

Family Resources Survey

United Kingdom, 2010/11

June 2012



DWP Department for
Work and Pensions

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Executive summary

The Family Resources Survey collects information on the incomes and circumstances of private households in the United Kingdom. It has been running since October 1992. This report summarises the results for the 2010/11 full survey year in which approximately 25,000 households were interviewed.

The survey is sponsored by the Department for Work and Pensions. Whilst it was designed with their needs specifically in mind, it contains information which will be of interest to researchers and analysts from a wide range of disciplines in both the public and private sectors.

The report is divided into sections covering: Income and State Support Receipt; Tenure; Savings and Investments; Disability; Carers; Occupation and Employment; and Pension Participation.

Editorial Team

Simon Clay, David Evans, Ian Herring, Julie Sullivan, Rupesh Vekaria

Contact Point

Name: David Evans

Department: Surveys Branch

Directorate: Professional Services Group

Email: team.frs@dwp.gsi.gov.uk

Direct line: 020 7449 7332

Address: Surveys Branch, Department for Work and Pensions, 2nd Floor,
Caxton House, Tothill Street, London, SW1H 9NA

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Contents

Executive Summary	3
Contents	5
Comparison of Old and New Table Numbers	9
1 Introduction	13
2 Income and State Support Receipt	23
2.1 Sources of total weekly household income by region/country	29
2.2 Sources of total weekly household income by ethnic group of head	30
2.3 Sources of total weekly household income by age of head	31
2.4 Households by composition and total weekly household income	32
2.5 Households by region/country and total weekly household income	34
2.6 Households by ethnic group of head and total weekly household income	35
2.7 Benefit units by state support receipt and region/country	36
2.8 Benefit units by state support receipt and family type	39
2.9 Benefit units by state support receipt and ethnic group of head	41
2.10 Benefit units by state support receipt and age of head	43
2.11 Benefit units by state support receipt and tenure	44
3 Tenure	45
3.1 Households by tenure and region/country	51
3.2 Households by tenure and composition	52
3.3 Households by tenure and ethnic group of head	53
3.4 Households by tenure, length of residency of head and age of head	54

3.5	Households by tenure and state support receipt	55
4	Savings and Investments	57
4.1	Households by type of savings and investments, and region/country	63
4.2	Households by type of savings and investments, and composition	65
4.3	Households by type of savings and investments, and age of head	66
4.4	Households by type of savings and investments, and ethnic group of head	67
4.5	Benefit units by type of savings and investments, and family type	68
4.6	Benefit units by type of savings and investments, and economic status	69
4.7	Adults by gender, type of savings and investments, and age	70
4.8	Households by type of savings and investments, and total weekly household income	73
4.9	Households by amount of savings and investments, and composition	74
4.10	Benefit units by amount of savings and investments, and family type	75
4.11	Benefit units by amount of savings and investments, and economic status	76
4.12	Households by amount of savings and investments, and total weekly household income	77
5	Disability	79
5.1	Disabled adults, by employment status and gender	85
5.2	Disabled people, by age, gender and impairment type	86
5.3	Benefit units by disability status and family type	87
5.4	Benefit units by disability status and state support receipt	88
6	Carers	89
6.1	Adult informal carers by gender, age and number of hours per	97

	week providing care	
6.2	Informal carers by relationship to person being cared for and whether living in or outside the household	98
6.3	Adult informal carers by employment status and gender	99
6.4	Informal carers by gender, main source of total weekly household income and hours caring	100
6.5	Individuals receiving care by gender, age and frequency of care	101
6.6	Individuals receiving care by main source of total weekly household income and gender	102
6.7	The length of time care has been provided by gender, whether the individual resides within the household and their relationship	103
7	Occupation and Employment	107
7.1	Adults by gender, economic status and age	113
7.2	Unemployed adults under State Pension age by gender, length of time since last in paid employment and age	116
7.3	Working adults by employment status, gender and Standard Occupational Classification	117
7.4	Benefit units with childcare costs by economic status	120
7.5	Benefit units with childcare costs by weekly cost as a percentage of total weekly benefit unit income and economic status	121
7.6	Benefit units with children by economic status and age of youngest child	122
7.7	Benefit units by state support receipt and economic status	123
8	Pension Participation	125
8.1	Pension participation: adults by gender and economic status	129
8.2	Pension participation: adults by age and economic status	130
8.3	Pension participation: adults by total weekly household income and economic status	131
8.4	Pension participation: adults by region and economic status	132

9	Methodology	135
M.1	Response in the FRS	155
M.2	Regional response rates	156
M.3	Percentage of households in each Council Tax band by country, FRS data and administrative data (Great Britain only)	157
M.4	Summary of imputation in the FRS	158
M.5	Extent of imputation	159
M.6	Receipt of state support, FRS data and administrative data (Great Britain only)	160
SE.1	Standard errors for household composition	161
SE.2	Standard errors for Council Tax band (Great Britain only)	162
SE.3	Standard errors for sources of total weekly household income	163
SE.4	Standard errors for state support receipt	164
SE.5	Standard errors for tenure and accommodation type	165
SE.6	Standard errors for types of account held	166
SE.7	Standard errors for employment status	167
SE.8	Standard errors for ethnic group of benefit units	168
SE.9	Standard errors for amount of savings and investments	169
	Glossary	171

Comparison of Old and New Table Numbers

Table no. (2010/11)	Table no. (2009/10)	Table
2. Income and State Support Receipt		
2.1	2.1	Sources of total weekly household income by region/country
2.2	2.2	Sources of total weekly household income by ethnic group of head
2.3	2.3	Sources of total weekly household income by age of head
2.4	2.4	Households by composition and total weekly household income
2.5	2.5	Households by region/country and total weekly household income
2.6	2.6	Households by ethnic group of head and total weekly household income
2.7	2.7	Benefit units by state support receipt and region/country
2.8	2.8	Benefit units by state support receipt and family type
2.9	2.9	Benefit units by state support receipt and ethnic group of head
2.10	2.10	Benefit units by state support receipt and age of head
2.11	2.11	Benefit units by state support receipt and tenure
3. Tenure		
3.1	3.1	Households by tenure and region/country
3.2	3.2	Households by tenure and composition
3.3	3.3	Households by tenure and ethnic group of head
3.4	3.4	Households by tenure, length of residency of head and age of head
3.5	3.5	Households by tenure and state support receipt
4. Savings and Investments		
4.1	4.1	Households by type of savings and investments, and region/country
4.2	4.2	Households by type of savings and investments, and composition
4.3	4.3	Households by type of savings and investments, and age of head
4.4	4.4	Households by type of savings and investments, and ethnic group of head
4.5	4.5	Benefit units by type of savings and investments, and family type
4.6	4.6	Benefit units by type of savings and investments, and economic status

Table no. (2010/11)	Table no. (2009/10)	Table
4.7	4.7	Adults by gender, type of savings and investments, and age
4.8	4.8	Households by type of savings and investments, and total weekly household income
4.9	4.9	Households by amount of savings and investments, and composition
4.10	4.10	Benefit units by amount of savings and investments, and family type
4.11	4.11	Benefit units by amount of savings and investments, and economic status
4.12	4.12	Households by amount of savings and investments, and total weekly household income
5. Disability		
5.1	5.7	Disabled adults, by employment status and gender
5.2		Disabled people, by age, gender and impairment type
5.3		Benefit units by disability status and family type
5.4		Benefit units by disability status and state support receipt
6. Carers		
6.1	5.1	Adult informal carers by gender, age and number of hours per week providing care
6.2	5.2	Informal carers by relationship to person being cared for and whether living in or outside the household
6.3	5.3	Adult informal carers by employment status and gender
6.4	5.4	Informal carers by gender, main source of total weekly household income and hours caring
6.5	5.5	Individuals receiving care by gender, age and frequency of care
6.6	5.6	Individuals receiving care by main source of total weekly household income and gender
6.7	5.8	The length of time care has been provided by gender, whether the individual resides within the household and their relationship
7. Occupation and Employment		
7.1	6.1	Adults by gender, economic status and age
7.2	6.2	Unemployed adults under State Pension age by gender, length of time since last in paid employment and age
7.3	6.3	Working adults by employment status, gender and Standard Occupational Classification
7.4	6.4	Benefit units with childcare costs by economic status
7.5	6.5	Benefit units with childcare costs by weekly cost as a percentage of total weekly benefit unit income and economic status
7.6	6.6	Benefit units with children by economic status and age of youngest child

Table no. (2010/11)	Table no. (2009/10)	Table
7.7		Benefit units by state support receipt and economic status
8. Pension Participation		
8.1	6.7	Pension participation: adults by gender and economic status
8.2		Pension participation: adults by age and economic status
8.3		Pension participation: adults by total weekly household income and economic status
8.4		Pension participation: adults by region and economic status
7. Methodology		
M.1	M.1	Response in the FRS
M.2	M.2	Regional response rates
M.3	M.3	Percentage of households in each Council Tax band by country, FRS data and administrative data (Great Britain only)
M.4	M.4	Summary of imputation in the FRS
M.5	M.5	Extent of imputation
M.6	M.6	Receipt of state support, FRS data and administrative data (Great Britain only)
SE.1	SE.1	Standard errors for household composition
SE.2	SE.2	Standard errors for Council Tax band (Great Britain only)
SE.3	SE.3	Standard errors for sources of total weekly household income
SE.4	SE.4	Standard errors for state support receipt
SE.5	SE.5	Standard errors for tenure
SE.6	SE.6	Standard errors for types of account held
SE.7	SE.7	Standard errors for employment status
SE.8	SE.8	Standard errors for ethnic group of adults
SE.9	SE.9	Standard errors for amount of savings and investments

1. Introduction

Background

This report provides a summary of the information collected from the Family Resources Survey (FRS) during the period April 2010 to the end of March 2011 across the United Kingdom. This report is updated annually.

The FRS was launched in October 1992 to meet the information requirements of analysts in the Department for Work and Pensions (DWP). Traditionally, the Department had relied on other government social surveys, notably the Living Costs and Food Survey and the General Lifestyle Survey (and their former incarnations). However, these surveys have relatively small sample sizes and therefore did not provide sufficiently reliable information on many groups in society which were of particular interest to the DWP.

Households interviewed in the survey are asked a wide range of questions about their circumstances. Although some of the information collected is available elsewhere, the FRS provides new or much more detailed information in a number of areas and brings some topics together on one survey. The sample size allows more confidence in the analyses of smaller sub groups, including, for example, regional breakdowns and recipients of certain benefits.

Although the FRS was designed with the DWP's needs specifically in mind, it also contains information that is of interest to other government departments and outside researchers. This report provides a summary of findings for 2010/11. The database from which it is derived will be deposited at the UK Data Archive as soon as possible and is being made available directly to other government departments such as HM Revenue and Customs. See the FRS protocol on dataset release and control (http://research.dwp.gov.uk/asd/frs/index/frs_data_release_protocol.pdf) for more details.

Prior to 2002/03 the survey covered Great Britain; from 2002/03 the survey was extended to cover the UK¹. 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 for National Statistics and the NatCen 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.

¹ 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 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 requirements, which is used to compare poverty levels across Europe. From April 2012 the FRS is being 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-glf-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) 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/>.

Online Access

This report is available on the internet at: <http://research.dwp.gov.uk/asd/frs/>. PDF versions of each chapter are available to download, along with Microsoft Excel versions of the tables in each chapter and publication annex.

Questionnaire Changes

The main changes for the survey year 2010/11 include amending the questionnaire routing to reflect the changes in State Pension age for women, asking respondents about company cars and fuel for private use, asking respondents about receipt and the value of alimony payments, and asking respondents with children additional child material deprivation questions. Details of the specific tables affected by these and other 2010/11 questionnaire changes are provided in each section.

Dataset Changes

FRS datasets for 2008/09 and 2009/10 have been revised to cover the following two issues:

- **Revision due to changes to the direct tax system in Northern Ireland**
In 2007/08 a new rates system was introduced in Northern Ireland. However, within the FRS dataset, information under the old property specific values was being used for 2008/09 and 2009/10, resulting in higher rate values being calculated which overestimated housing costs in Northern Ireland.
- **Revision due to new tenure data from the Department of Communities and Local Government (CLG)**
CLG tenure data is used as a control total within the FRS grossing regime. CLG has published more up-to-date information and has revised previously published estimates. Due to the size of the changes to the tenure totals we have taken the unusual decision to revise the grossing for 2008/09 and 2009/10.

More information can be found at:

http://research.dwp.gov.uk/asd/hbai/hbai_revision_due_to_ni_tax_changes.pdf

Revised tables for earlier years are available on request. The grossing issue will particularly impact on tenure classifications.

Structure of the Report

The aim of this report is to present some of the main findings from the FRS in a clear and systematic way, and the report, as far as possible, is consistent with other DWP publications, for example by producing tables using the same variable groupings. For further examples of the analysis produced see the section titled “Uses of Family Resources Survey Data”.

The structure of the report is as follows:

- Chapter 2 *Income and State Support Receipt*
Tables are shown on both a household and benefit unit basis and aim to exploit the detailed information that is collected by the FRS in this area.
- Chapter 3 *Tenure*
Although primarily a survey of incomes, the FRS collects detailed information on tenure.
- Chapter 4 *Savings and Investments*
Information on the interest received on various types of investments. Also attempts to collect information on the actual value of these investments.

- Chapter 5 *Disability*
Information on those who are disabled.
- Chapter 6 *Carers*
Information on those giving and receiving care on an informal basis.
- Chapter 7 *Occupation and Employment*
Information on employment status, and childcare costs.
- Chapter 8 *Pension Participation*
Information on people who are saving for retirement and the type of pension they are saving in.
- Chapter 9 *Methodology*
Information on the sample, data collection and processing.

For Chapters 2 to 8, the chapters are structured as follows:

Analysis: In response to the assessment by the UK Statistics Authority², a new section has been included in each chapter containing detailed commentary. Some of the analysis presented in this section is looking over time: 2002/03 is often used as the starting point for such analysis as this was when the FRS became a UK survey. However, unless otherwise stated, any analysis in this section of the chapter relates to 2010/11. The numbers behind the graphs presented can be found in the annex. Analyses, which set the results of the survey in context, are also available in other publications such as the Department's Households Below Average Income publication.

Notes for analysis: Topic specific information which users should be aware of when using the analysis presented. This is in addition to standard notes for a household survey (see Strengths and Weaknesses section).

Alternative data sources: Key alternative data sources users may also wish to consider.

Contents and points to note when interpreting tables: Further information on the detailed tables.

Key terms used: Main definitions used within the chapter, referenced in the glossary.

Changes to the tables between 2009/10 and 2010/11: Changes to the detailed tables compared to the last publication.

Detailed tables: Further analysis using the 2010/11 survey data.

² <http://www.statisticsauthority.gov.uk/assessment/assessment/assessment-reports/assessment-report-161---statistics-on-household-resources.pdf>

Coverage

Modelling Social Security benefit entitlement is central to many of the DWP uses of FRS information. The data collected reflects this, focusing on income, including receipt of Social Security benefits, housing costs and circumstances of household members, such as whether someone gives or receives care or has childcare costs.

This focus also underlies the routing of some questions. For example, detailed questions on the value of liquid assets held are only asked of those respondents who are willing to provide an estimate of the value of their total savings and report a figure between £1,500 and £20,000. Over a quarter of benefit units surveyed fall into this category. This range is wide enough to capture those who may be entitled to benefit based on their capital but reduces the burden on the majority of respondents.

Further questions address other areas relevant to DWP policy such as barriers to moving off benefits and into work and maintenance payment and receipt.

Units and presentation

Throughout the report, tables refer to households, benefit units or individuals. The definition of a household used in the FRS is ‘a single person or group of people living at the same address who either share one meal a day or share the living accommodation, i.e. a living room’. So, for example, a group of students with a shared living room would be counted as a single household even if they did not eat together, but a group of bedsits at the same address would not.

A household will consist of one or more benefit units, which in turn consists of a number of individuals (adults and children). ‘Benefit unit’ is a standard DWP term and is defined as ‘a single adult or couple living as married and any dependent children’. A dependent child is aged under 16 or an unmarried 16 to 19-year-old in full time non-advanced education. So, for example, a man and wife living with their young children and an elderly parent would be one household but two benefit units. It should be noted that ‘benefit unit’ is used throughout the report as a description of groups of individuals regardless of whether they are in receipt of any state support.

Information on variables and data items tabulated in the report is provided in the Glossary. It should be stressed that definitions of items such as income and its components might differ from those used in other publications and from those used in earlier FRS reports. See the Methodology chapter for more details.

Rounding and accuracy

In the tables and analyses that follow, the following conventions have been used:

0	nil (none recorded in the sample)
-	negligible (less than 0.5 per cent or less than 50,000)
.	not applicable
..	not available due to small sample size (fewer than 100) or as a result of less than three years of comparable data in three year average tables.

Within the analysis sections for each chapter, figures have been rounded to the nearest 0.1 million or percentage point. Individual figures have been rounded independently. Therefore, the sum of component items will not necessarily equal the totals shown. Care must be taken when referring to figures based on an individual cell.

Owing to the volatility of single year results, due to small sample sizes, ethnic group tables are presented as a three-year average. Ethnic group tables on household income over time are uprated to 2010/11 prices using the Retail Price Index (RPI) excluding Council Tax to be consistent with the HBAI publication. This methodology enables underlying trends to be identified, whilst smoothing out any random fluctuations.

Although all analyses included in this report are based on sample estimates, no formal significance testing has been undertaken. For more information on the accuracy of the estimates please see the Methodology chapter.

Strengths and Weaknesses

The FRS is the UK's premier survey on incomes and is used, through the Households Below Average Income publication (see Uses of Family Resources Survey Data), 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>.

However, the FRS is a household survey and so subject to the weaknesses of using a survey, including:

- Sampling error. This will vary to a greater or lesser extent depending on the level of disaggregation at which results are presented.
- Non-response error. 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.
- Survey coverage. The FRS covers private households in the United Kingdom. Therefore individuals in nursing or retirement homes, for example, will not be included. This means that figures relating to the most elderly individuals may not be representative of the United Kingdom population, as many of those at this age will have moved into homes where they can receive more frequent help.
- Survey design. The FRS uses a clustered sample designed to produce robust estimates at former government office region (GOR) level. The FRS is therefore not suitable for analysis below region.
- Sample size. Although the FRS has a relatively large sample size for a household survey, small sample sizes may require several years of data to be combined. See Rounding and Accuracy section.

All tables contain figures based on sample estimates that have been weighted so that they apply to the overall population. This involves the use of a set of adjustment (or grossing) factors that attempt to correct for differential non-response. These factors take into account demographic variables such as age and gender, together with region and tenure. Detailed tables give unweighted sample counts (headed 'sample size=100%') to help users to judge the robustness of the information (the larger the sample size, the more robust the relevant percentage figure). These are shown in italics on a grey background.

The tables in this publication show the results after validation and imputation for item non-response, and after adjustment for unit non-response using weights that control for a number of factors. However, validation can only be effective where it is possible to correct the response, for example by referring to interviewers' notes. Weighting can only correct for known non-response biases and results are sensitive to the values of control variables used to generate the weights.

Although work has been undertaken to try to ensure that the figures that have been collected are valid and that adjustments are made for non-response, survey bias may remain. For example, comparisons of benefit recipients in the survey with administrative data still show a mismatch following weighting. This may be partly due to misreporting of certain data items and sampling error, but also may reflect non-response biases not controlled for in the weighting factors. Efforts are continually being made to minimise these problems, for example through greater reliance on documentary evidence at the interview and maintaining response rates. See the Methodology chapter for more information on FRS non-response and data quality.

Specific weaknesses of using the FRS include:

- Benefit under-reporting. The Methodology chapter shows that the FRS is known to under-report benefit receipt.
- Income under-reporting. We rely on respondent recall of very detailed financial information across a comprehensive range of income sources. Some of these are hard for respondents to recall. For more information on incomes please refer to the Households Below Average Income publication.

More detailed information on possible alternative data sources has been included in each chapter.

Uses of Family Resources Survey Data

The FRS is used widely across the Department. The main uses are:

Households Below Average Income. This publication 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 publication is available from <http://research.dwp.gov.uk/asd/index.php?page=hbaj>. The HBAI dataset is also used in the Pensioners' Income Series, the Department's analysis of trends in components and levels of pensioners' incomes. This report is available from http://research.dwp.gov.uk/asd/index.php?page=pensioners_income.

Estimates of Take-Up of Income-Related Benefits. Figures are based on a combination of administrative and survey data. The FRS provides information about people's circumstances, which is used to estimate numbers of people who are not claiming benefits to which they appear to be entitled. This report is available from <http://research.dwp.gov.uk/asd/index.php?page=irb>.

The Department's Policy Simulation Model (PSM), used extensively by DWP analysts for policy evaluation and costing of policy options. FRS responses are uprated to current prices, benefits and earnings levels and can be calibrated to the DWP Departmental Report forecasts of benefit caseload. Using FRS data has made it possible to model some aspects of the benefit system which could not be done previously, for example severe disability premiums or allowances for childcare costs.

In addition to their use in formal modelling, FRS data play a vital role in the analysis of patterns of benefit receipt for policy monitoring and evaluation, and benefit forecasting.

The FRS has also been used as a sampling frame for follow-up studies to look at particular groups. For example, a follow-up survey of FRS respondents is being used for the 2011 poverty and social exclusion survey (for more information on this study see <http://www.poverty.ac.uk/>).

Although primary users of FRS data remain within the DWP, the survey is increasingly being used outside the Department. HM Revenue and Customs, for example, uses the FRS to produce information on the take-up of Child Benefit and Tax Credits (for more information see <http://www.hmrc.gov.uk/stats/personal-tax-credits/cwtc-take-up.htm>). The Department for Social Development in Northern Ireland (DSDNI) also uses the FRS to produce similar reports to DWP, focussed on Northern Ireland (for more information see: http://www.dsdni.gov.uk/index/stats_and_research/family_resources_survey.htm).

FRS data are also used in compendia publications produced by the Office for National Statistics such as Social Trends and Regional Trends (for more information see <http://www.ons.gov.uk/ons/rel/social-trends-rd/social-trends/social-trends-41/index.html> and <http://www.ons.gov.uk/ons/rel/regional-trends/regional-trends/no--43--2011-edition/index.html>).

The dataset is provided to other government departments on request. Researchers and analysts outside government can also access the data through the UK Data Archive (<http://www.data-archive.ac.uk/>).

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.frs@dwp.gsi.gov.uk or write to Surveys Branch, Department for Work and Pensions, 2nd Floor, Caxton House, Tothill Street, London, SW1H 9NA.

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2. Income and State Support Receipt

Introduction

The primary function of the Family Resources Survey (FRS) is to collect information on household income received from all sources, including wages and salaries, state benefits, payable tax credits, private (occupational and personal) pension schemes, and investments. The FRS is therefore a valuable source of information for analysis of the nature of the support given by the Government to individuals and, in particular, the types and combinations of state support that households and benefit units receive. It also puts benefits in the context of other sources of income received.

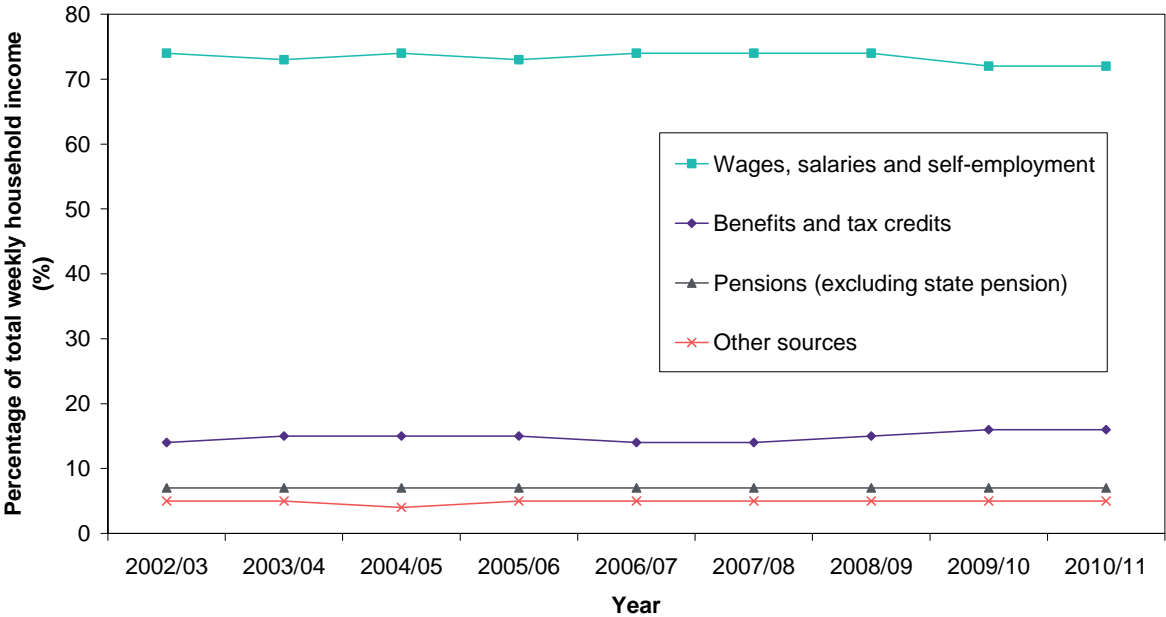
In this section, sources of income and receipt of state support at both household and benefit unit levels are examined.

Analysis

Household Income

Figure 2.1 shows that income from employment (wages, salaries and income from self-employment) forms the greatest percentage of total weekly household income in the UK. In 2010/11 income from employment, including self-employment, formed 72 per cent of total household income, a decrease from 74 per cent in 2002/03.

Figure 2.1: Sources of total weekly household income



Tables 2.1, 2.2 and 2.3 show the percentage of total weekly household income from different sources. For each of these income sources, there will be wide variation around these averages, with few benefit units receiving income from all of these sources.

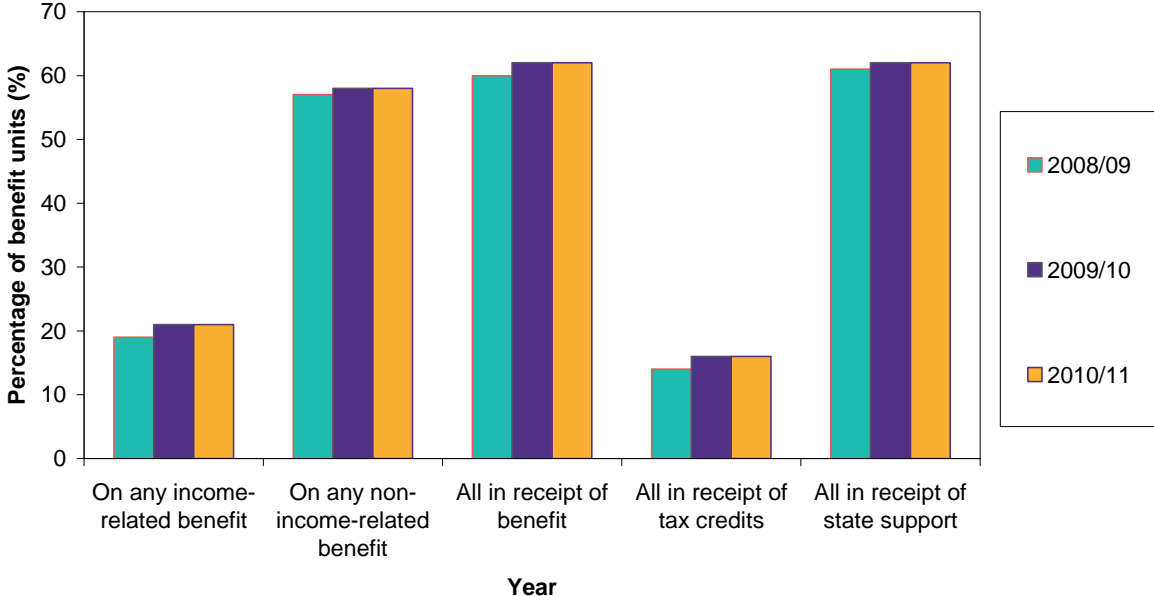
Table 2.1 shows the regional breakdown of sources of income. Wages and salaries made up the biggest share of total weekly income with some regional variation – London having the highest share of income from wages and salaries and Northern Ireland the lowest. Retirement pension and other pensions made up a small percentage of the whole population’s income, each form of income forming 7 per cent of total weekly income but for the pensioner group this was the main source of income, as shown in Table 2.3.

State Support Receipt

Benefits and tax credits are available to families depending on their characteristics, their behaviour (such as whether they are in work or not) and, in some cases, their income.

Figure 2.2 shows that 62 per cent of all benefit units were in receipt of at least one form of state support, including tax credits. This apparently high figure is because of the inclusion of Retirement Pension (received by 26 per cent of benefit units) and Child Benefit (received by 23 per cent of benefit units). In total, 48 per cent of benefit units received one or both of these benefits.

Figure 2.2: Benefit units in receipt of state support



The most frequently reported income-related support is Council Tax Benefit, followed by Child Tax Credit and Housing Benefit. These benefits and tax credits can be received by both in-work and out-of-work families, depending on their income and other characteristics. Twenty-one per cent of benefit units were in receipt of at least one income-related benefit, and 16 per cent got at least one tax credit. Fifty-eight per cent of benefit units received at least one non-income-related benefit.

Tables 2.7 to 2.11 show different rates of benefit receipt by geography, ethnicity, age and tenure. Part of this may reflect different characteristics of each group – for example each of these sub-populations will have a different age structure and (partly as a consequence) some groups will be more likely than others to have children and so be eligible for a wider range of support. Differences will also be influenced by income levels and costs (such as housing costs) for each group.

Figure 2.3 shows the number and percentage of benefit units by the income from all benefits and tax credits received per year. This shows that of those in receipt of benefits or tax credits, most received less than £10,000 per year.

Figure 2.3: Number and percentage of benefit units by annual amount of benefits and tax credits received

Income from benefits and tax credits ¹	2008/09		2009/10		2010/11	
	millions	percentage	millions	percentage	millions	percentage
Not in receipt of any benefits or tax credits	12.8	39%	12.2	38%	12.3	38%
In receipt of benefits and tax credits, less than £10,000 per year	13.5	42%	13.3	41%	13.7	42%
In receipt of benefits and tax credits, between £10,000 and £15,000 per year	4.1	13%	4.4	14%	4.4	13%
In receipt of benefits and tax credits, between £15,000 and £20,000 per year	1.4	4%	1.7	5%	1.6	5%
In receipt of benefits and tax credits, between £20,000 and £25,000 per year	0.4	1%	0.5	1%	0.4	1%
In receipt of benefits and tax credits, over £25,000 per year	0.2	1%	0.2	1%	0.2	1%
All benefit units	32.4	100%	32.3	100%	32.7	100%

Notes for Analysis

1. Relative to administrative records, the FRS is known to under-report benefit receipt. Please see the Methodology chapter for more details. However, the FRS is considered to be the best source for looking at benefit and tax credit receipt by characteristics not captured on administrative sources, and for looking at total benefit receipt on a benefit unit or household basis. It is often inappropriate to

¹ Income from benefits and tax credits for 2008/09 and 2009/10 have been adjusted using the Retail Price Index

look at benefit receipt on an individual basis because means-tested benefits are paid on behalf of the benefit unit.

2. It is also thought that household surveys underestimate income from both self-employment and investment income (particularly affecting the picture for pensioners), so these figures should be treated with caution. For more information on savings and investments please see Chapter 4.
3. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Benefits information:
<http://statistics.dwp.gov.uk/asd/index.php?page=tabtool>

Survey sources:

- Households Below Average Income
<http://research.dwp.gov.uk/asd/index.php?page=hbai>
- Pensioners' Income Series
http://research.dwp.gov.uk/asd/index.php?page=pensioners_income
- The Effects of Taxes and Benefits on Households
<http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=Effects+of+Taxes+and+Benefits+on+Households>
- The Family Expenditure Survey
<http://www.ons.gov.uk/ons/rel/family-spending/family-spending/family-spending-2011-edition/index.html>
- Earnings: see ONS guide to earnings sources
<http://www.ons.gov.uk/ons/rel/lms/labour-market-trends--discontinued-/volume-114--no--11/earnings-data--a-brief-guide-to-sources-and-outputs.pdf>

A number of different data sources related to income and the income distribution, including the FRS, are used in compendia publications produced by the Office for National Statistics. These include:

- Social Trends: <http://www.ons.gov.uk/ons/rel/social-trends-rd/social-trends/social-trends-41/index.html>
- Regional Trends: <http://www.ons.gov.uk/ons/rel/regional-trends/regional-trends/no--43--2011-edition/index.html>

Detailed Tables

Contents and points to note when interpreting tables

Tables 2.1 to 2.3 look at the sources of total weekly income for households by region, ethnic group of head and age of head. These sources include wages and salaries,

self-employment income, private pensions, state benefits, payable tax credits, and investment income. Retirement Pension (including State Second Pension and Graduated Retirement Pension), and Pension Credit are shown together as 'Retirement Pension plus any IS/PC'. This is due to known reporting problems: pensioners do not always recall what they are receiving and sometimes record total income under Retirement Pension.

Tables 2.4 to 2.6 show the percentage of households by total weekly household income by household composition, region and ethnic group of head. Comparisons between the percentage of households in different population groups by total weekly income should only be made after adjusting income for household size and composition and assessing the impact of housing costs. The Department's Households Below Average Income publication provides the most accurate picture of the income distribution in the United Kingdom.

Tables 2.7 to 2.11 provide information on benefit and tax credit receipt by region, family type, ethnic group of head, age of head, and tenure type. Unlike the source of income tables, Retirement Pension is shown separately from Income Support.

Key terms used

(Please refer to the Glossary for definitions of these terms)

- Adult
- Age
- All in receipt of benefit
- All in receipt of tax credits
- Benefit types – see Benefits
- Benefit unit
- Child
- Ethnic group
- Family type
- Head of benefit unit
- Head of household
- Household
- Household composition
- Income-related benefits
- Non-income-related benefits
- State Pension age
- Pensioner benefit unit
- Region
- Sources of income
- State support
- Tenure
- Total weekly household income

Changes to tables between 2009/10 and 2010/11

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not impact on the State Pension age of men, currently 65. This affects tables 2.4 and 2.8.

