



The Pensioners' Incomes Series 1999/00

TECHNICAL ANNEX

Department for
Work and Pensions

Analytical Services Division
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1. Introduction

This Technical Annex to the Pensioners' Incomes (PI) Series 1999/00 presents information about estimates of recent growth in incomes. This includes the 'best estimate' of the growth in income for each measure presented in the main publication (except Tables 15-18 – see below), and various measures of the statistical uncertainty surrounding each recent growth estimate.

This information is not included in the main publication (except for recent growth in income measures from Table 1). This is because the PI Series is designed to present a broad picture of how incomes vary for different types of pensioners and over time. Including this information in the main publication would make it considerably less user-friendly; and (given that the majority of recent growth estimates have a high degree of uncertainty) it would add little to users' understanding of broad trends. The information is published in a separate technical annex, so that those who wish examine recent trends further will have access to full details of the best estimates and exactly how uncertain they are. A full discussion of this publication policy is included in [PI Methodological Paper No. 5](#), which can be viewed on the internet or requested in the form of a paper copy.

This Technical Annex can be viewed on the Department for Work and Pensions web site at www.dss.gov.uk/asd/asd6/pensioners_income.html, or paper copies are available on request from the contact points on page 5 of the main publication.

2. Measures of uncertainty

All estimates in PI are based on household surveys and are therefore subject to uncertainty. A summary of the different sources of uncertainty can be found in Section 6 of the main publication. These include reporting errors, systematic bias in the sample, and random sampling error. The latter is the only source of uncertainty one that can be estimated directly.

Section 6 also examines the impact of random sampling errors on estimates in PI, concluding that estimates of change over a short period of time are particularly vulnerable to this type of error, leading to a high degree of uncertainty.

The sampling error around an estimate can be measured by the size of its '**standard error**'. [The exact standard error is not known, so it is estimated by looking at the variability in the survey sample]. The standard error of an estimate is typically calculated under the assumption that the survey was a simple random sample (i.e. every member of the population had an equal and independent chance of selection). In practice, the design of the survey is more complicated than that, typically leading to a larger standard error.

The effect of the design of the survey on the standard error of a given estimate can be measured by its '**design factor**'. This is calculated as the standard error calculated under the survey design in question, divided by the standard error calculated under simple random sampling. Every estimate in PI will have its own design factor. Calculating all of these would be resource intensive, so initially design factors were calculated for a small selection of estimates, to see whether a generalised design factor could be applied to all estimates. However, the design factors were shown to vary significantly between different estimates. Therefore, it is proposed that in future years separate design factors will be calculated for all PI estimates. In this technical annex, for tables for which design factors were not yet available (all except Table 1), estimates were assumed to have a design factor of one, i.e. standard errors have not been adjusted for the design of the survey. This means that the confidence intervals in this annex may be slightly under-estimated – by typically less than

10%. The effect on how uncertain recent growth estimates are judged to be is likely to be very small. This approximation has no effect on the best estimates of recent growth themselves. These issues will be discussed more fully in a forthcoming PI Methodological Paper, available from the [PI web page](#) on the internet.

The standard error can be converted into a '**confidence interval**' which gives an indication of the degree of uncertainty surrounding the estimate, by giving a range of values that the 'true' mean could take. For example, if mean income were estimated as £201 a week, with a 95% confidence interval of +/- £4, this means that in 95% of all possible survey samples that we could have taken, we would expect the estimated mean to fall within the range [£197, £205]. In other words, we can be 95% confident that the true mean lies within that range.

The wider that a confidence interval is, the more uncertainty there is, and the less we can infer about the true mean. The two main factors affecting the size of confidence intervals are the sample size and how much the income measure in question varies from pensioner unit to pensioner unit.

The smaller the **sample size** that an estimate is based on, the wider the confidence interval is likely to be. This follows logically from the fact that the fewer people we have information about, the more uncertainty there will be when we make claims about the whole population. For example, there will be more uncertainty, and a wider confidence interval, around the estimated mean income of single male pensioners than of all pensioner units.

The more **variability** in the income measure, the wider the confidence interval is likely to be. This follows from the fact that if there is a wide range of incomes in the population, there is more risk of choosing a survey sample that includes incomes that are very different from the true mean. For example, estimates of mean benefit income are likely to have smaller confidence intervals than estimates of investment income, since the range of possible values of benefit income is much narrower.

Assessing the reliability of an estimate depends not only on the absolute size of its confidence interval, but also on how large the confidence interval is relative to the estimate itself. For example, an estimate of £100 +/- £10 gives a confidence interval of [£90,£110], while an estimate of £10 +/- £10 gives a confidence interval of [£0,£20]. Clearly we may want to treat these two estimates differently when advising on their reliability. The simplest way of capturing this effect is to look at the '**relative confidence interval**', which is calculated as the width of the confidence interval as a percentage of the estimate itself. The examples above give relative confidence intervals of 10% and 100% respectively.

It is important to note that these measures of uncertainty are based on the direct comparison of incomes at two different points in time (1994/5 and 1999/00). They take no account of additional information such as the estimates for intervening years. Where recent growth estimates are uncertain the **full time series** of estimates in intervening years can tell us just as much, if not more, about recent trends than the best estimate of percentage growth. Therefore, the tables in this annex also include the full time series for each measure.

3. Summary of measures included in the tables

(a) Full time series

Calculated as: the value of the estimate in each year since 1994/5.

Expressed: in £ per week at July 1999 prices (or, for some estimates, as a proportion of a given group of pensioner units).

Interpretation: Best estimate of the income or proportion in each year.

(b) Best estimate of recent growth

Calculated as: the 1999/00 income divided by the 1994/5 income (or the 1999/00 proportion minus the 1994/5 proportion).

Expressed: as a percentage of the 1994/5 income (or percentage points for proportions).

Interpretation: This is the “best estimate” of the proportionate change over the period in the level of average income (or the absolute change in a proportion of pensioner units). It should not be used in isolation since it is, in most cases, subject to a high degree of uncertainty.

