

### Whole population

- **Contemporary trends** Over the period 1994/95 to 2007/08, the percentage of the population below 60 per cent and 70 per cent thresholds of contemporary median income showed slight falls on both Before Housing Costs and After Housing Costs bases. The number of individuals below 60 per cent contemporary median income increased on a Before Housing Costs basis between 1994/95 to 2007/08, but was at the same level on an After Housing Costs basis.
- **Real trends** The proportion and number of the population below low-income thresholds that remained fixed in real terms fell substantially over the same period – with proportions falling by around one half.
- **Economic status** In 2007/08, individuals in workless families were much more likely to live in low-income households than those with one or more adults in full-time work.
- **Family type** Families with children, particularly lone-parent families, were more at risk of low income than their childless counterparts.
- **Gender and adulthood** Women had a higher risk of low income than men.
- **Disability status** Individuals in families containing one or more disabled people were more likely to live in low-income households than those in families with no disabled person if they were not in receipt of disability benefits. Disabled individuals were also more likely to live in low income households than non-disabled individuals.
- **Ethnicity** Individuals living in households headed by a member of an ethnic minority were more likely to live in low-income households. This was particularly the case for households headed by someone of Pakistani or Bangladeshi ethnic origin.
- **Tenure** Individuals living in Council or Housing Association accommodation were more likely to live in low-income households than other tenure types. This was also true of those in Private rented accommodation After Housing Costs.
- **Direct payment accounts** Individuals in low-income households were more likely than the rest of the population to have no bank account.
- **Savings and assets** Around half of individuals in low-income households lived in families reporting no savings.
- **Regional differences** Individuals living in the North East, North West, West Midlands and Wales were most likely to live in low-income households on a Before Housing Costs basis, with individuals in Inner London more likely on an After Housing Cost basis. Those living in the East of England, South East, South West and Scotland were least likely to live in low-income households on both bases.

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#### Introduction

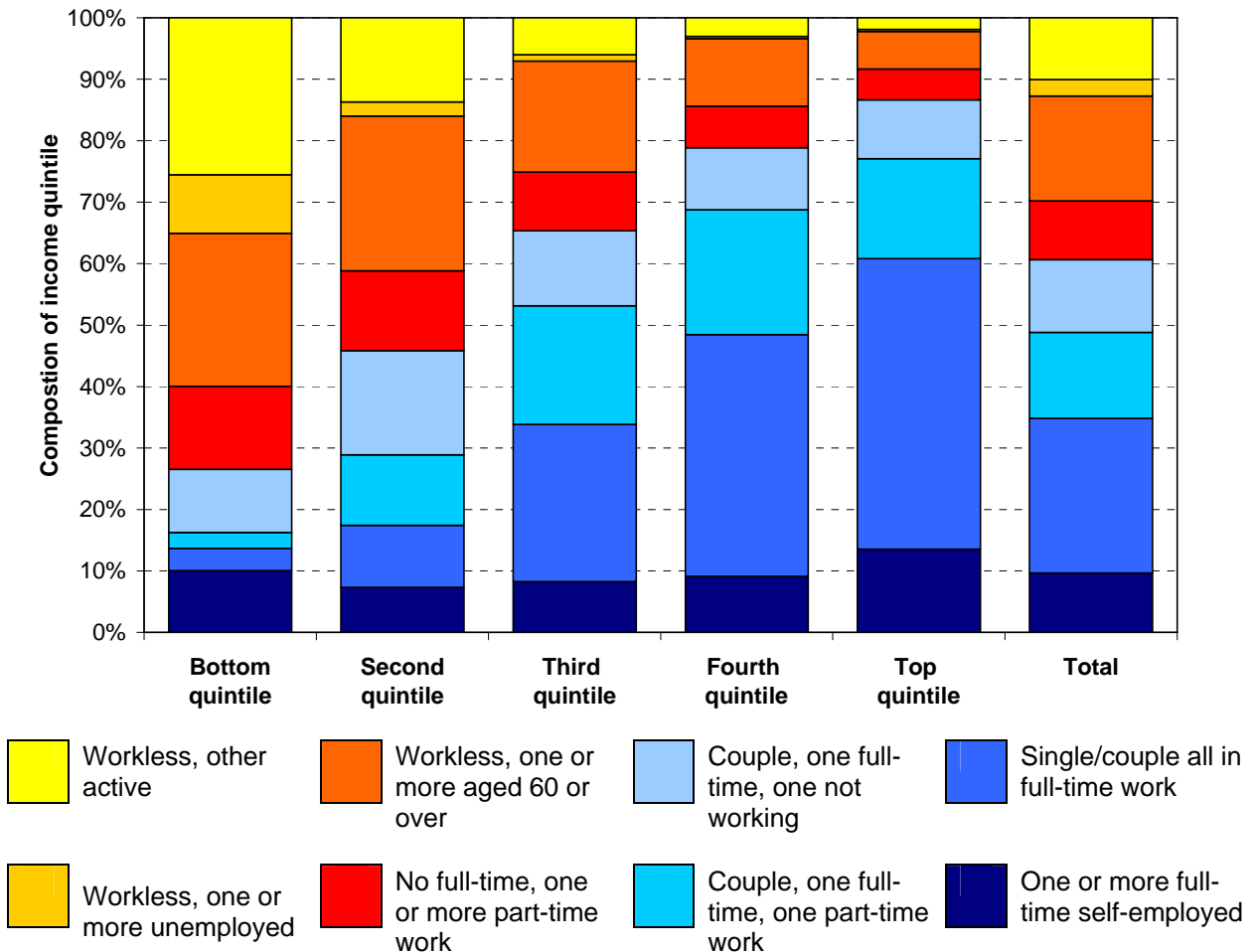
This chapter examines the position of groups making up the whole population of the United Kingdom in the income distribution in 2007/08 and looks in more detail into how this might be linked to their family or household characteristics. High-level trends over time, from 1994/95 onwards, are also examined, with data for Great Britain from 1994/95 to 1997/98 and for the United Kingdom for some groups

