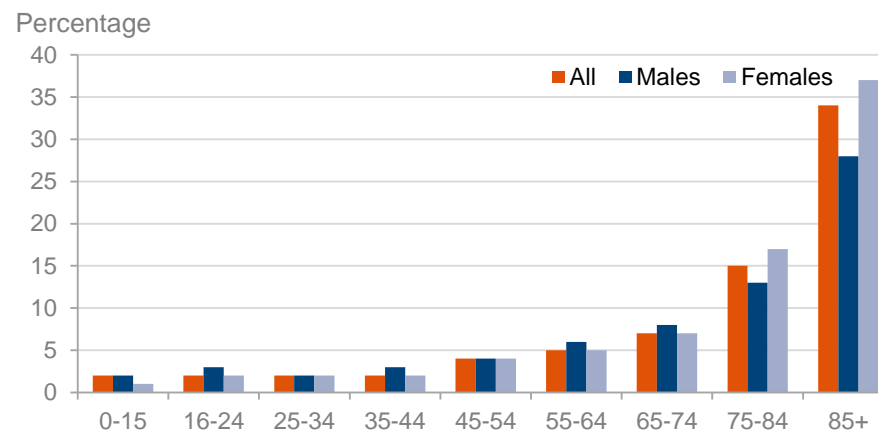
See **Tables 5.2 and 5.8** for full data.

Family members were the main recipients of informal care

Who the informal carer cares for, 2014/15, United Kingdom



Percentage of people receiving care by age and gender, 2014/15, United Kingdom



Parents were the main recipients of informal care, with parents living outside the carer's household accounting for 37 per cent of all informal care given.

Spouses, partners and cohabitees were the main recipients of informal care within the carer's household, representing 19 per cent of all informal care given.

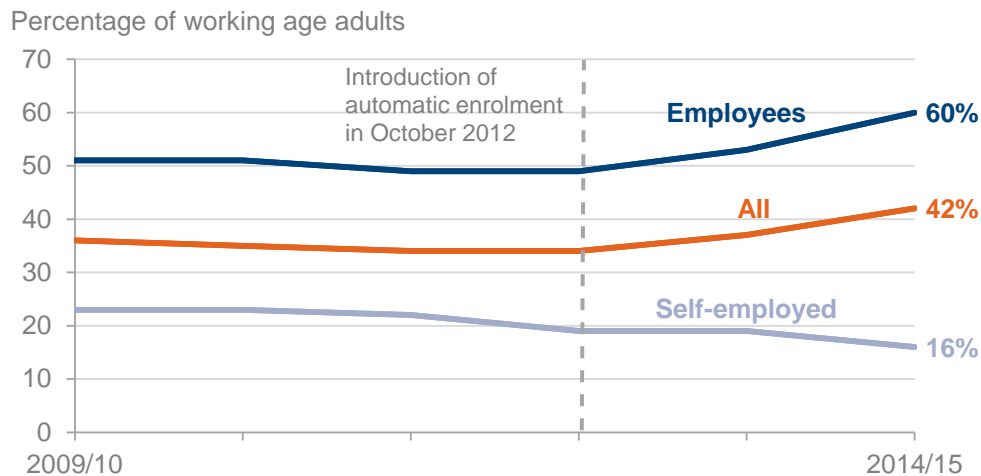
In 2014/15, 43 per cent of all informal carers provided care to someone living inside their own household, and 61 per cent provided care to somebody living outside their household (some provided care to more than one person, therefore the total sums to more than 100 per cent).

See **Table 5.7** for full data.

Pensions

Pension scheme participation increased following the introduction of automatic enrolment in 2012

Pension scheme participation of working age adults by employment status, 2009/10 to 2014/15, United Kingdom