(c) 95% Confidence Interval

Calculated as: 1.96 times the standard error, which in turn is calculated as the standard deviation of the (weighted) sample divided by the square root of the sample size.

Expressed: in terms of percentage points.

Interpretation: This measure gives the margin of uncertainty surrounding the growth estimate. We can be 95% confident that the true growth rate is within this distance of the best estimate.

(d) Relative 95% confidence interval

Calculated as: the 95% confidence interval divided by the growth estimate.

Expressed: as a percentage of the growth estimate.

Interpretation: This is an alternative way of showing the degree of uncertainty surrounding the growth estimate, by comparing it to the estimate itself.

(e) 95% confidence interval range

Calculated as: lower limit calculated as the estimate minus the confidence interval; upper limit calculated as the growth estimate plus the confidence interval.

Expressed: as range of possible growth values.

Interpretation: We can be 95% confident that the true growth rate lies within this range. It should be noted that the “95%” level of confidence takes account of random sampling error only. Other potential sources of error mean that our actual level of confidence that the true value lies within this range may be lower.

4. Recent growth tables

Information on recent growth is shown below for the majority of tables in the main publication. No growth information is provided for Tables 15 and 16 since these tables, introduced in the 1998/9 edition of the PI Series, include estimates for the latest year only. Tables 17 and 18 are based on Households Below Average Income (HBAI) methodology and require more complex calculations to estimate standard errors and confidence intervals. This methodology is still being developed and we hope to include estimated confidence intervals for changes in these estimates in future editions of PI.

Table 1: The average incomes of pensioner units, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
All pensioner units										
Gross income	205	202	215	218	227	235	15%	+/- 5	31%	[10%,19%]
Of which:										
Benefit income	109	110	113	115	116	122	12%	+/- 1	12%	[10%,13%]
Occupational pension	51	51	56	57	59	61	19%	+/- 7	35%	[12%,25%]
Investment income	28	25	28	28	31	32	14%	+/- 16	115%	[-2%,30%]
Earnings	16	14	17	17	19	19	17%	+/- 21	122%	[-4%,38%]
Other income	1	1	1	1	2	2	75%	+/- 69	92%	[6%,144%]
Net income before housing costs										
Mean	177	176	187	189	194	201	14%	+/- 4	26%	[10%,17%]
Median	136	137	146	148	150	158	16%	+/- 3	19%	[13%,20%]
Net income after housing costs										
Mean	153	153	163	166	173	180	18%	+/- 4	24%	[14%,22%]
Median	111	113	120	125	127	135	21%	+/- 3	16%	[18%,25%]
Pensioner couples										
Gross income	297	289	312	318	326	333	12%	+/- 6	50%	[6%,18%]
Of which:										
Benefit income	135	134	139	139	139	146	8%	+/- 2	19%	[7%,10%]
Occupational pension	85	86	91	94	95	95	12%	+/- 8	65%	[4%,20%]
Investment income	45	41	47	50	52	53	17%	+/- 20	119%	[-3%,37%]
Earnings	31	26	35	32	37	37	18%	+/- 23	131%	[-5%,41%]
Other income	1	1	1	2	2	2	95%	+/- 95	100%	[0%,191%]
Net income before housing costs										
Mean	253	249	268	270	275	281	11%	+/- 5	44%	[6%,16%]
Median	199	197	211	212	216	221	11%	+/- 3	30%	[8%,15%]
Net income after housing costs										
Mean	230	227	246	249	258	263	14%	+/- 5	38%	[9%,20%]
Median	178	175	187	192	198	205	15%	+/- 4	28%	[11%,19%]
Single pensioners										
Gross income	148	148	153	156	163	171	15%	+/- 4	29%	[11%,19%]
Of which:										
Benefit income	93	96	98	99	102	106	14%	+/- 2	13%	[12%,16%]
Occupational pension	30	30	34	34	36	38	26%	+/- 10	37%	[16%,35%]
Investment income	17	15	16	15	18	18	5%	+/- 18	382%	[-14%,23%]
Earnings	7	7	6	7	7	7	5%	+/- 32	619%	[-27%,38%]
Other income	1	1	1	1	1	1	59%	+/- 85	144%	[-26%,144%]
Net income before housing costs										
Mean	130	130	135	137	142	149	15%	+/- 4	24%	[11%,18%]
Median	110	113	116	118	119	126	14%	+/- 2	14%	[12%,16%]
Net income after housing costs										
Mean	105	106	110	113	119	126	20%	+/- 4	23%	[15%,24%]
Median	77	79	83	86	90	98	26%	+/- 4	13%	[23%,30%]

Notes:

(1) Estimates of less than £0.50 or 0.5% are labelled *.