Table 2.1: Sources of total weekly household income by region/country

Region/Country	Sources of income											Sample size (=100%)		
	Wages and salaries			Self-employed income			Retirement			Social Security			Other Social Security benefits	Other sources
		Investments	Tax Credits	Pension plus any IS/PC	Other pensions	disability benefits	Security benefits	Other Social Security benefits	Other sources					
North East	61	5	1	3	9	8	2	8	3	1,025				
North West	61	7	2	3	8	7	2	8	3	2,628				
Yorkshire and the Humber	63	7	1	3	8	8	2	6	3	1,921				
East Midlands	62	7	2	2	8	8	2	6	3	1,637				
West Midlands	60	7	2	3	9	7	2	8	3	1,949				
East of England	64	11	2	2	7	7	1	5	2	2,117				
London	71	9	1	1	4	4	1	5	4	2,206				
<i>Inner London</i>	71	10	1	1	3	2	1	6	5	807				
<i>Outer London</i>	70	9	1	1	4	6	1	5	3	1,399				
South East	65	8	3	1	6	9	1	4	4	2,904				
South West	60	8	2	2	9	10	1	6	3	1,773				
England	64	8	2	2	7	7	1	6	3	18,160				
Wales	61	5	1	3	9	8	3	8	2	1,174				
Scotland	66	6	1	2	7	7	2	6	3	4,126				
Northern Ireland	59	11	1	2	7	6	3	8	2	1,896				
United Kingdom	64	8	2	2	7	7	1	6	3	25,356				

Table 2.2: Sources of total weekly household income by ethnic group of head

Ethnic group	Source of income										Sample size (=100%)
	Wages and salaries	Self-employed income	Investments	Tax credits	Retirement Pension plus any IS/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources		
White	63	9	2	2	7	8	1	5	2	70,361	
Mixed	75	5	1	3	2	2	1	8	4	590	
Asian or Asian British	69	7	1	4	3	2	1	8	6	2,392	
<i>Indian</i>	76	7	1	2	3	2	1	5	4	1,116	
<i>Pakistani and Bangladeshi</i>	54	9	-	10	3	1	1	14	7	853	
Black or Black British	68	5	-	4	3	2	1	12	5	1,530	
<i>Black Caribbean</i>	68	5	-	3	5	3	1	11	3	650	
<i>Black Non-Caribbean</i>	68	5	-	5	1	1	1	13	6	880	
Chinese or Other Ethnic Group	68	6	2	2	3	3	1	6	10	780	
All households	63	9	2	2	7	7	1	6	3	75,653	

Source: 2008/09, 2009/10 and 2010/11 Family Resources Survey, United Kingdom

Table 2.3: Sources of total weekly household income by age of head

Age	Source of income										Sample size (=100%)
	Wages and salaries	Self-employed income	Investments	Tax Credits	Retirement Pension plus any IS/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources		
16-24	57	2	-	5	-	-	1	11	25		869
25-34	80	6	1	4	-	-	-	7	2		3,381
35-44	79	8	1	3	-	-	1	6	2		4,613
45-54	78	9	1	1	-	2	1	5	2		4,789
55-59	68	13	2	1	1	7	1	5	2		2,106
60-64	46	11	3	-	10	19	2	7	2		2,365
65-74	12	6	4	-	36	31	3	5	2		3,860
75-84	4	2	4	-	43	33	5	6	2		2,565
85+	3	2	3	0	46	27	8	9	2		808
All households	64	8	2	2	7	7	1	6	3		25,356

Table 2.4: Households by composition and total weekly household income

Household composition	Percentage of households					
	Total weekly household income					
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600
Households without children						
One adult						
adult male over pension age	1	20	37	22	8	4
adult female over pension age	1	29	38	19	7	3
adult male under pension age	7	21	19	13	10	8
adult female under pension age	6	18	19	17	10	10
Two adults						
both over pension age	-	3	17	26	18	13
one over pension age	1	4	11	15	15	12
both under pension age	1	3	7	7	8	10
Three or more adults	1	1	3	4	6	8
All households without children	2	12	17	14	10	8
Households with children						
One adult						
one child	1	7	33	25	12	8
two children	1	1	17	33	20	9
three or more children	-	2	5	34	26	19
Two adults						
one child	1	1	5	10	11	9
two children	1	1	3	7	9	10
three or more children	1	-	4	6	12	13
Three or more adults						
one child	0	1	2	5	8	7
two children	-	0	1	4	5	9
three or more children	..	..	..	..	..	..
All households with children	1	2	8	12	11	10
<i>Households with one or more adults over pension age</i>	1	14	24	20	12	8
<i>Households with one or more disabled adults under pension age</i>	2	11	16	14	11	9
<i>Households with one or more unemployed adults under pension age</i>	5	17	17	14	10	8
All households	2	9	14	13	10	9

Table 2.4: Continued

Percentage of households

Household composition	Total weekly household income					Sample size (=100%)
	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
Households without children						
One adult						
adult male over pension age	2	2	1	-	2	1,165
adult female over pension age	1	1	1	-	1	2,732
adult male under pension age	6	4	3	2	7	2,206
adult female under pension age	6	4	2	2	6	1,538
Two adults						
both over pension age	6	5	4	2	6	3,163
one over pension age	10	8	6	5	14	1,346
both under pension age	10	9	9	7	29	4,038
Three or more adults	8	8	9	7	45	1,498
All households without children	7	5	5	4	16	17,686
Households with children						
One adult						
one child	4	3	1	1	3	865
two children	9	3	3	2	3	644
three or more children	7	3	2	-	2	308
Two adults						
one child	11	9	7	7	28	1,927
two children	9	8	8	7	37	2,267
three or more children	12	9	8	6	31	912
Three or more adults						
one child	7	10	7	8	44	482
two children	10	9	9	7	45	189
three or more children	..	..	..	..	..	76
All households with children	9	8	7	6	28	7,670
<i>Households with one or more adults over pension age</i>	5	4	3	2	7	9,043
<i>Households with one or more disabled adults under pension age</i>	8	6	5	4	15	4,449
<i>Households with one or more unemployed adults under pension age</i>	6	4	3	3	12	1,497
All households	7	6	5	4	19	25,356

Table 2.5: Households by region/country and total weekly household income

Region/Country	Total weekly household income											Percentage of households	
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	Sample size (=100%)	
North East	2	10	16	16	12	8	9	5	5	4	14	1,025	
North West	2	10	15	15	11	9	8	6	5	3	15	2,628	
Yorkshire and the Humber	1	8	18	14	12	10	7	6	5	4	15	1,921	
East Midlands	2	10	14	15	11	10	8	6	5	4	16	1,637	
West Midlands	1	10	17	14	11	9	7	6	5	5	14	1,949	
East of England	1	8	13	12	9	9	7	7	5	5	24	2,117	
London	3	7	13	10	8	7	7	6	5	5	28	2,206	
<i>Inner London</i>	4	8	13	10	9	7	6	6	4	4	28	807	
<i>Outer London</i>	2	7	13	10	8	8	8	5	6	5	28	1,399	
South East	1	6	11	11	9	9	7	6	7	5	27	2,904	
South West	2	8	14	14	10	10	8	8	6	5	17	1,773	
England	2	8	14	13	10	9	8	6	5	4	20	18,160	
Wales	2	10	16	18	11	9	6	7	4	4	14	1,174	
Scotland	2	10	16	14	11	8	7	6	6	4	16	4,126	
Northern Ireland	2	11	15	14	11	10	8	7	5	5	13	1,896	
United Kingdom	2	9	14	13	10	9	7	6	5	4	19	25,356	

Table 2.6: Households by ethnic group of head and total weekly household income

Ethnic group	Total weekly household income											Sample size (=100%)
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1,000	£1,000 and above	
White	2	8	14	13	10	8	7	6	5	4	21	70,361
Mixed	3	11	12	14	8	10	6	6	6	4	19	590
Asian or Asian British	3	7	11	12	11	9	8	6	6	4	23	2,392
<i>Indian</i>	4	6	11	9	8	8	9	6	6	4	30	1,116
<i>Pakistani and Bangladeshi</i>	2	8	13	19	16	10	7	4	5	4	12	853
Black or Black British	4	11	15	13	11	9	8	6	5	3	14	1,530
<i>Black Caribbean</i>	4	13	17	14	10	6	8	5	5	3	14	650
<i>Black Non-Caribbean</i>	4	10	14	13	13	10	8	6	5	4	13	880
Chinese or Other Ethnic Group	7	8	12	11	9	9	8	5	5	4	22	780
All households	2	8	14	13	10	8	7	6	5	4	21	75,653

Source: 2008/09, 2009/10 and 2010/11 Family Resources Survey, United Kingdom

Table 2.7: Benefit units by state support receipt and region/country

State support received	Percentage of benefit units					
	Region					
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England
Working Tax Credit	7	8	8	7	8	6
Child Tax Credit	17	16	18	16	17	16
Income Support	5	6	4	3	5	4
Pension Credit	7	6	6	6	7	6
Housing Benefit	17	15	13	11	14	12
Council Tax Benefit ¹	22	20	18	15	20	14
Retirement Pension	27	26	26	27	27	28
Widow's Benefits	-	-	-	-	-	-
Jobseeker's Allowance	6	4	4	4	5	2
Employment Support Allowance	1	1	1	1	1	-
Incapacity Benefit	5	5	4	2	4	3
Severe Disablement Allowance	-	-	1	-	-	-
Attendance Allowance	3	3	2	3	3	3
Carer's Allowance	3	2	1	2	2	2
Disability Living Allowance (care component)	8	9	6	7	8	5
Disability Living Allowance (mobility component)	9	8	7	6	7	5
Industrial Injuries Disablement Benefit	2	1	1	1	1	-
Armed Forces Compensation Scheme	1	-	-	1	-	-
Child Benefit	22	23	24	23	24	25
On any income-related benefit	26	25	22	19	24	18
On any non-income-related benefit	59	59	58	58	60	60
All in receipt of benefit	64	64	63	61	65	63
All in receipt of tax credits	19	18	19	17	18	17
All not in receipt of state support	35	35	36	38	34	36
Sample size (=100%)	1,177	3,157	2,216	1,894	2,345	2,414

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.7: Continued

State support received	Percentage of benefit units				
	Region				
	London	Inner London	Outer London	South East	South West
Working Tax Credit	4	3	5	5	6
Child Tax Credit	12	10	13	14	15
Income Support	5	6	4	3	3
Pension Credit	4	5	4	4	6
Housing Benefit	14	18	12	9	11
Council Tax Benefit ¹	15	18	14	12	16
Retirement Pension	18	13	21	27	31
Widow's Benefits	-	-	-	-	-
Jobseeker's Allowance	4	5	4	2	3
Employment Support Allowance	1	1	1	1	1
Incapacity Benefit	2	2	2	2	2
Severe Disablement Allowance	-	-	-	-	-
Attendance Allowance	1	1	2	3	4
Carer's Allowance	1	1	1	1	1
Disability Living Allowance (care component)	4	4	5	5	6
Disability Living Allowance (mobility component)	4	4	4	4	5
Industrial Injuries Disablement Benefit	-	0	-	-	-
Armed Forces Compensation Scheme	-	0	-	-	1
Child Benefit	22	17	24	23	22
On any income-related benefit	20	23	18	15	19
On any non-income-related benefit	47	38	53	58	62
All in receipt of benefit	52	44	56	60	65
All in receipt of tax credits	12	10	14	14	16
All not in receipt of state support	48	56	43	39	35
Sample size (=100%)	2,691	1,002	1,689	3,360	1,968

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.7: Continued

State support received	Country				Percentage of benefit units
	England	Wales	Scotland	Northern Ireland	United Kingdom
Working Tax Credit	6	6	6	6	6
Child Tax Credit	15	15	14	17	15
Income Support	4	5	4	7	4
Pension Credit	6	7	6	7	6
Housing Benefit	13	15	14	14	13
Council Tax Benefit ¹	16	21	18	3	16
Retirement Pension	26	28	26	22	26
Widow's Benefits	-	1	-	-	-
Jobseeker's Allowance	4	5	4	6	4
Employment Support Allowance	1	1	1	1	1
Incapacity Benefit	3	5	4	5	3
Severe Disablement Allowance	-	1	-	1	-
Attendance Allowance	3	4	3	3	3
Carer's Allowance	1	1	1	2	1
Disability Living Allowance (care component)	6	11	9	10	7
Disability Living Allowance (mobility component)	6	9	8	11	7
Industrial Injuries Disablement Benefit	1	1	1	-	1
Armed Forces Compensation Scheme	-	-	-	-	-
Child Benefit	23	22	21	27	23
On any income-related benefit	20	27	22	26	21
On any non-income-related benefit	57	61	57	60	58
All in receipt of benefit	61	66	61	66	62
All in receipt of tax credits	16	16	15	18	16
All not in receipt of state support	38	33	38	33	38
<i>Sample size (=100%)</i>	<i>21,222</i>	<i>1,395</i>	<i>4,817</i>	<i>2,226</i>	<i>29,660</i>

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.8: Benefit units by state support receipt and family type

State support received	Percentage of benefit units							
	Family type							
	Pensioner couple	Pensioner couple married or civil partnered	Pensioner couple cohabiting	Single male pensioner	Single female pensioner	Couple with children	Couple with children married or civil partnered	Couple with children cohabiting
Working Tax Credit	-	-	1	-	-	17	15	24
Child Tax Credit	-	-	3	-	-	56	53	70
Income Support	-	-	1	0	0	2	2	5
Pension Credit	12	12	12	20	29	-	-	-
Housing Benefit	7	7	17	21	23	9	6	21
Council Tax Benefit ¹	17	16	22	30	38	9	6	20
Retirement Pension	98	98	96	98	97	-	-	-
Widow's Benefits	-	0	1	-	-	-	0	-
Jobseeker's Allowance	-	-	-	0	0	3	2	9
Employment and Support Allowance	-	-	0	0	0	1	1	1
Incapacity Benefit	1	1	6	-	-	2	2	2
Severe Disablement Allowance	1	-	2	1	1	-	-	0
Attendance Allowance	10	10	7	10	14	-	-	0
Carer's Allowance	2	2	4	-	-	2	2	2
Disability Living Allowance (care component)	11	11	13	8	9	5	5	6
Disability Living Allowance (mobility component)	12	12	12	8	8	5	4	5
Industrial Injuries Disablement Benefit	2	2	1	2	-	-	-	-
Armed Forces Compensation Scheme	1	1	1	2	1	-	-	-
Child Benefit	1	1	3	-	-	95	95	96
On any income-related benefit	19	19	26	36	43	12	9	26
On any non-income-related benefit	100	100	100	100	100	96	95	97
All in receipt of benefit	100	100	100	100	100	96	95	98
All in receipt of tax credits	-	-	3	-	-	56	53	70
All not in receipt of state support	0	0	0	0	0	4	4	2
Sample size (=100%)	3,774	3,625	149	1,306	3,216	5,512	4,516	996

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.8: Continued

State support received	Family type						All benefit units
	Couple without children	Couple without children married or civil partnered	Couple without children cobabiting	Single with children	Single male without children	Single female without children	
Working Tax Credit	2	2	2	36	1	3	6
Child Tax Credit	-	-	-	83	-	-	15
Income Support	2	2	2	30	4	7	4
Pension Credit	2	2	1	-	2	-	6
Housing Benefit	5	5	5	48	11	11	13
Council Tax Benefit ¹	6	7	6	48	13	12	16
Retirement Pension	11	14	3	0	0	-	26
Widow's Benefits	-	-	-	2	-	1	-
Jobseeker's Allowance	2	1	3	5	10	4	4
Employment Support Allowance	1	1	1	2	1	1	1
Incapacity Benefit	5	6	3	2	5	4	3
Severe Disablement Allowance	-	-	-	-	-	-	-
Attendance Allowance	-	-	-	0	0	0	3
Carer's Allowance	2	2	1	3	1	1	1
Disability Living Allowance (care component)	6	7	3	7	6	6	7
Disability Living Allowance (mobility component)	6	7	3	6	5	6	7
Industrial Injuries Disablement Benefit	1	1	-	-	-	-	1
Armed Forces Compensation Scheme	-	-	-	-	-	-	-
Child Benefit	-	-	1	95	-	-	23
On any income-related benefit	8	8	7	57	21	17	21
On any non-income-related benefit	30	36	13	96	16	13	58
All in receipt of benefit	32	38	16	96	28	21	62
All in receipt of tax credits	2	2	2	83	1	3	16
All not in receipt of state support	67	61	83	3	71	77	38
Sample size (=100%)	5,330	4,082	1,248	2,133	4,839	3,550	29,660

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.9: Benefit units by state support receipt and ethnic group of head

State support received	Percentage of benefit units				
	Ethnic group				
	White	Mixed	Asian or Asian British	Indian	Pakistani and Bangladeshi
Working Tax Credit	6	7	10	6	17
Child Tax Credit	14	16	20	13	30
Income Support	4	8	5	3	8
Pension Credit	6	2	4	3	4
Housing Benefit	12	18	9	5	12
Council Tax Benefit ¹	16	18	15	9	21
Retirement Pension	27	6	9	10	7
Widow's Benefits	-	-	-	-	1
Jobseeker's Allowance	3	8	4	3	6
Employment and Support Allowance	1	1	-	-	1
Incapacity Benefit	4	2	3	3	3
Severe Disablement Allowance	-	-	-	-	-
Attendance Allowance	3	-	1	1	1
Carer's Allowance	1	1	1	1	2
Disability Living Allowance (care component)	6	4	4	4	5
Disability Living Allowance (mobility component)	6	4	4	4	4
Industrial Injuries Disablement Benefit	1	0	-	-	-
Armed Forces Compensation Scheme	-	-	0	0	0
Child Benefit	22	24	30	24	39
On any income-related benefit	20	28	20	13	27
On any non-income-related benefit	59	39	45	42	51
All in receipt of benefit	62	49	50	45	56
All in receipt of tax credits	15	17	21	13	31
All not in receipt of state support	37	50	50	54	43
Sample size (=100%)	81,651	772	3,290	1,518	1,244

Source: 2008/09, 2009/10 and 2010/11 Family Resources Survey, United Kingdom

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.9: Continued

State support received	Ethnic group				All benefit units
	Black or Black British	<i>Black Caribbean</i>	<i>Black Non-Caribbean</i>	Chinese or Other Ethnic Group	
Working Tax Credit	8	7	8	5	6
Child Tax Credit	21	18	23	13	15
Income Support	9	8	9	4	5
Pension Credit	4	6	2	2	6
Housing Benefit	22	22	22	11	12
Council Tax Benefit ¹	24	26	23	13	16
Retirement Pension	9	17	3	9	25
Widow's Benefits	-	-	-	-	-
Jobseeker's Allowance	7	9	6	2	3
Employment and Support Allowance	1	1	-	-	1
Incapacity Benefit	3	3	2	2	4
Severe Disablement Allowance	-	-	-	-	-
Attendance Allowance	1	1	-	1	3
Carer's Allowance	1	1	1	1	1
Disability Living Allowance (care component)	4	4	4	3	6
Disability Living Allowance (mobility component)	4	4	3	3	6
Industrial Injuries Disablement Benefit	-	-	-	-	1
War Disablement or War Widow's Pension	-	-	-	-	-
Child Benefit	31	25	35	22	23
On any income-related benefit	30	32	29	17	20
On any non-income-related benefit	47	52	43	37	57
All in receipt of benefit	56	61	52	42	61
All in receipt of tax credits	22	19	24	14	15
All not in receipt of state support	43	38	47	57	38
Sample size (=100%)	1,858	783	1,075	974	88,545

Source: 2008/09, 2009/10 and 2010/11 Family Resources Survey, United Kingdom

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.10: Benefit units by state support receipt and age of head

Percentage of benefit units

State support received	Age									All benefit units
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Working Tax Credit	3	11	14	8	5	1	-	-	0	6
Child Tax Credit	8	26	37	19	5	2	1	-	0	15
Income Support	4	6	7	6	7	-	-	0	0	4
Pension Credit	0	0	-	-	1	16	19	20	28	6
Housing Benefit	8	13	14	12	12	14	16	15	18	13
Council Tax Benefit ¹	7	13	15	14	15	20	26	28	35	16
Retirement Pension	0	0	-	1	5	52	98	99	99	26
Widow's Benefits	0	0	-	1	1	1	-	-	-	-
Jobseeker's Allowance	8	5	4	4	3	-	-	-	0	4
Employment and Support Allowance	1	1	2	1	2	1	-	0	0	1
Incapacity Benefit	1	1	4	6	9	8	-	-	0	3
Severe Disablement Allowance	0	-	-	-	1	1	1	-	1	-
Attendance Allowance	0	0	-	-	-	-	5	16	32	3
Carer's Allowance	-	1	2	2	2	2	1	1	1	1
Disability Living Allowance (care component)	2	4	7	8	10	11	12	7	4	7
Disability Living Allowance (mobility component)	2	3	6	8	10	13	13	7	1	7
Industrial Injuries Disablement Benefit	0	-	-	1	1	1	1	1	-	1
Armed Forces Compensation Scheme	0	-	-	-	-	-	1	1	3	-
Child Benefit	9	33	58	35	9	3	1	-	0	23
On any income-related benefit	16	18	19	17	17	23	30	32	41	21
On any non-income-related benefit	13	38	64	48	36	98	100	100	100	58
All in receipt of benefit	21	42	68	53	41	98	100	100	100	62
All in receipt of tax credits	8	27	38	21	8	2	1	-	0	16
All not in receipt of state support	79	57	31	45	57	2	0	0	0	38
<i>Sample size (=100%)</i>	3,297	4,351	4,931	5,012	2,168	2,428	3,961	2,650	862	29,660

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table 2.11: Benefit units by state support receipt and tenure

Percentage of benefit units

State support received	Tenure					All benefit units
	All Owners	Owned outright	Buying with a mortgage	Social rented sector	Rented privately	
Working Tax Credit	5	2	7	10	9	6
Child Tax Credit	12	4	21	22	18	15
Income Support	1	1	1	16	6	4
Pension Credit	4	7	1	14	3	6
Housing Benefit	-	-	-	53	21	13
Council Tax Benefit ¹	7	10	3	51	19	16
Retirement Pension	30	56	5	27	7	26
Widow's Benefits	-	1	-	-	-	-
Jobseeker's Allowance	2	1	2	10	5	4
Employment and Support Allowance	-	-	1	2	1	1
Incapacity Benefit	2	2	2	9	3	3
Severe Disablement Allowance	-	-	-	1	-	-
Attendance Allowance	3	5	-	5	1	3
Carer's Allowance	1	1	1	3	1	1
Disability Living Allowance (care component)	5	6	4	16	5	7
Disability Living Allowance (mobility component)	5	6	4	15	4	7
Industrial Injuries Disablement Benefit	1	1	-	1	-	1
Armed Forces Compensation Scheme	-	1	-	-	-	-
Child Benefit	22	7	36	25	23	23
On any income-related benefit	9	13	6	61	25	21
On any non-income-related benefit	60	73	48	69	37	58
All in receipt of benefit	62	74	50	80	43	62
All in receipt of tax credits	13	4	22	24	19	16
All not in receipt of state support	38	26	49	19	56	38
Sample size (=100%)	19,775	10,331	9,444	5,547	4,338	29,660

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

3. Tenure

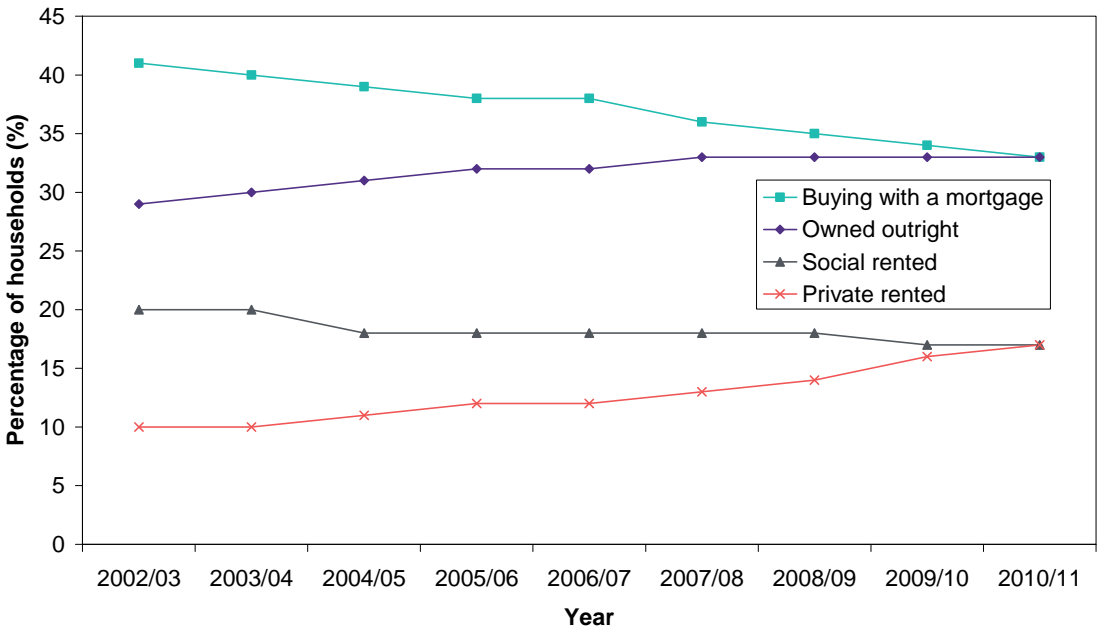
Introduction

The Family Resources Survey (FRS) collects information on tenure types for each household. This section contains information on households whose accommodation is owned outright, i.e. households which have paid off any mortgage or loan used to purchase the property, householders buying with the help of a mortgage and tenants renting in the social or private rented sector.

Analysis

In 2010/11, 34 per cent (9.1 million) of UK households rented in the social (4.6 million) or private (4.5 million) sectors compared to 66 per cent (17.6 million) of households which owned property (outright or with a mortgage). Figure 3.1¹ shows that the percentage of households which owned outright has increased (from 29 per cent in 2002/03 to 33 per cent in 2010/11) while the percentage buying with a mortgage has decreased (from 41 per cent in 2002/03 to 33 per cent in 2010/11). The percentage of households renting privately has increased (from 10 per cent in 2002/03 to 17 per cent in 2010/11). The percentage of households renting in the social sector has decreased (from 20 per cent in 2002/03 to 17 per cent in 2010/11).

Figure 3.1: Housing tenure



¹ In Figure 3.1 the data for 2008/09 and 2009/10 reflects the revised grossing (please see Chapter 1 for further details).

Figure 3.2 looks at tenure by age of the head of the household for 2002/03 and 2010/11 and shows that growth in the percentage of owning outright is concentrated amongst age groups over 55.

The reduction in the percentage of households buying with a mortgage is largest in the younger age groups. Similarly the growth in the percentage renting privately is concentrated in younger age groups. For example, the percentage of households headed by someone aged 25-34 years that are in the private rented sector has increased from 20 per cent in 2002/03 to 40 per cent in 2010/11, an increase of 20 percentage points. Over the same period, the percentage buying with a mortgage has decreased from 59 per cent to 40 per cent, a reduction of 19 percentage points.

Figure 3.2: Housing tenure in the UK by age of head of household

Age of Head	Owned outright	Buying with a mortgage	Social rented	Private rented	All
2002/03					
16-24	1%	21%	33%	45%	100%
25-34	3%	59%	18%	20%	100%
35-44	7%	66%	17%	10%	100%
45-54	21%	58%	14%	6%	100%
55-64	48%	31%	16%	5%	100%
65+	64%	5%	27%	5%	100%
All	29%	41%	20%	10%	100%
2010/11					
16-24	1%	11%	23%	66%	100%
25-34	3%	40%	17%	40%	100%
35-44	8%	57%	17%	18%	100%
45-54	21%	53%	16%	10%	100%
55-64	52%	26%	15%	7%	100%
65+	72%	4%	19%	5%	100%
All	33%	33%	17%	17%	100%

Figure 3.3 shows that the median weekly household rent is higher for private renters than for social renters. This may, in part, reflect the difference in the type of properties in the sectors, with the private rented sector having a much wider and more varied range of stock². The ratio between median weekly private sector rents and social sector rents is higher in the south of England as well as in Scotland. The ratio is greatest in London where the median private sector rent is more than twice the median social sector rent.

² <http://www.communities.gov.uk/documents/statistics/pdf/2084179.pdf>

Figure 3.3: Median weekly household rent by region and tenure

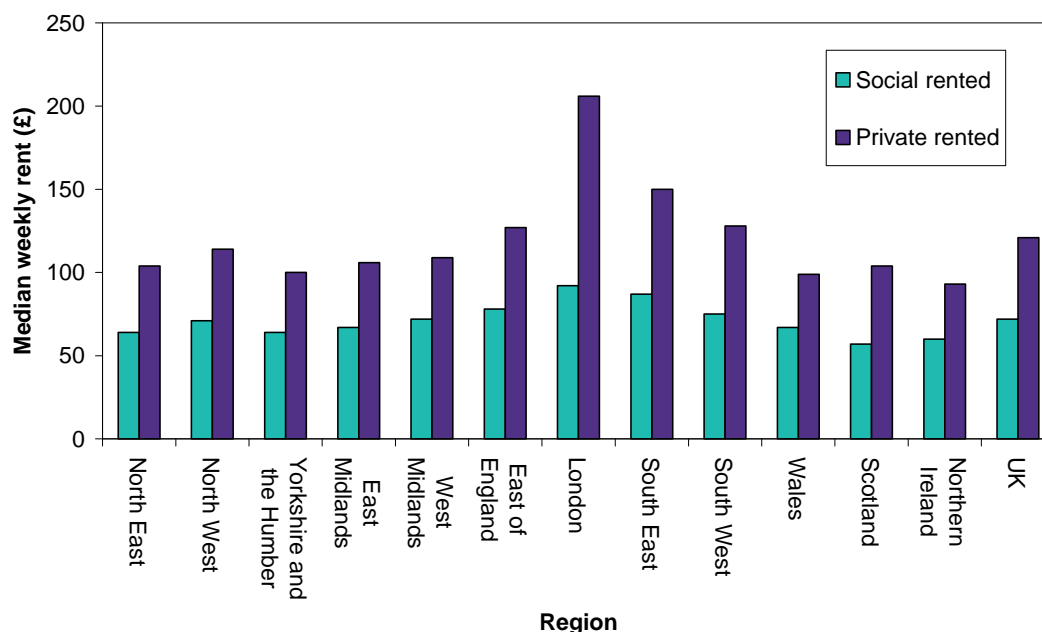


Table 3.1 shows that London had the highest percentage of households in the private rented sector at 24 per cent, while London also had the lowest incidence of ownership (with and without a mortgage) at 55 per cent compared to 66 per cent across the UK. This may reflect the higher cost of housing in the capital.

The North East, Scotland and London had the highest percentages of households in the social rented sector at 23 per cent, 23 per cent and 20 per cent respectively.

Notes for Analysis

1. Social rented sector combines the categories “Rented from Council” and “Rented from a Housing Association”. This is because some housing association tenants may wrongly report that they are council tenants. For instance, where their home used to be owned by the council and although ownership has now transferred to a housing association, the tenant may still think that their landlord is the council (local authority).
2. Household rent will also be influenced by the size of the property. This has not been taken into account in figure 3.3.
3. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Housing-related benefits:
<http://research.dwp.gov.uk/asd/index.php?page=hbctb>

Survey sources:

- English Housing Survey
<http://www.communities.gov.uk/housing/housingresearch/housingsurveys/englishhousingurvey/>
- English Housing Condition Survey
<http://www.communities.gov.uk/housing/housingresearch/housingsurveys/englishhousecondition/>
- Private Landlords Survey
<http://www.communities.gov.uk/housing/housingresearch/housingsurveys/privatelandlordsurvey/>

More information about housing statistics is available from:
<http://www.communities.gov.uk/housing/housingresearch/>

Detailed Tables

Contents and points to note

Tables **3.1** to **3.3** provide information on tenure. This information is split by region, household composition and ethnic group of head. The base used for these tables is all households.

Table **3.4** considers length of residency of head and age of head for different tenure types and therefore provides information on mobility of households.

Table **3.5** looks at state support received by tenure for households. See also table **2.11** for a similar breakdown for benefit units.

Key definitions used

(Please refer to the Glossary for definitions of these terms)

- Adult
- Age
- All in receipt of benefit
- All in receipt of tax credits
- Benefit types – see Benefits
- Child
- Ethnic group
- Head of household
- Household
- Household composition
- Income-related benefits
- Non-income-related benefits
- Length of residency
- State Pension age
- Region
- State support
- Tenure

Changes to tables between 2009/10 and 2010/11

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not impact on the State Pension age of men, currently 65. This affects tables 3.2 and 3.4.

Table 3.1: Households by tenure and region/country

Tenure	Percentage of households															
	Region											Country				
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
All owners	64	66	64	71	67	70	55	41	64	70	69	66	68	64	66	66
<i>Owned outright</i>	31	34	31	38	34	34	25	17	31	35	38	33	37	31	36	33
<i>Buying with a mortgage</i>	33	32	33	33	32	36	30	24	33	35	31	33	31	33	30	33
Social Rented Sector	23	18	19	14	19	16	20	28	15	12	13	17	19	23	16	17
Rented Privately	13	16	17	15	14	14	24	30	21	18	18	17	14	14	18	17
<i>Sample size (=100%)</i>	1,025	2,628	1,921	1,637	1,949	2,117	2,206	807	1,399	2,904	1,773	18,160	1,174	4,126	1,896	25,356

Table 3.2: Households by tenure and composition

Tenure	Households without children						Households with children				Household composition				Percentage of households				
	One male adult		One female adult		Two adults		Three or more adults		One adult		Two adults		Three or more adults			Households with one or more adults over pension age	Households with one or more disabled adults under pension age	Households with one or more unemployed adults under pension age	All households
All owners	53	62	75	73	31	70	72	77	53	41	66								
Owned outright	30	47	47	36	5	10	19	70	22	13	33								
Buying with a mortgage	23	15	27	37	26	59	54	7	31	28	33								
Social Rented Sector	26	26	10	11	38	13	16	18	31	33	17								
Rented Privately	21	12	15	16	30	17	12	5	16	26	17								
Sample size (=100%)	3,371	4,270	8,547	1,498	1,817	5,106	747	9,043	4,449	1,497	25,356								

Table 3.3: Households by tenure and ethnic group of head

Tenure	Percentage of households									
	Ethnic group									
	White	Mixed	Asian or Asian British	Indian	Pakistani and Bangladeshi	Black or Black British	Black Caribbean	Black Non- Caribbean	Chinese or Other Ethnic Group	All households
All Owners	69	46	57	65	55	37	50	26	42	67
Owned outright	34	12	21	27	19	10	17	4	18	33
Buying with a mortgage	34	35	36	37	37	27	33	22	25	34
Social Rented Sector	17	25	14	9	18	39	37	40	15	18
Rented Privately	14	29	29	27	27	25	13	34	43	16
Sample size (=100%)	70,361	590	2,392	1,116	853	1,530	650	880	780	75,653

Source: 2008/09, 2009/10 and 2010/11 Family Resources Survey, United Kingdom

Table 3.4 : Households by tenure, length of residency of head and age of head

Percentage of households

Tenure	Length of residency							Sample size (=100%)
	Less than 12 months	12 months but less than 2 years	2 years but less than 3 years	3 years but less than 5 years	5 years but less than 10 years	10 years but less than 20 years	20 years or longer	
Head is of working age								
All owners	5	5	5	14	23	26	22	10,944
<i>Owned outright</i>	3	3	3	8	15	28	42	3,372
<i>Buying with a mortgage</i>	6	6	6	17	27	26	13	7,572
Social Rented Sector	12	12	10	13	20	24	11	3,148
Rented Privately	40	22	13	11	8	4	2	3,235
All households where head is of working age	13	10	8	13	19	21	16	17,327
Head is of pension age								
All owners	1	1	2	4	8	17	66	6,016
<i>Owned outright</i>	1	1	2	3	8	17	67	5,626
<i>Buying with a mortgage</i>	2	2	2	6	15	27	47	390
Social Rented Sector	4	5	6	8	15	23	39	1,609
Rented Privately	11	6	6	12	19	16	30	404
All households where head is of pension age	2	2	3	5	10	18	59	8,029
All Households								
All owners	4	4	4	11	18	23	36	16,960
<i>Owned outright</i>	2	2	2	5	11	21	58	8,998
<i>Buying with a mortgage</i>	5	5	6	16	26	26	15	7,962
Social Rented Sector	9	10	8	11	18	23	20	4,757
Rented Privately	38	21	12	11	9	5	4	3,639
All households	10	8	6	11	17	20	28	25,356

Table 3.5: Households by tenure and state support receipt

State support received	Tenure					All households
	All Owners	Owned outright	Buying with a mortgage	Social Rented Sector	Rented Privately	
Working Tax Credit	5	2	9	12	11	8
Child Tax Credit	15	4	26	27	23	18
Income Support	1	1	1	18	7	5
Pension Credit	5	8	2	17	4	7
Housing Benefit	-	-	-	65	26	16
Council Tax Benefit ¹	8	12	4	62	24	20
Retirement Pension	36	66	6	33	9	31
Widow's Benefits	-	1	-	-	-	-
Jobseeker's Allowance	2	1	3	11	6	4
Employment and Support Allowance	1	-	1	3	2	1
Incapacity Benefit	3	3	2	10	3	4
Severe Disablement Allowance	-	-	-	1	-	-
Attendance Allowance	3	6	1	6	1	3
Carer's Allowance	1	1	1	4	1	2
Disability Living Allowance (care component)	6	7	5	19	6	8
Disability Living Allowance (mobility component)	6	7	4	19	6	8
Industrial Injuries Disablement Benefit	1	1	-	1	-	1
Armed Forces Compensation Scheme	1	1	-	1	-	-
Child Benefit	27	9	45	31	29	28
On any income-related benefit	11	15	7	69	31	24
On any non-income-related benefit	71	83	58	80	47	68
All in receipt of benefit	72	84	59	89	53	72
All in receipt of tax credits	16	5	27	29	25	20
All not in receipt of state support	28	16	40	10	46	28
Sample size (=100%)	16,960	8,998	7,962	4,757	3,639	25,356

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

4. Savings and Investments

Introduction

All adults questioned in the Family Resources Survey are asked about their types of accounts, investments and interest received over the last 12 months.

Information on the numbers of people/households with access to bank accounts is important for policies relating to financial inclusion. People on low incomes that cannot access mainstream financial services end up paying more, a “poverty premium”, for the services they need (for example, higher gas and electricity bills because they cannot get direct debit discounts). Being unbanked can also act as a barrier to work as some employers require bank accounts for payment of wages or salaries.

For benefit units who estimate the value of all their savings and investments to be in the range of £1,500 to £20,000, further questions are asked in respect of the actual value of their holdings. For benefit units whose total savings and investments fall outside this range, the value of their total savings and investments are estimated based on the interest they earn from individual accounts. Over a quarter of all respondents are asked the detailed questions on their savings and investments.

Data are not available for amounts held in individual accounts because this information is not collected for all respondents.

The FRS does not capture information on non-liquid assets. Therefore property, physical wealth and pensions accruing, are not included in estimates of savings and investments.

Analysis

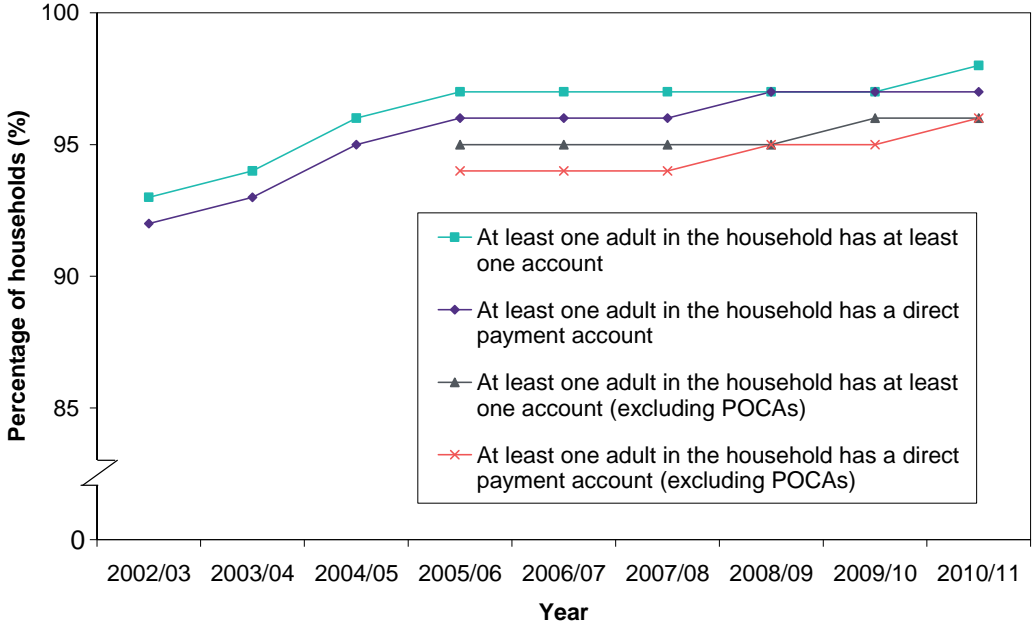
Access to savings and investment vehicles

Figure 4.1 shows the percentage of households with one or more current, savings or investment accounts and those with one or more direct payment accounts, including and excluding Post Office Card Accounts (POCAs). On all measures, the percentage of households has increased over time. For example, in 2002/03, 92 per cent (23.0 million) of households included at least one adult with a bank account that accepts direct payments, compared to 97 per cent (26.0 million) of households in 2010/11. This may partly be due to the introduction of POCAs with DWP moving to direct payment of benefits into bank accounts for the majority of claimants, and the drive in the consumer market to make direct debits the preferred method of payment (utilities in particular).