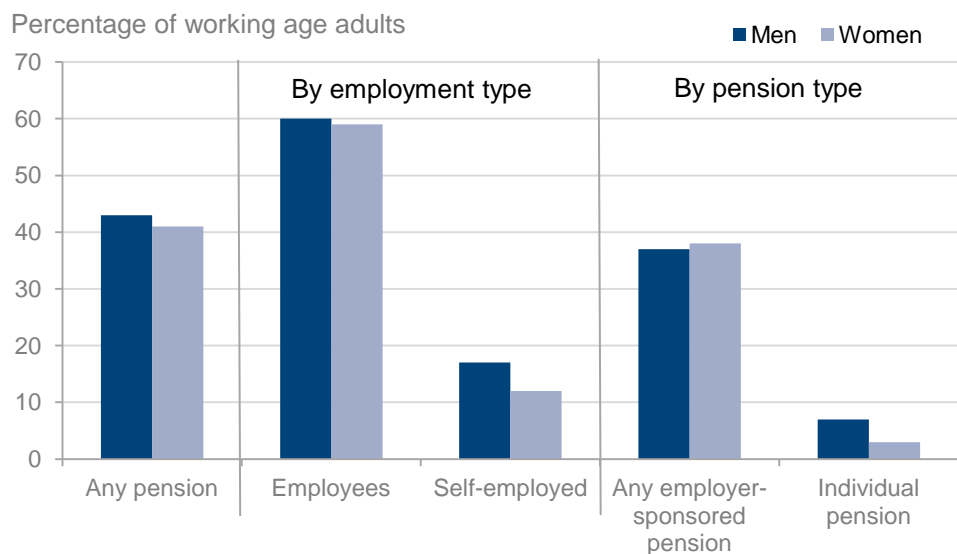
Pension scheme participation increased following the introduction of automatic enrolment in October 2012. Employees aged 22 to State Pension age, earning above the earnings threshold, are now being automatically enrolled into qualifying pension schemes on a staged basis up to 2018/19.

Overall participation increased from 34 per cent in 2011/12 to 42 per cent in 2014/15. Pension participation for employees was 49 per cent in 2011/12 but had increased to 60 per cent by 2014/15. Over the same time period participation rates for self-employed people, who are not eligible for automatic enrolment, fell from 19 to 16 per cent.

See **Table 6.5** for full data.

Pension scheme participation rates were similar for men and women

Pension scheme participation for working age adults by gender, 2014/15, United Kingdom



Overall pension scheme participation rates were very similar for men and women in 2014/15. Forty three per cent of all working age men were contributing to a pension compared to 41 per cent of working age women.

Sixty per cent of employed men and 59 per cent of employed women participated in pension schemes. Seventeen per cent of self-employed men contributed to a pension compared to 12 per cent of women.

Participation rates in employer-sponsored schemes were also very similar for men (37 per cent) and women (38 per cent).

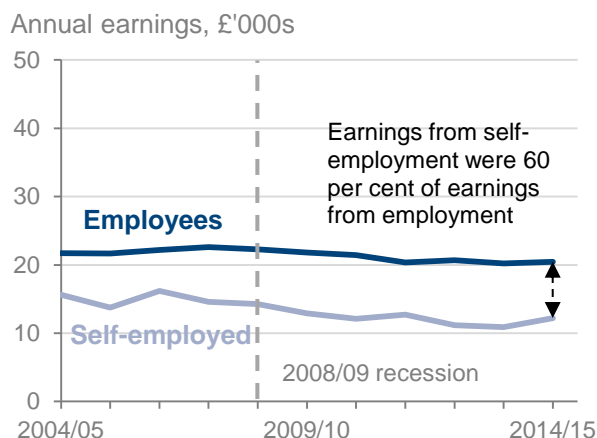
Participation in individual pension schemes (personal, including stakeholder pensions) was lower for women (4 per cent) compared to men (7 per cent).

See **Table 6.1** for full data.

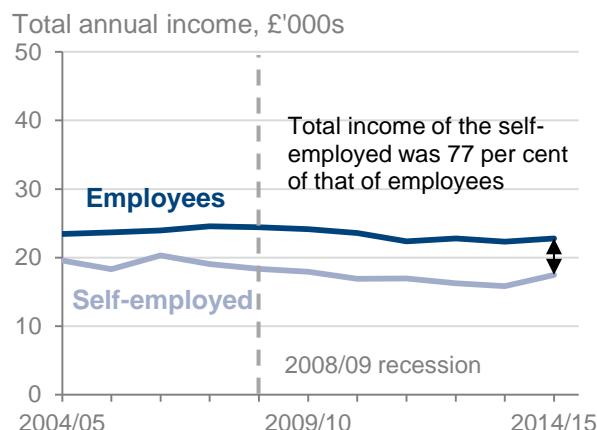
Self-employment

Self-employed people earned less than employees on average – but the gap between the two groups is smaller when other sources of income are taken into account