(2) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 2: The average incomes of pensioner couples by age, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Recently retired pensioner couples										
Gross income	335	334	361	374	379	384	15%	+/-9	60%	[6%,23%]
Of which:										
Benefit income	132	133	135	138	137	143	8%	+/-3	37%	[5%,11%]
Occupational pension	95	101	108	113	108	114	20%	+/-13	65%	[7%,33%]
Investment income	50	51	56	63	66	61	20%	+/-28	136%	[-7%,48%]
Earnings	55	48	61	57	63	63	14%	+/-25	180%	[-11%,39%]
Other income	2	2	1	3	4	3	95%	+/-126	133%	[-32%,221%]
Net income before housing costs										
Mean	281	280	305	310	313	318	13%	+/-7	55%	[6%,20%]
Median	221	220	235	244	243	254	15%	+/-6	42%	[9%,22%]
Net income after housing costs										
Mean	257	258	282	289	296	299	16%	+/-8	49%	[8%,24%]
Median	198	201	215	223	228	237	20%	+/-8	40%	[12%,28%]
Pensioner couples where the head is under 75										
Gross income	316	307	338	340	349	359	13%	+/-7	51%	[7%,20%]
Of which:										
Benefit income	134	134	136	139	138	144	8%	+/-2	25%	[6%,10%]
Occupational pension	90	92	100	101	101	105	17%	+/-10	56%	[7%,27%]
Investment income	50	44	52	56	58	59	17%	+/-21	128%	[-5%,38%]
Earnings	42	35	47	41	49	49	17%	+/-23	132%	[-6%,40%]
Other income	1	2	1	2	3	2	76%	+/-87	114%	[-11%,162%]
Net income before housing costs										
Mean	267	261	287	286	292	299	12%	+/-6	46%	[7%,18%]
Median	209	206	223	222	230	234	12%	+/-4	37%	[8%,16%]
Net income after housing costs										
Mean	244	240	264	266	274	281	16%	+/-6	39%	[9%,22%]
Median	187	186	201	203	213	218	16%	+/-5	27%	[12%,21%]
Pensioner couples where the head is 75 or over										
Gross income	254	252	259	271	278	283	11%	+/-8	76%	[3%,20%]
Of which:										
Benefit income	137	135	143	140	143	149	9%	+/-3	31%	[6%,12%]
Occupational pension	74	74	70	78	81	76	3%	+/-13	530%	[-11%,16%]
Investment income	35	35	37	38	41	42	22%	+/-34	157%	[-12%,56%]
Earnings	8	8	9	13	12	13	69%	+/-102	147%	[-33%,172%]
Other income	*	1	*	1	1	1	303%	+/-419	138%	[-116%,722%]
Net income before housing costs										
Mean	221	223	229	236	240	245	11%	+/-7	66%	[4%,18%]
Median	181	178	192	198	190	201	11%	+/-6	54%	[5%,17%]
Net income after housing costs										
Mean	198	202	207	214	222	225	14%	+/-8	58%	[6%,22%]
Median	158	157	165	176	169	177	12%	+/-6	49%	[6%,18%]

Notes:

(1) Estimates of less than £0.50 or 0.5% are labelled *.

(2) Recently retired couples are defined as those where the man is aged 65-69. All recently retired couples are also included in the Under 75 year old category.

(3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 3: The average incomes of single pensioners by age, 1994/5-1999/00
Results based upon data from the FRS
Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Recently retired single pensioners										
Gross income	189	179	179	201	201	210	11%	+/-12	103%	[0%,23%]
Of which:										
Benefit income	91	94	95	95	98	105	15%	+/-5	30%	[11%,20%]
Occupational pension	44	40	45	46	46	48	10%	+/-19	202%	[-10%,29%]
Investment income	23	16	18	25	23	23	1%	+/-43	4274%	[-42%,44%]
Earnings	30	26	19	33	30	32	6%	+/-35	609%	[-29%,41%]
Other income	1	2	2	2	4	3	104%	+/-184	177%	[-80%,288%]
Net income before housing costs										
Mean	158	154	153	168	169	177	12%	+/-9	77%	[3%,21%]
Median	122	124	130	135	131	135	11%	+/-6	57%	[5%,17%]
Net income after housing costs										
Mean	133	127	124	142	144	150	13%	+/-11	88%	[2%,24%]
Median	98	97	101	111	103	109	11%	+/-9	83%	[2%,20%]
Single pensioners, under 75										
Gross income	159	158	165	168	176	184	16%	+/-6	37%	[10%,22%]
Of which:										
Benefit income	92	95	96	98	99	104	13%	+/-2	18%	[11%,16%]
Occupational pension	37	34	41	40	41	44	20%	+/-12	64%	[7%,32%]
Investment income	18	16	17	17	21	20	9%	+/-23	256%	[-14%,32%]
Earnings	11	11	10	13	13	14	24%	+/-37	157%	[-13%,61%]
Other income	1	1	1	1	2	2	108%	+/-129	119%	[-21%,237%]
Net income before housing costs										
Mean	138	138	143	146	151	158	15%	+/-5	32%	[10%,20%]
Median	112	115	119	122	122	129	16%	+/-3	18%	[13%,18%]
Net income after housing costs										
Mean	112	113	118	121	127	134	19%	+/-6	32%	[13%,25%]
Median	80	84	88	93	92	100	25%	+/-6	25%	[19%,31%]
Single pensioners, 75 or over										
Gross income	137	137	142	144	151	158	15%	+/-5	35%	[10%,20%]
Of which:										
Benefit income	95	96	100	100	104	108	14%	+/-3	18%	[12%,17%]
Occupational pension	23	25	26	29	30	32	38%	+/-16	42%	[22%,53%]
Investment income	16	14	14	13	14	16	1%	+/-24	3119%	[-23%,25%]
Earnings	3	2	1	1	1	1	-51%	+/-44	87%	[-96%,-7%]
Other income	1	*	*	1	1	1	-18%	+/-54	293%	[-72%,36%]
Net income before housing costs										
Mean	122	123	127	130	134	141	15%	+/-4	28%	[11%,19%]
Median	107	110	114	114	117	123	15%	+/-3	19%	[12%,18%]
Net income after housing costs										
Mean	98	99	102	106	111	118	21%	+/-5	27%	[15%,26%]
Median	76	77	80	81	88	96	27%	+/-4	16%	[22%,31%]

Notes:

(1) Estimates of less than £0.50 or 0.5% are labelled *.

(2) Recently retired single pensioners are defined as single women aged 60-64 and single men aged 65-69. All recently retired single pensioners are also included in the Under 75 year old category.