Figure 4.1 and Tables 4.1 to 4.8 show analysis both including and excluding POCAs. POCAs were collected for the first time in the FRS in 2005/06; in 2003/04 and 2004/05 they were collected along with basic bank accounts. The Financial Inclusion

Taskforce¹, for example, excluded POCAs from their definition of “unbanked” in order to not break the time series, so other users may wish to do the same.

Figure 4.1: Percentage of households with a bank account



Tables 4.1 to 4.8 show types of savings and investments held by households different characteristics. These show that those least likely to have access to a bank account included singles without children (Table 4.5), those aged 16-24 (Table 4.7), and those in households with less than £100 income per week (Table 4.8). It is likely that these findings are related; Table 2.4 for example shows that households comprising of single adults under pension age without children were more likely to have an income of less than £100 compared to other household types.

Value of savings and investments

Figure 4.2 presents the numbers and percentages of benefit units by amount of savings and investments for the most recent three years. This shows that the percentage of benefit units reporting no savings increased from 35 per cent in 2008/09 to 39 per cent in 2010/11, while the percentage of benefit units reporting savings and investments in the other groups have seen smaller movements. The increase in those reporting no savings could be due to the effects of the recession as people run down their savings.

However, please note that caution should be used when using the FRS to look at the value of savings and investments. The methodology used to derive these estimates is known to be very sensitive to the interest rate assumptions used. In addition, the “no savings” category will also include those who refused to answer the relevant questions.

¹ http://www.hm-treasury.gov.uk/d/stats_briefing_101210.pdf

Figure 4.2: Number and percentage of benefit units by amount of savings and investments

Amount of savings and investments ²	2008/09		2009/10		2010/11	
	millions	percentage	millions	percentage	millions	percentage
No savings	11.3	35%	12.0	37%	12.7	39%
Less than £1,500	5.8	18%	5.3	16%	5.0	15%
£1,500 but less than £3,000	2.2	7%	2.2	7%	2.2	7%
£3,000 but less than £8,000	4.1	13%	4.0	12%	4.0	12%
£8,000 but less than £10,000	0.9	3%	0.9	3%	0.9	3%
£10,000 but less than £16,000	1.9	6%	1.9	6%	1.9	6%
£16,000 but less than £20,000	0.8	3%	0.8	2%	0.8	2%
£20,000 or more	5.4	17%	5.2	16%	5.1	16%
All	32.4	100%	32.3	100%	32.7	100%

Tables 4.9 to 4.12 shows the value of savings and investments held by different characteristics. These show that those least likely to have savings included households with one adult and children (Table 4.9), single non-pensioner benefit units (Table 4.10), workless benefit units with one or more unemployed (Table 4.11), and households with low income (Table 4.12). Again it is likely these findings are related.

Figure 4.3 shows the percentage of benefit units by amount of savings and investments held by state support receipt. Those on income-related benefits were more likely to have no savings. Perhaps surprisingly, those in receipt of non-income-related benefits were more likely to have £20,000 or more. This is likely to be related to the high receipt of Retirement Pension (see Chapter 2 for more information).

² Value of savings and investments in cash terms

Figure 4.3: Percentage of benefit units by amount of savings and investments and state support receipt

State support received	Amount of savings or investments					
	No savings	Less than £1,500	£1,500 but less than £16,000	£16,000 but less than £20,000	£20,000 or more	All
Not in receipt of state support	40%	17%	29%	2%	12%	100%
All in receipt of benefit (excluding tax credits)	38%	14%	27%	2%	18%	100%
All in receipt of state support (including tax credits)	38%	14%	27%	2%	18%	100%
On any income related benefit	66%	13%	19%	1%	2%	100%
On any non-income related benefit	35%	14%	29%	3%	20%	100%
All in receipt of tax credits	53%	19%	22%	1%	5%	100%
Total benefit units	39%	15%	28%	2%	16%	100%

Notes for Analysis

1. The data relating to savings and investments should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and therefore around one in five cases are imputed (the Methodology chapter outlines the imputation methods undertaken). It is thought that there is some under reporting of capital by respondents, in terms of both the actual values of the assets and the investment income.
2. The percentage of adults, benefit units and households recorded as not having any type of account, or recorded as having no savings, will include those who refused to answer, or did not know the answer, to questions on savings and investments.
3. The percentage of adults, benefit units and households recorded as having less than £1,500 in savings, will include those who have a nominal amount in a current account (for example £1), regardless of whether they consider themselves as having any savings.
4. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- HMRC ISA Tables:
<http://www.hmrc.gov.uk/stats/pensions/index.htm>

Survey sources

- Wealth and Assets Survey:
<http://www.ons.gov.uk/ons/rel/was/wealth-and-assets--experimental-/results-data/index.html>
- British Social Attitudes Survey:
<http://www.britisocat.com/Home>

Other sources:

- Work of the Financial Inclusion Taskforce :
http://www.hm-treasury.gov.uk/fin_consumer_fininclusion.htm

Detailed Tables

Contents and points to note

Tables **4.1** to **4.8** illustrate the type of accounts and investments that are held by households, benefit units and individuals. This information is shown by region, household composition, age and ethnic group of the head of the household, and total weekly household income for households, by family type, and economic status for benefit units, and by age and sex for individuals.

Tables **4.9** to **4.11** provide information on amounts of household savings by household composition, and amounts of benefit unit savings by family type and economic status.

Table **4.12** shows households by amount of savings and total weekly household income. This shows broadly what would be expected: households with a larger income had more capital. Deviations from this pattern may be due to the reporting problems with income and capital already highlighted as well as the fact that income has not been adjusted for household type or composition. Individual figures in this table should be treated with caution.

Key definitions used

Please refer to the Glossary for definitions of these terms.

- Adult
- Age
- Any other type of asset
- Any type of account
- Benefit unit
- Child
- Direct payment account
- Economic status
- Ethnic group
- Family type
- Head of benefit unit
- Head of household
- Household
- Household composition
- Income-related benefit
- Non-income-related benefit
- State Pension age
- Region
- Savings
- State support
- Total weekly household income
- Type of savings and investments – see Savings and investments products

Changes to tables between 2009/10 and 2010/11

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not impact on the State Pension age of men, currently 65. This affects tables 4.2, 4.5, 4.9 and 4.10.

The methodology to calculate total savings and investments has been improved. This affects tables 4.9 to 4.12. More households are shown to have a small level of savings and fewer households are shown to have a large level of savings. This means figures in this publication are not directly comparable with figures in the previous publication. Revised tables for earlier years are available on request. This does not affect figure 4.2 where the latest methodology has been applied to all years.

Table 4.1 : Households by type of savings and investments, and region/country

Type of savings and investments	Region											Percentage of households	
	North East		North West		Yorkshire and the Humber		East Midlands		West Midlands		East of England		
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West		
Current account	94	92	92	91	91	96	93	91	94	96	97	97	
NS&I Savings Account	4	3	4	4	4	5	6	7	5	6	7	7	
Basic Bank account	6	7	7	6	5	6	8	9	8	6	4	4	
Post Office Card Account (POCA)	12	9	7	6	7	5	4	5	4	4	7	7	
ISA	34	36	40	40	38	46	34	29	37	49	48	48	
Other Bank / Building Society account	42	40	43	46	46	54	45	38	50	56	53	53	
Stocks and shares / member of a Share Club	13	13	15	14	14	21	20	16	22	25	18	18	
Unit trusts	2	2	2	3	3	4	4	4	4	6	5	5	
Endowment Policy (not linked)	2	1	1	1	1	2	2	1	2	1	1	1	
Premium Bonds	16	16	18	21	18	28	19	12	23	31	29	29	
National Savings Bonds	3	3	2	3	3	4	3	2	4	5	5	5	
Company Share Scheme / profit sharing	2	3	3	2	2	4	4	3	4	5	3	3	
Credit Unions	1	1	1	-	1	-	1	1	-	-	1	1	
Any other type of asset	1	1	1	1	1	2	1	1	1	2	1	1	
Any type of account (including POCAs)	99	99	97	95	97	99	98	96	98	98	99	99	
Any type of account (excluding POCAs)	96	96	96	94	95	98	96	94	98	98	99	99	
No accounts (including POCAs)	1	1	3	5	3	1	2	4	2	2	1	1	
No accounts (excluding POCAs)	4	4	4	6	5	2	4	6	2	2	1	1	
Any Direct Payment Account (including POCAs)	99	98	97	94	96	99	97	96	98	98	99	99	
Any Direct Payment Account (excluding POCAs)	96	95	95	93	94	98	96	94	97	97	99	99	
Sample size (=100%)	1,025	2,628	1,921	1,637	1,949	2,117	2,206	807	1,399	2,904	1,773	1,773	

Table 4.1 : Continued

Type of savings and investments	Percentage of households				
	Country				
	England	Wales	Scotland	Northern Ireland	United Kingdom
Current account	94	92	91	87	93
NS&I Savings Account	5	5	4	3	5
Basic Bank account	6	7	9	5	7
Post Office Card Account (POCA)	6	11	7	13	7
ISA	41	39	37	17	40
Other Bank / Building Society account	48	44	39	21	46
Stocks and shares / member of a Share Club	18	12	16	7	17
Unit trusts	4	3	3	2	4
Endowment Policy (not linked)	1	1	1	1	1
Premium Bonds	22	19	15	5	21
National Savings Bonds	3	4	2	1	3
Company Share Scheme / profit sharing	3	2	3	1	3
Credit Unions	1	1	3	10	1
Any other type of asset	1	1	1	1	1
Any type of account (including POCAs)	98	99	97	95	98
Any type of account (excluding POCAs)	97	96	95	90	96
No accounts (including POCAs)	2	1	3	5	2
No accounts (excluding POCAs)	3	4	5	10	4
Any Direct Payment Account (including POCAs)	98	99	97	94	97
Any Direct Payment Account (excluding POCAs)	96	95	95	89	96
<i>Sample size (=100%)</i>	18,160	1,174	4,126	1,896	25,356

Table 4.2 : Households by type of savings and investments, and composition

Type of savings and investments	Households without children						Households with children				Household composition				Percentage of households			
	One male adult		One female adult		Two adults		Three or more adults		One adult		Two adults		Three or more adults			Households with one or more adults	Households with disabled adults under pension age	Households with one or more adults unemployed under pension age
	adult	adult	Two adults	Two adults	Two adults	Two adults	Two adults	Two adults	One adult	Two adults	Two adults	Two adults	Three or more adults	Households with one or more adults over pension age		Households with disabled adults under pension age	Households with one or more adults unemployed under pension age	All households
Current account	88	89	95	98	96	97	93	89	90	93	89	90	93	90	93	93	93	
NS&I Savings Account	4	4	6	5	2	4	5	4	4	5	4	4	4	4	4	4	5	
Basic Bank account	7	4	6	9	10	12	4	10	7	7	12	10	7	12	10	7	7	
Post Office Card Account (POCA)	8	10	6	6	8	4	11	11	8	8	8	11	8	8	8	7	7	
ISA	33	38	50	48	14	36	48	48	30	30	30	29	40	23	29	40	40	
Other Bank / Building Society account	36	43	54	58	21	46	50	36	44	44	44	36	46	32	36	46	46	
Stocks and shares / member of a Share Club	16	13	22	20	4	15	21	11	10	21	15	11	17	10	11	17	17	
Unit trusts	3	3	5	3	1	3	5	2	4	3	4	2	4	1	2	4	4	
Endowment Policy (not linked)	1	1	1	2	-	3	-	1	3	3	3	1	1	1	1	1	1	
Premium Bonds	17	21	28	27	5	16	30	15	18	18	18	15	21	12	15	21	21	
National Savings Bonds	3	5	4	4	-	1	6	2	2	2	2	2	3	1	2	3	3	
Company Share Scheme / profit sharing	2	1	3	5	1	6	1	3	6	6	6	3	3	2	3	3	3	
Credit Unions	1	1	1	1	1	1	-	1	1	1	1	1	1	1	1	1	1	
Any other type of asset	1	1	2	1	-	1	1	1	1	1	1	1	1	-	1	1	1	
Any type of account (including POCAs)	97	98	98	99	98	98	98	98	98	98	98	98	98	98	98	98	98	
Any type of account (excluding POCAs)	94	94	97	99	94	98	96	94	98	98	98	94	96	95	94	96	96	
No accounts (including POCAs)	3	2	2	1	2	2	2	2	2	2	2	2	2	2	2	2	2	
No accounts (excluding POCAs)	6	6	3	1	6	2	4	6	2	2	2	6	4	5	6	4	4	
Any Direct Payment Account (including POCAs)	97	97	97	99	98	98	97	98	98	98	98	97	97	97	97	97	97	
Any Direct Payment Account (excluding POCAs)	93	94	97	99	94	97	95	94	98	97	98	93	95	95	93	95	96	
Sample size (=100%)	3,371	4,270	8,547	1,498	1,817	5,106	9,043	4,449	747	1,817	5,106	1,497	9,043	4,449	1,497	25,356	25,356	

Table 4.3 : Households by type of savings and investments, and age of head

Type of savings and investments	Age										85+ All households
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	All households	
Current account	92	93	93	95	93	94	93	92	88	93	
NS&I Savings Account	4	4	5	5	5	7	5	5	3	5	
Basic Bank account	10	8	8	8	7	5	4	3	2	7	
Post Office Card Account (POCA)	3	4	6	6	6	7	10	12	14	7	
ISA	23	33	33	39	47	52	50	47	36	40	
Other Bank / Building Society account	33	41	44	47	48	53	50	48	46	46	
Stocks and shares / member of a Share Club	7	9	14	18	21	23	23	20	17	17	
Unit trusts	-	1	2	3	4	6	6	5	3	4	
Endowment Policy (not linked)	0	-	2	3	2	1	-	-	-	1	
Premium Bonds	6	9	15	22	28	32	31	29	25	21	
National Savings Bonds	1	1	1	3	4	5	6	7	7	3	
Company Share Scheme / profit sharing	1	4	5	6	3	2	1	-	-	3	
Credit Unions	1	1	2	1	1	1	-	-	0	1	
Any other type of asset	-	1	1	1	1	2	1	1	2	1	
Any type of account (including POCAs)	97	98	98	98	97	98	98	97	97	98	
Any type of account (excluding POCAs)	96	97	96	97	96	96	96	95	93	96	
No accounts (including POCAs)	3	2	2	2	3	2	2	3	3	2	
No accounts (excluding POCAs)	4	3	4	3	4	4	4	5	7	4	
Any Direct Payment Account (including POCAs)	97	98	97	98	97	98	97	97	96	97	
Any Direct Payment Account (excluding POCAs)	96	97	96	97	95	96	95	95	93	96	
<i>Sample size (=100%)</i>	869	3,381	4,613	4,789	2,106	2,365	3,860	2,565	808	25,356	

Table 4.4: Households by type of savings and investments, and ethnic group of head

Type of account	Ethnic group										All households
	White	Mixed	Asian or Asian British	Indian	Pakistani and Bangladeshi	Black or Black British	Black Caribbean	Black Non-Caribbean	Chinese or Other Ethnic Group		
Current account	92	90	91	91	90	86	86	86	92	92	92
NS&I Savings Account	5	3	2	3	1	2	3	2	3	4	4
Basic Bank account	7	9	7	6	9	11	12	11	5	7	7
Post Office Card Account (POCA)	7	4	4	3	5	6	7	6	3	7	7
ISA	41	27	22	30	11	19	24	16	27	40	40
Other Bank / Building Society account	49	35	33	39	24	27	28	27	41	47	47
Stocks and shares / member of a Share Club	18	10	9	13	4	6	7	5	11	17	17
Unit trusts	4	1	2	3	1	1	1	1	2	4	4
Endowment Policy (not linked)	2	1	1	1	-	-	1	-	1	2	2
Premium Bonds	23	10	7	8	4	4	7	2	10	22	22
National Savings Bonds	3	1	1	2	-	-	-	-	1	3	3
Company Share Scheme / profit sharing	3	4	2	3	1	1	2	1	3	3	3
Credit Unions	1	1	-	-	-	1	2	-	-	1	1
Any other type of asset	1	0	1	1	-	1	1	1	-	1	1
Any type of account (including POCAs)	98	95	95	94	95	96	97	96	96	97	97
Any type of account (excluding POCAs)	96	94	94	93	94	93	94	92	95	96	96
No accounts (including POCAs)	2	5	5	6	5	4	3	4	4	3	3
No accounts (excluding POCAs)	4	6	6	7	6	7	6	8	5	4	4
Any Direct Payment Account (including POCAs)	97	95	94	94	95	96	96	95	95	97	97
Any Direct Payment Account (excluding POCAs)	95	94	93	93	94	93	93	92	94	95	95
Sample size (=100%)	70,361	590	2,392	1,116	853	1,530	650	880	780	75,653	75,653

Source: 2008/09, 2009/10 and 2010/11 Family Resources Survey, United Kingdom

Table 4.5 : Benefit units by type of savings and investments, and family type

Type of savings and investments	Family type														All benefit units						
	Pensioner couple		Pensioner couple, cohabiting		Single male pensioner		Single female pensioner		Couple with children		Couple with children, cohabiting		Couple without children, married/civil partnered			Single with children		Single male without children		Single female without children	
Current account	95	85	94	90	88	96	96	96	95	96	96	95	97	85	85	85	87	87	87	87	91
NS&I Savings Account	6	6	9	4	4	4	4	3	3	5	6	6	6	2	2	2	2	2	2	2	4
Basic Bank account	4	4	3	3	3	7	6	8	8	6	6	6	8	10	6	6	6	6	6	6	6
Post Office Card Account (POCA)	9	9	13	10	13	4	4	4	4	4	4	4	4	8	4	4	4	4	4	4	6
ISA	55	56	48	39	38	35	37	30	30	37	48	50	44	14	19	14	24	24	24	24	34
Other Bank / Building Society account	55	56	48	42	43	46	48	37	37	48	54	55	52	21	25	25	29	29	29	29	40
Stocks and shares / member of a Share Club	26	26	20	20	14	16	17	9	9	17	20	22	15	3	8	8	6	6	6	6	14
Unit trusts	7	7	7	5	3	3	3	1	1	3	4	5	2	1	1	1	1	1	1	1	3
Endowment Policy (not linked)	-	-	-	0	-	3	3	1	1	1	2	2	1	1	1	1	1	1	1	1	1
Premium Bonds	37	37	35	24	22	16	18	10	10	18	25	27	17	6	8	8	10	10	10	10	18
National Savings Bonds	7	7	3	6	6	1	2	1	1	2	3	4	2	1	1	1	1	1	1	1	3
Company Share Scheme / profit sharing	-	-	1	-	-	6	6	4	4	6	5	5	6	1	2	2	1	1	1	1	3
Credit Unions	-	-	0	-	-	1	1	1	1	1	1	1	2	1	-	-	1	1	1	1	1
Any other type of asset	2	2	0	1	1	1	1	-	-	1	1	2	1	-	-	-	1	1	1	1	1
Any type of account (including POCAs)	97	97	98	97	97	98	98	98	98	98	98	97	99	98	93	93	94	94	94	94	96
Any type of account (excluding POCAs)	96	96	97	94	94	97	97	98	98	97	97	97	98	94	90	90	92	92	92	92	94
No accounts (including POCAs)	3	3	2	3	3	2	2	2	2	2	2	3	1	2	7	7	6	6	6	6	4
No accounts (excluding POCAs)	4	4	3	6	6	3	3	2	2	3	3	3	2	6	10	10	8	8	8	8	6
Any Direct Payment Account (including POCAs)	97	97	98	97	97	97	97	98	98	97	97	97	98	98	92	92	94	94	94	94	96
Any Direct Payment Account (excluding POCAs)	96	96	96	93	93	97	97	98	98	97	97	97	98	94	90	90	92	92	92	92	94
Sample size (=100%)	3,774	3,625	149	1,306	3,216	5,512	4,516	996	996	5,330	4,082	1,248	2,133	4,839	3,550	4,839	3,550	3,550	3,550	3,550	29,660

Table 4.6 : Benefit units by type of savings and investments, and economic status

Type of savings and investments	Economic status							Percentage of benefit units	
	One or more full-time self-employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not more part-time working	No full-time work, one or more aged 60 or over	Workless, one unemployed or more	Workless, other inactive	All benefit units	
Current account	96	94	97	95	92	90	79	76	91
NS&I Savings Account	6	4	5	5	3	5	1	2	4
Basic Bank account	6	6	6	7	6	3	9	9	6
Post Office Card Account (POCA)	3	2	3	3	3	11	7	10	6
ISA	41	36	47	35	31	44	7	9	34
Other Bank / Building Society account	49	43	54	46	35	46	12	17	40
Stocks and shares / member of a Share Club	19	13	21	17	12	19	2	4	14
Unit trusts	4	2	4	3	3	5	-	1	3
Endowment Policy (not linked)	2	1	3	2	1	-	-	-	1
Premium Bonds	22	15	25	18	16	28	4	5	18
National Savings Bonds	3	1	2	2	3	6	-	1	3
Company Share Scheme / profit sharing	2	5	7	5	1	-	-	-	3
Credit Unions	1	1	1	1	1	-	-	1	1
Any other type of asset	1	1	1	1	1	1	0	-	1
Any type of account (including POCAs)	97	96	98	97	97	97	92	91	96
Any type of account (excluding POCAs)	97	96	98	97	96	94	88	85	94
No accounts (including POCAs)	3	4	2	3	3	3	8	9	4
No accounts (excluding POCAs)	3	4	2	3	4	6	12	15	6
Any Direct Payment Account (including POCAs)	97	96	98	97	96	97	92	91	96
Any Direct Payment Account (excluding POCAs)	97	96	98	97	96	94	88	85	94
Sample size (=100%)	2,205	7,845	2,434	2,064	2,907	7,881	1,131	3,193	29,660

Table 4.7 : Adults by gender, type of savings and investments, and age

Type of savings and investments	Percentage of Males									All males
	Age									
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Males										
Current account	85	90	91	92	92	92	93	92	90	90
NS&I Savings Account	1	2	3	4	4	6	4	4	4	3
Basic Bank account	6	5	6	5	5	3	3	3	3	5
Post Office Card Account (POCA)	1	2	3	3	3	5	6	10	8	4
ISA	11	23	28	32	40	46	46	46	40	31
Other Bank / Building Society account	20	32	38	40	43	46	46	45	45	37
Stocks and shares / member of a Share Club	3	6	12	15	20	22	22	20	19	14
Unit trusts	1	1	2	3	4	6	6	6	4	3
Endowment Policy (not linked)	0	-	2	2	2	1	-	-	0	1
Premium Bonds	4	5	10	16	21	24	28	29	26	15
National Savings Bonds	1	-	1	2	3	4	5	5	8	2
Company Share Scheme / profit sharing	-	3	5	5	2	1	-	-	0	3
Credit Unions	-	1	1	1	1	-	-	-	-	1
Any other type of asset	-	-	1	1	1	1	1	1	1	1
Any type of account (including POCAs)	91	94	96	96	96	96	97	97	95	95
Any type of account (excluding POCAs)	90	93	94	95	95	94	95	95	94	94
No accounts (including POCAs)	9	6	4	4	4	4	3	3	5	5
No accounts (excluding POCAs)	10	7	6	5	5	6	5	5	6	6
Any Direct Payment Account (including POCAs)	91	94	96	96	95	96	96	96	95	95
Any Direct Payment Account (excluding POCAs)	90	93	94	94	95	94	94	95	93	93
Sample size (=100%)	1,829	3,054	3,723	3,820	1,610	1,947	2,922	1,610	384	20,899

Table 4.7 : Continued

Type of savings and investments	Percentage of Females									All females
	Age									
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Females										
Current account	88	90	91	92	91	93	91	89	85	90
NS&I Savings Account	1	3	4	4	4	5	5	4	3	3
Basic Bank account	6	6	6	5	5	3	3	2	2	5
Post Office Card Account (POCA)	2	3	4	4	5	5	8	12	16	5
ISA	15	26	28	35	44	50	47	42	31	34
Other Bank / Building Society account	20	35	41	42	43	49	47	44	42	39
Stocks and shares / member of a Share Club	2	4	8	13	16	18	17	15	14	11
Unit trusts	-	1	2	2	4	5	5	4	3	2
Endowment Policy (not linked)	0	-	2	2	1	1	-	-	0	1
Premium Bonds	4	6	11	18	23	26	25	24	23	16
National Savings Bonds	-	-	1	2	3	5	4	7	5	2
Company Share Scheme / profit sharing	1	2	2	3	1	1	-	-	-	1
Credit Unions	1	1	1	1	1	1	-	-	0	1
Any other type of asset	-	-	1	1	1	2	1	1	2	1
Any type of account (including POCAs)	93	96	97	97	96	97	97	97	97	96
Any type of account (excluding POCAs)	92	94	95	95	94	95	95	94	93	94
No accounts (including POCAs)	7	4	3	3	4	3	3	3	3	4
No accounts (excluding POCAs)	8	6	5	5	6	5	5	6	7	6
Any Direct Payment Account (including POCAs)	93	96	96	96	95	97	96	96	97	96
Any Direct Payment Account (excluding POCAs)	92	94	95	95	94	95	94	93	92	94
<i>Sample size (=100%)</i>	<i>1,956</i>	<i>3,660</i>	<i>4,151</i>	<i>4,069</i>	<i>1,816</i>	<i>2,032</i>	<i>3,134</i>	<i>1,915</i>	<i>575</i>	23,308

Table 4.7 : Continued

Type of savings and assets	Percentage of Adults									All adults
	Age									
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
All Adults										90
Current account	86	90	91	92	91	92	92	90	87	90
NS&I Savings Account	1	2	3	4	4	6	4	4	3	3
Basic Bank account	6	6	6	5	5	3	3	3	2	5
Post Office Card Account (POCA)	1	2	4	4	4	5	7	11	14	4
ISA	13	25	28	34	42	48	46	44	34	33
Other Bank / Building Society account	20	33	39	41	43	47	47	44	43	38
Stocks and shares / member of a Share Club	3	5	10	14	18	20	20	17	16	12
Unit trusts	-	1	2	3	4	6	5	5	3	3
Endowment Policy (not linked)	0	-	2	2	2	1	-	-	0	1
Premium Bonds	4	6	11	17	22	25	27	26	24	15
National Savings Bonds	1	-	1	2	3	5	5	6	6	2
Company Share Scheme / profit sharing	1	2	4	4	2	1	-	-	-	2
Credit Unions	-	1	1	1	1	1	-	-	-	1
Any other type of asset	-	-	1	1	1	2	1	1	2	1
Any type of account (including POCAs)	92	95	96	97	96	97	97	97	96	96
Any type of account (excluding POCAs)	91	94	95	95	95	95	95	95	93	94
No accounts (including POCAs)	8	5	4	3	4	3	3	3	4	4
No accounts (excluding POCAs)	9	6	5	5	5	5	5	5	7	6
Any Direct Payment Account (including POCAs)	92	95	96	96	95	96	96	96	96	95
Any Direct Payment Account (excluding POCAs)	91	94	95	95	94	94	94	94	92	94
<i>Sample size (=100%)</i>	<i>3,785</i>	<i>6,714</i>	<i>7,874</i>	<i>7,889</i>	<i>3,426</i>	<i>3,979</i>	<i>6,056</i>	<i>3,525</i>	<i>959</i>	<i>44,207</i>

Table 4.8 : Households by type of savings and investments, and total weekly household income

Type of savings and investments	Total weekly household income											Percentage of households	
	Less than £100 a week	£100 less than £200	£200 less than £300	£300 less than £400	£400 less than £500	£500 less than £600	£600 less than £700	£700 less than £800	£800 less than £900	£900 less than £1,000	£1,000 or more	All households	
Current account	84	84	87	90	95	96	96	97	97	98	98	93	
NS&I Savings Account	3	3	3	3	4	5	4	5	6	7	8	5	
Basic Bank account	6	6	6	8	7	7	7	6	6	6	7	7	
Post Office Card Account (POCA)	4	12	11	10	7	4	4	4	3	3	4	7	
ISA	26	23	27	32	37	40	42	46	49	51	59	40	
Other Bank / Building Society account	31	28	32	35	41	46	47	53	58	58	68	46	
Stocks and shares / member of a Share Club	13	9	9	12	13	16	16	18	21	20	32	17	
Unit trusts	2	1	2	2	3	3	3	4	4	5	7	4	
Endowment Policy (not linked)	0	-	-	-	1	1	1	1	2	3	3	1	
Premium Bonds	13	14	16	18	20	22	21	25	23	24	30	21	
National Savings Bonds	3	3	3	3	3	4	2	3	4	3	4	3	
Company Share Scheme / profit sharing	1	-	-	1	1	2	2	5	5	6	9	3	
Credit Unions	1	1	-	1	1	1	2	2	2	2	1	1	
Any other type of asset	-	1	-	-	1	1	1	2	2	2	2	1	
Any type of account (including POCAs)	91	96	97	98	98	98	98	98	98	99	99	98	
Any type of account (excluding POCAs)	89	90	93	95	97	98	98	98	98	99	99	96	
No accounts (including POCAs)	9	4	3	2	2	2	2	2	2	1	1	2	
No accounts (excluding POCAs)	11	10	7	5	3	2	2	2	2	1	1	4	
Any Direct Payment Account (including POCAs)	90	95	97	97	98	98	98	98	98	98	98	97	
Any Direct Payment Account (excluding POCAs)	88	90	93	95	97	98	98	98	98	98	98	96	
Sample size (=100%)	416	2,260	3,834	3,655	2,743	2,277	1,847	1,523	1,310	1,073	4,418	25,356	

Table 4.9 : Households by amount of savings and investments, and composition

Amount of savings and investments	Households without children						Households with children			Household composition				All households
	One adult		Two adults		Three or more adults		One adult	Two adults	Three or more adults	Households with more adults over pension age	Households with one or more disabled adults under pension age	Households with one or more adults unemployed under pension age		
	One male adult	One female adult	Two adults	Two adults	Three or more adults	Three or more adults	One adult	Two adults	Three or more adults	Households with more adults over pension age	Households with one or more disabled adults under pension age	Households with one or more adults unemployed under pension age		
No savings	37	30	22	24	24	36	69	35	36	21	47	56	32	
Less than £1,500	15	16	14	13	17	17	15	18	17	12	16	13	15	
£1,500 but less than £3,000	8	7	7	7	7	7	5	9	7	6	6	5	7	
£3,000 but less than £8,000	13	16	14	16	13	13	6	14	13	15	11	9	14	
£8,000 but less than £10,000	3	4	4	3	3	3	1	3	3	4	2	2	3	
£10,000 but less than £16,000	6	8	8	8	6	6	2	6	6	8	4	4	7	
£16,000 but less than £20,000	3	3	3	4	2	2	-	3	2	4	2	1	3	
£20,000 or more	16	16	28	25	16	16	2	13	16	30	12	10	19	
Sample size (=100%)	3,371	4,270	8,547	1,498	747	5,106	1,817	5,106	747	9,043	4,449	1,497	25,356	

Table 4.10 : Benefit units by amount of savings and investments, and family type

Amount of savings and investments	Family type								Couple with children, cohabiting
	Pensioner couple, married/civil partnered		Pensioner couple, cohabiting		Single male pensioner		Single female pensioner		
	Pensioner couple	Pensioner couple, married/civil partnered	Pensioner couple, cohabiting	Single male pensioner	Single female pensioner	Couple with children	Couple with married/civil partnered	Couple with children, cohabiting	
No savings	17	17	29	25	28	35	32	48	
Less than £1,500	9	9	7	12	15	18	17	20	
£1,500 but less than £3,000	5	5	4	8	7	8	9	6	
£3,000 but less than £8,000	13	13	13	15	17	14	14	13	
£8,000 but less than £10,000	4	4	3	4	4	3	3	3	
£10,000 but less than £16,000	9	9	8	8	8	6	7	4	
£16,000 but less than £20,000	4	4	3	4	3	2	3	1	
£20,000 or more	39	39	33	24	18	14	16	6	
Sample size (=100%)	3,774	3,625	149	1,306	3,216	5,512	4,516	996	
	Percentage of benefit units								
	Family type								
	Couple without children, married/civil partnered		Couple without children, cohabiting		Single with children		Single female without children		All benefit units
Amount of savings and investments	Couple without children	Couple without children, married/civil partnered	Couple without children, cohabiting	Single with children	Single male without children	Single female without children			
No savings	25	24	29	69	57	53			39
Less than £1,500	15	14	18	16	15	17			15
£1,500 but less than £3,000	7	7	8	5	6	6			7
£3,000 but less than £8,000	14	14	15	5	9	11			12
£8,000 but less than £10,000	4	3	4	1	2	2			3
£10,000 but less than £16,000	8	8	9	2	3	4			6
£16,000 but less than £20,000	3	3	3	1	1	1			2
£20,000 or more	24	28	13	2	6	5			16
Sample size (=100%)	5,330	4,082	1,248	2,133	4,839	3,550			29,660

Table 4.11 : Benefit units by amount of savings and investments, and economic status

Amount of savings and investments	Economic status							All benefit units		
	One or more full-time self-employed		Couple, one in full-time work, one in part-time work		No full-time work, one or more part-time work		Workless, one or more aged 60 or over		Workless, one or more unemployed	Workless, other inactive
	Single or couple, all in full-time work	One in full-time work, one in part-time work	One in full-time work, one in part-time work	One in full-time work, one in part-time work	One in full-time work, one in part-time work	One in full-time work, one in part-time work				
No savings	29	35	23	35	48	25	82	72	39	
Less than £1,500	15	19	18	16	15	12	9	11	15	
£1,500 but less than £3,000	8	8	9	8	6	6	2	5	7	
£3,000 but less than £8,000	15	14	15	12	10	15	4	5	12	
£8,000 but less than £10,000	3	3	3	3	2	4	-	1	3	
£10,000 but less than £16,000	7	6	8	7	4	8	1	1	6	
£16,000 but less than £20,000	3	2	3	2	2	3	1	1	2	
£20,000 or more	19	12	20	17	15	27	1	4	16	
Sample size (=100%)	2,205	7,845	2,434	2,064	2,907	7,881	1,131	3,193	29,660	

Table 4.12 : Households by amount of savings and investments, and total weekly household income

Amount of savings and investments	Total weekly household income											All households
	Percentage of households											
	Less than £100	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
No savings	44	48	45	41	37	32	30	24	20	18	12	32
Less than £1,500	14	13	14	15	18	16	17	18	17	17	12	15
£1,500 but less than £3,000	8	6	6	6	7	7	9	7	9	9	8	7
£3,000 but less than £8,000	10	12	12	12	11	13	15	15	16	17	16	14
£8,000 but less than £10,000	2	3	2	4	3	3	4	3	4	4	4	3
£10,000 but less than £16,000	6	6	6	6	6	6	6	8	8	9	10	7
£16,000 but less than £20,000	3	3	2	2	2	3	2	3	3	5	4	3
£20,000 or more	12	9	11	14	17	21	17	22	23	21	34	19
<i>Sample size (=100%)</i>	416	2,260	3,834	3,655	2,743	2,277	1,847	1,523	1,310	1,073	4,418	25,356

5. Disability

Introduction

Extensive information on disability is collected in the Family Resources Survey (FRS); it now stands as one of the key sources of information on the populations of disabled adults and children.

The estimates for disabled people cover the number of people with a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. Everyone classified as disabled under this definition would also be classified as disabled under the general definition of disability in the Equality Act (EA) which has applied since 1 October 2010. However, some individuals classified as disabled and having rights under the EA would not be captured by this definition.