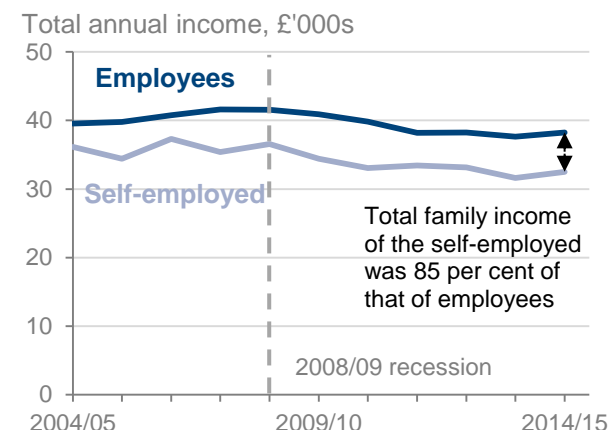
Median gross earnings of employees and the self-employed, 2004/05 to 2014/15 (2014/15 prices), United Kingdom



Median gross total income of employees and the self-employed, 2004/05 to 2014/15 (2014/15 prices), United Kingdom



Median gross total family income of employees and the self-employed, 2004/05 to 2014/15 (2014/15 prices), United Kingdom



Median reported earnings from self-employment, of those who are self-employed in their main job, were lower than median reported earnings of those who are employees in their main job over the ten years to 2014/15. In 2014/15 median self-employment income was 60 per cent of median employee income.

However, people often have income from other sources in addition to the earnings from their main job. Some people who are self-employed/employed have additional income from employment/self-employment as well as state support, pensions, investments etc. In 2014/15 median total income of the self-employed was 77 per cent of median total income for employees.

When total family income from all sources is taken into account, the gap between the two groups is smaller again. In 2014/15 median total family income of the self-employed was 85 per cent of median total family income for employees.

Median reported earnings from self-employment have been on a downward trend over most of the 10 years to 2014/15. After adjusting for changes in prices, median reported earnings from self-employment were 22 per cent lower in 2014/15 compared to 2004/05. Median reported employee earnings were 6 per cent lower in 2014/15 compared to 2004/05.

The decline in median reported earnings from self-employment can be at least partly explained by changes in composition. For example, there has been substantial growth in the number of self-employed women and self-employed people aged 65 or over. Self-employed women tend to work fewer hours than men and in lower paying occupations. The over 65s tend to work fewer hours and therefore earn less than the under 65s. Both of these factors contribute to the overall downward trend in self-employment earnings.

See **Tables 7.1, 7.2, 7.3 and 7.4** for full data.

The number of self-employed women increased by 36 per cent over the 10 years to 2014/15

Median gross earnings (2014/15 prices) and index of number of self-employed men and women, 2004/05 to 2014/15, United Kingdom



The number of women who reported being self-employed increased by 36 per cent over the 10 years to 2014/15 – increasing from 29 per cent to 33 per cent of all self-employed people.

The number of men who reported being self-employed increased by 16 per cent over the same period.

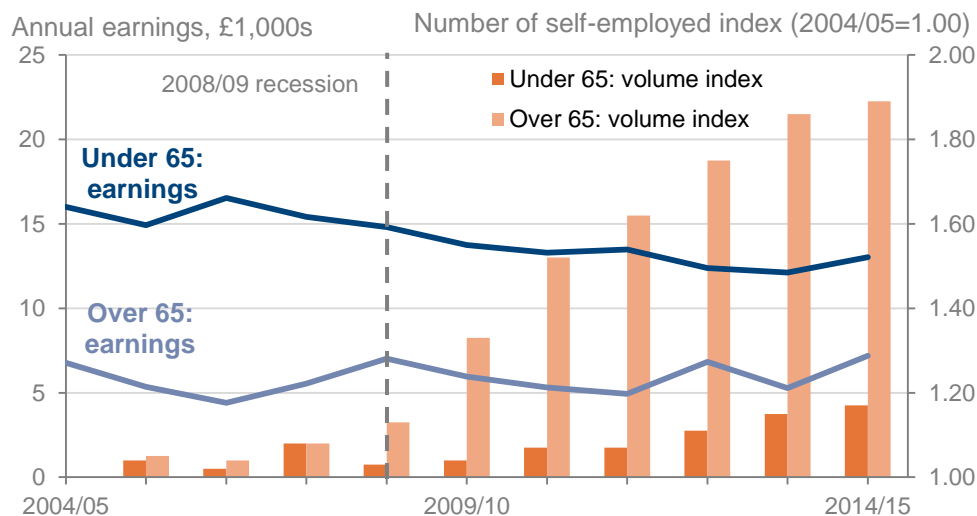
Median reported earnings for self-employed women were relatively stable while there was a substantial decline for self-employed men over the 10 year period.