(3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 4: The average incomes of pensioner units by age, 1994/5-1999/00
Results based upon data from the FRS
Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (pts)	Relative C.I. (%)	C.I. Range
Recently retired pensioner units										
Gross income	277	274	293	308	315	318	15%	+/-7	50%	[7%,22%]
Of which:										
Benefit income	116	118	120	122	123	128	11%	+/-3	25%	[8%,14%]
Occupational pension	75	78	84	87	86	89	19%	+/-11	59%	[8%,30%]
Investment income	39	37	42	49	51	46	18%	+/-24	134%	[-6%,41%]
Earnings	45	39	46	47	51	51	13%	+/-21	160%	[-8%,34%]
Other income	2	2	2	2	4	3	98%	+/-105	107%	[-7%,203%]
Net income before housing costs										
Mean	232	231	248	256	261	264	14%	+/-6	44%	[8%,20%]
Median	180	181	192	198	202	210	16%	+/-5	30%	[11%,21%]
Net income after housing costs										
Mean	208	207	223	233	241	242	16%	+/-7	42%	[10%,23%]
Median	158	159	169	179	180	188	19%	+/-7	36%	[12%,25%]
Pensioner units where the head is under 75										
Gross income	231	226	246	249	257	266	15%	+/-5	33%	[10%,21%]
Of which:										
Benefit income	111	113	115	117	117	123	11%	+/-2	16%	[9%,13%]
Occupational pension	61	61	69	69	69	73	19%	+/-8	41%	[11%,27%]
Investment income	33	29	34	35	38	38	16%	+/-17	104%	[-1%,33%]
Earnings	25	22	27	26	30	30	21%	+/-20	95%	[1%,41%]
Other income	1	1	1	2	3	2	92%	+/-77	83%	[15%,168%]
Net income before housing costs										
Mean	197	194	210	212	217	225	14%	+/-4	29%	[10%,18%]
Median	151	151	161	165	165	174	15%	+/-3	21%	[12%,18%]
Net income after housing costs										
Mean	172	171	186	189	196	204	18%	+/-5	27%	[13%,23%]
Median	127	127	138	143	145	154	21%	+/-5	24%	[16%,26%]
Pensioner units where the head is 75 or over										
Gross income	170	170	175	180	187	195	15%	+/-5	34%	[10%,20%]
Of which:										
Benefit income	106	107	112	111	115	120	13%	+/-2	16%	[11%,15%]
Occupational pension	38	39	39	43	45	45	21%	+/-11	53%	[10%,32%]
Investment income	21	20	20	20	22	24	13%	+/-21	160%	[-8%,34%]
Earnings	4	4	3	5	4	5	18%	+/-60	338%	[-42%,77%]
Other income	1	*	*	1	1	1	39%	+/-77	198%	[-38%,116%]
Net income before housing costs										
Mean	150	152	156	159	165	172	15%	+/-4	28%	[11%,19%]
Median	120	123	129	130	133	142	18%	+/-3	17%	[15%,22%]
Net income after housing costs										
Mean	126	129	132	136	143	150	19%	+/-5	26%	[14%,25%]
Median	94	100	106	108	113	120	28%	+/-5	18%	[23%,33%]

Notes:

(1) Estimates of less than £0.50 or 0.5% are labelled *.

(2) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.

(3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 5: The average incomes of single pensioners by gender, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Single male pensioners										
Gross income	180	166	174	175	183	202	12%	+/-10	82%	[2%,22%]
Of which:										
Benefit income	92	95	97	100	100	105	14%	+/-3	23%	[11%,17%]
Occupational pension	52	41	50	46	51	55	6%	+/-15	242%	[-9%,21%]
Investment income	26	20	22	20	23	30	18%	+/-36	196%	[-18%,54%]
Earnings	10	9	5	8	7	11	9%	+/-59	626%	[-49%,68%]
Other income	1	*	*	1	2	1	58%	+/-128	220%	[-70%,186%]
Net income before housing costs										
Mean	151	145	150	152	158	172	14%	+/-8	58%	[6%,22%]
Median	118	118	124	125	126	132	12%	+/-4	32%	[8%,16%]
Net income after housing costs										
Mean	126	121	124	126	134	149	18%	+/-10	56%	[8%,28%]
Median	91	89	96	94	98	107	18%	+/-8	48%	[9%,26%]
Single female pensioners										
Gross income	139	142	147	150	158	161	15%	+/-4	24%	[12%,19%]
Of which:										
Benefit income	93	96	98	99	102	106	14%	+/-2	15%	[12%,16%]
Occupational pension	24	27	29	31	31	33	35%	+/-12	35%	[22%,47%]
Investment income	15	14	14	13	16	14	-5%	+/-17	349%	[-21%,12%]
Earnings	6	6	6	6	7	6	1%	+/-33	2310%	[-32%,35%]
Other income	1	1	1	1	1	2	61%	+/-92	152%	[-31%,152%]
Net income before housing costs										
Mean	124	126	130	133	138	142	14%	+/-3	22%	[11%,18%]
Median	108	111	114	116	117	124	15%	+/-2	15%	[12%,17%]
Net income after housing costs										
Mean	99	102	106	110	115	119	19%	+/-4	21%	[15%,23%]
Median	75	77	80	83	88	96	27%	+/-4	14%	[23%,31%]

Notes:

- (1) Estimates of less than £0.50 or 0.5% are labelled *.
 (2) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 6: The proportion of pensioner units with income on top of state benefits, 1994/5-1999/00

Results based upon data from the FRS

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in proportion 1994/5-1999/00			
							Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
All pensioner units										
Total	84%	82%	84%	83%	83%	85%	1%	+/-0	42%	[1%,1%]
Pensioner couples	92%	93%	93%	92%	92%	92%	0%	+/-0	389%	[0%,0%]
Single pensioners	78%	76%	78%	77%	77%	80%	1%	+/-1	49%	[1%,2%]
Recently retired pensioner units										
Total	88%	86%	87%	87%	86%	88%	0%	+/-1	427%	[-1%,1%]
Pensioner couples	93%	92%	92%	93%	92%	93%	1%	+/-1	109%	[0%,1%]
Single pensioners	80%	75%	78%	78%	75%	79%	-2%	+/-2	89%	[-3%,0%]

Notes:

(1) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.

(2) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 7: The proportion of pensioner units with less than 50% of income from state benefits, 1994/5-1999/00

Results based upon data from the FRS

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in proportion 1994/5-1999/00			
							Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
All pensioner units										
Total	27%	27%	28%	29%	29%	30%	3%	+/-1	21%	[2%,4%]
Pensioner couples	38%	37%	39%	40%	42%	40%	2%	+/-1	58%	[1%,3%]
Single pensioners	20%	21%	22%	23%	22%	23%	3%	+/-1	21%	[3%,4%]
Recently retired pensioner units										
Total	41%	40%	43%	45%	45%	45%	4%	+/-2	45%	[2%,5%]
Pensioner couples	46%	46%	49%	49%	51%	50%	5%	+/-2	44%	[3%,7%]
Single pensioners	34%	32%	33%	39%	34%	35%	1%	+/-2	219%	[-1%,3%]

Notes:

(1) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.