Analysis

Figure 5.1: Disability prevalence

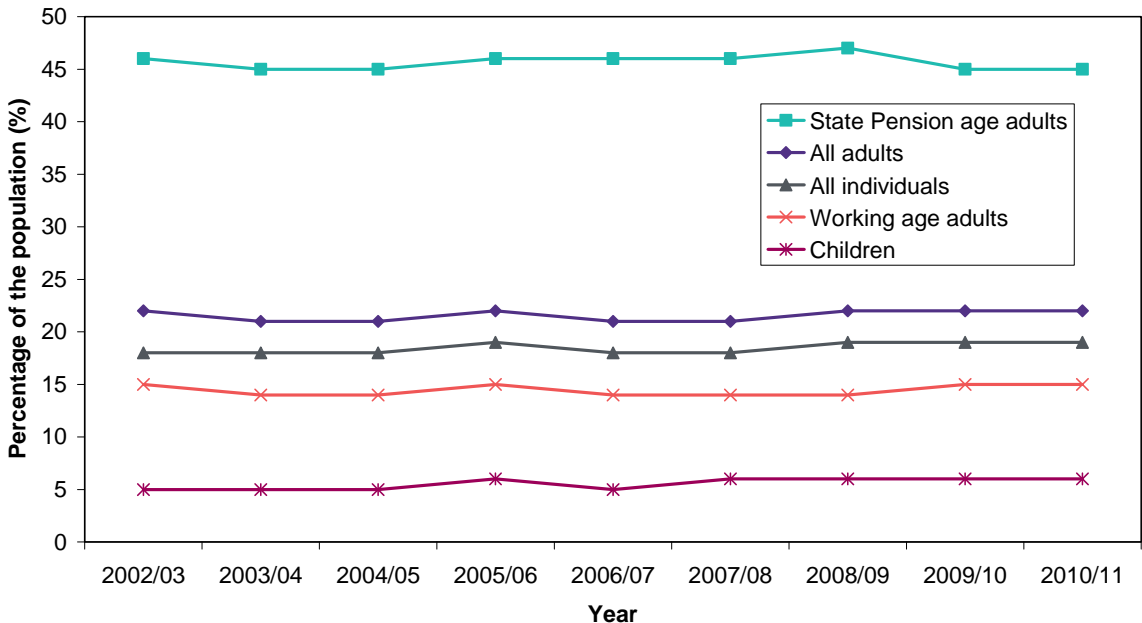


Figure 5.1 shows that in the United Kingdom, the proportion of disabled people differed by age group: in 2010/11, 6 per cent (0.8 million) of children were disabled compared to 15 per cent (5.4 million) of adults of working age and 45 per cent (5.3 million) of adults over State Pension age¹. The estimated percentage of the population who were disabled remained relatively constant over time at around 19 per cent, although the number of disabled people has increased (from 10.7 million in 2002/03 to 11.5 million in 2010/11), as a result of the increasing overall population.

¹ State Pension age changed from 2010/11 and so the definition of both State Pension age and Working age is not consistent over time. See Glossary for further details.

Figure 5.2 shows that in 2010/11, 6.1 million (20 per cent) of women and 5.4 million (18 per cent) of men were disabled in the United Kingdom. The disability prevalence estimates by gender remained broadly stable over time. For example, in 2002/03, 5.7 million (19 per cent) of women and 5.0 million (18 per cent) of men in the United Kingdom were disabled.

Figure 5.2: Number of disabled people by gender

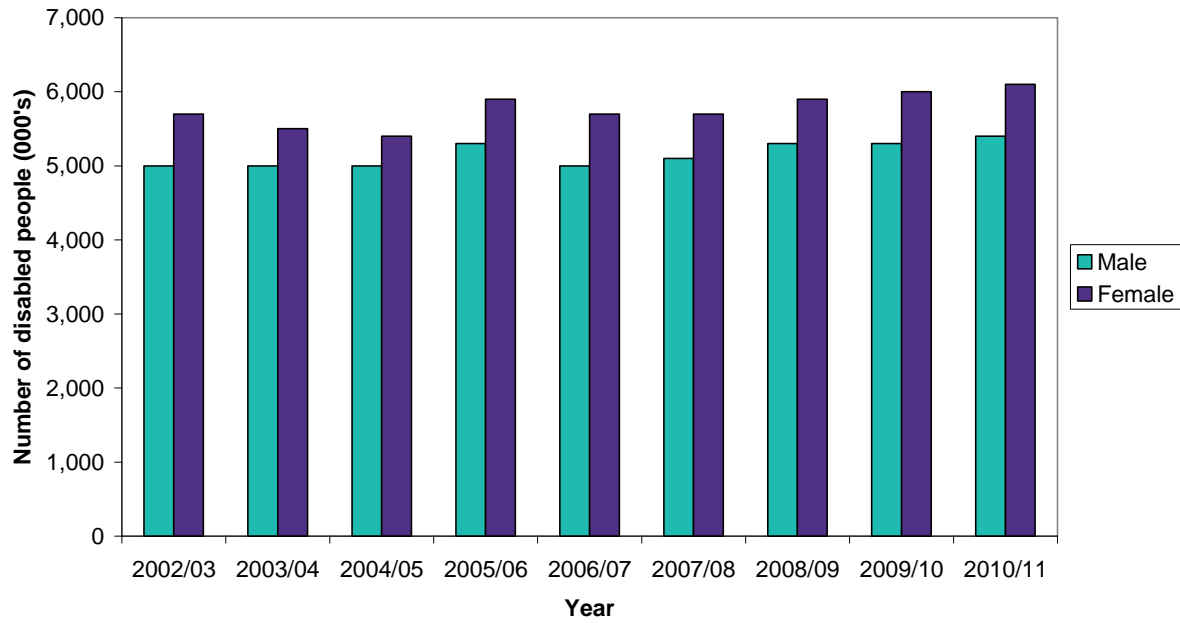


Figure 5.3 provides more detailed information about the types of impairment that disabled people had and shows that the distribution is stable over time. Please note that respondents can be affected by (and can report) more than one type of impairment.

Figure 5.3: Disability prevalence disaggregated by impairment type in United Kingdom²

Impairment type	2008/09		2009/10		2010/11	
	millions	percentage	millions	percentage	millions	percentage
Mobility	6.6	59%	6.5	57%	6.6	57%
Lifting, carrying	6.2	56%	6.1	55%	6.2	54%
Manual dexterity	2.8	25%	2.7	24%	2.8	24%
Continence	1.5	14%	1.5	14%	1.7	15%
Communication	2.1	19%	2.2	19%	2.1	18%
Memory/concentration/ learning	2.3	21%	2.3	20%	2.4	21%
Recognising when in danger	0.7	7%	0.7	7%	0.8	7%
Physical co-ordination	2.4	22%	2.5	22%	2.7	23%
Other	3.6	32%	3.9	34%	4.0	34%
All with at least one impairment	11.2		11.3		11.5	

² The total will sum to over 100 per cent as respondents can be affected (and can report) more than one impairment type and the denominator is the number of disabled people.

Figure 5.3 shows that in 2010/11, the percentages of the disabled population affected by different impairment types varies widely, ranging from 57 per cent (6.6 million) reporting a mobility impairment to 7 per cent (0.8 million) reporting an impairment with recognising when they are in danger.

Table 5.2 shows that disabled people of State Pension age were more likely than those disabled people of Working age to report impairment in a number of areas including mobility, and lifting and carrying. Disabled people of Working age were more likely than those of State Pension age to report problems with memory/concentration/learning impairment. The impairment types that were most likely to affect disabled children were communication, memory/learning/concentration, recognising when in danger, and mobility.

Disability prevalence estimates by region show that the distribution of disabled people was fairly evenly spread, as shown in Figure 5.4. There were lower levels in London and higher levels in Wales, the North East, and the North West.

Figure 5.4: Disability prevalence per region (formerly Government Office Region)

Region	2008/09		2009/10		2010/11	
	millions	percentage	millions	percentage	millions	percentage
North East	0.6	23%	0.6	22%	0.6	23%
North West	1.5	23%	1.5	23%	1.5	22%
Yorkshire and the Humber	1.0	20%	1.0	20%	1.0	20%
East Midlands	0.8	18%	0.8	19%	0.8	19%
West Midlands	1.0	19%	1.1	21%	1.1	20%
East of England	1.0	17%	1.0	17%	1.0	18%
London	1.1	15%	1.0	13%	1.1	14%
South East	1.3	16%	1.3	16%	1.3	16%
South West	0.9	18%	1.0	19%	1.0	19%
Wales	0.6	22%	0.7	22%	0.7	24%
Scotland	1.0	19%	0.9	18%	1.0	20%
Great Britain	10.9	19%	11.0	19%	11.2	19%
Northern Ireland	0.3	18%	0.3	17%	0.3	17%
United Kingdom	11.2	19%	11.3	19%	11.5	19%

While the vast majority of those in receipt of disability-related benefits have rights under the EA, not all covered by this act will be in receipt of a disability-related benefit, and not all those in receipt of a disability-related benefit will consider themselves as disabled³. However, Table 5.4 shows that families including disabled people were more likely to be in receipt of benefit compared with families with no disabled people. Forty per cent of benefit units with at least one disabled adult and

³ A survey from 2002 asked disabled respondents whether they considered themselves to be disabled. Overall just under half (48 per cent) said that they did. “‘Disabled for Life?’ attitudes towards, and experiences of, disability in Britain” (2002, DWP): <http://research.dwp.gov.uk/asd/asd5/rrep173.pdf>

no disabled children were in receipt of income-related benefits, and 83 per cent were in receipt of non-income-related benefits, including 10 per cent reporting receipt of Attendance Allowance, 21 per cent reporting receipt of Disabled Living Allowance (Care), and 21 per cent reporting receipt of Disabled Living Allowance (Mobility). This compares to 13 per cent of benefit units with no disabled members in receipt of income-related benefits, and 46 per cent in receipt of non-income-related benefits.

Notes for Analysis

1. The means of identifying disabled people has changed over time. From 2002/03, statistics are based on responses to questions about barriers across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting barriers across eight areas of life and figures from 2004/05 onwards are based on those reporting barriers across nine areas of life.
2. The FRS does not record information on individuals in nursing or retirement homes. This means that figures relating to older people may not be representative of the United Kingdom population, as many older people may have moved into homes where they can receive more frequent help. Therefore it is likely that disability prevalence for older people is higher than estimated from the FRS.
3. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Disability related benefits, such as Disability Living Allowance:
<http://statistics.dwp.gov.uk/asd/index.php?page=tabtool>

Survey sources

- Life Opportunities Survey:
<http://statistics.dwp.gov.uk//asd/asd1/los/index.php?page=los>
- Labour Force Survey:
<http://www.ons.gov.uk/ons/guide-method/surveys/respondents/household/labour-force-survey/index.html>

Detailed Tables

Contents and points to note

Table 5.1 provides analysis on disabled adults and uses the International Labour Organisation (ILO) definition of employment which is harmonised with other government surveys. The employment status categories for student, looking after family/home and temporarily sick/injured are aggregated with 'other inactive'.

Table 5.2 provides analysis on disabled people by age, gender and type of impairment. Respondents can report more than one impairment.

Tables 5.3 and 5.4 provide analysis based on benefit units and look at the disability status of the benefit unit by family type and benefit receipt. Benefit receipt is known to be under-reported on the FRS (see Methodology chapter).

Key definitions used

(Please refer to the Glossary for definitions of these terms)

- Adult
- Age
- Benefit type – see Benefits
- Benefit unit
- Child
- Disability, including limiting long-standing illness
- Disability status of benefit unit
- Employment status
- Family type
- Income-related benefits
- Individual
- Non-income-related benefits
- State Pension age
- State support
- Working age

Changes to tables between 2009/10 and 2010/11

Table 5.1 has been amended so that it includes a breakdown by age and three additional tables have been added to reflect user requirements.

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not impact on the State Pension age of men, currently 65. This affects tables 5.1 to 5.3

Table 5.1: Disabled adults by employment status and gender

Employment status	Disabled working age adults			Disabled State Pension age adults			Percentage of disabled adults		
	Male	Female	Working age	Male	Female	State Pension age	Disabled adults		Adults
							Male	Female	
Employee									
Full-time	30	24	27	-	1	1	18	11	14
Part-time	4	17	10	1	3	2	3	9	6
Self employed									
Full-time	5	1	4	1	-	1	4	1	2
Part-time	2	2	2	1	1	1	2	1	1
ILO unemployed	7	4	6	-	-	-	4	2	3
Retired	4	2	3	92	87	89	41	50	46
Permanently sick/disabled	41	38	40	3	5	4	25	20	22
Other inactive	6	12	9	-	2	2	4	7	5
Sample size (=100%)	2,622	2,439	5,061	2,266	3,314	5,580	4,888	5,753	10,641

Employment status	All Working age adults			All State Pension age adults			Percentage of all adults		
	Male	Female	Working age	Male	Female	State Pension age	All adults		Adults
							Male	Female	
Employee									
Full-time	59	42	51	2	3	3	48	31	39
Part-time	5	23	14	3	7	5	5	18	12
Self employed									
Full-time	10	3	7	3	1	2	9	2	6
Part-time	2	2	2	2	2	2	2	2	2
ILO unemployed	7	5	6	-	-	-	5	3	4
Retired	3	1	2	88	81	84	19	25	22
Permanently sick/disabled	7	6	7	1	3	2	6	5	5
Other inactive	7	17	12	1	3	2	6	13	10
Sample size (=100%)	15,983	15,736	31,719	4,916	7,572	12,488	20,899	23,308	44,207

Table 5.2: Disabled people by age, gender and impairment type

Impairment type	Disabled Working age adults				Disabled State Pension age adults				Percentage of disabled people			
	Working age		State Pension age		Working age		State Pension age		Disabled adults		Adults	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Mobility	49	52	50	66	72	69	56	63	60	60	60	60
Lifting, carrying	49	52	51	59	67	64	53	60	57	57	57	57
Manual dexterity	21	23	22	24	30	28	22	27	25	25	25	25
Continence	11	13	12	19	16	17	14	15	15	15	15	15
Communication	16	13	15	23	17	19	19	15	17	17	17	17
Memory/concentration/learning	25	21	23	18	14	16	22	17	20	20	20	20
Recognising when in danger	8	6	7	4	4	4	6	5	5	5	5	5
Physical co-ordination	20	21	21	24	27	26	22	24	23	23	23	23
Other	39	42	40	28	26	27	35	33	34	34	34	34
Sample size (=100%)	2,622	2,439	5,061	2,266	3,314	5,580	4,888	5,753	10,641	10,641	10,641	10,641

Impairment type	Disabled children				All disabled people			
	Children		All disabled people		Children		All disabled people	
	Male	Female	Male	Female	Male	Female	Male	Female
Mobility	27	32	29	61	53	57	57	57
Lifting, carrying	12	16	13	58	50	54	54	54
Manual dexterity	18	16	17	26	22	24	24	24
Continence	17	17	17	15	15	15	15	15
Communication	37	31	35	16	21	18	18	18
Memory/concentration/learning	43	28	38	18	24	21	21	21
Recognising when in danger	33	21	29	6	9	7	7	7
Physical co-ordination	26	20	24	24	22	23	23	23
Other	44	45	44	33	36	34	34	34
Sample size (=100%)	556	326	882	6,079	5,444	11,523	11,523	11,523

Table 5.3: Benefit units by disability status and family type

Family Type	Disability status of benefit unit					Sample size (=100%)
	At least one disabled adult, no disabled children	At least one child, no disabled adults	At least one disabled adult and at least one disabled child	No disabled adults or disabled children	Percentage of benefit units	
Pensioner couple	58	-	-	42		3,774
<i>Pensioner couple married or civil partnered</i>	58	-	-	42		3,625
<i>Pensioner couple cohabiting</i>	51	0	-	49		149
Single male pensioner	55	0	0	45		1,306
Single female pensioner	54	-	-	46		3,216
Couple with children	14	5	3	78		5,512
<i>Couple with children married or civil partnered</i>	14	5	3	78		4,516
<i>Couple with children cohabiting</i>	16	4	4	77		996
Couple without children	25	.	.	75		5,330
<i>Couple without children married or civil partnered</i>	29	.	.	71		4,082
<i>Couple without children cohabiting</i>	16	.	.	84		1,248
Single with children	14	8	4	75		2,133
Single male without children	19	.	.	81		4,839
Single female without children	19	.	.	81		3,550
All benefit units	28	1	1	70		29,660

Table 5.4: Benefit units by disability status and state support receipt

State support received	Disability status of benefit unit				Percentage of benefit units	
	At least one disabled adult, no disabled children	At least one disabled child, no disabled adults	At least one disabled adult and at least one disabled child	No disabled adults or disabled children	All benefit units	
Working Tax Credit	4	26	23	7	6	
Child Tax Credit	9	73	75	16	15	
Income Support	8	16	28	2	4	
Pension Credit	15	1	1	2	6	
Housing Benefit	25	24	42	8	13	
Council Tax Benefit ¹	34	26	46	9	16	
Retirement Pension	51	1	2	17	26	
Widow's Benefits	-	0	-	-	-	
Jobseeker's Allowance	3	4	3	4	4	
Employment and Support Allowance	3	0	4	-	1	
Incapacity Benefit	11	-	15	-	3	
Severe Disablement Allowance	1	0	1	-	-	
Attendance Allowance	10	0	0	-	3	
Carer's Allowance	2	18	18	-	1	
Disability Living Allowance (care component)	21	30	44	-	7	
Disability Living Allowance (mobility component)	21	21	35	-	7	
Industrial Injuries Disablement Benefit	2	0	2	-	1	
Armed Forces Compensation Scheme	1	-	1	-	-	
Child Benefit	12	97	95	25	23	
On any income-related benefit	40	31	52	13	21	
On any non-income-related benefit	83	97	98	46	58	
All in receipt of benefit	87	97	99	50	62	
All in receipt of tax credits	10	74	75	17	16	
All not in receipt of state support	12	3	1	49	38	
Sample size (=100%)	8,983	458	296	19,923	29,660	

6. Carers

Introduction

The Family Resources Survey (FRS) collects information on those giving and receiving help on an informal basis, that is, not as part of a paid job. What should be counted as care is not prescriptively defined but includes activities such as going shopping for someone and helping with paperwork. Respondents are asked if anyone in the household receives care, or if anyone provides care to anyone living outside the household. Questions are then asked about those receiving the help or being looked after. There are then follow-up questions for each person named, about who provides the help and the frequency of care. Note that the follow-up questions are only asked for those receiving help at least once a week.

Information gathered on carers and those receiving care is used within the DWP in the modelling of benefits, such as Carer's Allowance and Disability Living Allowance, as well as in analyses of work incentive issues.

Analysis

Many people provide informal care to others. In 2010/11, 4.8 million individuals were carers (8 per cent of the population). In 2010/11, there were 3.5 million adults of working age (9 per cent), 1.3 million adults of State Pension age¹ (11 per cent), and 0.1 million children (1 per cent) who were carers. Figure 6.1 shows that the percentage of carers by age has remained broadly stable over time.

¹ State Pension age changed from 2010/11 and so the definition of both State Pension age and Working age has not been consistent over time. See Glossary for further details.

Figure 6.1: Informal carers

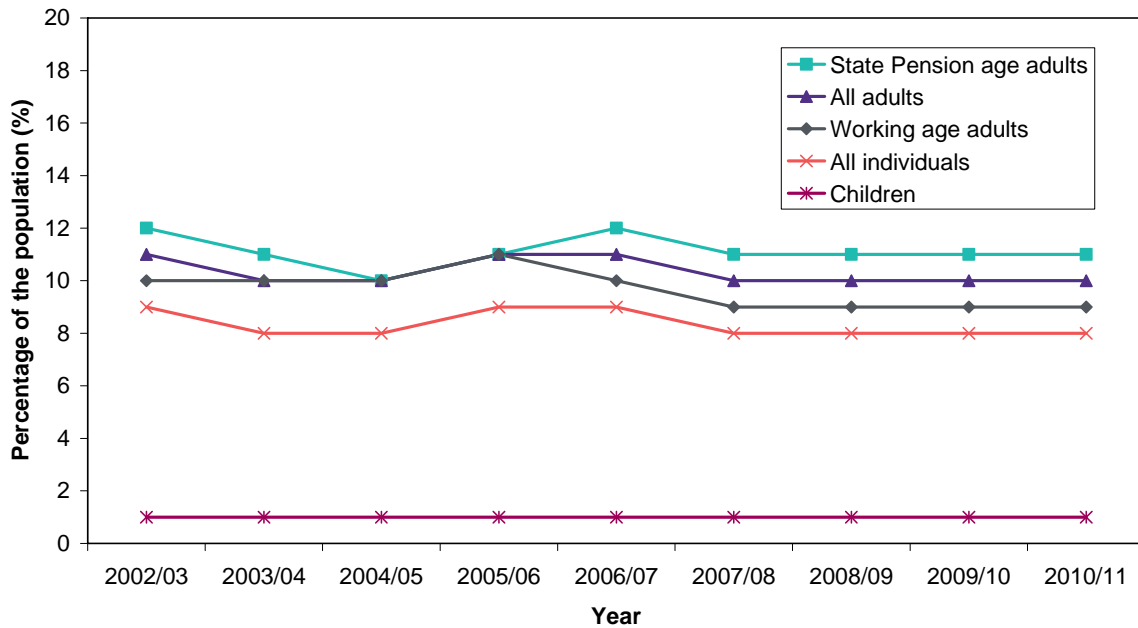
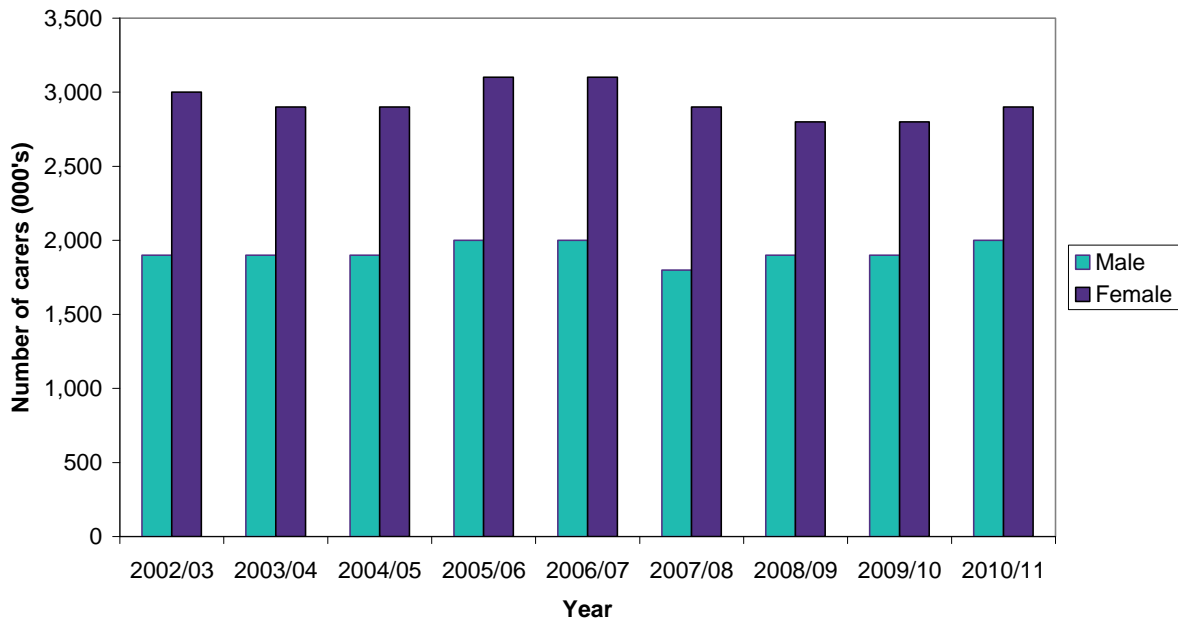


Figure 6.2 shows that women were more likely to report caring than men². Overall 9 per cent of women and 7 per cent of men reported providing care to someone. In 2010/11, 59 per cent of individuals who reported caring responsibilities were women, and this has been stable over time.

Figure 6.2: Number of carers by gender

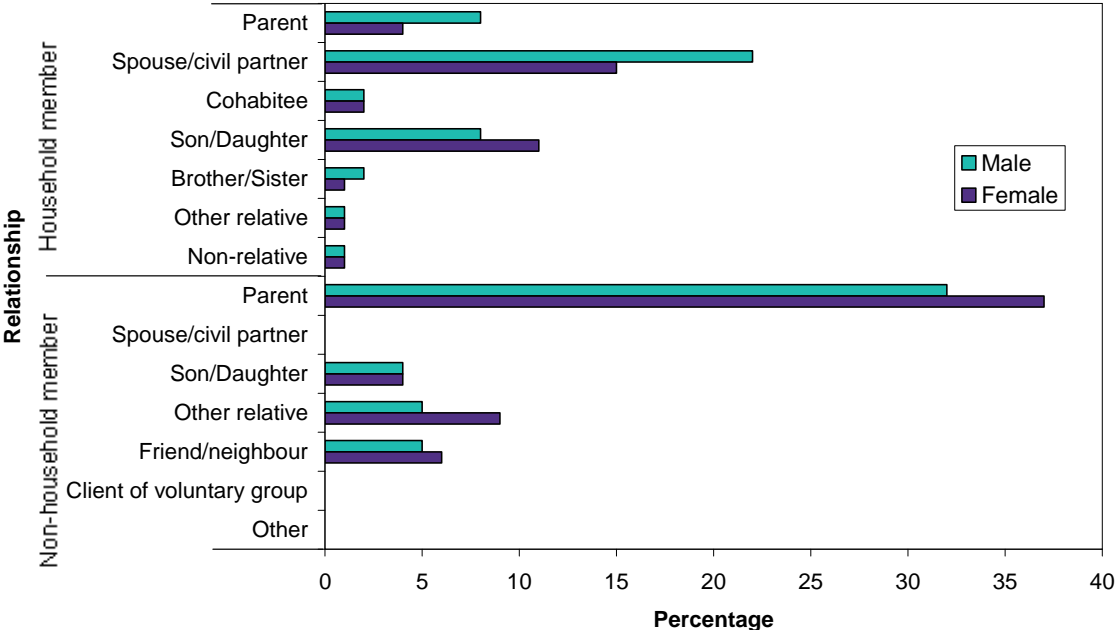


² More information is available from the Wanless Social Care Review of Informal Care in England, 2006: <http://www.kingsfund.org.uk/document.rm?id=8283>

Table 6.1 shows that 57 per cent of adult carers care for less than 20 hours per week. Twelve per cent of carers report caring for more than 50 hours per week. The number of hours spent caring by men and women is broadly similar (12 per cent of men and 13 per cent of women report caring for more than 50 hours per week and 56 per cent of men and 58 per cent of women report caring for less than 20 hours per week).

Fifty-nine per cent of informal carers in the UK in 2010/11 were providing care to someone living outside their own household. Figure 6.3 and Table 6.2 show that family members were the main recipients of informal care from both household and non-household members. There was little difference between males and females in the pattern of relationships between the carer and the person being cared for. The largest group cared for, by both males and females, were parents who were non-household members (32 per cent and 37 per cent respectively). Within the household, spouses or civil partners were the most common recipients of care from both men (22 per cent) and women (15 per cent). Around 7 per cent of male and female carers provided care to non-family members, whether within their own household or not.

Figure 6.3: Informal carers by relationship to person being cared for



Many carers balance their caring responsibilities with paid work. Those in full-time employment made up the largest group (35 per cent) of carers in the UK in 2010/11. The next largest group was those in retirement (24 per cent), followed by those who were economically inactive (21 per cent) and then those in part-time employment (17 per cent).

The proportion of male carers in full-time employment was much higher than the proportion of female carers (45 per cent compared with 27 per cent) but the reverse was true for those in part-time employment (7 per cent of men and 23 per cent of women), this may reflect that traditionally women are more likely than men to be in

part-time employment. However, there was little difference between men and women who reported caring in retirement (24 per cent of men and 23 per cent of women).

Figure 6.4 looks at those aged below 65 and in work (full-time or part-time, employees and the self-employed) for carers and all adults. In 2010/11, 60 per cent of carers aged below 65 in work (1.4 million), worked full-time, compared to 68 per cent of all adults aged below 65 in work (18.7 million). By contrast, 27 per cent of carers aged below 65 in work (0.6 million), worked part-time, compared to 20 per cent of all adults aged below 65 in work (5.4 million).

Figure 6.4: Adults aged below 65 in work by employment status

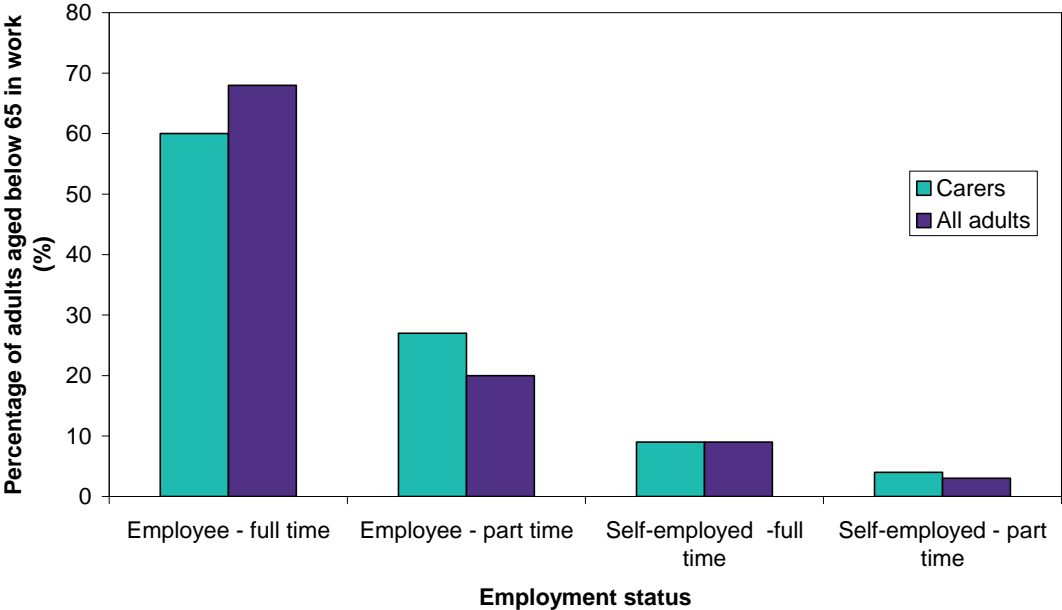


Table 6.4 shows that the percentage of carers reporting their main source of income as wages and salaries decreases as the number of hours caring increases. Of those caring for less than 5 hours, 64 per cent of household income was from this source, compared to 26 per cent of household income for those who report caring for more than 50 hours per week. By contrast the proportion of household income made up of 'Retirement Pension plus any IS/PC' or 'Other Social Security Benefits' is higher for those reporting caring for more than 50 hours per week compared with those reporting caring for less than 5 hours per week.

Five per cent of individuals in the UK (2.9 million) received informal care. Figure 6.5 shows that compared to the age distribution of the whole population, the distribution of those receiving care is different, with a higher proportion of those receiving care being older. Figure 6.5 also shows that 56 per cent of females receiving care were 65 or over.

Figure 6.5: Individuals receiving care by age and gender

Age	Receiving care			All individuals		
	Male	Female	All	Male	Female	All
Under 16	13%	4%	8%	20%	18%	19%
16-24	7%	3%	5%	13%	12%	12%
25-34	7%	4%	5%	13%	13%	13%
35-44	9%	8%	8%	14%	14%	14%
45-54	10%	10%	10%	14%	14%	14%
55-64	14%	15%	15%	12%	12%	12%
65-74	16%	15%	16%	8%	9%	9%
75-84	16%	25%	21%	5%	6%	6%
85+	9%	16%	13%	1%	2%	2%
All	100%	100%	100%	100%	100%	100%

There were large differences in the main sources of household income reported by individuals receiving care (Table 6.6); wages and salaries were the main source of household income for 18 per cent of individuals receiving care compared with 59 per cent of all adults. Similarly, 'Retirement Pension plus any IS/PC' was the main source of household income for 38 per cent of individuals receiving care compared with just 11 per cent for all adults. These percentages reflect the older age profile of individuals receiving care compared to the population overall.

Notes for Analysis

1. The FRS does not record information on individuals in nursing or retirement homes. This means that figures relating to the most elderly individuals may not be representative of the United Kingdom population, as many of those who require care at this age will have moved into homes where they can receive more frequent help. However, care within nursing homes is likely to be 'formal' and is not covered in this chapter or collected by the FRS.
2. Comparison of the 2001/02 FRS data with census information suggested that the FRS under-reported those giving care. This is further supported by a Department of Health survey of carers in households in 2009/10, which showed that 12 per cent of people aged 16 or over in England were providing care to a sick, disabled or elderly person (the FRS estimates 9 per cent of individuals aged 16 or over in England in 2009/10 were carers). On the FRS, questions are asked as part of the household schedule, and, unlike some other surveys, it is not always the case that the person providing or giving the care is addressed directly. Uses of FRS

data, for example the modelling of benefits such as Carer's Allowance, are applicable to those requiring more frequent caring.

3. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Carer's Allowance claims (caseload and expenditure):
<http://statistics.dwp.gov.uk/asd/index.php?page=tabtool>

Survey sources:

- Census (Key statistics for local authorities in England and Wales - Part 1, February 2003):
<http://www.ons.gov.uk/ons/rel/census/census-2001-key-statistics/local-authorities-in-england-and-wales/index.html>
- Department of Health survey of carers in households:
<http://www.ic.nhs.uk/statistics-and-data-collections/social-care/adult-social-care-information/survey-of-carers-in-households--2009-10-england>

Detailed Tables

Contents and points to note

Tables **6.1** to **6.4** and **6.7** look at those providing care. Carers are counted only once, even if they look after more than one individual. Carers outside the household are not included in these tables as they are not identified individually within the questionnaire, and they may also produce instances of double counting.

Tables **6.5** and **6.6** look at household members receiving care. An individual is recorded as receiving care if they receive care from another person in the household and/or from someone outside the household. They are counted only once no matter how many people provide care to them. The number of FRS sample respondents receiving care is lower (2,921) than the number of FRS sample respondents providing care (4,708). This will be, in part, because many recipients of care, received help from more than one person within their household, each of whom was recorded as a separate carer.

Table **6.1** provides analysis of adult informal carers by gender, age and number of hours of care provided per week; the overall sample size available is quite small and therefore these findings should be treated with caution.

Tables **6.2** and **6.7** look at the gender of the carer and their relationship with the person being cared for. Those giving care to more than one person have been combined into one group. For non-household members, more than one person

receiving care means more than one entry in either the 'relative', 'friend/neighbour', 'client of voluntary organisation' or 'other non-household' group. However, if someone cared for more than one 'friend/neighbour', for example, this would not be picked up by the questionnaire. Table 6.7 also provides information on how long care has been provided.

Table 6.3 uses the International Labour Organisation (ILO) definition of employment which is harmonised with other government surveys. The employment status categories for student, looking after family/home and temporarily sick/injured are aggregated with 'other inactive'.

Tables 6.4 and 6.6 show the main source of income received by the households in which the carer and the person being cared for live, by gender. 'Main source' is calculated as the category of income that gives the highest amount and results should be interpreted with caution since some households may have more than one source that provides similar proportions.

Table 6.5 provides analysis of household members receiving care by gender and frequency of care.

Key definitions used

(Please refer to the Glossary for definitions of these terms.)

- Adult
- Age
- Child
- Employment status
- Household
- Individual
- Informal carers
- Main source of weekly household income
- State Pension age
- Working age

Changes to tables between 2009/10 and 2010/11

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not impact on the State Pension age of men, currently 65.

Table 6.1: Adult informal carers by gender, age and number of hours per week providing care

Percentage of male adult carers								Sample size (=100%) ¹
Male								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	..	..	..	..	..	..	..	65
25-34	28	37	4	4	8	9	10	128
35-44	28	30	5	6	12	6	11	250
45-54	31	29	11	5	9	4	10	416
55-59	25	38	9	4	12	4	6	207
60-64	25	30	8	6	13	6	11	254
65-74	22	27	10	4	14	9	14	296
75+	14	22	6	4	22	5	21	199
All male carers	26	30	9	5	12	6	11	1,815

Percentage of female adult carers								Sample size (=100%) ¹
Female								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	25	35	7	6	11	6	9	116
25-34	27	33	6	3	15	4	11	254
35-44	26	29	6	6	15	4	12	524
45-54	25	41	8	4	9	3	10	666
55-59	20	41	10	4	14	4	7	338
60-64	17	41	9	5	13	7	8	314
65-74	19	33	10	3	11	5	18	399
75+	18	22	10	2	18	7	21	170
All female carers	23	35	8	4	13	4	12	2,781

Percentage of adult carers								Sample size (=100%) ¹
All								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	23	32	14	4	10	7	8	181
25-34	27	34	5	3	12	6	10	382
35-44	27	30	6	6	14	5	12	774
45-54	27	36	9	4	9	3	10	1,082
55-59	22	40	10	4	13	4	7	545
60-64	20	36	9	5	13	7	9	568
65-74	20	30	10	4	13	7	16	695
75+	16	22	8	3	20	6	21	369
All carers	24	33	9	4	12	5	11	4,596

¹ The sample size includes a small amount of respondents who declined to tell us the hours per week they provide care.