In 2014/15 median reported self-employment earnings for women were 55 per cent of those for self-employed men.

See **Tables 7.4 and 7.7** for full data.

The number of self-employed people over 65 almost doubled over the 10 years to 2014/15

Median gross earnings (2014/15 prices) and index of number of self-employed under and over 65, 2004/05 to 2014/15, United Kingdom



The number of self-employed people aged 65 or over increased by 89 per cent over the 10 years to 2014/15 – increasing from 6 per cent to 10 per cent of all self-employed.

The increase for the under 65s over the same period was 17 per cent.

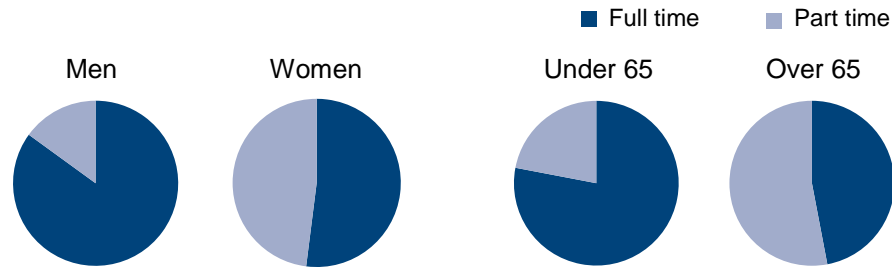
Median reported earnings for the self-employed aged 65 or over was relatively stable over the period, while there was a substantial decline for the self-employed under 65 years of age.

In 2014/15 median reported self-employment earnings for the self-employed aged 65 or over were 55 per cent of those for the self-employed under 65 years of age.

See **Tables 7.4 and 7.7** for full data.

Almost half of self-employed women worked part-time

Percentage of self-employed working full and part time by gender and age group, 2014/15, United Kingdom