(2) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 8: The proportion of pensioner units with income from state Retirement Pension and the average amount for those in receipt, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in proportion 1994/5-1999/00			
							Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
Proportion in receipt of state Retirement Pension (%)										
All pensioner units										
Total	98%	98%	98%	98%	99%	98%	0%	+/-0	15%	[0%,0%]
Pensioner couples	99%	99%	99%	99%	100%	99%	0%	+/-0	126%	[0%,0%]
Single pensioners	98%	97%	98%	97%	98%	97%	-1%	+/-0	14%	[-1%,-1%]
Recently retired pensioner units										
Total	96%	96%	97%	96%	98%	96%	0%	+/-0	272%	[0%,0%]
Pensioner couples	98%	98%	98%	98%	99%	97%	0%	+/-0	93%	[0%,0%]
Single pensioners	95%	93%	95%	93%	96%	95%	0%	+/-0	1301%	[0%,1%]
Average amount of RP for those in receipt (£pw)										
Mean amounts										
All pensioner units										
Total	90	87	91	91	92	95	6%	+/-1	20%	[5%,7%]
Pensioner couples	120	114	119	120	121	125	4%	+/-1	28%	[3%,5%]
Single pensioners	71	70	73	72	73	75	5%	+/-1	18%	[4%,6%]
Recently retired pensioner units										
Total	103	98	102	105	106	109	6%	+/-2	38%	[4%,9%]
Pensioner couples	121	114	117	122	122	127	5%	+/-2	47%	[3%,7%]
Single pensioners	74	72	76	76	77	79	7%	+/-3	43%	[4%,10%]
Median amounts										
All pensioner units										
Total	77	75	80	79	81	84	10%	+/-2	21%	[8%,12%]
Pensioner couples	116	113	117	116	118	121	5%	+/-1	16%	[4%,6%]
Single pensioners	68	68	70	69	70	72	5%	+/-1	14%	[5%,6%]
Recently retired pensioner units										
Total	107	103	107	108	109	111	4%	+/-3	66%	[1%,6%]
Pensioner couples	116	113	116	117	118	122	5%	+/-1	28%	[4%,7%]
Single pensioners	73	71	74	73	74	76	5%	+/-3	50%	[3%,8%]

Notes:

- (1) Figures for Retirement Pension also include the other contributory benefits for the elderly, Widows' Benefits and Incapacity Benefit.
- (2) These results are based on survey respondents' identification of different elements of benefit income, and are therefore subject to misreporting.
- (3) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (4) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 9: The proportion of pensioner units with income from income related benefits and the average amount for those in receipt, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in proportion 1994/5-1999/00			
							Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
Proportion in receipt of Income Related Benefits (%)										
All pensioner units										
Total	38%	41%	39%	37%	37%	34%	-4%	+/-1	16%	[-5%,-4%]
Pensioner couples	23%	24%	24%	21%	21%	18%	-5%	+/-1	17%	[-6%,-4%]
Single pensioners	47%	51%	49%	48%	47%	44%	-4%	+/-1	28%	[-5%,-3%]
Recently retired pensioner units										
Total	26%	29%	28%	24%	25%	23%	-4%	+/-1	30%	[-5%,-3%]
Pensioner couples	17%	19%	21%	16%	15%	13%	-4%	+/-1	27%	[-5%,-3%]
Single pensioners	41%	44%	41%	39%	42%	38%	-3%	+/-2	85%	[-5%,0%]
Average amount of IRB for those in receipt (£pw)										
	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Mean amounts										
All pensioner units										
Total	36	37	38	40	40	45	26%	+/-5	21%	[20%,31%]
Pensioner couples	30	31	33	33	33	39	30%	+/-16	53%	[14%,46%]
Single pensioners	37	39	40	42	42	46	24%	+/-6	25%	[18%,30%]
Recently retired pensioner units										
Total	37	41	38	42	40	51	38%	+/-17	43%	[22%,55%]
Pensioner couples	33	37	34	36	34	46	42%	+/-36	85%	[6%,78%]
Single pensioners	40	43	41	46	43	54	35%	+/-17	49%	[18%,53%]
Median amounts										
All pensioner units										
Total	33	32	33	35	36	40	24%	+/-9	37%	[15%,32%]
Pensioner couples	23	22	23	22	22	25	8%	+/-29	348%	[-20%,37%]
Single pensioners	36	35	36	38	40	43	20%	+/-7	37%	[13%,28%]
Recently retired pensioner units										
Total	31	33	27	31	35	43	41%	+/-23	56%	[18%,64%]
Pensioner couples	19	28	22	22	22	33	72%	+/-94	131%	[-22%,166%]
Single pensioners	36	35	34	39	41	49	34%	+/-22	64%	[12%,56%]

Notes:

- (1) Income related benefits refer to Minimum Income Guarantee (Income Support for people aged over 60), Working Families' Tax Credit (Family Credit prior to October 1999), Housing Benefit, Council Tax Benefit and Social Fund Grants.
- (2) These results are based on survey respondents' identification of different elements of benefit income, and are therefore subject to misreporting.
- (3) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (4) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 10: The proportion of pensioner units with income from disability benefits and the average amount for those in receipt, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in proportion 1994/5-1999/00			
							Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
Proportion in receipt of disability benefits (%)										
All pensioner units										
Total	14%	19%	18%	20%	21%	21%	7%	+/-0	6%	[7%,8%]
Pensioner couples	17%	26%	24%	23%	23%	23%	6%	+/-1	13%	[5%,7%]
Single pensioners	12%	15%	14%	18%	20%	20%	8%	+/-1	7%	[7%,8%]
Recently retired pensioner units										
Total	14%	23%	19%	18%	16%	16%	3%	+/-1	31%	[2%,4%]
Pensioner couples	16%	27%	22%	20%	18%	18%	2%	+/-1	50%	[1%,4%]
Single pensioners	11%	16%	13%	13%	13%	14%	3%	+/-1	36%	[2%,4%]