Table 6.2: Informal carers by relationship to person being cared for and whether living in or outside the household

Person cared for	Carers		Percentage of informal carers
	Male	Female	All informal carers
Household member			
Parent	8	4	6
Spouse/civil partner	22	15	18
Cohabitee	2	2	2
Son/Daughter	8	11	10
Brother/Sister	2	1	2
Other relative	1	1	1
Non-relative	1	1	1
Non-household member			
Parent	32	37	35
Spouse/civil partner	-	-	-
Son/Daughter	4	4	4
Other relative	5	9	8
Friend/neighbour	5	6	6
Client of voluntary group	-	-	-
Other	-	-	-
More than 1 person cared for...			
...inside of household	2	1	2
...outside of household	3	4	4
...both inside & outside of household	3	3	3
<i>Sample size (=100%)</i>	1,869	2,839	4,708

Table 6.3: Adult informal carers by employment status and gender

Employment status	Percentage of adults					
	Adult carers			All adults		
	Male	Female	All adult carers	Male	Female	All adults
Employee						
Full-time	37	25	30	48	31	39
Part-time	5	21	14	5	18	12
Self employed						
Full-time	8	2	5	9	2	6
Part-time	2	3	3	2	2	2
ILO unemployed	6	3	4	5	3	4
Retired	24	23	24	19	25	22
Permanently sick/disabled	9	6	7	6	5	5
Other inactive	9	18	14	6	13	10
<i>Sample size (=100%)</i>	1,815	2,781	4,596	20,899	23,308	44,207

Table 6.4: Informal carers by gender, main source of total weekly household income and hours caring

Percentage of informal carers

Main source of household income	Number of hours per week							All male carers	All female carers	All carers
	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours			
Wages and salaries	64	56	46	40	26	48	28	47	50	49
Self employment income	6	7	5	7	4	4	3	6	5	6
Investments	1	1	0	1	1	-	-	1	1	1
Tax credits	1	1	1	3	3	2	2	1	2	2
Retirement Pension plus any IS/PC	9	12	15	19	25	19	27	16	15	15
Other pensions	11	11	12	7	10	10	9	11	10	10
Social Security - disability benefits	-	1	1	2	1	2	3	1	1	1
Other Social Security benefits	6	11	18	20	30	15	26	16	15	15
Other sources	1	1	2	-	1	1	2	1	1	1
<i>Sample size (=100%)</i>	<i>1,103</i>	<i>1,541</i>	<i>404</i>	<i>213</i>	<i>591</i>	<i>244</i>	<i>571</i>	<i>1,869</i>	<i>2,839</i>	<i>4,708</i>

Table 6.5: Individuals receiving care by gender, age and frequency of care

Age	Frequency of care received by males					Percentage of males
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	79	13	3	3		2	178
16-24	..	..	..	..	..	76
25-34	..	..	..	..	..	76
35-44	..	..	..	..	..	94
45-54	41	20	15	18	7	130
55-59	..	..	..	..	..	83
60-64	26	31	20	18	5	113
65-74	41	27	11	14	6	242
75-84	37	22	15	15	10	222
85+	32	17	23	9	19	108
All males receiving care	44	20	14	13	9	1,322

Age	Frequency of care received by females					Percentage of females
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	
16-24	..	..	..	..	..	41
25-34	..	..	..	..	..	62
35-44	40	21	15	14	10	127
45-54	32	20	20	23	5	162
55-59	45	21	13	13	8	117
60-64	32	38	19	7	3	131
65-74	31	20	21	21	7	298
75-84	28	14	17	23	17	373
85+	23	14	19	22	23	209
All females receiving care	33	19	17	19	12	1,599

Age	Frequency of care received by all individuals					Percentage of individuals
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	74	16	5	4		2	257
16-24	53	17	8	12	10	117
25-34	45	17	13	17	9	138
35-44	39	18	16	16	10	221
45-54	36	20	18	21	6	292
55-59	45	16	16	14	9	200
60-64	30	35	19	12	4	244
65-74	35	23	17	18	7	540
75-84	31	17	17	21	15	595
85+	25	15	20	18	22	317
All individuals receiving care	38	19	16	16	10	2,921

Table 6.6: Individuals receiving care by main source of total weekly household income and gender

Main source of household income	Percentage of individuals					
	Individuals receiving care only			All individuals		
	Male	Female	All	Male	Female	All
Wages and salaries	20	17	18	61	57	59
Self employment income	2	2	2	7	6	7
Investments	1	-	1	1	1	1
Tax credits	2	1	1	2	3	2
Retirement Pension plus any IS/PC	30	45	38	9	13	11
Other pensions	9	9	9	7	7	7
Social Security - disability benefits	3	3	3	-	-	-
Other Social Security benefits	33	22	27	10	11	11
Other sources	1	1	1	3	3	3
<i>Sample size (=100%)</i>	<i>1,322</i>	<i>1,599</i>	<i>2,921</i>	<i>27,893</i>	<i>30,097</i>	<i>57,990</i>

Table 6.7: The length of time care has been provided by gender, whether the individual resides within the household and their relationship

Person cared for	Percentage of male informal carers							All males
	How long has care been provided							
	less than 6 months	more than 6 months, less than 1 year	more than 1 year, less than 3 years	more than 3 years, less than 5 years	more than 5 years, less than 10 years	more than 10 years	undefined	
Household member								
Parent	..	9	10	10	9	4	..	8
Spouse/civil partner	..	15	20	20	24	26	..	22
Cohabitee	..	3	2	4	3	1	..	2
Son/Daughter	..	3	5	4	8	15	..	8
Brother/Sister	..	1	1	1	1	4	..	2
Other relative	..	1	2	1	2	1	..	1
Non-relative	..	1	1	1	-	0	..	1
Non-household member								
Parent	..	42	39	41	33	19	..	32
Spouse/civil partner	..	1	-	-	0	0	..	-
Son/Daughter	..	1	2	1	3	7	..	4
Other relative	..	8	7	7	5	3	..	5
Friend/neighbour	..	12	7	5	5	3	..	5
Client of voluntary group	..	1	-	-	1	0	..	-
Other	..	1	1	-	0	-	..	-
More than 1 person cared for...								
...inside of household	..	0	-	1	1	4	..	2
...outside of household	..	0	2	3	3	5	..	3
...both inside & outside of household	..	0	-	1	2	8	..	3
Sample size (=100%)	75	102	377	341	413	546	15	1,869

Table 6.7: Continued

Person cared for	Percentage of female informal carers							All females
	How long has care been provided							
	less than 6 months	more than 6 months, less than 1 year	more than 1 year, less than 3 years	more than 3 years, less than 5 years	more than 5 years, less than 10 years	more than 10 years	undefined	
Household member								
Parent	3	3	4	5	5	4	..	4
Spouse/civil partner	7	11	14	14	16	19	..	15
Cohabitee	3	1	2	1	3	1	..	2
Son/Daughter	2	4	6	5	10	20	..	11
Brother/Sister	1	0	1	2	2	2	..	1
Other relative	2	2	1	2	1	1	..	1
Non-relative	3	1	1	1	1	-	..	1
Non-household member								
Parent	47	41	48	44	40	21	..	37
Spouse/civil partner	1	-	-	1	-	-	..	-
Son/Daughter	4	5	2	2	3	6	..	4
Other relative	13	17	10	13	6	6	..	9
Friend/neighbour	12	14	9	5	6	2	..	6
Client of voluntary group	1	1	-	-	-	-	..	-
Other	1	-	-	-	-	-	..	-
More than 1 person cared for...								
...inside of household	0	0	0	1	1	4	..	1
...outside of household	0	1	1	4	4	7	..	4
...both inside & outside of household	0	0	-	-	2	7	..	3
Sample size (=100%)	140	179	539	490	645	829	17	2,839

Table 6.7: Continued

Person cared for	Percentage of informal carers							All carers
	How long has care been provided							
	less than 6 months	more than 6 months, less than 1 year	more than 1 year, less than 3 years	more than 3 years, less than 5 years	more than 5 years, less than 10 years	more than 10 years	undefined	
Household member								
Parent	8	5	7	7	7	4	..	6
Spouse/civil partner	8	12	16	16	19	22	..	18
Cohabitee	3	2	2	2	3	1	..	2
Son/Daughter	1	4	6	4	9	18	..	10
Brother/Sister	1	-	1	2	1	2	..	2
Other relative	1	2	2	2	1	1	..	1
Non-relative	4	1	1	1	1	-	..	1
Non-household member								
Parent	46	41	45	43	37	20	..	35
Spouse/civil partner	1	1	-	-	-	-	..	-
Son/Daughter	4	4	2	2	3	6	..	4
Other relative	11	14	9	10	6	5	..	8
Friend/neighbour	11	13	8	5	6	2	..	6
Client of voluntary group	1	1	-	-	1	-	..	-
Other	1	1	-	-	-	-	..	-
More than 1 person cared for...								
...inside of household	0	0	-	1	1	4	..	2
...outside of household	0	-	1	4	4	6	..	4
...both inside & outside of household	0	0	-	1	2	7	..	3
Sample size (=100%)	215	281	916	831	1,058	1,375	32	4,708

7. Occupation and Employment

Introduction

The Family Resources Survey (FRS) asks a number of questions relating to income from jobs and the number of jobs held, from which the respondents' economic and socio-economic status are derived, as well as the Standard Occupational Classification of their job. For those respondents not working, questions are asked about why they are not working and how long it has been since they last worked. Questions are also asked in relation to childcare costs.

The FRS is not the lead source of National Statistics on the labour market. More detailed and timely analysis of the labour market is available from other sources (see Alternative Data Sources). The analysis in this chapter illustrates the variety of labour market situations experienced by FRS respondents in 2010/11. It also enables analysis of economic status alongside other characteristics, such as household income and benefit receipt, which are not available to the same quality from other sources.

Analysis

Figure 7.1: Employment status of adults

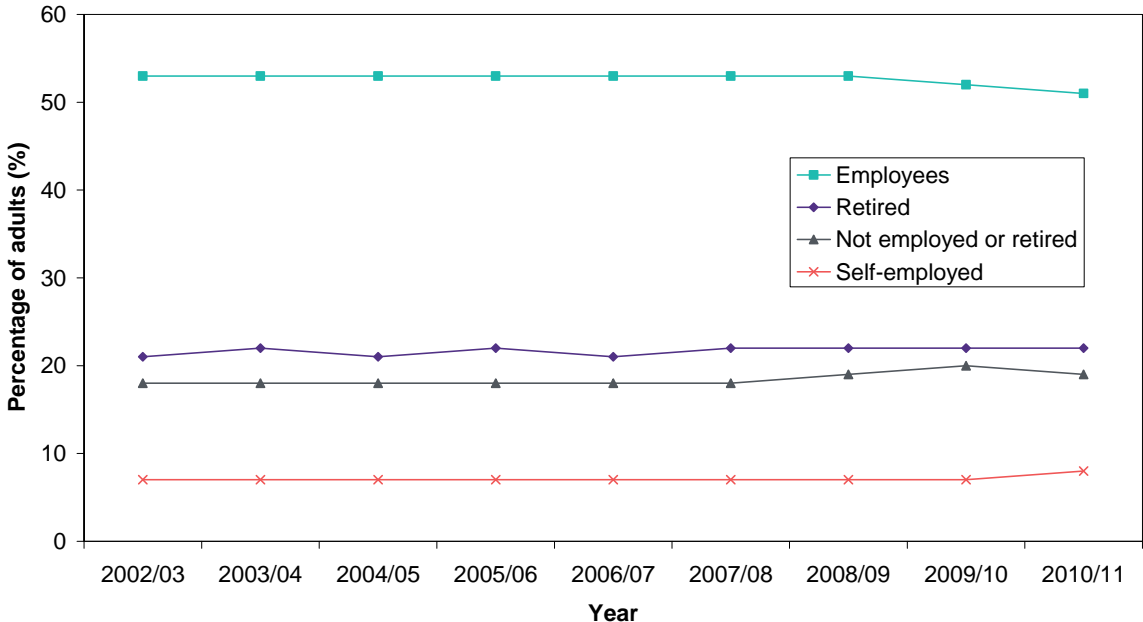


Figure 7.1 shows that in the United Kingdom, the employment status of adults has remained broadly stable over time. In 2010/11, 51 per cent (24.6 million) of adults were employees, including those in full and part-time work, while 8 per cent (3.6 million) of adults were self-employed. This compares to 53 per cent (24.0 million)

and 7 per cent (3.2 million) of adults in 2002/03. The decrease in the number and percentage of adult employees seen from 2008/09 reflects the effects of the recession.

Figure 7.2 looks at those who were in work (full-time or part-time, employees and the self-employed) by gender. In 2010/11, 76 per cent of men in work (11.3 million) and 57 per cent of women in work (7.5 million), worked full-time.

Figure 7.2: Adults in work by gender

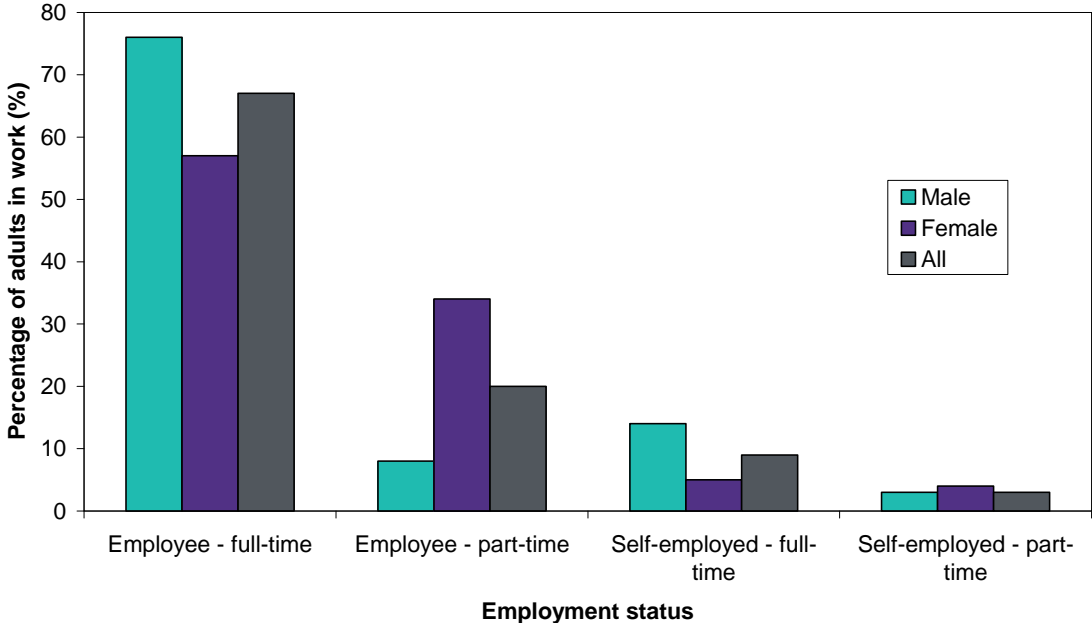


Table 7.1 presents the labour market status of all adults and shows that women were more likely to work part-time (21 per cent) compared to men (7 per cent). Women were also more likely to be inactive, looking after family/home (7 per cent compared to less than half a percentage point), and less likely to be self-employed (5 per cent compared to 10 per cent). Women were more likely to be combining work with caring responsibilities and so more likely to be not working or working part-time. However, women were more likely to be retired (25 per cent) compared to men (19 per cent). This at least in part reflects that women are more likely to live longer than men, and the fact that the State Pension age for women is currently lower than that for men.

Figure 7.3 looks at the numbers and percentages of adults, benefit units and households who were not in employment or self-employment (“workless”), restricted to households containing at least one adult aged below 65. Those aged over 65 are often excluded from analysis of the labour market as after employment, retirement is the most common economic activity status (22 per cent of adults).

Figure 7.3: Workless adults, benefit units and households, for those living in households with at least one adult aged below 65 years

Year	Workless adults		Benefit units – all adults not in work		Households – all adults not in work	
	millions	percentage	millions	percentage	millions	percentage
2006/07	11.3	29%	6.5	25%	3.8	19%
2007/08	11.4	29%	6.5	25%	3.9	19%
2008/09	11.8	30%	7.0	26%	4.0	19%
2009/10	12.2	31%	7.1	27%	4.2	20%
2010/11	12.3	31%	7.3	27%	4.3	21%

The number and percentage of worklessness at all levels has been increasing since the start of the recession. The numbers and rates are lower for households than benefit units, which in turn is lower than that for individuals. This is because for a household to be considered workless all adults in the household would have to be not in employment or self-employment. Those out of work may not remain workless for extended periods of time and may be moving in and out of work. Table 7.2 shows that of those who were unemployed, 25 per cent last worked less than six months ago.

Table 7.7 shows that workless benefit units were more likely to be in receipt of income-related benefits than benefit units in work. For example 3 per cent of singles or couples where all adults were in full-time work were in receipt of income-related benefits, compared to 64 per cent of workless benefit units where one or more adults were unemployed. The picture is less clear when non-income-related benefits are also considered: 76 per cent of one working full-time, one not working couples were in receipt of non-income-related benefits, compared to 32 per cent of workless benefit units where one or more adults are unemployed and 100 per cent of workless benefit units where one or more adults is aged over 60 or over. However, this is because eligibility for non-income-related benefits is based on circumstances other than income, and the apparently high receipt of non-income-related benefits is largely driven by Child Benefit and Retirement Pension (see Chapter 2 for more details).

Notes for Analysis

1. The FRS is not considered to be the main data source on occupation and employment. Therefore any detailed interpretation of the analysis here should be made with reference to the National Statistics sources discussed in Alternative Data Sources.
2. Those aged over 65 are often excluded from analysis of the labour market and so the percentages shown are not comparable to the headline employment/inactivity rates published elsewhere.
3. FRS analysis presented in this chapter is based on adults: other data sources define those aged 16 or over as adults and so this can also lead to differences in estimates.

4. Figures are rounded to the nearest 0.1 million or percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- Job Seeker's Allowance:
<http://statistics.dwp.gov.uk/asd/index.php?page=tabtool>

Survey sources:

- Labour Force Survey:
<http://www.ons.gov.uk/ons/guide-method/surveys/respondents/household/labour-force-survey/index.html>
- Annual Survey of Hours and Earnings:
<http://www.ons.gov.uk/ons/publications/all-releases.html?definition=tcm:77-27932>
- Earnings: see ONS guide to earnings sources:
<http://www.ons.gov.uk/ons/rel/lms/labour-market-trends--discontinued-/volume-114--no--11/earnings-data--a-brief-guide-to-sources-and-outputs.pdf>

A number of different data sources related to the labour market are collated and released by the Office for National Statistics via nomis: <https://www.nomisweb.co.uk/>

These sources are brought together to provide a comprehensive picture of the labour market in the *Labour Market Statistics* bulletin, published by the Office for National Statistics:

<http://www.ons.gov.uk/ons/publications/all-releases.html?definition=tcm%3A77-21589>

More detailed National Statistics on workless households, based on the LFS, are available from the *Working and Workless Households* bulletin, also published by ONS:

<http://www.ons.gov.uk/ons/publications/all-releases.html?definition=tcm%3A77-222907>

More information about sources of labour market statistics is available from:

<http://www.statistics.gov.uk/hub/labour-market/index.html>

Detailed Tables

Contents and points to note

Table 7.1 shows economic status by gender and age. The Glossary provides definitions for the categories of economic status used within the FRS. The FRS definition for full-time work is based upon self assessment.

In line with International Labour Organisation (ILO) definitions, someone who is on a government training scheme for employment, is working unpaid or receives money for an odd job, is classified as a working adult on the FRS. However, these people are not asked the Standard Occupational Classification question. This explains why there appear to be a number of adults in Table 7.3 who fall into the 'not recorded' Standard Occupational Classification. For the purpose of this table, all working adults not asked Standard Occupational Classification questions are put into this group.

ILO unemployed adults in Table 7.1 are asked further questions regarding the time since they were last in paid employment, with the results displayed in Table 7.2. This table has been categorised by age and gender to provide a more detailed analysis.

Table 7.3 analyses all working adults, including the self-employed, by gender and whether they work full or part-time.

The economic status of benefit units with children and childcare costs is examined in Table 7.4. The weekly cost of childcare as a percentage of total benefit unit income is analysed in Table 7.5. Table 7.6 shows the economic status of the head of the benefit unit by the age of the youngest child.

Table 7.7 shows benefit receipt by the economic status of the benefit unit. Benefit receipt is known to be under-reported on the FRS (see Methodology chapter).

Key definitions used

(Please refer to the Glossary for definitions of these terms)

- Adult
- Age
- Benefit types – see Benefits
- Benefit unit
- Child
- Childcare costs
- Economic status
- Employment status
- Head of benefit unit
- Income-related benefits
- Non-income-related benefits
- Standard Occupational Classification
- State Support
- Total weekly benefit unit income
- Working age

Changes to tables between 2009/10 and 2010/11

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not impact on the State Pension age of men, currently 65. This affects table 7.2.

Table 7.7 has been added to reflect user requirements.

Table 7.1: Adults by gender, economic status and age

Economic status	Age								Percentage of adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	All males
Males									
Employees									
Full-time	41	71	69	65	53	33	3	-	48
Part-time	12	5	3	3	6	7	5	1	5
All Employees	53	76	72	68	59	40	8	1	53
Self employed									
Full-time	2	7	13	14	15	10	4	1	9
Part-time	1	1	1	1	2	4	3	1	2
All Self employed	4	9	14	15	18	14	7	2	10
All in employment									
Full-time	43	78	82	79	68	43	7	1	57
Part-time	14	6	4	4	8	11	8	1	7
All in employment	57	85	86	83	76	54	15	3	64
ILO unemployed	16	7	5	4	4	2	-	0	5
Retired	0	-	-	1	6	21	81	97	19
Student	19	3	-	-	-	0	-	0	3
Looking after family/home	-	-	1	-	-	-	-	0	-
Permanently sick/disabled	3	3	5	8	10	17	2	0	6
Temporarily sick/disabled	-	-	-	-	-	1	-	0	-
Other inactive	4	2	2	2	3	5	1	0	2
<i>Sample size (=100%)</i>	1,829	3,054	3,723	3,820	1,610	1,947	2,922	1,994	20,899

Table 7.1: Continued

Economic status	Age								Percentage of adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	All females
Females									
Employees									
Full-time	34	48	42	44	36	11	1	-	31
Part-time	21	19	27	25	22	18	6	-	18
All Employees	55	68	68	70	58	29	7	-	49
Self employed									
Full-time	1	3	3	5	3	3	1	-	2
Part-time	1	2	3	3	3	3	2	1	2
All Self employed	2	4	6	8	5	6	3	1	5
All in employment									
Full-time	35	51	45	49	38	14	2	-	33
Part-time	22	21	30	28	25	20	8	1	21
All in employment	58	72	75	77	63	34	10	1	54
ILO unemployed	9	5	3	3	2	1	-	0	3
Retired	0	-	-	1	9	51	83	99	25
Student	17	2	1	-	-	-	0	0	2
Looking after family/home	9	14	12	5	5	2	1	0	7
Permanently sick/disabled	2	3	6	9	14	7	2	0	5
Temporarily sick/disabled	-	-	1	1	1	-	-	0	-
Other inactive	5	2	3	4	6	4	3	0	3
<i>Sample size (=100%)</i>	1,956	3,660	4,151	4,069	1,816	2,032	3,134	2,490	23,308

Table 7.1: Continued

Economic status	Age								Percentage of adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	All adults
All adults									
Employees									
Full-time	38	60	55	55	44	22	2	-	39
Part-time	16	12	15	14	14	12	5	1	12
All Employees	54	72	70	69	58	34	8	1	51
Self employed									
Full-time	2	5	8	9	9	7	2	1	6
Part-time	1	1	2	2	2	3	3	1	2
All Self employed	3	6	10	11	11	10	5	1	8
All in employment									
Full-time	39	65	63	64	53	28	5	1	45
Part-time	18	14	17	16	17	16	8	1	14
All in employment	57	78	80	80	70	44	13	2	59
ILO unemployed	13	6	4	4	3	1	-	0	4
Retired	0	-	-	1	7	36	82	98	22
Student	18	3	-	-	-	-	-	0	3
Looking after family/home	5	7	7	3	2	1	1	0	4
Permanently sick/disabled	3	3	6	9	12	12	2	0	5
Temporarily sick/disabled	-	-	1	1	1	-	-	0	-
Other inactive	5	2	2	3	5	5	2	0	3
Sample size (=100%)	3,785	6,714	7,874	7,889	3,426	3,979	6,056	4,484	44,207

Table 7.2: Unemployed adults under State Pension age by gender, length of time since last in paid employment and age

Time since last employed	Percentage of unemployed adults							
	Age				Gender			
	16-24	25-34	35-44	45-54	55+	All males	All females	All adults
Never worked	50	12	6	5	1	23	22	23
Less than 6 months	18	30	24	31	27	25	25	25
6 months but less than 1 year	10	13	10	13	13	12	11	12
1 year but less than 2 years	12	17	17	20	17	18	11	16
2 years but less than 5 years	9	20	19	18	27	16	16	16
5 years or more	1	9	24	13	13	6	15	9
Sample size (=100%)	481	400	324	277	147	988	641	1,629

Table 7.3: Working adults by employment status, gender and Standard Occupational Classification

		Standard Occupational Classification										Percentage of employees	
Employment status	Employment status	Associate					Process, Plant & Machine					All male employees	
		Managers & Senior Officials	Professional Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Operatives	Elementary Occupations	Not recorded	All male employees		
Male employees													
Full time	97	94	93	87	96	81	73	92	78	99	91		
Part time	3	6	7	13	4	19	27	8	22	1	9		
Sample size (=100%)	2,010	1,453	1,452	565	1,576	316	473	1,285	1,267	118	10,515		
		Standard Occupational Classification											
Employment status	Employment status	Associate					Process, Plant & Machine					All female employees	
		Managers & Senior Officials	Professional Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Operatives	Elementary Occupations	Not recorded	All female employees		
Female employees													
Full time	86	75	72	63	59	55	38	78	36	..	62		
Part time	14	25	28	37	41	45	62	22	64	..	38		
Sample size (=100%)	1,277	1,446	1,799	2,005	174	1,660	1,100	198	1,193	65	10,917		
		Standard Occupational Classification											
Employment status	Employment status	Associate					Process, Plant & Machine					All adult employees	
		Managers & Senior Officials	Professional Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Operatives	Elementary Occupations	Not recorded	All adult employees		
All adult employees													
Full time	92	85	82	68	93	60	50	90	59	99	77		
Part time	8	15	18	32	7	40	50	10	41	1	23		
Sample size (=100%)	3,287	2,899	3,251	2,570	1,750	1,976	1,573	1,483	2,460	183	21,432		

Table 7.3: Continued

		Standard Occupational Classification										Percentage of working adults	
		Associate					Process, Plant & Machine						
Employment status		Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Operatives	Elementary Occupations	Not recorded	All male self employed	
Male self employed													
Full time		89	81	77	..	91	..	..	88	73	..	84	
Part time		11	19	23	..	9	..	..	12	27	..	16	
Sample size (=100%)		309	297	287	29	798	33	42	227	117	71	2,210	
		Standard Occupational Classification											
		Associate					Process, Plant & Machine						
Employment status		Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Operatives	Elementary Occupations	Not recorded	All female self employed	
Female self employed													
Full time		71	48	53	..	..	58	..	..	..	..	52	
Part time		29	52	47	..	..	42	..	..	..	..	48	
Sample size (=100%)		164	150	189	87	72	210	30	26	48	76	1,052	
		Standard Occupational Classification											
		Associate					Process, Plant & Machine						
Employment status		Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Operatives	Elementary Occupations	Not recorded	All adult self employed	
All adult self employed													
Full time		83	70	67	41	88	61	..	84	64	47	74	
Part time		17	30	33	59	12	39	..	16	36	53	26	
Sample size (=100%)		473	447	476	116	870	243	72	253	165	147	3,262	

Table 7.3: Continued

		Standard Occupational Classification										Percentage of working adults							
		Associate Prof. & Technical Occupations					Admin & Secretarial Occupations					Process, Plant & Machine Operatives		Elementary Occupations		Not recorded			
		Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded								
Male working adults																			
Employment status		96	92	90	85	95	81	73	91	78	83								
Full time		4	8	10	15	5	19	27	9	22	17								
Part time																			
Sample size (=100%)		2,319	1,750	1,739	594	2,374	349	515	1,512	1,384	189					12,725			
		Standard Occupational Classification																	
		Associate Prof. & Technical Occupations					Admin & Secretarial Occupations					Process, Plant & Machine Operatives		Elementary Occupations		Not recorded			
		Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded								
Female working adults																			
Employment status		84	72	71	62	56	56	37	74	36	65								
Full time		16	28	29	38	44	44	63	26	64	35								
Part time																			
Sample size (=100%)		1,441	1,596	1,988	2,092	246	1,870	1,130	224	1,241	141					11,969			
		Standard Occupational Classification																	
		Associate Prof. & Technical Occupations					Admin & Secretarial Occupations					Process, Plant & Machine Operatives		Elementary Occupations		Not recorded			
		Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded								
All working adults																			
Employment status		91	83	80	67	91	60	50	89	59	76								
Full time		9	17	20	33	9	40	50	11	41	24								
Part time																			
Sample size (=100%)		3,760	3,346	3,727	2,686	2,620	2,219	1,645	1,736	2,625	330					24,694			

Table 7.4: Benefit units with childcare costs by economic status

Weekly costs of childcare	Economic status					All benefit units with childcare costs
	One or more full-time self employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not in work	Others	
Less than £20	28	20	29	46	49	32
£20 but less than £40	20	13	17	19	17	17
£40 but less than £60	12	13	12	10	9	11
£60 but less than £80	10	9	11	4	6	9
£80 but less than £100	1	7	7	7	6	6
£100 but less than £120	7	6	9	4	5	7
£120 but less than £140	3	7	5	2	2	4
£140 but less than £160	4	5	2	1	1	3
£160 or more	16	21	8	6	4	12
Sample size (=100%)	229	498	461	184	306	1,678

Table 7.5: Benefit units with childcare costs by weekly cost as a percentage of total weekly benefit unit income and economic status

Percentage of total income	Percentage of benefit units with childcare costs					
	Economic status			Others		
	One or more full-time self employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not in work	Others	All benefit units with childcare costs
More than 0 but less than 5%	47	42	55	71	52	51
5% but less than 10%	21	25	24	17	16	22
10% but less than 15%	13	14	13	7	10	12
15% but less than 20%	5	9	5	2	6	6
20% but less than 25%	5	4	3	1	4	3
25% but less than 30%	4	2	1	1	3	2
30% or more	5	3	1	2	9	4
Sample size (=100%)	229	498	461	184	306	1,678

Table 7.6: Benefit units with children by economic status and age of youngest child

Economic status	Age of youngest child				All couples with children
	0-4	5-10	11-15	16-19	
Percentage of benefit units with children					
Couples with children					
One or more full-time self employed	13	19	17	16	16
Both in full-time work	20	22	31	33	24
One in full-time work, one in part-time work	27	31	29	25	28
One in full-time work, one not working	26	17	13	16	20
No full-time, one or more in part-time work	6	5	5	5	5
Workless, one or more unemployed	4	2	2	1	3
Workless, other inactive	4	4	4	4	4
<i>Sample size (=100%)</i>	<i>2,432</i>	<i>1,511</i>	<i>1,126</i>	<i>443</i>	<i>5,512</i>
Economic status	Age of youngest child				All singles with children
	0-4	5-10	11-15	16-19	
Singles with children					
Self employed	1	3	4	5	3
In full-time work	13	25	39	41	27
In part-time work	23	32	28	22	27
Unemployed	6	9	8	10	8
Workless, other inactive	56	31	20	22	35
<i>Sample size (=100%)</i>	<i>715</i>	<i>654</i>	<i>526</i>	<i>238</i>	<i>2,133</i>

Table 7.7: Benefit units by state support receipt and economic status

Percentage of benefit units

State support received	Economic status								All benefit units
	One or more full-time self-employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not working	No full-time work, one or more part-time work	Workless, one or more aged 60 or over	Workless, one or more unemployed	Workless, other inactive	
Working Tax Credit	14	5	8	16	20	0	1	-	6
Child Tax Credit	22	10	37	33	23	-	19	19	15
Income Support	-	-	0	1	1	-	8	32	4
Pension Credit	-	-	-	-	1	24	0	0	6
Housing Benefit	2	1	1	6	13	19	35	40	13
Council Tax Benefit ¹	3	2	1	6	14	32	37	42	16
Retirement Pension	10	1	4	13	20	93	0	0	26
Widow's Benefits	-	-	-	0	1	-	-	1	-
Jobseeker's Allowance	-	1	-	4	2	-	55	5	4
Employment and Support Allowance	-	-	-	1	1	-	2	5	1
Incapacity Benefit	1	-	-	7	2	2	2	16	3
Severe Disablement Allowance	0	-	-	-	-	1	0	1	-
Attendance Allowance	-	-	-	-	-	12	0	-	3
Carer's Allowance	1	-	1	2	1	2	2	5	1
Disability Living Allowance (care component)	2	1	3	8	4	11	5	21	7
Disability Living Allowance (mobility component)	2	1	2	8	4	12	4	19	7
Industrial Injuries Disablement Benefit	-	-	-	1	-	1	-	-	1
Armed Forces Compensation Scheme	-	-	-	-	-	1	-	-	-
Child Benefit	38	19	61	50	25	-	21	23	23
On any income-related benefit	4	3	1	11	19	37	64	52	21
On any non-income-related benefit	55	25	70	76	53	100	32	50	58
All in receipt of benefit	56	27	71	78	57	100	70	60	62
All in receipt of tax credits	25	12	37	35	25	-	19	19	16
All not in receipt of state support	42	72	28	21	42	-	30	40	38
Sample size (=100%)	2,205	7,845	2,434	2,064	2,907	7,881	1,131	3,193	29,660

8. Pension Participation

Introduction

The Family Resources Survey (FRS) is a key source for pension participation, as it is the only source where pension saving can be broken down by economic status to measure the behaviour of the self-employed, and inactive, as well as employees. This chapter provides data at this level, alongside age, earnings levels and region. The FRS also breaks down pension participation by personal and employer-sponsored pensions, to give a broad picture of the pension landscape.

The estimates presented here count those actively contributing to a pension scheme. Deferred membership – members who have previously contributed to a pension, but no longer do so – are not counted within this analysis.

Analysis

Figure 8.1 shows membership of private pension schemes has decreased between 2002/03 and 2010/11. This fall in pension participation may be partly as a result of the closure of schemes¹ and has been mirrored in other sources, including the Occupational Pension Schemes Survey and the Employers' Pension Provision Survey. This may also be because saving into a pension is no longer seen as the best way to prepare for retirement. The Attitudes to Pensions: The 2009 survey showed that investing in property is viewed as an alternative to a pension². Figures from 2006/07, 2007/08 and 2008/09 have not been presented due to data quality concerns for those years (see Notes for Analysis).

Private pension schemes comprise occupational schemes for private and public sector employees, and personal pensions including group personal pensions and stakeholder pensions. In 2010/11, 28 per cent (13.3 million) of adults were contributing to pensions, compared to 34 per cent (15.2 million) in 2002/03.

Figure 8.1 also shows that the decrease for women is slower than that for men. In 2010/11, 30 per cent (6.9 million) of men were contributing to a pension, 10 percentage points (1.7 million) less than in 2002/03. This compares to 26 per cent (6.4 million) of women contributing to a pension in 2010/11, 2 percentage points (0.2 million) less than in 2002/03.

¹ OPSS data (Table 2.1):

<http://www.ons.gov.uk/ons/rel/pensions/occupational-pension-scheme-survey-annual-report/2010-annual-report/art-opss2010.html#tab-Chapter-2--Scheme-numbers>

² More details about the Attitudes to Pensions: The 2009 Survey can be found:

<http://research.dwp.gov.uk/asd/asd5/rports2009-2010/rrep701.pdf>

Figure 8.1: Pension participation

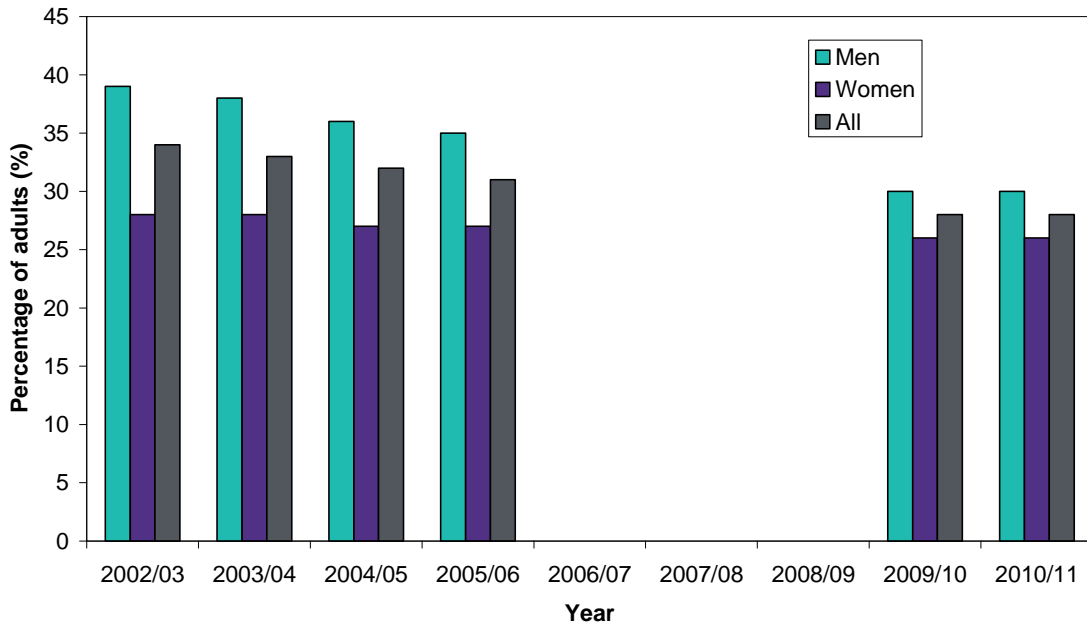


Figure 8.2: Pension participation by gender

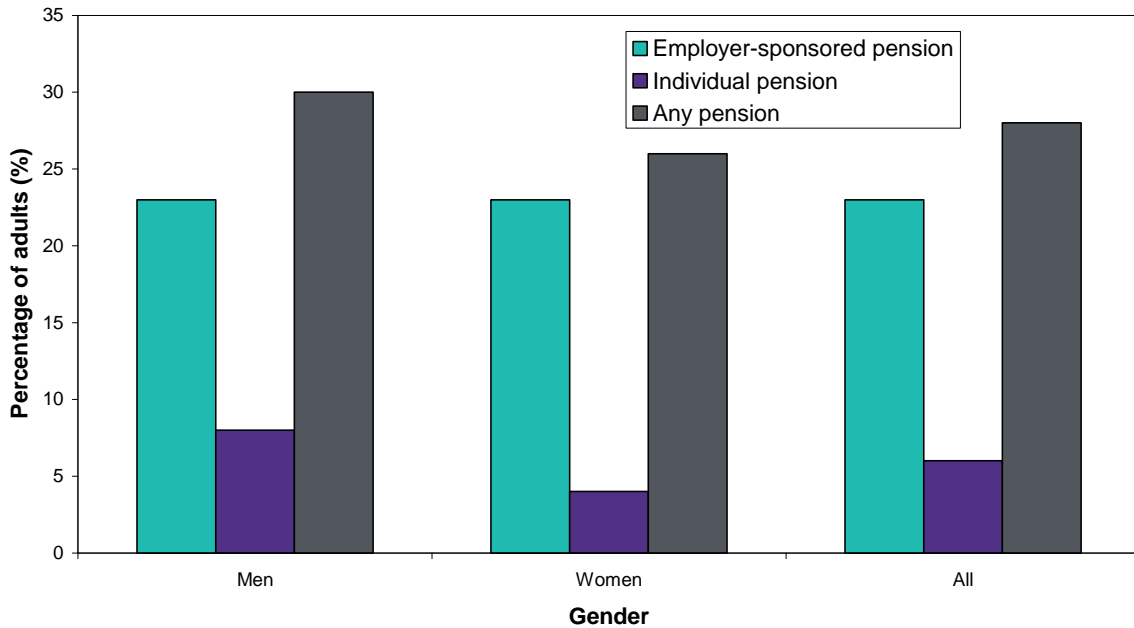


Figure 8.2 shows that participation rates in employer-sponsored schemes were the same for men and for women at 23 per cent. However, participation in individual personal (including stakeholder) pensions is lower for women (4 per cent) compared to men (8 per cent). Differences in participation rates in personal pensions between men and women will be affected by differences in economic status (self-employment is more prevalent for men, and inactivity is more prevalent for women as shown in Table 7.1). Furthermore, within these groups participation rates vary as shown in

Table 8.1, where 24 per cent of self-employed men contribute to a pension, but only 16 per cent of women contribute to a pension.