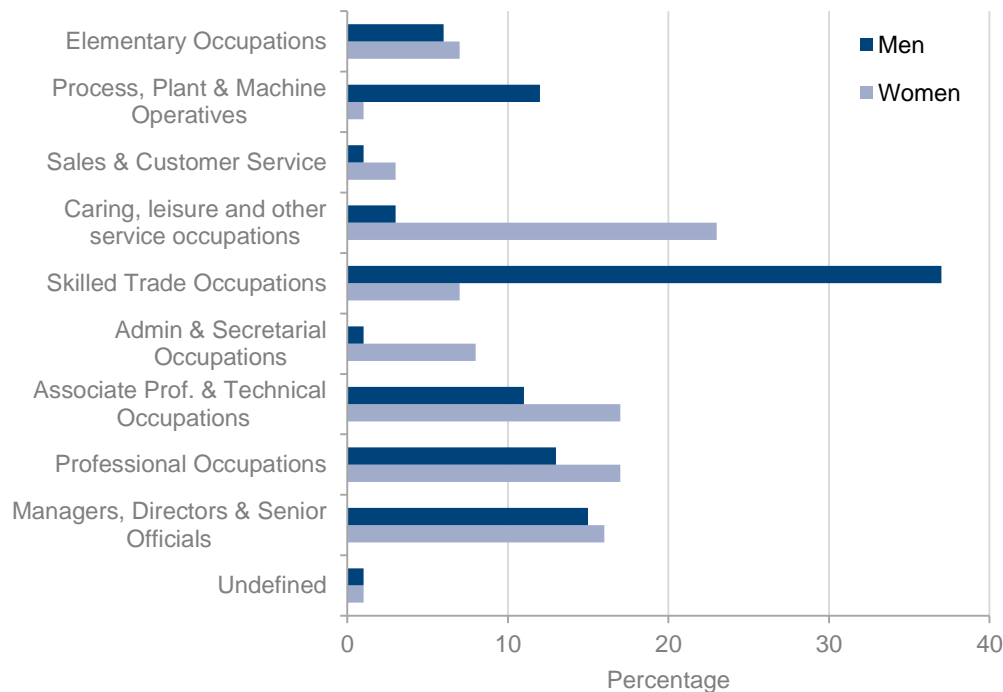


Forty eight per cent of self-employed women reported working part-time in 2014/15 compared to only 15 per cent of men. Fifty three per cent of those aged 65 or over who were self-employed worked part-time compared to 22 per cent of those under 65.

See **Table 7.5** for full data.

Self-employed men were more likely to work in skilled trades and women to work in caring, leisure and other service occupations

Percentage of self-employed men and women by Standard Occupational Classification, 2014/15, United Kingdom



There were clear differences between the occupations of men and women who were self-employed in 2014/15.

Thirty seven per cent of self-employed men reported working in 'Skilled trade occupations' while only 7 per cent of self-employed women did.

In contrast 23 per cent of self-employed women reported working in 'Caring, leisure and other service occupations' while only 3 per cent of self-employed men reported working in this occupational category.

There were further differences by gender in other occupational categories. Seventeen per cent of self-employed women reported working in 'Professional occupations' compared to 13 per cent of self-employed men. Seventeen per cent of self-employed women also reported working in 'Associated professional & technical' occupations compared to 11 per cent of self-employed men.

See **Table 7.6** for full data.

About these statistics

National Statistics

The United Kingdom Statistics Authority has designated the FRS as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics. Designation can be broadly interpreted to mean that the statistics:

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods, and
- are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

All official statistics from the Family Resources Survey for the UK and constituent countries in this publication are considered by DWP as “Fully Comparable at level A**” of the UK Countries Comparability Scale across countries.

Further information about National Statistics can be found here:

<https://www.statisticsauthority.gov.uk/national-statistician/types-of-official-statistics/>

Where to find out more

Further outputs and tables, together with the detailed **Background note and methodology** document, are available here:

<https://www.gov.uk/government/collections/family-resources-survey--2>

The FRS Background Note includes a detailed description of the FRS methodology, definitions, general guidance and a list of alternative data sources. Further information on alternative sources of data on earnings and income is available here:

<http://www.ons.gov.uk/ons/guide-method/method-quality/specific/labour-market/articles-and-reports/a-guide-to-sources-of-data-on-earnings-and-income.pdf>

Other National and Official Statistics

A schedule of DWP’s statistical releases over the next 12 months and a list of the most recent releases is available here:

<https://www.gov.uk/government/organisations/department-for-work-pensions/about/statistics>

In accordance with the Code of Practice for Official Statistics, all DWP National Statistics are also announced via the UK Statistics Authority publication hub at:

<https://www.gov.uk/government/statistics/announcements>

Using the FRS for analysis

Coverage

The FRS is designed to be representative of all private households in the United Kingdom. Therefore certain individuals are not included – for example, students in halls of residence and individuals in nursing or retirement homes.

Sample design

The FRS uses a stratified, clustered, random sample designed to produce robust regional estimates. The FRS is not suitable for analysis below region level.

Sample size

Although the FRS sample of 20,000 households is relatively large for a household survey, small sample sizes for particular subgroups may require several years of data to be combined.

Sampling Error

Results from surveys are estimates and not precise figures – in general terms the smaller the sample size, the greater the uncertainty.

Results in this report are subject to a margin of error which can affect how changes should be interpreted, especially in the short term. Latest estimates should be considered alongside medium and long-term patterns.

Non-Sampling Error

Survey data represent the information as provided by the respondents to the survey. If people give inaccurate responses or certain groups of people are less likely to respond this can introduce biases and errors. Non-sampling error is minimised in the FRS through effective and accurate sample and questionnaire design, active fieldwork management, the use of skilled and experienced interviewers and extensive quality assurance of the data. However, it is not possible to eliminate non-sampling error completely, nor can it be easily quantified.