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Average amount of disability benefits for those in receipt (£pw)										
Mean amounts										
All pensioner units										
Total	49	49	49	50	48	50	1%	+/-4	297%	[-3%,6%]
Pensioner couples	53	52	53	56	53	55	4%	+/-7	166%	[-3%,11%]
Single pensioners	45	46	44	44	44	45	0%	+/-5	3121%	[-5%,5%]
Recently retired pensioner units										
Total	52	52	52	55	51	55	5%	+/-10	192%	[-5%,15%]
Pensioner couples	56	53	54	60	54	59	5%	+/-12	232%	[-7%,18%]
Single pensioners	45	51	48	42	43	48	5%	+/-16	290%	[-10%,21%]

Median amounts

All pensioner units

Total	36	36	36	39	36	37	3%	+/-16	622%	[-14%,19%]
Pensioner couples	40	39	51	51	50	52	30%	+/-19	63%	[11%,49%]
Single pensioners	35	34	35	36	36	36	5%	+/-2	40%	[3%,7%]

Recently retired pensioner units

Total	39	41	50	48	39	51	32%	+/-9	29%	[23%,41%]
Pensioner couples	42	49	51	51	48	51	23%	+/-19	82%	[4%,42%]
Single pensioners	36	36	41	36	36	49	37%	+/-19	52%	[18%,56%]

Notes:

- (1) Disability benefits refer to War Disablement Pension, Attendance Allowance, Invalid Care Allowance, Industrial Injuries Disablement Pension, Severe Disablement Allowance, Disability Living Allowance (Mobility and Care components), Disabled Person's Tax Credit (Disability Working Allowance prior to October 1999) and Statutory Sick Pay.
- (2) These results are based on survey respondents' identification of different elements of benefit income, and are therefore subject to misreporting.
- (3) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (4) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 11: The proportion of pensioner units with investment income and the average amount for those in receipt, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in proportion 1994/5-1999/00			
							Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
Proportion in receipt of investment income (%)										
All pensioner units										
Total	72%	70%	71%	68%	70%	73%	1%	+/-1	75%	[0%,1%]
Pensioner couples	81%	80%	80%	79%	80%	81%	0%	+/-1	255%	[-1%,0%]
Single pensioners	67%	63%	65%	62%	64%	68%	1%	+/-1	71%	[0%,2%]
Recently retired pensioner units										
Total	75%	72%	73%	72%	73%	76%	0%	+/-1	4511%	[-1%,1%]
Pensioner couples	81%	79%	79%	80%	80%	82%	1%	+/-1	199%	[-1%,2%]
Single pensioners	67%	60%	63%	61%	59%	65%	-2%	+/-2	137%	[-4%,1%]

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Average amount of investment income for those in receipt (£pw)										
Mean amounts										
All pensioner units										
Total	38	36	40	42	45	43	13%	+/-13	100%	[0%,26%]
Pensioner couples	56	52	59	64	66	66	17%	+/-18	105%	[-1%,36%]
Single pensioners	25	24	24	24	28	26	3%	+/-16	560%	[-13%,19%]
Recently retired pensioner units										
Total	52	52	58	67	70	61	18%	+/-24	134%	[-6%,41%]
Pensioner couples	62	64	72	80	83	74	19%	+/-27	139%	[-8%,47%]
Single pensioners	34	26	29	41	38	35	4%	+/-44	1249%	[-40%,48%]

Median amounts

All pensioner units

Total	7	6	6	6	6	6	-22%	+/-6	28%	[-28%,-16%]
Pensioner couples	14	13	12	11	12	12	-12%	+/-11	95%	[-23%,-1%]
Single pensioners	5	4	3	3	3	3	-45%	+/-10	22%	[-54%,-35%]

Recently retired pensioner units

Total	12	12	11	11	12	12	-1%	+/-23	3218%	[-23%,22%]
Pensioner couples	15	17	17	14	16	19	25%	+/-24	97%	[1%,49%]
Single pensioners	7	6	5	5	5	4	-45%	+/-19	42%	[-65%,-26%]

Notes:

- (1) Investment income is based on respondents' own assessment and may be subject to under-reporting. In particular, FRS-based estimates have been found to be lower than FES-based estimates (see Section 4 of the main publication).
- (2) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 12: The proportion of pensioner units with occupational pension income and the average amount for those in receipt, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in proportion 1994/5-1999/00			
							Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
Proportion in receipt of occupational pension income (%)										
All pensioner units										
Total	57%	58%	60%	60%	60%	59%	2%	+/-1	34%	[1%,3%]
Pensioner couples	72%	73%	74%	75%	74%	71%	-1%	+/-1	103%	[-2%,0%]
Single pensioners	48%	48%	51%	50%	50%	52%	4%	+/-1	27%	[3%,5%]
Recently retired pensioner units										
Total	65%	64%	67%	67%	66%	64%	-2%	+/-1	91%	[-3%,0%]
Pensioner couples	74%	73%	75%	76%	74%	71%	-3%	+/-2	55%	[-5%, -1%]
Single pensioners	51%	49%	52%	51%	52%	51%	0%	+/-2	544%	[-3%,2%]
Average amount of occupational pension income for those in receipt (£pw)										
	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Mean amounts										
All pensioner units										
Total	89	89	93	96	99	102	14%	+/-5	38%	[9%,20%]
Pensioner couples	118	118	123	126	129	134	14%	+/-7	52%	[7%,21%]
Single pensioners	63	62	66	68	70	73	16%	+/-8	47%	[9%,24%]
Recently retired pensioner units										
Total	114	122	126	131	130	139	22%	+/-10	46%	[12%,32%]
Pensioner couples	128	139	143	149	146	159	25%	+/-12	48%	[13%,37%]
Single pensioners	85	82	86	89	90	94	11%	+/-17	158%	[-6%,27%]
Median amounts										
All pensioner units										
Total	49	49	53	56	56	59	19%	+/-8	40%	[11%,27%]
Pensioner couples	75	65	73	81	82	88	18%	+/-12	65%	[6%,30%]
Single pensioners	37	35	39	41	42	42	14%	+/-10	73%	[4%,25%]
Recently retired pensioner units										
Total	73	71	79	84	83	92	28%	+/-15	55%	[13%,43%]
Pensioner couples	84	81	94	103	100	112	34%	+/-20	59%	[14%,54%]
Single pensioners	53	54	59	61	56	60	14%	+/-22	161%	[-8%,35%]