Tables 8.1 to 8.4 show that employees have the highest pension participation overall (50 per cent), followed by the self-employed (21 per cent) and the inactive (1 per cent). The tables also show different rates of pension participation by age, weekly household income and region. Part of this will reflect the dependencies between these groups – each will have a different age structure and employment status.

Notes for Analysis

1. Following a review carried out in 2003 to 2005, the pensions questions asked in the FRS were revised to improve the quality of pension participation estimates. However, problems tailoring questions to the correct target population led to an overstatement of pension participation rates compared to earlier FRS years and administrative sources. The datasets for 2006/07, 2007/08 and 2008/09 were edited to try to correct for this, but concerns remained that dormant (closed) personal and stakeholder pension memberships were being incorrectly reported as live. This issue was corrected from 2009/10 following further changes to the questions. Therefore estimates over time should be treated with caution. Modelled estimates for 2006/07 to 2008/09 can be found: http://statistics.dwp.gov.uk/asd/asd1/adhoc_analysis/2011/frs_modelling_publication.pdf
2. Figures for 2005/06 and earlier years may exclude members whose only pension contribution came from the National Insurance rebate.
3. Those aged over 65 are often excluded from analysis of pension participation and so the proportions shown may not be comparable to estimates published elsewhere.
4. Employer sponsored comprises any company or occupational pension scheme run by an employer including group personal pensions and group stakeholder pensions. Individual personal includes individual stakeholder pensions and retirement annuity contracts as well as individual personal pensions.
5. Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.
6. Figures are rounded to the nearest 0.1 million or the nearest percentage point and may not sum due to rounding.

Alternative Data Sources

Administrative sources:

- HMRC Pensions Tables
<http://www.hmrc.gov.uk/stats/pensions/menu.htm>

Survey sources:

- Annual Survey of Hours and Earnings:
<http://www.ons.gov.uk/ons/publications/all-releases.html?definition=tcm:77-27932>
- Occupational Pension Schemes Survey:
<http://www.ons.gov.uk/ons/guide-method/surveys/respondents/business/a-z-of-business-surveys/occupational-pension-scheme-survey/index.html>
- Employers' Pension Provision Survey:
<http://statistics.dwp.gov.uk/asd/asd5/rports2009-2010/rrep687.pdf>

The Office for National Statistics (ONS) collates information on pensions from a variety of sources and is released as Pension Trends. Chapter 7 presents information on membership of all types of private pension schemes. More information can be found:

<http://www.ons.gov.uk/ons/about-ons/our-statistics/publications/pension-trends/index.html>

Detailed Tables

Contents and points to note

Table **8.1** shows pension participation by economic status and gender.

Table **8.2** shows pension participation by economic status and age.

Table **8.3** shows pension participation by economic status and total weekly household income.

Table **8.4** shows pension participation by economic status and region.

Key definitions used

(Please refer to the Glossary for the definitions of these terms)

- Adult
- Age
- Economic status
- Pension schemes
- Region
- Total weekly household income

Changes to tables between 2009/10 and 2010/11

Three additional tables have been added to reflect user requirements.

Table 8.1: Pension participation: adults by gender and economic status

Pension participation	Percentage of adults		
	Males	Females	All adults
Employees			
Employer-sponsored pension participation			
Occupational pension	27	32	30
Group Personal pension	11	10	10
Group Stakeholder pension	4	3	3
Any employer-sponsored pension ¹	43	47	45
Personal pension	9	4	7
Stakeholder pension	1	1	1
All pension participation	50	51	50
<i>Sample size (=100%)</i>	<i>10,515</i>	<i>10,917</i>	<i>21,432</i>
Self-employed			
Personal pension	22	14	20
Stakeholder pension	1	2	1
Other ²	1	1	1
All pension participation	24	16	21
<i>Sample size (=100%)</i>	<i>2,210</i>	<i>1,052</i>	<i>3,262</i>
Inactive³			
Personal pension	1	1	1
Stakeholder pension	-	-	-
All pension participation	1	1	1
<i>Sample size (=100%)</i>	<i>8,174</i>	<i>11,339</i>	<i>19,513</i>
All adults			
Employer-sponsored pension participation			
Occupational pension	14	16	15
Group Personal pension	6	5	5
Group Stakeholder pension	2	2	2
Any employer-sponsored pension ¹	23	23	23
Personal pension	7	3	5
Stakeholder pension	1	1	1
All pension participation	30	26	28
<i>Sample size (=100%)</i>	<i>20,899</i>	<i>23,308</i>	<i>44,207</i>

¹ Includes pensions where type of pension is unknown.

² Includes doctors and dentists in private practice who are members of an occupational scheme.

³ Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.

Table 8.2: Pension participation: adults by age and economic status

Percentage of adults

Pension participation	Age									All adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Employees										
Employer-sponsored pension participation										
Occupational pension	9	25	36	39	34	26	10	..	..	30
Group Personal pension	3	10	12	12	13	11	3	..	..	10
Group Stakeholder pension	1	4	4	4	3	3	1	..	..	3
Any employer-sponsored pension ¹	14	41	54	57	52	42	15	..	..	45
Personal pension	-	3	8	10	11	9	2	..	..	7
Stakeholder pension	-	1	1	1	1	1	0	..	..	1
All pension participation	14	44	61	65	61	49	16	..	..	50
Sample size (=100%)	2,078	4,708	5,466	5,387	1,981	1,318	458	33	3	21,432
Pension participation	Age									All adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Self-employed										
Personal pension	2	6	20	29	30	21	7	..	..	20
Stakeholder pension	0	1	1	2	1	1	0	..	..	1
Other ²	0	2	1	1	1	-	0	..	..	1
All pension participation	2	10	23	31	32	22	7	..	..	21
Sample size (=100%)	104	425	791	873	357	376	283	49	4	3,262
Pension participation	Age									All adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Inactive³										
Personal pension	-	1	3	2	2	2	-	0	0	1
Stakeholder pension	0	-	1	1	-	-	-	0	0	-
All pension participation	-	1	3	2	3	2	-	0	0	1
Sample size (=100%)	1,603	1,581	1,617	1,629	1,088	2,285	5,315	3,443	952	19,513
Pension participation	Age									All adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
All adults										
Employer-sponsored pension participation										
Occupational pension	5	18	25	27	20	9	1	0	0	15
Group Personal pension	2	7	8	9	7	4	-	0	0	5
Group Stakeholder pension	-	3	3	3	2	1	-	0	0	2
Any employer-sponsored pension ¹	7	30	38	40	31	14	1	0	0	23
Personal pension	-	3	8	11	11	6	1	0	0	5
Stakeholder pension	-	1	1	1	1	1	-	0	0	1
All pension participation	8	32	45	49	40	20	2	0	0	28
Sample size (=100%)	3,785	6,714	7,874	7,889	3,426	3,979	6,056	3,525	959	44,207

¹ Includes pensions where type of pension is unknown

² Includes doctors and dentists in private practice who are members of an occupational scheme

³ Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanent sick/disabled', 'Temporary sick/injured' and 'Other'.

Table 8.3: Pension participation: adults by total weekly household income and economic status

Percentage of adults

Total weekly household income												
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All adults
Pension participation												
Employees												
Employer-sponsored pension participation												
Occupational pension	..	9	10	16	20	21	25	28	32	33	38	30
Group Personal pension	..	3	3	6	6	7	9	10	8	11	14	10
Group Stakeholder pension	..	-	1	2	2	3	3	4	3	4	5	3
Any employer-sponsored pension ¹	..	12	15	25	30	33	39	43	45	50	60	45
Personal pension	..	2	4	4	5	5	5	6	6	6	9	7
Stakeholder pension	..	1	1	1	-	1	1	1	-	1	1	1
All pension participation	..	16	19	29	34	38	43	49	50	54	65	50
Sample size (=100%)	59	268	725	1,380	1,724	2,035	2,158	1,959	1,896	1,668	7,560	21,432
Total weekly household income												
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All adults
Pension participation												
Self-employed												
Personal pension	..	21	15	11	19	19	12	27	17	18	25	20
Stakeholder pension	..	2	1	0	1	1	-	1	2	1	2	1
Other ²	..	-	-	0	-	0	-	0	0	-	4	1
All pension participation	..	23	16	11	20	20	13	28	18	19	30	21
Sample size (=100%)	84	150	245	315	347	335	284	264	206	171	861	3,262
Total weekly household income												
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All adults
Pension provision												
Inactive³												
Personal pension	3	1	-	-	-	1	1	1	1	1	3	1
Stakeholder pension	1	-	-	-	-	-	-	-	-	-	1	-
All pension participation	3	1	-	-	-	1	1	1	1	1	3	1
Sample size (=100%)	391	2,232	4,151	3,879	2,635	1,762	1,111	815	627	422	1,488	19,513
Total weekly household income												
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All adults
Pension participation												
All adults												
Employer-sponsored pension participation												
Occupational pension	1	1	2	4	8	11	16	18	23	24	30	15
Group Personal pension	-	-	-	1	2	4	6	6	6	8	11	5
Group Stakeholder pension	-	-	-	-	1	2	2	2	2	3	4	2
Any employer-sponsored pension ¹	2	1	2	7	11	17	25	28	32	37	46	23
Personal pension	5	2	2	2	4	5	5	7	6	6	9	5
Stakeholder pension	1	-	-	-	-	1	1	1	-	1	1	1
All pension participation	7	4	4	9	15	22	29	34	37	42	53	28
Sample size (=100%)	534	2,650	5,121	5,574	4,706	4,132	3,553	3,038	2,729	2,261	9,909	44,207

¹ Includes pensions where type of pension is unknown.

² Includes doctors and dentists in private practice who are members of an occupational scheme.

³ Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanent/ sick/disabled', 'Temporary sick/injured' and 'Other'.

Table 8.4: Pension participation: adults by region and economic status

Pension participation	Percentage of adults															
	Region												All adults			
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England		Wales	Scotland	Northern Ireland
Employees																
Employer-sponsored pension participation	32	31	29	26	27	26	26	20	29	31	29	29	37	36	28	30
Occupational pension	8	8	9	11	11	14	11	15	9	11	10	11	8	8	10	10
Group Personal pension	2	3	3	3	3	4	4	4	4	4	4	4	3	3	2	3
Group Stakeholder pension	45	45	43	40	43	46	44	41	46	49	45	45	48	49	42	45
Any employer-sponsored pension ¹																
Personal pension	4	6	6	7	6	8	7	6	7	8	7	7	5	5	6	7
Stakeholder pension	-	1	1	1	1	1	1	1	2	1	1	1	1	1	1	1
All pension participation	48	50	48	46	47	52	49	45	51	55	50	50	53	53	46	50
Sample size (=100%)	817	2,228	1,655	1,446	1,633	1,874	1,794	605	1,189	2,595	1,409	15,451	920	3,547	1,514	21,432
Self-employed																
Personal pension	..	18	19	15	24	23	14	13	15	21	23	19	17	22	26	20
Stakeholder pension	..	1	1	3	1	1	-	0	1	2	3	1	0	1	1	1
Other ²	..	-	1	1	1	2	1	1	1	1	1	1	1	2	1	1
All pension participation	..	19	21	19	26	25	15	14	17	23	27	21	17	24	28	21
Sample size (=100%)	94	317	213	188	239	340	388	149	239	388	306	2,473	150	391	248	3,262

¹Includes pensions where type of pension is unknown.

²Includes doctors and dentists in private practice who are members of an occupational scheme.

³Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.

Table 8.4: Continued

Pension participation	Region											Country								
	Yorkshire and the Humber											England					Scotland		Northern Ireland	
	North East	North West	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	All adults					
Inactive³																				
Personal pension	-	1	-	1	1	1	1	1	2	1	1	-	1	1	1					
Stakeholder pension	-	-	-	-	0	-	-	-	-	-	-	0	-	-	-					
All pension participation	1	1	-	1	1	1	1	1	2	1	1	-	1	1	1					
Sample size (=100%)	816	2,053	1,521	1,281	1,546	1,633	604	1,029	2,130	1,336	13,923	993	3,110	1,487	19,513					
Pension participation	Region											Country								
	Yorkshire and the Humber											England					Scotland		Northern Ireland	
	North East	North West	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	All adults					
All adults																				
Employer-sponsored pension participation	16	15	14	13	14	13	10	15	16	14	15	17	19	14	15					
Occupational pension	4	4	5	5	7	6	7	5	6	5	5	4	4	5	5					
Group Personal pension	1	2	2	1	2	2	2	2	2	2	2	1	2	1	2					
Group Stakeholder pension	23	22	23	21	25	22	20	24	26	22	23	23	27	21	23					
Any employer-sponsored pension ¹																				
Personal pension	3	4	4	5	6	5	4	6	7	6	5	4	4	5	5					
Stakeholder pension	-	-	1	1	1	1	-	1	1	1	1	-	1	1	1					
All pension participation	25	26	26	26	30	27	23	29	32	28	28	26	30	25	28					
Sample size (=100%)	1,727	4,598	3,389	2,915	3,760	3,815	1,358	2,457	5,113	3,051	31,847	2,063	7,048	3,249	44,207					

¹ Includes pensions where type of pension is unknown.

² Includes doctors and dentists in private practice who are members of an occupational scheme.

³ Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.

9. Methodology

Population

The Family Resources Survey (FRS) sample aims to cover private households in the United Kingdom. This report focuses on the period from April 2010 to March 2011.

Sample Selection

The sampling frame in Great Britain

The Great Britain FRS sample is drawn from the Royal Mail's small users Postcode Address File (PAF). The small users PAF is limited to addresses which receive less than 500 items of post per day and which are not flagged with Royal Mail's "organisation code". ONS update the list twice a year.

By using only the small-user delivery points most large institutions and businesses were excluded from the sample. In addition some delivery points were flagged as small business addresses and were excluded. However, some small businesses and other ineligible addresses remained on the sampling frame. If sampled, they were recorded as ineligible once the interviewer verified that no private household lived there.

The sample design in Great Britain

The Great Britain FRS uses a stratified clustered probability sample design. The survey samples 1,848 postcode sectors with a probability of selection that is proportional to size. Each sector is known as a Primary Sampling Unit (PSU).

The PSUs are stratified by 27 regions and also by three other variables, described below, derived from the 2001 Census of Population. Stratifying ensures that the proportions of the sample falling into each group reflect those of the population.

Within each region the postcode sectors are ranked and grouped into eight equal bands using the proportion of households where the household reference person (HRP) is in National Statistics Socio-Economic Classification (NS-SEC) 1 to 3. Within each of these eight bands, the PSUs are ranked by the proportion of economically active adults aged 16-74 and formed into two further bands, resulting in sixteen bands for each region. These are then ranked according to the proportion of economically active men aged 16-74 who are unemployed. This set of stratifiers is chosen to have maximum effectiveness on the accuracy of two key variables: household income and housing costs. Table 9.1 summarises the stratification variables:

Table 9.1: FRS sample stratification variables (Great Britain)

Regions	19 in England (inc. Metropolitan/non-Metropolitan split; 4 in London) 2 in Wales 6 in Scotland
The proportion of households where the HRP is in NS-SEC 1 to 3	8 equal bands
The proportion of economically active adults aged 16-74	2 equal bands
The proportion of economically active men aged 16-74 who are unemployed	Sorted within above bands

Within each PSU a sample of addresses is selected. In 2010/11, 24 addresses were selected per PSU; this was the same as in 2009/10. The total Great Britain set sample size in 2010/11 was 44,352 addresses. Each address had approximately a 1-in-592 chance of being included in the survey. For England each address had approximately a 1-in-648 chance and each address in Wales had approximately a 1-in-645 chance of inclusion in the survey. In order to improve the quality of estimates for Scotland the PSUs in Scotland are over-sampled. Approximately twice the number of PSUs were sampled in Scotland than would be required under an equal-probability sample of the UK. Therefore, 7,656 addresses were selected in Scotland, with approximately a 1-in-325 chance of being included in the survey.

Each year, half of the PSUs are retained from the previous year's sample, but with new addresses chosen; for the other half of the sample, a fresh selection of PSUs is made (which in turn will be retained for the following year). This is to improve comparability between years.

The sampling frame in Northern Ireland

The sampling frame employed on the Northern Ireland FRS is the POINTER address database. This list of domestic properties in Northern Ireland is maintained by Land and Property Services (LPS), with input from Local Councils, Royal Mail and Ordnance Survey of Northern Ireland (OSNI). POINTER gives, for the first time, a common standardised address for every property in Northern Ireland. This replaces the Land and Property Services' sampling frame previously used. With approximately 763,000 address records, POINTER is now the most comprehensive and authoritative address database for Northern Ireland.

The sample design in Northern Ireland

The Northern Ireland FRS sample uses a systematic stratified sample design. The complete list of domestic properties on POINTER is stratified into three regions; Belfast (Belfast District Council only), East of Northern Ireland and West of Northern Ireland. In total 3,600 addresses are selected, with the number of addresses drawn from each region proportional to the number of addresses in the region. Each address has approximately a 1-in-210 chance of being selected for the survey.

Data Collection

Data collection in Great Britain

A Consortium of the Office for National Statistics (ONS) and the National Centre for Social Research (NatCen Social Research) has been conducting fieldwork for the FRS since 1992. The FRS contract has been tendered four times since 1992. The consortium was successful all four times and holds the contract until 2015.

Interviews are carried out jointly on behalf of the DWP by interviewers from ONS and NatCen Social Research. Each month the PSUs are systematically divided between the two organisations and then assigned to the field staff.

Before interviewers visit the selected addresses a letter is sent to the occupier, explaining that they have been chosen for the survey and that an interviewer will call. The letter also explains that the survey relies on the voluntary co-operation of respondents and emphasises that information given in the interview will be treated in the strictest confidence and used only for research and statistical analysis.

The interviewers are asked to call at the address. If contact is not made on the first attempt, a minimum of six calls is required and these calls have to be made at different times of the day and on different days of the week, including one weekend call. In 2010/11, FRS interviewers averaged just under eight calls per address before returning it as a non-contact. Addresses returned as non-contacts or partial refusals can be re-issued to another interviewer where appropriate, in the hope that an interview at the non-responding household can still be achieved. Interviewing at re-issued addresses can be carried out at any point in the remaining survey year.

Data collection in Northern Ireland

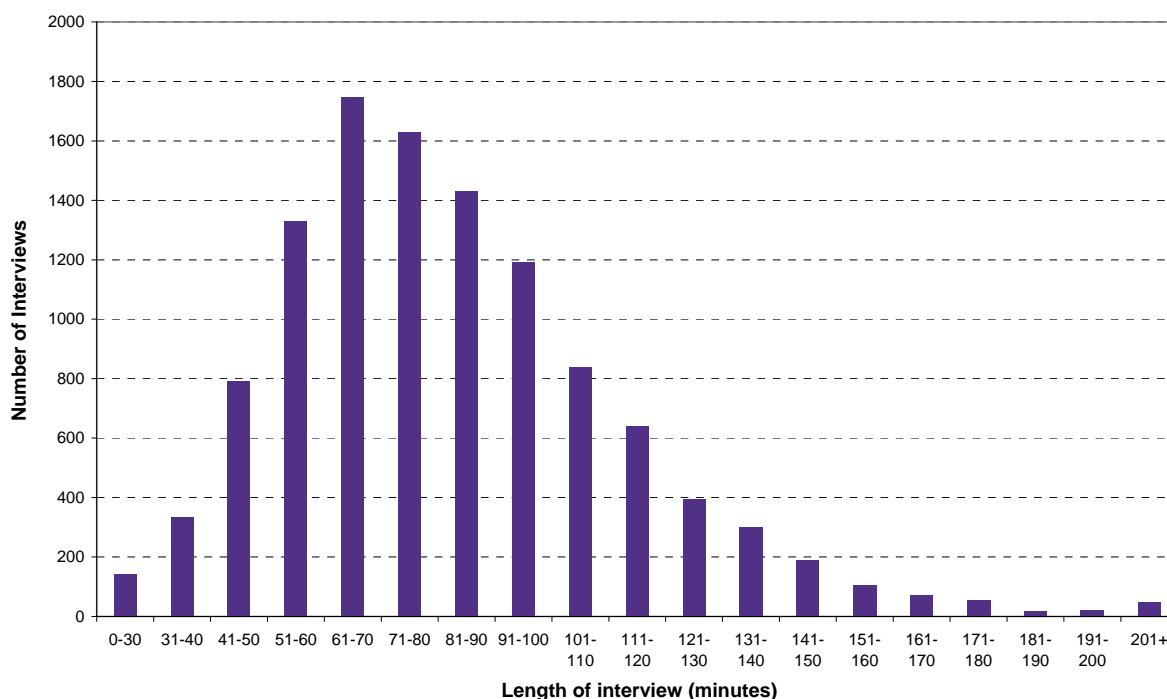
In Northern Ireland the sampling and fieldwork (including interviews of re-issued cases) for the survey are carried out by the Central Survey Unit at the Northern Ireland Statistics and Research Agency. The responsibilities for programming the survey questionnaire, making annual modifications, initial data processing and data delivery are retained within ONS and NatCen Social Research.

Length of interview (ONS)

The data is collected using face-to-face interviewing. The length of each fully co-operating interview was recorded by the interviewer. The average (mean) interview length for Great Britain is around 1 hour and 25 minutes, but the time will vary according to the size of household and its circumstances. Around 11 per cent of interviews lasted more than two hours.

The distributions of interview lengths are shown in Figure 1 for ONS in GB. Interviews carried out by NatCen Social Research will have similar interview length patterns.

Figure 9.1: Length of Interview 2010/11 (data from ONS sample cases for GB only)



Multi-household procedures

If more than one household or business received mail at an address, the sampling process was adjusted to take account of the differing probabilities of selection this introduced¹.

Ineligible addresses

Addresses containing no private households were classed as ineligible and excluded. The most common types of excluded addresses were non-residential or vacant addresses, and addresses that contained only communal establishments, such as hostels, hotels and boarding houses.

The FRS Questionnaire

The FRS was one of the first government surveys to use Computer Assisted Personal Interviewing (CAPI). The questionnaire is divided into three parts. The first part is the household schedule which is addressed to one person in the household (usually the household reference person, although other members are encouraged to be present) and mainly asks household level information, such as relationships of individuals to each other, tenure and housing costs. Next is the individual schedule which is addressed to each adult in turn and asks questions about employment, benefits and tax credits, pensions, investments and other income. Information on children in the household is collected by proxy from a responsible adult. A final

¹ Multi households are not selected in Northern Ireland.

section asks the value of investments by type for respondents with savings between £1,500 and £20,000.

Interviewers new to the FRS are briefed on the questionnaire and an annual re-briefing is given to all interviewers on changes to the questionnaire. Those who have been working on the survey for some time also complete a written field report each year, describing their experiences with particular parts of the questionnaire and commenting on how changes are received in the field.

Prior to the start of fieldwork, DWP consulted FRS users and drew up a list of possible questionnaire changes. In particular, users were asked to identify individual questions or sections which were no longer of interest. The FRS questionnaire is lengthy and demanding and a key concern is, where possible, to reduce (or at least not increase) its length, so as not to overburden respondents or interviewers. As part of the process of agreeing annual changes, suggestions from contractors are also considered, as well as those arising from an evaluation of feedback from interviewers.

Consultation of Documentation

Interviewers are encouraged to consult documentation from respondents at all stages of the interview to ensure that the data are as accurate as possible. For some items, whether or not certain documents are consulted is recorded on the questionnaire, helping users of the data to judge the accuracy.

Of those who answered questions on income from employment, employees consulted their latest payslip in 38 per cent of cases in 2010/11. However, it should be noted that in a further 12 per cent of cases employees simply did not have a payslip to consult.

Of those who answered questions on benefit and payable Tax Credit receipt, some form of documentation (a letter from the DWP or HM Revenue and Customs, or a bank statement) was consulted for 57 per cent of all payments received.

Forty-six per cent of households consulted a Council Tax bill or statement in answering questions on their Council Tax payments.

In addition, self-employed respondents are asked if they have documentation when they provide information about the profit or loss of their business. Of the 75 per cent of self-employed respondents who had prepared business accounts, 23 per cent were able to refer to such documentation.

Response

In each eligible household, the FRS sought to interview all adults aged 16 and over, except those aged 16 to 19 who were unmarried and still in full-time education or unwaged training (because they were classed as dependent children). A household is defined as fully co-operating when it meets this requirement. In addition, to count as fully co-operating, there must be fewer than 13 'don't know' or 'refusal' answers to

monetary amount questions in the benefit unit schedule (i.e. excluding the assets section of the questionnaire).

Proxy interviews are accepted only under restricted circumstances. In 2010/11, for those households classed as fully co-operating, proxy responses were obtained for 17 per cent of adults.

It should be noted that all data shown in the main body of this publication refer only to fully co-operating households.

Households that are not fully co-operating are further classified as partially co-operating, refusals, or unable to make contact. To be classified as partially co-operating a full interview has to be obtained from the Household Reference Person's (HRP's) benefit unit.

Table M.1 summarises the household response. The original sample chosen for 2010/11 consisted of 48,204 households. However, 5,206 were then found to be ineligible because they were empty or did not contain any private households which left an effective sample of 42,998 households. In total, 25,356 households fully co-operated (59 per cent), 801 partially co-operated (2 per cent) and 13,891 refused to proceed with the interview (32 per cent). The interviewer was unable to make contact with 2,014 households (5 per cent).

Response rates are calculated as follows:

$$\frac{100 \times \text{Number of fully co-operating households}}{\text{Number of eligible households after adjustment}}$$

The overall response rate for the FRS in 2010/11 was 59 per cent.

When respondents refuse to participate in the FRS, interviewers record up to three reasons for refusal². In Great Britain, the most common reasons given were that 'they couldn't be bothered' (23 per cent) and that answering questions from the FRS would be an 'invasion of privacy' (23 per cent). Concerns about confidentiality were raised by only 9 per cent of households. 17 per cent said they were 'genuinely too busy', and 15 per cent said they 'don't believe in surveys'.

Table M.2 shows response rates broken down by region.

Wales had the highest response rate where 64 per cent of all households selected responded fully. London had the lowest response rate where only 51 per cent of the chosen households fully co-operated. The variations in response rates reflect those of other major surveys, including the Census of Population, i.e. that response rates are generally lower in large city areas.

Non-response

The lower the response rate to a survey, the greater the likelihood that those who responded are significantly unlike those who did not, and so the greater the risk of systematic bias in the survey results. Unless information is available about the nature

² Since between one and three reasons for refusal are given, the following percentages do not add to 100%.

and extent of such bias there are likely to be problems in generalising the sample results to the population.

For a United Kingdom survey of the size and complexity of the FRS, the total non-response rate in 2010/11 of 41 per cent is not considered unreasonable. However, any information that can be obtained about the non-respondents is useful both in terms of future attempts to improve the overall response rate and potentially in improving the weighting of the sample results. It is considered a priority for the FRS to obtain as much information as possible about non-respondents. The following sections outline some of the analyses that have been carried out in this area.

FRS non-response and ACORN classifications

A number of household characteristics were associated with a higher or lower response rate on the FRS³. Lower response rates than the average were seen in:

- Households in London;
- Single person households;
- Households containing couples with non-dependent children or lone parents;
- Households in purpose-built flats or maisonettes;
- Households who owned their house outright, and;
- Households whose HRP was self-employed or unemployed.

In contrast, higher response rates occur, for example, in households with dependent children. A greater understanding of how these varied characteristics interact and influence survey response can be useful for weighting of results and for maximising response rates in the future.

In the analysis of non-response for 2004/05⁴, work was undertaken to compare ACORN categories for respondents and non-respondents according to six broad groups. ACORN is a geo-demographic classification system developed by CACI Marketing Systems which classifies areas into 54 types, using Census data items such as age, sex, marital status, occupation, education, home ownership, car ownership, family structure and ethnic group. It was found that the distribution of respondent and non-respondent households across the six groups was broadly similar.

FRS non-response and Council Tax band

Comparisons were made by country between 2010/11 Great Britain FRS data and administrative data on the number of households within each Council Tax band. Table M.3 shows that FRS percentages were similar to those obtained from examining administrative data.

Non-response form analysis

Direct information about the non-responding households is valuable, although by definition difficult to obtain. However, some non-responding households who are not

³ Freeth, S. & Sowman, P. (2005) The Family Resources Survey, Report of the 2001 Census-linked study of survey non-response (available on our website within the report section: <http://research.dwp.gov.uk/asd/frs/reports/index.php?page=intro>)

⁴ A description of non-respondents to the Family Resources Survey 2004/05¹. National Centre for Social Research. <http://research.dwp.gov.uk/asd/frs/reports/index.php?page=intro>)

willing to take part in the full survey might be willing to provide some basic information by completing a non-response form.

Further information is available in 'A description of non-respondents to the Family Resources Survey 2005/06'⁵.

Validation, editing, conversion and imputation

In addition to unit non-response, where a household does not participate, a problem inherent in all large surveys is item non-response. This occurs when a household agrees to give an interview, but either does not know the answer to certain questions or refuses to answer them. This does not prevent them being classified as fully co-operating households because there is enough known data to be of good use to the analyst (although see the first paragraph of the Response section above for information about non-response to monetary questions).

The fact that the FRS allows missing values in the data can create problems for users, so missing values are imputed where appropriate. The policy has been that for variables that are components of key derived variables, such as total household income and housing costs, and areas key to the work of the Department, such as benefit receipt, there should be no missing information in the final data.

In addition to imputation, prior to publication, FRS data is put through several stages of validation and editing. This ensures the final data presented to the public are as accurate as possible.

The stages in the validation, editing, conversion and imputation process are laid out below:

Stage one - the interview

One of the benefits of interviewing using CAPI is that in-built checks can be made at the interview stage. This helps to check respondents' responses and also that interviewers do not make keying errors. There are checks to ensure that amounts are within a valid range and also cross-checks which make sure that an answer does not contradict a previous response. However, it is not possible to check all potential inconsistencies, as this would slow down the program to an unacceptable degree, and there are also capacity constraints on interviewer notes. Interviewers can override most checks if the answers are found to be accurate when confirmed with respondents.

Stage two - post-interview checks

Once an interview has taken place, data are returned to ONS, NatGen Social Research or NISRA. At this stage editing based on any notes made by interviewers takes place. Notes are made by the interviewer when a warning has been overridden, for example, where an amount is outside the specified range, but the respondent has documentation to prove it is correct. Office-based staff make editing decisions based on these notes. Other edits that take place at this stage are checking amounts of fixed rate benefits such as Child Benefit, and where possible, separating multiple benefit payments into their constituent parts.

⁵ 'A description of non-respondents to the Family Resources Survey 2005-06'. National Centre for Social Research (2009) <http://research.dwp.gov.uk/asd/frs/reports/index.php?page=intro>

Stage three - data conversion

Before it can be validated further, the FRS data must be converted from its CAPI format into SAS readable tables. Using DWP specifications, SAS tables are created by ONS, with each table displaying information from different parts of the questionnaire. Both the DWP and ONS then carry out validation checks on key input and output variables to ensure that the data have converted correctly to the new format. Checks include ensuring that the number of adults and children recorded is correct, and that records are internally consistent.

Stage four - pre-imputation cleaning

In preparation for imputing missing values, data are made as clean as possible. This involves edits and checks of the following nature:

Weekly amounts

In the FRS, monetary amounts are converted to a weekly equivalent. To calculate this, respondents are usually asked firstly the amount and then the length of time this covered. This is known as a period code. Period codes are used in conjunction with amount variables to give weekly totals for all receipts and payments. Some variables, such as interest on savings accounts, refer to the amount paid in the last year. These are also converted to a weekly amount.

Sometimes the period code relates to a lump sum or a one-off payment. In these cases, the corresponding value does not automatically convert to a weekly amount. In order for the data to be consistent across the survey, edits are applied to convert most lump sums and one-off payments to weekly amounts. In the same way, where period codes were recorded as 'don't know' or 'refused', these are imputed so that the corresponding amount can be converted to a weekly value in the final dataset.

Zero amounts

It is not possible for interviewers to enter zero amounts where it is inappropriate to do so, for example in response to a question on receipt of benefit, a zero amount will result in a warning message being displayed. Some interviewers try to avoid this message by recording near-zero amounts. As a result, all near-zero values are examined and a decision taken as to whether the value is genuine or whether the value should be treated as missing.

Outliers

Statistical reports of the data are produced to show individual cases where an amount was greater than three standard deviations away from the mean. For these cases, the individual record is examined and where necessary (if a value looks unrealistic), the case is edited. The outliers remaining in the database are verified as being true values by examining other relevant data. Compared to earlier years, the number of these types of edits that now have to be carried out are small because of range checks that have been put into the CAPI questionnaire.

Credibility checks

Checks are carried out for the internal consistency of certain variables. For example, one check ensures that payments to the mortgage from outside the household that are included in the mortgage payment are not greater than the

mortgage payment itself. Such cases are examined and edited where necessary.

Stage five - imputation

The responses to some questions are much more likely to have missing values than others. For example, it is very unlikely that a respondent will refuse to give or will not know their age or marital status, whereas it is much more likely that they will not be able to provide detailed information on the exact amounts of interest received from an investment.

The two areas where missing values are a major problem are income from self-employment and income from investments. Data in the tables provided in this publication include imputed values. However, for some variables missing values remain, such as hours of care.

Table M.4 illustrates the extent of missing values. In 2010/11 from around 16.7 million set values in the FRS database, approximately 1 per cent were originally recorded as either 'don't know' or 'refused'. Out of 143,068 missing values, approximately 91 per cent were imputed. This is a change from 2009/10 where there were 117,703 missing values with 93 per cent being imputed. This increase in missing values in 2010/11 is due to imputation of missing and proxy responses for the child material deprivation information where proxy responses had to be converted to missing responses to allow for the imputation methodology to be implemented.

A combination of methods of imputation was used for the 2010/11 FRS data. The main ones are summarised below in the order in which they were used.

Closing down routes

As with any questionnaire, a typical feature of the FRS is the gatekeeper question positioned at the top of a block of further questions, at which a particular response will open up the block. If the gatekeeper question is answered as 'don't know' or 'refused', the block is skipped. This results in a potential problem.

A missing gatekeeper variable could be imputed such that a further series of answers would be expected. However, these answers will not appear because a whole new route has been opened. For example, if the amount of rent is missing for a record and has since been imputed, any further questions about rent would not have been asked. From the post-imputed database, it will appear that these questions should have been asked because a value is there for rent.

This is why, where appropriate, the decision was taken that, with imputations, a route should be closed down. In most cases, gatekeeper variables are of the 'yes/no' type. These would be imputed to 'no', assuming that if a respondent does not know whether an item is received or paid, then it is not.

Hotdecking

This essentially looks at characteristics within a record containing the missing value to be imputed and matches it up to another record with similar characteristics for which the variable is not missing. It then takes the known variable and copies it to the missing case. For example, when imputing the

Council Tax band of a household, the number of bedrooms, type of accommodation and Standard Statistical Region are used to search for a case with a similar record. This method ensures that imputed solutions are realistic, and gives a wide range of solutions maintaining variability in the data.

Algorithms

These are used to impute missing values for certain variables, for example variables relating to mortgages and to Council Tax. The algorithms range from very simple calculations to more sophisticated models based on observed relationships within the data and individual characteristics, such as age and gender.