Notes:

- (1) Estimates of the percentage of pensioner units in receipt of occupational pension income are based on respondents' own assessment and may be subject to under-reporting (see Section 5 of the main publication).
- (2) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 13: The median net income of pensioner units by quintile of the net income distribution, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Pensioner couples										
Net income before housing costs										
Bottom fifth	126	124	132	131	128	134	6%	+/-4	59%	[3%,10%]
Next fifth	163	159	168	171	171	178	9%	+/-3	30%	[7%,12%]
Middle fifth	199	197	211	212	216	221	11%	+/-3	27%	[8%,14%]
Next fifth	261	258	277	275	285	288	11%	+/-4	39%	[6%,15%]
Top fifth	420	413	442	444	443	462	10%	+/-7	70%	[3%,17%]
Net income after housing costs										
Bottom fifth	104	105	108	108	110	114	9%	+/-3	30%	[6%,12%]
Next fifth	137	135	145	148	150	158	15%	+/-3	22%	[12%,18%]
Middle fifth	178	175	187	192	198	205	15%	+/-4	25%	[11%,19%]
Next fifth	239	243	258	262	270	274	14%	+/-5	31%	[10%,19%]
Top fifth	401	389	426	429	435	449	12%	+/-7	61%	[5%,19%]
Single pensioners										
Net income before housing costs										
Bottom fifth	69	71	72	71	72	75	9%	+/-3	29%	[6%,11%]
Next fifth	92	94	97	98	100	105	14%	+/-3	22%	[11%,17%]
Middle fifth	110	113	116	118	119	126	14%	+/-2	13%	[12%,16%]
Next fifth	132	135	143	147	151	158	20%	+/-3	14%	[17%,23%]
Top fifth	201	200	208	215	220	236	17%	+/-4	23%	[13%,21%]
Net income after housing costs										
Bottom fifth	50	54	55	55	57	60	20%	+/-5	24%	[15%,25%]
Next fifth	68	69	70	71	72	77	13%	+/-2	12%	[11%,14%]
Middle fifth	77	79	83	86	90	98	26%	+/-3	13%	[23%,30%]
Next fifth	108	112	119	126	128	137	26%	+/-4	15%	[22%,30%]
Top fifth	180	178	189	196	199	218	21%	+/-7	32%	[14%,28%]

Notes:

- (1) Estimates show medians of unequivalised net income for each quintile of the unequivalised net income distribution.
- (2) In Tables 13-16, the distribution of income is based on unequivalised net income, and has been calculated separately under the before and after housing cost measures of income. The distribution of income is also calculated separately for singles and couples, i.e. estimates for pensioner couples show income for each quintile of the pensioners couples' income distribution. For this reason, Tables 13-16 are not comparable with Tables 17 and 18.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 14(a): Components of mean gross income of pensioner couples by quintile of the net income distribution, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Pensioner couples										
Bottom fifth										
Gross income	138	138	141	141	143	147	6%	+/-3	46%	[3%,9%]
Of which:										
Benefit income	120	116	121	120	120	125	4%	+/-2	52%	[2%,6%]
Occupational pension	10	13	12	12	13	13	25%	+/-26	103%	[-1%,52%]
Investment income	7	7	7	7	8	8	11%	+/-38	349%	[-27%,49%]
Earnings	1	2	1	2	2	1	55%	+/-180	326%	[-125%,235%]
Other income	*	*	*	*	*	*	115%	+/-301	261%	[-186%,416%]
Next fifth										
Gross income	177	174	184	187	188	195	10%	+/-1	11%	[9%,11%]
Of which:										
Benefit income	137	136	142	141	145	151	10%	+/-3	26%	[7%,12%]
Occupational pension	25	26	29	32	30	31	23%	+/-15	65%	[8%,37%]
Investment income	11	9	9	10	9	10	-9%	+/-20	211%	[-29%,10%]
Earnings	3	2	4	4	4	4	10%	+/-58	592%	[-48%,68%]
Other income	1	*	*	*	*	1	-12%	+/-90	779%	[-102%,79%]
Middle fifth										
Gross income	221	216	232	235	240	245	11%	+/-1	12%	[10%,12%]
Of which:										
Benefit income	146	143	148	152	153	161	10%	+/-3	33%	[7%,14%]
Occupational pension	51	46	56	57	59	57	12%	+/-11	95%	[1%,23%]
Investment income	15	17	18	17	17	17	15%	+/-23	157%	[-9%,38%]
Earnings	9	9	8	8	11	10	10%	+/-40	397%	[-30%,51%]
Other income	*	1	*	1	*	1	83%	+/-197	238%	[-114%,280%]
Next fifth										
Gross income	300	293	316	318	332	333	11%	+/-2	16%	[9%,13%]
Of which:										
Benefit income	143	143	146	150	146	154	8%	+/-4	54%	[4%,12%]
Occupational pension	106	101	109	114	119	120	14%	+/-9	64%	[5%,22%]
Investment income	29	30	35	29	38	33	14%	+/-19	141%	[-6%,33%]
Earnings	22	17	26	24	28	25	14%	+/-34	249%	[-20%,48%]
Other income	*	1	1	*	1	1	304%	+/-408	134%	[-105%,712%]
Top fifth										
Gross income	651	626	687	707	726	746	15%	+/-10	67%	[5%,24%]
Of which:										
Benefit income	127	133	136	134	133	139	10%	+/-5	49%	[5%,14%]
Occupational pension	233	245	246	254	254	257	10%	+/-9	94%	[1%,19%]
Investment income	165	144	168	188	189	197	20%	+/-23	117%	[-3%,43%]
Earnings	121	101	134	123	141	145	19%	+/-26	134%	[-7%,45%]
Other income	4	4	3	8	9	8	98%	+/-113	116%	[-15%,211%]

Notes:

(1) Estimates of less than £0.50 or 0.5% are labelled *.

(2) In Tables 13-16, the distribution of income is based on unequivalised net income, and has been calculated separately under the before and after housing cost measures of income. The distribution of income is also calculated separately for singles and couples, i.e. estimates for pensioner couples show income for each quintile of the pensioners couples' income distribution. For this reason, Tables 13-16 are not comparable with Tables 17 and 18.

(3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 14(b): Components of mean gross income of single pensioners by quintile of the net income distribution, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Single pensioners										
Bottom fifth										
Gross income	77	76	78	77	79	82	7%	+/-3	37%	[4%,9%]
Of which:										
Benefit income	70	70	72	70	71	74	6%	+/-2	35%	[4%,8%]
Occupational pension	3	3	3	4	4	4	51%	+/-37	71%	[15%,88%]
Investment income	4	3	3	3	3	4	-4%	+/-28	720%	[-32%,24%]
Earnings	*	*	*	*	*	*	-3%	+/-146	5829%	[-148%,143%]
Other income	*	*	*	*	*	*	149%	+/-387	260%	[-238%,536%]
Next fifth										
Gross income	101	103	106	107	109	115	14%	+/-1	7%	[13%,15%]
Of which:										
Benefit income	83	84	88	89	90	95	14%	+/-2	14%	[12%,16%]
Occupational pension	11	12	13	13	13	13	25%	+/-14	59%	[10%,39%]
Investment income	6	6	4	4	5	6	0%	+/-20	6038%	[-20%,20%]
Earnings	*	*	*	1	*	1	24%	+/-116	493%	[-93%,140%]
Other income	*	*	*	*	*	1	22%	+/-106	488%	[-84%,128%]
Middle fifth										
Gross income	119	123	127	129	131	139	17%	+/-1	5%	[16%,18%]
Of which:										
Benefit income	101	102	104	105	107	111	11%	+/-2	20%	[8%,13%]
Occupational pension	13	15	17	17	17	20	59%	+/-20	33%	[39%,79%]
Investment income	4	5	5	5	6	5	20%	+/-28	144%	[-9%,48%]
Earnings	1	1	1	1	1	2	121%	+/-138	114%	[-17%,259%]
Other income	*	*	1	*	*	*	-23%	+/-73	309%	[-96%,49%]
Next fifth										
Gross income	146	151	160	165	169	178	22%	+/-1	6%	[21%,23%]
Of which:										
Benefit income	106	107	110	111	115	121	15%	+/-3	22%	[12%,18%]
Occupational pension	28	30	34	37	40	42	48%	+/-15	31%	[33%,63%]
Investment income	10	12	11	13	11	11	17%	+/-23	136%	[-6%,39%]
Earnings	2	2	3	4	2	3	36%	+/-69	189%	[-32%,105%]
Other income	1	1	1	1	1	1	124%	+/-171	137%	[-46%,295%]
Top fifth										
Gross income	298	284	295	301	330	338	13%	+/-8	58%	[6%,21%]
Of which:										
Benefit income	106	114	114	120	125	129	21%	+/-6	27%	[16%,27%]
Occupational pension	96	89	100	101	104	110	14%	+/-11	79%	[3%,25%]
Investment income	61	49	54	48	64	63	3%	+/-21	719%	[-18%,24%]
Earnings	31	30	24	28	32	31	0%	+/-32	21943%	[-32%,31%]
Other income	3	2	2	3	5	5	62%	+/-110	177%	[-48%,172%]

Notes:

(1) Estimates of less than £0.50 or 0.5% are labelled *.

(2) In Tables 13-16, the distribution of income is based on unequivalised net income, and has been calculated separately under the before and after housing cost measures of income. The distribution of income is also calculated separately for singles and couples, i.e. estimates for pensioner couples show income for each quintile of the pensioners couples' income distribution. For this reason, Tables 13-16 are not comparable with Tables 17 and 18.

(3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.

Table 19: The average incomes of couples where the woman is over state pension age but the man is not, 1994/5-1999/00

Results based upon data from the FRS

Income in £ per week, July 1999 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	Change in average income 1994/5-1999/00			
							% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
Couples where the woman is over state pension age but the man is not										
Gross income	368	367	386	407	439	406	11%	+/-11	102%	[0%,21%]
Of which:										
Benefit income	73	72	71	65	71	78	7%	+/-10	137%	[-3%,18%]
Occupational pension	89	92	92	92	100	96	7%	+/-18	241%	[-10%,25%]
Investment income	42	40	37	42	48	41	-1%	+/-41	3224%	[-43%,40%]
Earnings	161	160	182	206	217	187	16%	+/-20	125%	[-4%,35%]
Other income	2	2	4	1	2	4	115%	+200	174%	[-85%,314%]
Net income before housing costs										
Mean	276	279	292	314	340	321	16%	+/-9	58%	[7%,26%]
Median	230	228	232	257	268	261	13%	+/-9	70%	[4%,22%]
Net income after housing costs										
Mean	252	256	265	289	318	298	18%	+/-10	55%	[8%,29%]
Median	208	204	208	232	243	244	17%	+/-10	55%	[8%,27%]

Notes:

- (1) Couples where the woman is over state pension age and the man under are excluded from the definition of a pensioner unit (and hence from all other tables in this publication) for historical reasons (see Section 5 of the main publication).
- (2) Estimates of less than £0.50 or 0.5% are labelled *.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 22 of the main publication.