'Mop-up' imputation

This is achieved by running a general validation report of all variables and looking at those cases where missing values are still present. At this stage, variables are looked at on a case-by-case basis to decide what to impute.

Credibility checks are re-run to identify any inconsistencies in the data caused by imputation, and edits are applied where necessary.

All imputations, by each of the methods above, are applied to the unimputed dataset via a transaction database. This ensures that it is always possible to reproduce the original data.

Points to note with imputed data

Although a great deal of time has been spent on imputing missing values, it should be remembered that they represent only a very small proportion (typically 1 per cent) of the dataset as a whole. However, the following points should be noted:

- as mentioned above, in certain situations, imputed values will be followed by 'skipped' values. It was decided in some cases that it was better to impute the top of a route only and not to impute large amounts of data. There are a small proportion of imputations for which it was not possible to close down a route. These cases are followed by 'skipped' responses (where a value might otherwise be expected).
- imputation will have a greater effect on the distribution of original data for variables that have a higher proportion of non-response, as proportions of imputed data will be higher.

Stage six – state support validation

Information on state benefits and tax credits received is one of the key areas of the FRS and it is very important that this section is thoroughly validated and cleaned.

It is not appropriate to use the imputation methods outlined above for benefits data so instead a separate procedure of validation and editing is used. The following types of validation were carried out for 2010/11 FRS data:

Missings

For cases where a respondent had answered 'yes' to whether they are in receipt of a particular benefit, but did not give the amount received, an imputation decision has been made depending on the benefit. For benefits such

as Income Support, where the rate would vary greatly depending on the situation of the respondent, individual benefit assessments have been carried out. However, for benefits such as Retirement Pension, where fewer rates apply, a more general method has been used.

Near-zero amounts

Where benefit amounts are recorded as near-zero, the case is examined individually and an edit decision is made.

Multiple benefits

Any remaining combined benefit amounts (for example where Retirement Pension is paid with Attendance Allowance) not split at the editing in stage two, are edited by carrying out benefit entitlement assessments on individual cases, while preserving the reported total.

Validation reports

Computer programs are run to carry out a final check for benefit entitlement and to output any cases that look unreasonable. All cases detected as a result of this validation exercise are individually checked and edited where necessary.

Stage seven – derived variables

Derived variables (DVs) are customised variables in the FRS dataset; derived using information collected both in the survey and some from other sources. They are created at the data users' request, as the main purposes of the DVs are to make it easier for the users to carry out analysis and to ensure consistent definitions are used in all FRS analyses. For example, INDINC is a DV that sums all components of income to give an individual's total income - information on respondents' income from various sources is collected in the survey.

As new information is collected in the survey, the relevant DVs are updated if necessary.

Quality of benefits data

As part of the data validation process, comparisons are made between the FRS and other data sources. Table M.6 shows a comparison of FRS benefit recipients and numbers of benefit recipients on administrative data. The table shows both FRS sample data and grossed up sample estimates (see Grossing). Despite much time and effort being spent on benefit validation, there are still areas where there are known problems with the FRS data. The FRS under-reports receipt for most of the benefits. The discrepancies between FRS and administrative data are particularly pronounced for Employment and Support Allowance, Attendance Allowance and Pension Credit.

Users should note that some of the discrepancies in the two sources of data might be due to the fact that it is not always possible to compare like with like. Adjustments are made to try to eliminate some of the differences between the two sources. For example, the denominator for the administrative and the FRS data in Table M.6 is the same and the administrative data figures for Retirement Pension and Widow's Benefit have been adjusted to remove those residing overseas. However, there remains a problem in comparing the two sources: the FRS interviews members of private households only, whereas administrative benefit systems (apart from Income

Support and Pension Credit) do not distinguish between private households and institutions. For most benefits, only a very small proportion of recipients will be in institutions, but this will have a greater effect on Attendance Allowance comparisons.

The number of families in receipt of Child Benefit is the source of one of the control totals used to weight the sample, and so is not included in the comparison.

Grossing

The 2010/11 FRS publication presents tabulations where the percentages refer to sample estimates grossed-up to apply to the whole population.

Grossing-up is the term usually given to the process of applying factors to sample data so that they yield estimates for the overall population. The simplest grossing system would be a single factor; this uniform grossing factor can 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 grossing factors that attempt to correct for differential non-response at the same time as they scale up sample estimates.

The system used to calculate grossing factors for the FRS divides the sample into different groups. The groups are designed to reflect differences in response rates among different types of households. They have also been chosen with the aims of DWP analyses in mind. The population estimates are based on control variables, with values derived from external data sources. The grossing factors ensure the FRS produces population estimates that are the same as the control variables.

Grossing the data for Great Britain

In 2002, DWP statisticians, in consultation with other departments, started reviewing the grossing methodology. Work on this was completed in 2003/04, and a new grossing regime incorporating revisions to both the old grossing regime and the revised population counts based on post 2001 Census data was incorporated into the FRS. The full report is available at <http://research.dwp.gov.uk/asd/frs/reports/index.php?page=intro>.

This regime has been adopted for the production of figures shown in this publication. Details of the grossing regime are shown in table 9.2:

Table 9.2: Grossing regime for Great Britain

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Individuals (Age, sex and Government Office Region)	Male children: 0-9, 10-19 dependants Male adults: 16-24 (non-dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+ Female children: 0-9, 10-19 dependants Female adults: 16-24 (non-dependants), 25-29, 30-34, 35-	Office for National Statistics (ONS)

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
	39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80+	
Dependants aged 16-19 years old	England, Wales, Scotland	DWP estimates using data derived from ONS and HMRC
Benefit units (with children)	England and Wales (combined), Scotland	HMRC Child benefit data
Benefit units (with children)	Lone parents: Male, female	LFS estimates
Households (Tenure type)	LA renters, private renters, owner occupiers	Communities and Local Government (CLG)
Households (Council Tax Band)	A and Not Valued Separately, B, C-D, E-H/I	Valuation Office, Scottish Government
Households (Region)	London, Scotland, rest of Great Britain	Communities and Local Government

A grossed count of the number of owner-occupying households would thus tie in with the CLG figure, whilst the grossed number of men aged 35-39 would be consistent with the ONS estimate. Some adjustments have been made to the original control total data sources so that definitions match those in the FRS, e.g. an adjustment has been made to the demographic data to exclude people not resident in private households. It is also the case that some totals have to be adjusted to correspond to the FRS survey year.

In order to reconcile control variables at different levels and estimate their joint population, software (CALMAR) provided by the French National Statistics Institute has been used. This software makes the final weighted sample distributions match the population distributions. This process is known as calibration weighting. It should be noted that if a few cases are associated with very small or very large grossing factors, grossed estimates will have relatively wide confidence intervals.

Careful consideration has been given to the combination of control totals and the way age ranges, Council Tax bands and so on, have been grouped together. The aim has been to strike a balance so that the grossing system will provide, where possible, accurate estimates in different dimensions without significantly increasing variances.

Grossing the data for Northern Ireland

Households in Northern Ireland were included in the FRS for the first time in 2002/03. Post 2001 Census data was used in the Northern Ireland grossing regime from this date, so it was not necessary to update it when the Great Britain grossing regime was updated in 2003/04. 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.
- Northern Ireland housing data are based largely on small sample surveys. It is not desirable to introduce the variance of one survey into another by using it to compute control totals; therefore tenure type has not been used as a control variable.

Details of the grossing regime for Northern Ireland are shown in table 9.3:

Table 9.3: Grossing regime for Northern Ireland

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Individuals (Age/sex)	Male Children: 0-9, 10-19 Male adults: 16-24 (non dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+ Female children: 0-9, 10-19 Female adults: 16-24 (non dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80+	Northern Ireland Statistics and Research Agency (NISRA)
Benefit units (with children)	Lone parents	Department for Social Development for Northern Ireland (DSDNI) estimates
Households		DSDNI estimates

The same software used for the Great Britain grossing regime was used to reconcile the control variables at different levels and estimate their joint population.

Reliability of estimates

All survey estimates have a sampling error attached to them, calculated from the variability of the observations in the sample. From this, a margin of error (confidence interval) is derived. It is this confidence interval, rather than the estimate itself, that is used to make statements about the likely 'true' value in the population; specifically, to state the probability that the true value will be found between the upper and lower limits of the confidence interval. In general, a confidence interval of the estimate plus or minus two standard errors is used to state, with 95 per cent confidence, that the true value falls within that interval. A small margin of error will result in a narrow interval, and hence a more precise estimate of where the true value lies.

The sample in Great Britain for the FRS, as described earlier, is selected using a stratified multi-stage design, based on addresses clustered within postcode sectors, while the sample in Northern Ireland can be treated as a simple random sample. The sampling error estimate is therefore not simply based on the variability among all units in the sample (whether households or individuals), but must also take into account the variability within and between postcode sectors. For example, if a sample characteristic is distributed differently by postcode sector (i.e. is clustered) this produces a greater overall variance than would occur in a simple random sample of the same size. In other words, the complex (actual) sampling error is normally greater than the standard error calculated under the assumption of simple random sampling.

The size of the actual standard error relative to the standard error calculated under the assumption of simple random sampling is represented by the design factor, which is calculated as the ratio of the two. Where the standard errors are the same, the design factor is one, implying that there is no loss of precision associated with the use of a clustered sample design. In most cases, the design factor will be greater than one, implying that the estimates based on the clustered sample are less precise than those for a simple random sample of the same size. Conversely a design factor less than one implies the estimate is more precise than would be obtained from a simple random sample.

Tables SE.1 to 9 provide standard errors and design factors for a selection of variables from the 2010/11 FRS. In common with other tabulations the percentages and sampling errors incorporate weighting factors which are designed to compensate for non-response. An example of how to interpret them follows:

Example: Table SE.1: Standard errors for household composition

Table SE.1 shows that 8.4 per cent of households were composed of two adults and one child. The standard error is 0.2. This can be interpreted in the following manner:

It can be estimated with 95 per cent confidence that the true percentage of households composed of two adults and one child is:

$$8.4 \pm (0.2 \times 2) = 8.4 \pm 0.4$$

i.e. if sampling error is the sole source of error, the percentage of the households composed of two adults and one child is between 8.0 and 8.8 per cent, with 95 per cent confidence.

The design factor for this variable was 1.1. This implies that the effect of using a clustered sample rather than a simple random sample results in a loss in precision of 10 per cent on standard errors. Similarly, a design factor of 0.9 would have denoted a gain in precision of 10 per cent.

The sampling errors shown are likely to be slightly larger than the true sampling errors because the software used for the calculation does not take into account the improvement in precision due to post-stratification.

In addition to sampling errors, consideration should also be given to non-sampling errors. Sampling errors arise through the process of random sampling and the

influence of chance. Non-sampling errors arise from the introduction of some systematic bias in the sample as compared to the population it is supposed to represent. As well as response bias, such biases include inappropriate definition of the population, misleading questions, data input errors or data handling problems – in fact any factor that might lead to the survey results systematically misrepresenting the population. There is no simple control or measurement for such non-sampling errors, although the risk can be minimised through careful application of the appropriate survey techniques from the questionnaire and sample design stages through to analysis of results.

The need for harmonisation of concepts and definitions

There are a wide range of government surveys of individuals and households that provide sources of social and economic statistics. As well as the FRS, there are other surveys including the Labour Force Survey, the Living Costs and Food Survey (previously the Expenditure and Food Survey), the English Housing Survey and the Survey of Living Conditions. These surveys were designed at different times to meet different needs. There is also the Census of Population.

In order to improve comparability of statistics, harmonised concepts were developed to make the interpretation and analysis of these data easier, so that they allow users of published sources to see a more coherent picture of society and trends within it, and to help users plan surveys (e.g. at a local level) that can provide data comparable with national surveys. A list of the harmonised questions (inputs) and outputs is available at:

<http://www.ons.gov.uk/ons/guide-method/harmonisation/harmonisation-index-page/index.html>.

Different surveys have different purposes and hence cover topics in different depths. Harmonised questions are designed to provide the recommended minimum information to allow common classifications and facilitate the analysis of data from different surveys in combination. Not all surveys will include questions on all topics or in every year, but the recommendation is that where a topic is covered harmonised questions should be included wherever possible.

Some surveys will require further detail on topics than can be obtained from the harmonised questions alone. It will normally be the case that such surveys already ask for that detail. The harmonised questions have been designed so that these surveys can either derive the response to the harmonised questions without asking them directly or combine them with the further detail without adding to the length of interview.

Harmonisation that extends to nearly all major government household surveys covers a primary set of concepts and questions, whereas concepts and questions that apply only for a selected group of surveys belong to a secondary set.

Harmonised primary standards:

- Demographic information, household composition and relationships
- Ethnic group
- Economic status and industry
- General health & carers

- Long-lasting health conditions and illnesses: Impairments and disability
- Other (including: survey reference period, geography, educational attainment and tenure).

Harmonised secondary standards:

- Benefits and tax credits
- Consumer durables
- Income for analysis and income as a variable
- Selected job details
- Accommodation, length of residence and motor vehicles
- Housing costs and benefits
- Crime and fear of crime
- Social capital
- National and religious identity
- Internet access
- Sexual identity
- Other (including qualifications)

Harmonised outputs have also been produced. The use of these outputs will be affected by the sample size of the individual survey and it is neither feasible nor desirable to produce all outputs from different surveys in a completely harmonised way. The FRS uses harmonised outputs wherever possible, which should allow users to interpret data more easily.

Comparisons with other surveys

Some of the information collected by the FRS is also available in other government surveys and comparisons of results can be a useful method of validation.

DWP and ONS have jointly investigated the reasons for the FRS consistently giving higher estimates than the Labour Force Survey (LFS) of the percentage of children in workless households. This percentage is the subject of a DWP impact indicator and also a key driver in relation to the DWP, DfE and HM Treasury joint work on the national Child Poverty Strategy published in April 2011 which sets out the Government's approach to tackling poverty for this Parliament and up to 2020. The recommendations follow on from the steps set out in the Child Poverty Act 2010.

A report on this investigation and the recommendations can be found on the FRS website at <http://research.dwp.gov.uk/asd/frs/reports/index.php?page=intro>

Differences due to survey design features

The differences in the way in which data are collected, even using harmonised survey questions, are extremely important. There are a variety of factors that can lead to different estimates for harmonised questions across surveys, which include:

- Question wording and context effects
- Definitional differences
- Non-response bias
- Geographical coverage

- Sampled population
- Mode effect (e.g. telephone or face-to-face interviewing)
- Acceptance of proxy information
- Treatment of multi-households
- Unit of analysis
- Field procedures
- Item non-response
- Time period
- Organisational effects

Linking Family Resources Survey data to administrative data held by the DWP

The ongoing work programme to link the Family Resources Survey FRS to appropriate sources of administrative income data started in 2005. This followed a Strategic Review of the FRS in 2004. One outcome was the request by key users that through linking administrative data to the FRS, that fuller use was made of all available data – particularly those administrative data on income held by DWP.

The benefits of data linking would be to further validate the quality of the survey data and to allow longitudinal analysis of the data – i.e. both before and after the survey interview period.

Following this, a feasibility study into linking FRS data with administrative data by DWP was carried out and, in 2005, a full proposal was written and presented to a working group. This paper looked at a number of legal and ethical issues regarding respondents' consent and linking. As a result, work to take forward the linking project was approved by the Department's Work and Pensions Longitudinal Study (WPLS) Ethics Committee.

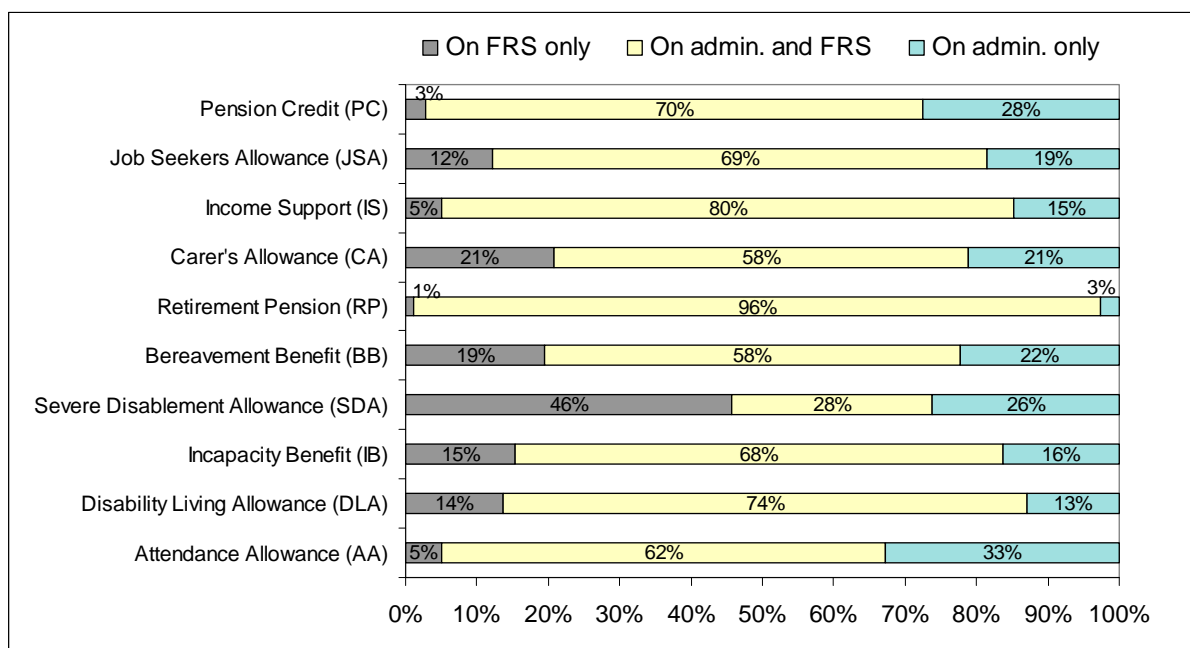
In order to progress this work, DWP had to seek *informed* consent from FRS respondents to link their survey responses to DWP information. A question asking for consent was subsequently introduced into the questionnaire in November 2006, i.e. part way through the 2006/07 survey year.

Using this initial consent question, the proportion of individuals who, when asked, agreed to have their survey responses linked to administrative data was approximately 40 to 45 per cent. This was unacceptably low which led to the development of a new question which was introduced in April 2008 and has remained unchanged to the current 2010/11 FRS year. This version has achieved higher consent rates of between 60 and 65 per cent. The match rate for linking consenting respondents to their administrative data was 74 per cent in 2008/09.

Names and addresses of respondents are kept confidential and only made available to a small team of named staff at DWP who carry out the linking. Furthermore, linked data are anonymised and only used for research and statistical purposes.

Figure 2 shows for the 2008/09 survey year the percentage of adults in receipt of DWP benefits according to FRS and administrative data. It can be seen that some income sources are better represented on the FRS than others. For example, 96 per cent of adults in receipt of Retirement Pension are represented on both sources, while only 28 per cent of those in receipt of Severe Disablement Allowance are.

Figure 9.2: Percentage of adults shown in receipt of DWP benefits from FRS and administrative data 2008/09



Although for different years, this graph complements the results in Table M.6.

Research has now been published on the potential for bias in the characteristics of those that do and do not give consent to be linked to administrative data. This report is available here: <http://research.dwp.gov.uk/asd/frs/reports/index.php?page=intro>

Table M.1: Response in the FRS

	Number of households	Percentage of effective sample
Set sample of addresses	47,952	
Additional households	252	
Set sample of households	48,204	
Ineligible (after adjustment) ¹	5,206	
Effective sample (eligible households after adjustment)	42,998	100
Fully co-operating households	25,356	59
Partially co-operating households	801	2
Refusals	13,891	32
Households with no contact	2,014	5

¹ After adjustment = the total after 'unknown ineligible' have been assigned as either eligible or ineligible.

Table M.2: Regional response rates

Region/Country	Percentage of households
North East	63
North West	61
Yorkshire and the Humber	61
East Midlands	60
West Midlands	59
East of England	59
London	51
South East	57
South West	56
England	58
Wales	64
Scotland	62
Northern Ireland	61
United Kingdom	59

Table M.3 : Percentage of households in each Council Tax band by country, FRS data¹ and administrative data (Great Britain only)

Council Tax band	England		Wales		Scotland	
	Administrative data	FRS 2010/11	Administrative data	FRS 2010/11	Administrative data	FRS 2010/11
Band A	25	23	15	13	22	19
Band B	20	20	21	26	24	25
Band C	22	22	22	18	16	16
Band D	15	17	16	17	13	16
Band E	9	10	13	14	13	12
Band F	5	5	8	8	7	7
Band G	4	3	4	3	5	5
Band H/I ²	1	-	1	1	-	-
<i>Sample size (=100%)</i>	<i>22,974,290</i>	<i>18,091</i>	<i>1,378,150</i>	<i>1,169</i>	<i>2,377,474</i>	<i>4,115</i>

¹ Ungrossed figures

² Band I in Wales only

Table M.4: Summary of imputation in the FRS

	2009/10		2010/11	
	Values	Percentage of values	Values	Percentage of values
Responses¹				
Expected number of responses	15,563,995		16,650,885	
Valid responses	15,437,549	99	16,507,817	99
Missing values (don't know / refused)	126,446	1	143,068	1
Treatment of missing values				
Left as Missing	8,743	7	13,022	9
Imputed	117,703	93	130,046	91
Imputation methods				
Hotdeck	45,340	39	79,245	61
Bulk Edits and algorithms	46,496	40	24,073	19
Other imputation method	1,976	2	2,064	2
Benefit editing	23,891	20	24,664	19

¹ Responses to the question 'Total Interest received' are excluded from this summary due to low quality of data and a large number of unedited cases.

Table M.5: Extent of imputation¹

Variable	Actual number missing	Proportion of final values	
		imputed ¹	Method of Imputation
Amount of National insurance lump sum	185	59	Hotdeck
How much income tax deducted last time	153	50	Hotdeck
Amount incl in rent for water/sewerage	538	46	Hotdeck
Number of shares/bonds/units held	543	38	Hotdeck
Amount of profit before tax	171	38	Bulk edit
Amount of tax in last 12mths (self-emp)	532	35	Hotdeck
Whether inv interest before or after tax	57	30	Hotdeck
Amount of net profit or loss	754	28	Hotdeck

¹ Figures for final values imputed are only given when a minimum of 30 cases are imputed and this comprises more than 25 per cent of the final values

**Table M.6: Receipt of state support, FRS data and administrative data
(Great Britain only)**

	2010/11 FRS			Administrative data		Benefit units
	Ungrossed percentage	Grossed number ¹ (1,000s)	Grossed percentage	Number ¹ (1,000s)	Percentage ²	Percentage undercount
	Benefit received					
Income Support ^{3,4,5,15}	5	1,300	4	1,770	6	-27
Pension Credit ^{3,4,5}	6	1,800	6	2,570	8	-30
Housing Benefit ⁶	14	4,100	13	4,800	15	-15
Council Tax Benefit ^{6,7}	19	5,300	17	5,800	18	-9
All Benefit units ¹²	100	31,800	100	31,800	100	
Tax credit received						In-work benefit units
Working Tax Credit ⁸	11	2,000	10	2,410	12	-17
Child Tax Credit ⁸	22	3,800	20	4,130	21	-8
All in-work Benefit units ¹²	100	19,400	100	19,400	100	
Benefit received						Adults
Retirement Pension ^{3,5,9}	28	11,000	24	11,400	24	-4
Widows Benefit ^{3,5,10}	..	..	..	100	..	..
Jobseeker's Allowance ^{3,5,12,14}	2	1,200	3	1,280	3	-6
Incapacity Benefit ^{3,5,11,15}	2	1,100	2	1,050	2	5
Severe Disablement Allowance ^{3,5}	-	100	-	230	-	-
Attendance Allowance ^{3,5}	2	900	2	1,620	3	-44
Carer's Allowance ^{3,5}	1	400	1	550	1	-27
Employment and Support Allowance ^{14,15}	1	300	1	510	1	-41
All Adults ¹²	100	46,700	100	46,700	100	
Benefit received						Individuals aged 16 or over
Disability Living Allowance (Care) ^{3,5,13}	5	2,200	5	2,370	5	-7
Disability Living Allowance (Mobility) ^{3,5,13}	5	2,100	4	2,530	5	-17
All individuals aged 16 or over ¹²	100	48,300	100	48,300	100	

¹ Administrative numbers have been rounded to the nearest 10,000 and FRS numbers to the nearest 100,000. Administrative numbers include recipients living in non-private households (apart from Income Support and Pension Credit).

² Denominator for administrative and FRS data is the same to eliminate some of the difference between the two sources.

³ Administrative data is an average of quarterly data for May 2010, August 2010, November 2010 and February 2011.

⁴ Administrative data adjusted to remove those in institutional accommodation for Income Support and Pension Credit.

⁵ Administrative data is taken from 100 per cent Work and Pensions Longitudinal Study (WPLS) data.

⁶ Administrative figures for HB and CTB are based on caseload National Statistics, derived from the Single Housing Benefit Extract. Please see <http://research.dwp.gov.uk/asd/index.php?page=hbctb> for more information.

⁷ Council Tax Benefit FRS data available for the first person in the household only. Administrative data for Council Tax Benefit excludes any second adult rebate cases.

⁸ Administrative data (HMRC) as at April 2010 and December 2010 (averaged). Working families (benefit units) only have been used for this comparison, as some out-of-work families with children do not receive CTC but instead receive the equivalent amount via child and related allowances in Income Support or income-based Jobseeker's Allowance (IS/JSA).

⁹ State Pension data excludes those recipients who reside overseas.

¹⁰ Includes Widows Pension, Widowed Mother's Allowance and Bereavement Benefit recipients but excludes the overseas recipients. Bereavement Benefit replaced Widows Pension in 2001.

¹¹ Figures excludes 'Nil Benefit' cases.

¹² FRS figure used as a base for both comparisons and excludes those aged 16-19 in full time non-advanced education.

¹³ Includes those receiving both care and mobility components, figure excludes recipients under 16 and excluded cases.

¹⁴ Zero-awards excluded as not reported to the FRS.

¹⁵ IS and IB figures may contain ESA recipients who are unaware they have changed benefit following migration from IS/IB to ESA.

Table SE.1: Standard errors for household composition

Household composition	Percentage of all households	Standard error	Design factor
Households without children			
One adult			
male adult over pension age	4.0	0.1	1.0
female adult over pension age	10.5	0.2	1.1
male adult under pension age	9.8	0.2	1.3
female adult under pension age	5.8	0.2	1.0
Two adults			
both over pension age	10.4	0.2	1.0
one over pension age	4.8	0.1	1.1
both under pension age	17.7	0.3	1.1
Three or more adults	7.8	0.2	1.4
All households without children	70.8	0.3	1.1
Households with children			
One adult			
one child	3.1	0.1	1.0
two children	1.9	0.1	0.9
three or more children	0.7	0.0	0.8
Two adults			
one child	8.4	0.2	1.1
two children	8.5	0.2	1.1
three or more children	2.7	0.1	1.0
Three or more adults			
one child	2.7	0.1	1.3
two children	0.9	0.1	1.2
three or more children	0.3	0.0	1.2
All households with children	29.2	0.3	1.1
Households with one or more adults over pension age	32.3	0.4	1.2
Households with one or more disabled adults under pension age	17.7	0.3	1.2
Households with one or more unemployed adults under pension age	7.0	0.2	1.3
All households	100.0		

Table SE.2: Standard errors for Council Tax band (Great Britain only)

Council Tax band	Percentage of all households	Standard error	Design factor
Band A	23.8	0.4	1.4
Band B	20.0	0.3	1.3
Band C	20.1	0.3	1.3
Band D	16.1	0.3	1.3
Band E	10.1	0.2	1.2
Band F	5.5	0.2	1.2
Band G	3.4	0.2	1.3
Band H/I ¹	0.5	0.0	1.1
Not valued separately	0.5	0.1	1.8
All households	100.0		

¹ Band I in Wales only

Table SE.3: Standard errors for components of total weekly household income

Source of income	Percentage of average total weekly household income	Standard error	Design factor
Wages and salaries	64.0	0.4	1.1
Self-employment income	7.8	0.3	1.1
Investments	1.8	0.1	1.1
State Retirement Pension plus any IS/PC	7.0	0.1	1.1
Other pensions	7.3	0.1	1.0
Tax Credits	2.0	0.0	1.1
Social Security disability benefits	1.4	0.0	1.1
Other Social Security benefits	5.8	0.1	1.1
Other sources	2.9	0.2	1.7
All households	100.0		

Table SE.4: Standard errors for state support receipt

Benefit units by state support receipt	Percentage of all benefit units receiving state support	Standard error	Design factor
Working Tax Credit	6.2	0.2	1.1
Child Tax Credit	15.1	0.2	1.2
Income Support	4.3	0.1	1.1
Pension Credit	5.7	0.1	1.0
Housing Benefit	12.8	0.2	1.2
Council Tax Benefit ¹	16.4	0.3	1.2
Retirement Pension	25.7	0.3	1.3
Widow's Benefit	0.3	0.0	1.0
Jobseekers Allowance	3.7	0.1	1.2
Incapacity Benefit	3.3	0.1	1.1
Employment & Support Allowance	0.9	0.1	1.1
Severe Disablement Allowance	0.3	0.0	1.0
Attendance Allowance	2.8	0.1	1.1
Carer's Allowance	1.4	0.1	1.0
Disability Living Allowance (care component)	6.8	0.2	1.1
Disability Living Allowance (mobility component)	6.5	0.2	1.1
Industrial Injuries Disablement Benefit	0.6	0.0	1.1
War Disablement Pension	0.4	0.0	1.0
Child Benefit	22.8	0.3	1.2
On any income-related benefit	21.0	0.3	1.2
On any non-income-related benefit	57.6	0.5	1.7
All in receipt of Benefits	61.5	0.5	1.6
All in receipt of tax credits	16.1	0.3	1.2
All not in receipt of state support	37.7	0.5	1.7
All benefit units	100.0		

¹ This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

Table SE.5: Standard errors for tenure and accommodation type

Tenure and type of accommodation	Percentage of all households	Standard error	Design factor
All Owners	65.8	0.4	1.3
Owned outright	33.2	0.4	1.3
Buying with a mortgage	32.7	0.4	1.2
All Social Rented Sector Tenants	17.4	0.3	1.3
All Rented Privately	16.8	0.3	1.5
All Households	100.0		

Table SE.6: Standard errors for types of account held

Type of account		Percentage of all adults	Standard error	Design factor
Current account		90.5	0.3	1.9
NS&I Savings Accounts		3.5	0.1	1.4
Basic Bank account		4.9	0.2	1.7
Post Office Card Account (POCA)		4.5	0.1	1.3
ISAs		32.5	0.4	1.6
Other Bank / Building Society account		38.4	0.4	1.8
Stocks and shares / member of a shares club		12.2	0.2	1.5
Unit trusts		2.7	0.1	1.4
Endowment Policy (not linked)		0.9	0.1	1.4
Premium Bonds		15.2	0.3	1.5
National Savings Bonds		2.3	0.1	1.3
Company Share Scheme / profit sharing		2.0	0.1	1.3
Credit Unions		0.7	0.0	1.1
Any other type of asset		0.8	0.1	1.3
Any type of account:	including POCAs	95.6	0.2	2.3
	excluding POCAs	94.2	0.2	2.0
No accounts:	including POCAs	4.4	0.2	2.3
	excluding POCAs	5.8	0.2	2.0
Any Direct Payment Account:	including POCAs	93.7	0.2	2.1
	excluding POCAs	95.2	0.2	2.3
All adults		100.0		

Table SE.7: Standard errors for employment status

Adults by employment status	Percentage of all adults	Standard error	Design factor
Employee			
Full-time	39.2	0.3	1.4
Part-time	11.8	0.2	1.1
Self employed			
Full-time	5.5	0.1	1.2
Part-time	2.0	0.1	1.1
All in employment			
Full-time	44.8	0.3	1.4
Part-time	13.8	0.2	1.1
ILO unemployed	4.3	0.1	1.4
Retired	21.9	0.3	1.4
Student	2.7	0.2	2.8
Looking after family/home	3.8	0.1	1.2
Permanently sick/disabled	5.5	0.1	1.2
Temporarily sick/disabled	0.4	0.0	1.1
Other inactive	2.8	0.1	1.3
Total adults	100.0		

Table SE.8: Standard errors for ethnic group of benefit units

Ethnic group	Percentage of all benefit units	Standard error	Design factor
White	90.5	0.3	2.8
Mixed	2.3	0.1	1.8
Asian or Asian British	4.1	0.2	2.8
<i>Indian</i>	1.7	0.1	2.5
<i>Pakistani and Bangladeshi</i>	1.4	0.1	2.8
Black or Black British	2.0	0.1	2.1
<i>Black Caribbean</i>	1.3	0.1	1.8
<i>Black African or Black Other</i>	0.7	0.1	2.0
Chinese and other ethnic groups	1.1	0.1	1.8
Total benefit units	100.0		

Source: 2008/09, 2009/10 and 2010/11 Family Resources Survey, United Kingdom

Table SE.9: Standard errors for amount of savings and investments

Amount of savings and assets	Percentage of all benefit units	Standard error	Design factor
No savings	38.9	0.5	1.7
Less than £1,500	15.2	0.3	1.3
£1,500 but less than £3,000	6.8	0.2	1.2
£3,000 but less than £8,000	12.3	0.2	1.1
£8,000 but less than £10,000	2.9	0.1	1.0
£10,000 but less than £16,000	5.9	0.2	1.1
£16,000 but less than £20,000	2.4	0.1	1.1
£20,000 or more	15.7	0.3	1.3
Total benefit units	100.0		

Glossary and Notes on Definitions

Further details on these definitions, including full derivations of variables, are available on request from the DWP Family Resources Team at the address listed in the Introduction.

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.

Age

Respondent's age at last birthday (i.e. at the time of the interview).

All in receipt of benefit

Benefit units or households with at least one member who receives at least one Social Security Benefit. This includes receipt of benefits such as Maternity Benefits that are not shown separately in the tables. It does not include tax credits – see **All in receipt of tax credits**.

All in receipt of tax credits

Benefit units or households with at least one member who receives at least one **tax credit**.

All in receipt of state support

Benefit units or households with at least one member claiming any benefit or tax credit.

All not in receipt of state support

Benefit units or households with no members claiming any benefit or tax credit.

Any income-related benefit

Benefit units or households with at least one member who receives at least one **Income-related benefit**.

Any non-income-related benefit

Benefit units or households with at least one member who receives at least one **Non-income-related benefit**.

Any other type of asset

See **Savings and investments products**.

Any pension

Participation in any type of pension – see **Pension Schemes**.

Any type of account

Possesses any account or investment for which information is collected on the survey – see **Savings and investments products**.

Attendance Allowance

See **Benefits**.

Basic bank account

See **Savings and investments products**.

Benefit unit

A single adult or a married or cohabiting couple and any dependent children; since January 2006 same-sex partners (civil partners and cohabitees) have been included in the same benefit unit.

Benefits

The government pays money to individuals in order to support them financially under various circumstances. Most of these benefits are administered by the Department for Work and Pensions. The exceptions are **Housing Benefit** and **Council Tax Benefit**, which are administered by Local Authorities. **Tax credits** are not treated as benefits, but both tax credits and benefits are included in the term *State Support*.

Benefits are often divided into **Income-related benefits** and **Non-income-related benefits**. Income-related benefit awards vary depending on the recipient's income and savings. Non-income-related benefit awards can vary depending on the recipient's circumstances (level of disability, for example), but not on income and savings.

Income-related benefits	Non-income-related benefits
Jobseeker's Allowance (income-based element)	Disability Living Allowance (both mobility and care components)
Income Support	Attendance Allowance
Employment and Support Allowance (income-related element)	Employment and Support Allowance (contributory based element)
Pension Credit	Widow's/Bereavement Payment
Housing Benefit	Child Benefit
Council Tax Benefit	Retirement Pension
Rates Rebate	Widowed Mother's/Parent's Allowance
In Work Credit	Armed Forces Compensation Scheme
Social Fund – Funeral Grant	Incapacity Benefit
Social Fund – Sure Start Maternity Grant	Severe Disablement Allowance
Social Fund – Community Care Grant	Jobseeker's Allowance (contributory based element)
Return to Work Credit	Widow's Pension/Bereavement Allowance
Child Maintenance Bonus	Carer's Allowance
Northern Ireland Rate Relief for full-time students, trainees, under 18s and those leaving care	Industrial Injuries Disablement Benefit

Income-related benefits	Non-income-related benefits
Northern Ireland Other Rate Rebate	Statutory Maternity/Paternity/Adoption Pay
Job Grant	Statutory Sick Pay
Extended Payments (Council Tax Benefit and Housing Benefit)	Maternity Allowance
	Guardian's Allowance
	Winter Fuel Payments
	Other state benefits
	Health in Pregnancy Grant
	Northern Ireland Disability Rate Rebate
	Northern Ireland Lone Pensioner Rate Rebate

Disability-related benefits is the term used to describe all the benefits paid on the grounds of disability. These are Disability Living Allowance, Severe Disablement Allowance, Attendance Allowance, War Disablement Pension, Industrial Injuries Disablement Benefit and Northern Ireland Disability Rate Rebate. Prior to 2008/09, Incapacity Benefit was included in this group.

The main benefits are listed below. This list is not exhaustive.

- *Armed Forces Compensation Scheme*: It can pay a lump sum and a regular payment to personnel injured or disabled in service in the Armed Forces. A pension can also be paid to surviving partners, including same-sex and unmarried partners if they were in a “substantial relationship” with the deceased.
- *Attendance Allowance*: A Social Security benefit for people aged 65 or over who need help with personal care because of a mental or physical disability. There are two rates, a lower rate for attendance during day or night, and a higher rate for day and night.
- *Bereavement Benefits*: Any or all of the range of Bereavement Benefits that were introduced on 9 April 2001:
 - *Bereavement Payment*: Widows/widowers are eligible to receive Widow's/Bereavement Payments if their late spouse satisfied certain National Insurance contribution conditions. Widows are also eligible if their late husband died as the result of an industrial injury or disease and she was aged under 60 when her late husband died; or if she was aged over 60 and he was not entitled to a Category A Retirement Pension when he died. The payment is a tax free lump sum of £2,000. For the purposes of the Sources of Income tables in this publication, this is treated as covering a period of one year (see **Weeklyisation** for how this annual value is treated in the Family Resources Survey).
 - *Bereavement Allowance*: A Social Security benefit paid for up to 52 weeks to widows and widowers who were aged 45 or over, but less than pension age, when their spouse died. Bereavement Allowance cannot be received at the same time as Widowed Parent's Allowance.

The amount paid is on a sliding scale depending on the widow or widower's age.

- *Widowed Parent's Allowance*: A widow or widower is eligible if his or her late husband or wife met certain National Insurance contribution conditions. Widowed Mother's Allowance or Widowed Parent's Allowance can be paid to a widow or widower as long as he or she is entitled to Child Benefit for at least one qualifying child, or she is pregnant by her late husband, or in certain cases of artificial insemination. Child dependency increases are paid for each child.

These replaced the old system of Widows' Pension and can be claimed by men and women whose spouse died on or after 9 April 2001. Widows whose husband died before this date receive transitional protection and would continue to receive Widows' Pension.

- *Carer's Allowance*: A Social Security benefit for people who are:
 - aged 16 or over
 - not in full-time education with 21 hours or more a week of supervised study
 - not earning more than the lower earnings limit for National Insurance after certain deductions have been made (such as Income Tax)
 - spending at least 35 hours a week caring for someone who is ill or disabled.

The ill or disabled person must be getting either higher or middle rate Disability Living Allowance Care component or Attendance Allowance or a Constant Attendance Allowance at the maximum rate under the War Pensions or Industrial Injuries Scheme.

- *Child Benefit*: A Social Security benefit paid for each child aged under 16 years, or aged under 19 and still in full-time non-advanced education (or on unwaged training). This can only be received by one parent. It is administered by HM Revenue & Customs (HMRC).
- *Council Tax Benefit*: A Social Security benefit administered by the local authority designed to help people on low incomes pay their Council Tax. There are two types of Council Tax Benefit, maximum Council Tax Benefit (Main Benefit) and Second Adult Rebate. If a person qualifies for both, they will be paid the higher rate. Council Tax Benefit may be received for a further four weeks by people aged under 60 when they start working full-time following a period of at least six months being unemployed, by people on a government training scheme or on Income Support as a lone parent or carer. This is called Extended Payment of Council Tax Benefit.

Note: Council Tax Benefit does not exist within Northern Ireland. However those renting in Northern Ireland receive help with their rates through Housing Benefit. This is included in Council Tax Benefit figures. For tables which show benefit units by benefit receipt, Council Tax Benefit is allocated to the first benefit unit in the household.

- *Disability Living Allowance*: A Social Security benefit for people who become disabled before the age of 65 and need help with personal care, getting around or both. This benefit has two components:
 - *Care component*: For assistance with personal care, e.g. washing, dressing, using the toilet, cooking a main meal. It is paid at three rates depending on the extent of care needed.
 - *Mobility component*: For those who cannot walk or have difficulty in walking. It is paid at two rates depending on the extent of the difficulties.
- *Employment and Support Allowance*: A Social Security benefit that replaced *Incapacity Benefit* and *Income Support* (paid on grounds of incapacity) for new claims from 30 October 2008. There are contributory and income-related components to the benefit. For more information, see http://www.direct.gov.uk/en/DisabledPeople/FinancialSupport/esa/DG_171894.
- *Housing Benefit*: A Social Security benefit that is administered by local authorities, which is designed to assist people who rent their homes and have difficulty meeting their housing costs. Council tenants on Housing Benefit receive a rent rebate which means that their rent due is reduced by the amount of that rebate. Private and Social housing tenants usually receive Housing Benefit (or rent allowance) personally, although sometimes it is paid direct to the landlord. Housing Benefit may be received for a further four weeks by people aged under 60 when they start working full-time following a period of at least six months being unemployed, by people on a government training scheme or on Income Support as a lone parent or carer. This is called ***Extended Payment of Housing Benefit***.
- *Incapacity Benefit*: A Social Security benefit paid to people assessed as being incapable of work and who met the contribution conditions. Incapacity Benefit was closed to new claims from 30 October 2008; new claimants after that date receive *Employment and Support Allowance* instead.
- *Income Support*: A Social Security benefit for adults aged 18 or over who are working less than 16 hours a week, or have a partner working less than 24 hours a week and who have lower income than the law says they need to live on. In general, Income Support is now only available to people who are not required to be available for work such as pensioners, lone parents and sick or disabled people. It is made up of personal allowances for each member of the benefit unit, premiums for any special needs and housing costs, principally for mortgage interest payments. It is often paid to top-up other benefits or earnings from part-time work. From October 2008, Income

Support was closed to new claims made on the grounds of incapacity. Claimants would apply for *Employment and Support Allowance* instead.

- *Industrial Injuries Disablement Benefit (IIDB)*: A Social Security benefit provided for employees who are disabled because of an industrial accident or prescribed industrial disease. To get the basic benefit the person needs a medical assessment of the degree of their disability.
- *Jobseeker's Allowance (JSA)*: A Social Security benefit that is payable to people under State Pension age who are both available for and actively seeking work of at least 40 hours per week. Certain groups of people, including carers and those with a physical or mental condition, are able to restrict their availability to less than 40 hours depending upon their personal circumstances. There are both contribution-based and income-based routes of entry to Jobseeker's Allowance. The different elements are separated in the 'any income-related benefit' and 'any non-income-related benefit' categories. However, the individual row for Jobseeker's Allowance includes both elements.
- *Pension Credit*: A Social Security benefit paid to those who have reached the Pension Credit qualifying age. This is gradually increasing from 60 in April 2010 to 66 by 2020. It is administered by The Pension Service, a part of the DWP. There are two main elements to Pension Credit:
 - *Guarantee Credit*: an amount paid to bring a recipient's income up to the minimum amount a pensioner can be expected to live on. There are additional amounts for owner occupiers' housing costs, disability and caring responsibilities.
 - *Savings Credit*: this is available only to pensioners aged 65 and over and pays an additional amount to those who have made provision for their retirement over and above the State Pension.

For more information, see

<http://www.direct.gov.uk/en/Pensionsandretirementplanning/PensionCredit/index.htm>

- *Retirement Pension*: A Social Security benefit paid to those over State Pension age. There are two categories of contributory Retirement Pension and two categories of non-contributory Retirement Pension. For more information, see <http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/index.htm>.
- *Severe Disablement Allowance*: A Social Security benefit for people who are incapable of work and who do not satisfy the contribution conditions for *Incapacity Benefit*. Severe Disablement Allowance was abolished for new claimants on 6 April 2001. However, certain people entitled to SDA before that date can continue to receive it.

- *Social Fund*: The Social Fund is an amount of money reserved by the government to make one-off payments for various reasons. These include Funeral, Winter Fuel and Cold Weather Payments, Maternity and Community Care Grants and Budgeting and Crisis Loans. They are available to people who are on certain Social Security benefits and who meet various other conditions. Loans are interest free and the amounts, along with Community Care Grants, are discretionary, not a standard amount.
- *Widow's Benefits/Bereavement Benefits*: Widow's Benefits/Bereavement Benefits includes the receipt of Bereavement Allowance/Widow's Pension, Widowed Mother's Allowance/Widowed Parent's Allowance or Bereavement Payment/Widow's Payment. See ***Bereavement Benefits*** for further details.

Bereavement Allowance

See ***Benefits***.

Bereavement Benefits

See ***Benefits***.

Bereavement Payment

See ***Benefits***.

Carer's Allowance

See ***Benefits***.

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.

Child Benefit

See ***Benefits***.

Childcare costs

The amount paid for childcare in a week. From 2005/06 the last amount paid was collected instead of collecting both term time and holiday childcare costs.

Child Tax Credit

See ***Tax credits***.

Company share schemes/profit sharing

See ***Savings and investments products***.

Council Tax

The tax is based on the property value of a dwelling (which is split into bands) and assumes two adults per household. The bill consists of both a property and personal element. Status discounts (which reduce or eliminate the personal element of the tax) are available to single adult and certain other household types. An exemption may apply to some households, the most common type being accommodation occupied solely by students or where the accommodation is owned by the Ministry of Defence as armed forces accommodation.

Bands of property value of a dwelling are used in the calculation of Council Tax. Different bands exist in England, Scotland (both valuation as at 1 April 1991) and Wales (valuation as at 1 April 2005):

	England	Scotland	Wales
A	up to £40,000	up to £27,000	up to £44,000
B	£40,001 - £52,000	£27,001 - £35,000	£44,001 - £65,000
C	£52,001 - £68,000	£35,001 - £45,000	£65,001 - £91,000
D	£68,001 - £88,000	£45,001 - £58,000	£91,001 - £123,000
E	£88,001 - £120,000	£58,001 - £80,000	£123,001 - £162,000
F	£120,001 - £160,000	£80,001 - £106,000	£162,001 - £223,000
G	£160,001 - £320,000	£106,001 - £212,000	£223,001 - £324,000
H	£320,001+	£212,001+	£324,001 - £424,000
I	N/A	N/A	£424,001+

Households where the landlord is liable for the tax, for example where they are sub-let as part of larger premises are not valued separately. The landlord may decide to recover some or all of the cost of the tax by increasing rent charges.

Council Tax Benefit

See **Benefits**.

Couple

Two adults who are married (spouse), or in a civil partnership (partner), or are assumed to be living together as such (cohabitee).

Credit Union

See **Savings and investments products**.

Current account

See **Savings and investments products**.

Dependant child

See **Child**.

Derived Variables (DVs)

Derived variables are customised variables in the Family Resources Survey dataset, derived using information collected in the survey and from auxiliary sources, such as the Average Weekly Earnings series produced by the Office for National Statistics. The main purposes of the derived variables are to make it easier for the users to carry out analysis and to ensure consistent definitions are used in all Family Resources Survey analyses.

Direct payment account

See **Savings and Investments Products**.

Disability, including limiting long-standing illness

Disability is defined as having any long-standing illness, disability or infirmity that leads to a significant 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 general definition of disability in the Equality Act (EA). However, some individuals classified as disabled and having rights under the EA would not be captured by this definition. This definition of disability differs from that used for **Economic status**.

Disability Living Allowance

See **Benefits**.

Disability status of benefit unit

A classification by disability status of the members of the benefit unit.

- At least one disabled adult, no disabled children: The benefit unit contains one or more disabled adults but no disabled children.
- At least one disabled child, no disabled adults: The benefit unit contains one or more disabled children but no disabled adults.
- At least one disabled adult and at least one disabled child: The benefit unit contains one or more disabled adults and one or more disabled children.
- No disabled adults or disabled children: No members of the benefit unit are disabled.

Disability-related benefits

See **Benefits**.

Economic status (adults)

This classification is equivalent to the harmonised output category for economic status (see the Methodology chapter for more information on

harmonisation). It is based on respondents' answers to questions on current economic status.

The category for 'workless, other inactive' also includes those not actively seeking work because they are: classified as a student, looking after the home, temporarily or permanently sick or disabled adults and those who are not actively seeking or available for employment.

- *Employee - both full-time and part-time*: Based on self-assessment for the main job rather than number of hours worked; includes those doing unpaid work in a business that a relative owns.
- *Self-employed - both full-time and part-time*: Based on self-assessment for the main job rather than number of hours worked; includes those doing unpaid work in their own business.
- *ILO unemployed*: Defined as all those who were without a job at the time the survey was conducted but who were able to start work within the next fortnight and had actively looked for work in the last four weeks or had recently found a job and were waiting to start.
- *Economically inactive*: Individuals, who are not actively seeking work, would not like to work and cannot start work within two weeks, are classified in one of the following sub-categories:
 - *Retired*: individuals who are over State Pension Age or say they are retired.
 - *Student*: individuals who have not completed their education.
 - *Looking after family/home*: working age individuals who are looking after their family and/or their home.
 - *Permanently sick or disabled*: working age individuals who have been sick, injured or disabled for longer than 28 weeks.
 - *Temporarily sick or disabled*: working age individuals who have been sick, injured or disabled for less than 28 weeks. Note that the sick or disabled definitions are different to that used for **Disability, including limiting long-standing illness**, as they are based on different questions that are only asked of working age adults who are not working.
 - *Other inactive*: all respondents not already classified above.

Economic status (benefit units)

This classification is consistent with that used in **Households Below Average Income** (HBAI) report and is based on the economic status of adults (see

Economic status (adults)). Benefit units are allocated to the first category that applies.

Economically inactive

Individuals who are not in work but do not meet the criteria to be **ILO unemployed**.

Employer Sponsored Pension

See **Pension schemes**.

Employment and Support Allowance

See **Benefits**.

Employment status

This classification is equivalent to **Economic status (adults)** but includes those in employment only.

Endowment mortgage

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage. When the policy matures the sum received will be used to repay up to 100 per cent of the original sum borrowed under that mortgage. The original mortgage amount remains outstanding until the policy matures; in the meantime the borrower pays interest to the lender and premiums on the endowment policy to the insurance company. Endowment policy premiums are not included as part of **Housing costs**.

Endowment policy (not linked)

See **Savings and investments products**.

Ethnic group

The ethnic group to which respondents consider that they belong. The Family Resources Survey questions are in line with National Statistics' harmonisation guidance published in November 2008¹. There are five main output categories, two of which are further disaggregated. For more information on harmonisation see the Methodology chapter. The categories are:

1. White
2. Mixed
3. Asian or Asian British
 - a. Indian
 - b. Pakistani or Bangladeshi
 - c. Other Asian²
4. Black or Black British
 - a. Black Caribbean
 - b. Black Non-Caribbean (includes Black African and Black Other)
5. Chinese or Other ethnic group

¹ New harmonised categories are now available via the ONS harmonisation website: <http://www.ons.gov.uk/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/ethnic-group.pdf>

² Estimates are not provided for the Other Asian category due to small sample sizes.

Extended Payment of Council Tax and/or Housing Benefit

Entitlement to **Income Support, Employment and Support Allowance** (income related), **Jobseeker's Allowance** (income based), **Incapacity Benefit** or **Severe Disablement Allowance** can provide a "passport" on to **Housing Benefit** and/or **Council Tax Benefit**. If the "passporting" benefit ceases because the claimant starts work or their pay or hours of work increases then an extended payment of Council Tax and/or Housing Benefit may be payable for up to four weeks after their claim has been terminated.

Family type

- *Pensioner couple: **Benefit units*** headed by a couple where the **Head of the benefit unit** is over State Pension age. Note that this differs from the definition used in the **Households Below Average Income** report, which defines a benefit unit as a pensioner couple if either adult is over State Pension age.
- *Pensioner couple, married or civil partnered:* Benefit units headed by a couple where the Head of the benefit unit is over State Pension age and the couple are married or in a civil partnership.
- *Pensioner couple, cohabiting:* Benefit units headed by a couple where the Head of the benefit unit is over State Pension age and the couple are not married nor in a civil partnership.
- *Single male pensioner:* Benefit units headed by a single male adult over State Pension age.
- *Single female pensioner:* Benefit units headed by a single female adult over State Pension age.
- *Couple with children:* Benefit units headed by a (non-pensioner) couple with dependent children.
- *Couple with children, married or civil partnered:* Benefit units headed by a (non-pensioner) couple with dependent children and the couple are married or in a civil partnership.
- *Couple with children, cohabiting:* Benefit units headed by a (non-pensioner) couple with dependent children and the couple are not married nor in a civil partnership.
- *Couple without children:* Benefit units headed by a (non-pensioner) couple with no dependent children.
- *Couple without children, married or civil partnered:* Benefit units headed by a (non-pensioner) couple with no dependent children and the couple are married or in a civil partnership.
- *Couple without children, cohabiting:* Benefit units headed by a (non-pensioner) couple with no dependent children and the couple are not married nor in a civil partnership.

- *Single with children*: Benefit units headed by a (non-pensioner) single adult (male or female) with dependent children.
- *Single male without children*: Benefit units headed by a (non-pensioner) single male adult with no dependent children.
- *Single female without children*: Benefit units headed by a (non-pensioner) single female adult with no dependent children.

See also **Couple** and **Child**.

Full-time education

Individuals registered as full-time at an educational establishment. Students on sandwich courses are coded as students or as working according to their position at the time of interview.

Group Personal Pension (GPP)

See **Pension schemes**.

Group stakeholder pension (GSHP)

See **Pension schemes**.

HBAI

See **Households Below Average Income**.

Head of benefit unit

The Head of benefit unit is either the **Household Reference Person** if the Household Reference Person belongs to the benefit unit or, if not, it is the first person from the benefit unit in the order that they were named in the interview.

Head of household

Head of household was replaced by **Household Reference Person** in April 2001. However we have continued to refer to 'Head' (of household) in tables.

Note: Where we use the term 'Head' in reference to households, this is the Household Reference Person. The **Head of the benefit unit** will not necessarily be the HRP.

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

Household composition

The classification of households into those with and without children leads to mutually exclusive categories, which add to the total number of households in the sample. The remaining categories are:

- *Households with one or more adults over pension age*

- *Households with one or more disabled adults under State Pension age: see **Disability, including long-standing illness**.*
- *Households with one or more unemployed adults: Households where at least one adult is unemployed; as defined by the International Labour Organisation (see **ILO Unemployed**).*

These categories may overlap with one another.

Household Reference Person (HRP)

The highest income householder, without regard to gender.

- In a single adult household, the HRP 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 HRP is the householder with the highest personal income from all sources.
- If there are two or more householders who have the same income, the HRP is the eldest householder.

Before April 2001, the Household Reference Person (HRP) was known as the Head of Household. Where we refer to 'Head' in tables referring to households, this is the HRP. The **Head of benefit unit** will not necessarily be the HRP.

Households Below Average Income

An analysis of the income distribution, largely based on the Family Resources Survey dataset. See <http://research.dwp.gov.uk/asd/index.php?page=hbai> for more information.

Housing Benefit

See **Benefits**.

ILO Unemployed

Unemployed, according to the International Labour Organisation (ILO), are those adults who are under State Pension age and not working but are available and have been actively seeking work in the last four weeks; includes those who were waiting to take up a job already obtained and will start in the next two weeks.

Incapacity Benefit

See **Benefits**.

Income-related benefits

See **Benefits**.

Income-related state support

See **Benefits**.

Income Support

See **Benefits**.

Individual

An **adult** or **child**.

Industrial Injuries Disablement Benefit (IIDB)

See **Benefits**.

Informal carers

Individuals who provide any regular service or help to someone, in or outside of their household who is sick, disabled or elderly; excludes those who give this help as part of a formal job.

Individual Savings Account (ISA)

See **Savings and investments products**.

Investment Trust

See **Savings and investments products**.

Jobseeker's Allowance

See **Benefits**.

Length of residency

The length of time the **Household Reference Person** (only) has lived at the address. Other household members may have resided there for shorter or longer periods.

Main source of total weekly household income

This is the source of income (see **Sources of income**) which is the largest proportion of weekly income for the household. Figures should be interpreted with caution. For example a household might have similar proportions of income from two or more sources, so a very small change in income would change the classification.

Maintenance

A payment which is being received from a previous partner either directly, or by being passed on by a court, the Child Maintenance and Enforcement Commission or DWP (separately from any Income Support payment).

Marital status

De facto marital status:

- **Married / Civil partnership:** currently married or in a civil partnership, and not separated from spouse (excludes temporary absences).
- **Cohabiting:** not married, but living as a couple; includes same-sex couples.
- **Single:** never married, or never in a civil partnership.
- **Widowed:** widowed and not cohabiting.
- **Separated:** married or in a civil partnership, but separated from spouse and not cohabiting.

- *Divorced / Civil partnership dissolved*: marriage or civil partnership legally dissolved and not cohabiting.

Mortgage interest

For endowment, pension, and unit trust mortgages, quoted mortgage interest figures are used. For repayment mortgages, interest is calculated on the basis of the amount of mortgage outstanding multiplied by the interest rate current at the time of interview.

Quoted interest figures are checked to ensure that other payments (e.g. for mortgage protection policies, structural insurance or interest on top-up loans for purposes unrelated to housing costs) are excluded and adjusted to include payments made by individuals outside the household. Figures are also net of tax relief.

National Savings Bonds

See *Savings and investments Products*.

Non-income-related benefits

See *Benefits*.

Non-income-related state support

See *Benefits*.

NS&I savings accounts

See *Savings and investments products*.

Occupational pension

See *Pension schemes*.

Other bank/building society account

See *Savings and investments products*.

Partner

See *Couple*.

Pension Credit

See *Benefits*.

Pensioner benefit unit

Benefit units whose ***Family type*** is pensioner couple, single male pensioner or single female pensioner.

Pension mortgage

Similar to an ***Endowment mortgage***, but is available only to the self-employed and those who are not members of an occupational pension scheme. Interest only is paid to the lender and monthly contributions are paid into a pension plan which is designed to repay the mortgage when the borrower retires. In addition, it is necessary to arrange a separate term assurance policy designed to repay the mortgage if the borrower should die before the end of the mortgage term. The assurance policy serves the same purpose as a mortgage protection policy.

Note: Payments to the pension plan and premiums on the assurance policy are not included as part of Housing Costs.

Pension Schemes

- *Employer-Sponsored Pension:* schemes that are set-up and run by the employer.
- *Group Personal Pension:* some employers who do not offer an occupational pension scheme may arrange for a pension provider to offer their employees a personal pension instead. The employer may have negotiated special terms with the provider which means that administration charges are lower than those for individual personal pensions. Although they are sometimes referred to as company pensions, they are not run by employers and should not be confused with occupational pensions; which have different tax, benefit and contribution rules.
- *Group stakeholder pension:* like Group Personal Pensions, an employer can make an arrangement with a pension provider and offer their employees a Group Stakeholder Pension (see *Stakeholder Pension*).
- *Occupational pension:* an occupational pension scheme is an arrangement an employer makes to give their employees a pension when they retire. Employees may become a member of an employer's pension scheme on a voluntary basis. Occupational pension schemes can be contracted in to or out of **State Second Pension**.
- *Personal pension:* a pension provided through a contract between an individual and the pension provider. The pension which is produced will be based upon the level of contributions, investment returns and annuity rates; a personal pension can be either employer provided (see *Group personal pension*) or privately purchased (see *Private pension*).
- *Private pension:* includes occupational pensions (also known as work or employer-sponsored pensions) and personal pensions (including stakeholder pensions). People can have several different private pensions at once, but can only have one contracted out pension at a time.
- *Stakeholder pension:* enable those without earnings, such as non-earning partners, carers, pensioners and students, to pay into a pension scheme. Almost everybody up to the age of 75 may take out a stakeholder pension and it is not necessary to make regular contributions. For more information, see:
http://www.direct.gov.uk/en/Pensionsandretirementplanning/Companyandpersonalpensions/PersonalPensions/DG_4017567

Personal pension

See **Pension schemes**.

Post Office Card Account (POCA)

See **Savings and investments products**.

Premium Bond

See *Savings and investments products*.

Private pension

See *Pension schemes*.

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 Wales, Scotland and Northern Ireland. Government Office Regions are built up of complete counties or unitary authorities. Tables also include statistics for England as a whole, and split London into Inner and Outer to aid comparison with other Family Resources Survey-based publications. For more information on National Statistics geography, see:

<http://www.ons.gov.uk/ons/guide-method/geography/ons-geography/index.html>.

Rent-free accommodation

Accommodation provided free by an employer or by an organisation to a self-employed respondent, provided that the normal activities of the tenant are to further the cause of the organisation (e.g. Church of England clergy).

Accommodation is not rent-free if anyone, apart from an employer or organisation, is paying a rent or mortgage on a property on behalf of the respondent.

Repayment mortgage

Money borrowed for the purchase of the house is repaid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments consist partly of repayments of the original loan and partly of interest.

Retirement Pension

See *Benefits*.

Savings

The total value of all liquid assets, including fixed term investments. Figures are taken from responses to questions on the value of assets or estimated from the interest on the savings when these questions are not asked. The main text gives more information on the questions asked and data quality. Note that banded savings do not include assets held by children in the benefit unit/household. The derivation of total savings used in the tables means that “no savings” specifically relates to cases where either the respondent said that they had no accounts/investments, refused to answer or didn’t know or that some accounts/investments were recorded but that none of them yielded any interest/dividends.

Savings and investments products

The Family Resources Survey asks questions about all Savings and Investments Products, including bank and building society accounts and stocks and shares. The products and groups of products used in this publication are:

- *Basic Bank Account:* This type of account is similar to a **current account**. Payments can be received from other sources and it can pay bills by direct debit, but unlike a current account there are no overdraft facilities. Withdrawals can be made from cash machines and, in some cases, over the counter of the bank or building society itself. See: http://www.moneyadvice.service.org.uk/yourmoney/everyday_money/bank_accounts/types_of_bank_account/default.aspx
- *Company share schemes/profit sharing:* Some companies provide extra rewards or bonuses to their employees depending on the profitability of the company. In publicly traded companies, this often takes the form of shares in the company. All schemes of this general type are included under this heading.
- *Credit Union:* A credit union is a financial co-operative similar in many respects to mainstream building societies. Its members both own and control the credit union, which is run solely for their benefit. All members of a specific credit union must share what is known as a “common bond” i.e. they must be connected in some way or another to the other members of that credit union. All the members pool their savings together into a single ‘pot’ from which loans can be made to members from that credit union. Members who have deposited money into the credit union receive an annual dividend while those to whom money is lent have to pay interest on the loan.
- *Current Account:* This includes all current accounts, with both banks and building societies, which are used for day-to-day transactions; with a cheque book and/or bank card. Overdraft facilities may be offered, but interest payments will normally be minimal.
- *Endowment Policy (not linked):* An endowment policy taken out to repay a mortgage (see **Endowment mortgage**) but no longer used to do so. This is where the mortgage has either been paid off or, more usually, converted to a different method of repayment. The respondent has decided to retain the endowment as an investment in its own right, even though it is no longer intended to repay the mortgage.
- *ISA:* An Individual Savings Account (ISA) is a tax free Government savings scheme which replaced Personal Equity Plans (PEP) and Tax-Exempt Special Savings Accounts (TESSAs) in April 1999; it is usually arranged via a bank or building society.
- *Investment Trust:* See **Unit Trusts**.
- *National Savings Bonds:* All types of National Savings investments in this category collected on the survey, except Easy Access and Investment accounts:
 - *FIRST Option Bonds:* an accumulating lump sum investment of between £1,000 and £250,000. Interest is paid net of tax and credited

annually. The rate is reviewed each year and holders have the option to withdraw or continue.

- *Fixed Rate Savings Bonds*: replaced new issues of FIRST Option Bonds.
- *National Savings Capital Bonds*: minimum purchase is £100 and a maximum holding of £250,000; interest is fixed for five years and credited annually gross of tax (although taxable).
- *National Savings Certificates*: fixed or index-linked to changes in the RPI, for lump sum savings of £100 or more. Maximum earnings are obtained after five years and interest on investments is tax free.
- *Pensioner's Guaranteed Income Bonds*: available to those aged over 65, giving a fixed interest rate over five years with income paid monthly gross of tax; minimum investment is £500.
- *National Savings Income Bonds*: minimum purchase is £2,000 and a maximum holding of £250,000; interest is paid monthly gross of tax (although taxable).
- *National Savings Deposit Bonds*: no longer available, but earlier bonds are still valid. These were available in multiples of £50 and offered premium rates of interest which was paid gross of tax.
- *Children's Bonus Bonds*: can be bought for any child aged under 16 as a five year accumulating investment; interest is paid gross of tax.
- *Yearly Plan*: yearly plan certificates can still be held, though new applications stopped in January 1995. Under the scheme monthly standing order payments of £20 were made (to a maximum of £400); after twelve months a Yearly Plan certificates was issued. The certificates earn tax free interest, paid monthly, and reach maturity value after four years. After the fourth year, interest is paid three-monthly at a lower rate.
- *NS&I savings accounts*: The National Savings & Investments (NS&I) Investment Account and Easy Access Savings Account.
- *Other bank/building society account*: Accounts belonging to adults recorded under categories "savings account, investment account/bond, any other account with bank building society, etc".
- *Post Office Card Account (POCA)*: This type of account can only be used to receive Social Security benefits, State Pensions and/or Tax Credit payments. No other payments, such as Housing Benefit, occupational pensions, or wages can be paid into it. Payments can only be collected over the counter at a Post Office and will not incur any charges or accrue interest on money contained therein. Due to the limited capability to receive payments, these accounts are included or excluded in tables as noted.

- *Premium Bond*: Investments which do not earn interest, but are entered in a monthly draw for tax-free money prizes.
- *Stocks and Shares*: This includes bonds, debentures and other securities which are usually bought and sold on the financial markets. Bonds issued by foreign governments and local authorities are also recorded here. A share is a single unit of ownership in a company. 'Stocks' is the general term for various types of security issued by companies to attract investment in the form of loans. Members of a shares club are included with those owning stocks and shares.
- *Unit Trusts*: A collectively managed investment in the financial markets, where investors buy 'units' of a fund, that invests in shares, stocks, Gilts, etc. Interest (the 'dividend') is paid net of tax, usually half-yearly. The data presented for Unit Trusts also includes Investment Trusts, since these two assets are collected together in the Family Resources Survey.
- *Any other type of asset*. Due to small ownership, this amalgamated variable consists of the following three assets:
 - *Guaranteed Equity Bond (GEB)*: a one-off five-year investment, giving a return linked to a stock-market index, such as the Financial Times Stock Exchange (FTSE) index. At the end of the term it will pay back the amount invested plus a percentage of any increase in the index. Note that some GEBs may not pay back the full amount if the index falls below a certain level. There are usually minimum and maximum investments; typically £1,000 and £1,000,000.
 - *Gilts or Government Gilt-edged stock* (including War Loan): these raise money for the UK Government by offering a secure investment, usually over a fixed period and with a fixed rate of interest, although some are index-linked. Interest is paid half-yearly. Gilts can be bought and sold on the stock market. At the end of the fixed term the holder is repaid the original purchase price. The value of the gilt is the current market price, which might be higher or lower than the original purchase price.
 - *Save As You Earn (SAYE)*: a three, five or seven year regular monthly savings scheme for employees. At the end of the term, the employee can either use the savings to buy the shares in their company or take the accumulated investment. For more information, see: http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/WorkingAndPayingTax/DG_10022224

The above products cover all types of savings. Some of them are grouped together in other ways in the tables:

- *Direct Payment Account*. A direct payment account is one that can accept electronic payment of benefits via the Banker's Automated Clearing System (BACS) system. The types of accounts included as such in this report are:
 - *Current Account*

- *National Savings and Investments Savings Accounts*
- *Savings, investments etc*
- *Basic Account*

Where noted, *Post Office Card Accounts* are also included in this group.

Severe Disablement Allowance

See **Benefits**.

Shared ownership schemes

The householder part-owns and part-rents the property, so pays a mortgage and rent on the same property. In these circumstances, both the rented and owner questions will be asked.

Social Fund

See **benefits**.

Social Security Benefits

Refers to all **Benefits**, but does not include **Tax credits**.

Sources of income

- *Wages and salaries*: for a respondent currently working as an employee, income from wages and salaries is equal to: gross pay before any deductions, less any refunds of income tax, any motoring and mileage expenses, any refunds for items of household expenditure and any Statutory Sick Pay or Statutory Maternity Pay, plus bonuses received over the last 12 months (converted to a weekly amount) and any children's earnings from part-time jobs.
- *Self-employed income*: the total amount of income received from self-employment gross of tax and national insurance payments, based on profits where the individual considers themselves as running a business or on estimated earnings/drawings otherwise. Excludes any profit due to partners in the business. Any losses are deducted.
- *Investments*: Interest and dividends received on savings and investments. See **Savings and investments products** for details of investments covered by the Family Resources Survey.
- *Tax credits*: Income from **Tax credits**.
- *Retirement Pension plus any IS/PC*: for any adults who are over State Pension age, any **Retirement Pension** plus any **Income Support** or **Pension Credit** which is received; these benefits are shown together because of known problems with separating these amounts for pensioners.
- *Other pensions*: payments received from occupational, stakeholder and personal pension schemes; widow's employee pensions, trade union and friendly society pensions, annuity pensions, trusts and covenants.

- *Social Security disability benefits*: payments received from any of the benefits payable due to disability – see **Benefits**.
- *Other Social Security benefits*: payments received from any of the other **Benefits**.
- *Other sources*: payments from all other sources including, for example, baby-sitting, allowances from absent spouses, organisations, royalties, odd jobs, sub-tenants, educational grants, alimony and Healthy Start Vouchers.

Spouse

Spouse refers to a married partner (see **Couple**) and, from 2005/06, included same-sex civil partners. Civil partners are included in the same **benefit unit**.

Stakeholder Pension (SHP)

See **Pension schemes**.

Standard Occupational Classification

The United Kingdom's official occupational classification, revised, updated and published in June 2000. For more information, see <http://www.ons.gov.uk/ons/guide-method/classifications/archived-standard-classifications/standard-occupational-classification-2000/about-soc-2000/index.html>

State Pension age

The State Pension age is 65 for men born before 6 April 1959. For women born on or before 5 April 1950, State Pension age is 60. From 6 April 2010, the State Pension age for women born on or after 6 April 1950 will increase gradually between April 2010 and November 2018. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. For 2010/11 data, women are defined to be of State Pension age based on their date of birth and the date of interview. For further guidance on calculating State Pension eligibility age, see:

<http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/DG4017919>

State Second Pension (formerly SERPS now known as S2P)

Available to individuals who satisfy certain contribution conditions, S2P does not have to be claimed separately from the basic **Retirement Pension** and is not affected by the receipt of other income. Calculation of benefit is by reference to earnings from 6 April 1978 or the start of working life, whichever is later. Individuals can contract out of the State Second Pension as part of an occupational pension scheme or personal pension scheme.

State support

An individual is in receipt of state support if they receive either a Social Security benefit (see **Benefits**) or a payable **Tax credit**.

Stocks and shares

See **Savings and investments products**.

Tax credits

Child Tax Credit and Working Tax Credit replaced Working Families Tax Credit, Disabled Persons Tax Credit, Children's Tax Credit and the child dependency element for all new claims to the following benefits:

- Income Support
- Jobseeker's Allowance (income based)
- Bereavement Benefit
- Incapacity Benefit
- Retirement Pension
- Severe Disablement Allowance

Tax credits are paid by HM Revenue & Customs.

- *Child Tax Credit*: provides support to families with children, and replaced the child dependent elements that were previously paid within the benefits named above, and with Working Families Tax Credit and Disabled Persons Tax Credit, as well as Children's Tax Credit.
- *Working Tax Credit*: is a payment to top up the earnings of working people on low incomes, including those who do not have children. There are extra credits for those recipients in working households where someone has a disability. Working Tax Credit is available to employees and the self-employed, and includes support for the costs of qualifying childcare, thus replacing Childcare Tax Credit.

For more information see: <http://www.hmrc.gov.uk/TAXCREDITS/>.

Tenure

Types of renting or ownership.

- *Social renting*: includes all cases where the local authority is the landlord, and all housing associations including New Town Development Corporations and the Scottish Special Housing Association except where accommodation is part of job.
- *Rented privately*: includes rent free cases
- *Buying with a mortgage*: Includes local authority and housing association part-own/part-rent, and co- and shared ownership arrangements.
- *Owned outright*: Households who have paid off any mortgage or loan used to purchase the property. These households may have other loans secured on their property for which information is collected on the Family Resources Survey. However, these payments are excluded from **Housing costs**.

Prior to 2008/09, social renting was split into council and housing association groups. This division has been removed because it was found to be unreliable. Comparison with administrative data showed that a significant number of housing association tenants wrongly reported that they were council tenants. A

split between furnished and unfurnished private renting was also removed in 2008/09 due to lack of interest from FRS data users.

Total weekly benefit unit income

Is the total weekly income from all sources (see ***Sources of income***) for all adults and children in the benefit unit.

Total weekly household income

Is the total weekly income from all sources (see ***Sources of income***) for all adults and children in the household.

Total weekly individual income

Is the total weekly income from all sources (see ***Sources of income***) for an adult.

Unemployed

See ***ILO unemployed***.

Unit trusts

See ***Savings and investments products***.

Weeklyisation

All monetary amounts in the Family Resources Survey are presented as weekly values. If a respondent reported a payment covering a period other than a week (for example a monthly salary), the average weekly amount is calculated. Lump sums and one-off payments are treated as if they were annual payments for this purpose.

Widowed Mother's Allowance/Widowed Parents Allowance

See Bereavement Benefits in the definition of ***Benefits***.

Widow's Benefits/Bereavement Benefits

See Bereavement Benefits in the definition of ***Benefits***.

Widow's Payment

See Bereavement Benefits in the definition of ***Benefits***.

Widow's Pension

See Bereavement Benefits in the definition of ***Benefits***.

Working

All respondents with an employment status of full/part-time employed or full/part-time self-employed.

Working Age

Adults (see ***Adult*** and ***Child***) under pension age (see ***State Pension age***).

Working Tax Credit

See ***Tax credits***.

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