from 1998/99 to 2001/02 and all groups from 2002/03 onwards.

#### Income by economic status

Figure 3.1 shows the composition of income quintiles by the economic status of families.

Figure 3.1 (BHC): Proportions of economic types within income quintiles 2007/08



#### Tables in this chapter are:

3.1 Quintile distribution of income for all individuals by: economic status of adults in the family; family type; gender; adulthood; disability; ethnic group(three year average).

3.2 Quintile distribution of income for all individuals by: disability and receipt of disability benefits; tenure; direct payment accounts; savings and assets; region and country (three year average).

3.3 – 3.4 Composition of low-income groups with categories as described for Tables 3.1 – 3.2.

3.5 – 3.6 Risk of falling into low-income groups with categories as described for Tables 3.1 – 3.2.

3.1tr – 3.4tr Trends over time for headline figures for all the years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). Tables 3.1tr and 3.2tr

show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. Tables 3.3tr and 3.4tr show the number for the same measures as outlined for 3.1tr and 3.2tr.

**3.1ts – 3.2ts Populations over time** Tables 3.1ts to 3.2ts present populations over time by: family type, and gender and adulthood; economic status of the family.

**3.3ts - 3.4ts. Composition** of individuals in households with incomes below 60 per cent of contemporary median income over time by: family type; economic status of the family.

**3.5ts – 3.6ts Composition** of individuals in households with incomes below 60 per cent of 1998/99 incomes held constant in real terms over time by the categories outlined for 3.3ts – 3.4ts

**3.7ts - 3.8ts. Risk** of individuals in households with incomes below 60 per cent of contemporary median income over time by: family type, and gender and adulthood; economic status of the family.

**3.9ts – 3.10ts Risk** of individuals in households with incomes below 60 per cent of 1998/99 incomes held constant in real terms over time by the categories outlined for 3.8ts – 3.10ts

### Definition of low income

'Low income' is defined using thresholds derived from percentages of median income for the whole population. Households reporting the lowest incomes may not have the lowest living standards. The bottom ten per cent of the income distribution should not, therefore, be interpreted as having the bottom ten per cent of living standards. This is a particular issue for lower thresholds of median income. To reflect this uncertainty in these tables, results for the 50 per cent of median threshold are presented in italics.

### Pensioner classifications in this chapter

This chapter classifies all individuals according to the status of their family unit. For the purposes of this chapter, the classification *pensioner couple* includes individuals in a family unit where one member is above state retirement age, and one is below. This differs from **Chapter 6**, where only individuals above

state retirement age are included. Thus, a pensioner above state retirement age, with a working-age partner, will be included under results for *pensioner couple* in **Chapter 6** whilst their (working-age) partner is excluded as they will appear in **Chapter 5**.

### Gender

In any analysis of gender, it must be remembered that HBAI attempts to measure the living standards of an individual as determined by household income. This assumes that both partners in a couple benefit equally from the household's income, and will therefore appear at the same position in the income distribution. Any differences in figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples. The lower level gender disaggregation in the family type classification is therefore likely to be more informative.

Research has suggested that, particularly in low-income households, the above assumption with regard to income sharing is not always valid as men sometimes benefit at the expense of women from shared household income. This means that it is possible that HBAI results broken down by gender could understate differences between the two groups.

### Ethnicity

Individuals have been classified according to the ethnic group of the household reference person (see **Appendix 1** for definition of household reference person), which means that information about households of mixed composition is lost. It should also be noted that for the classifications 'Asian or Asian British' and 'Black or Black British' it is not possible to distinguish between those who were born abroad and those who were born in the United Kingdom.

Estimates showing ethnic breakdowns are presented as three-year averages because of small sample sizes. However, the figures must still be treated with some caution, as the sample sizes are still small for certain ethnic minority groups, especially in the case of households headed by a person of mixed ethnicity.

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### Disability

A split showing the number of disabled and non-disabled individuals split further between children, working age adults and pensioners, by income quintile distribution has been added to Table 3.1. Similarly, splits showing the composition of low-income groups and the risk of falling into low-income groups by this classification have been introduced in Tables 3.3 and 3.5 respectively.

For this analysis, disability is defined as having any long-standing illness, disability or impairment that leads to a substantial difficulty with one or more areas of the individual's life. Everyone classified as disabled under this definition would also be classified as disabled under the Disability Discrimination Act (DDA). However, some individuals classified as disabled under the DDA would not be captured by this definition.

No adjustment is made to disposable household income to take into account any additional costs that may be incurred due to the illness or disability in question. This means that the position in the income distribution of these groups, as shown here, may be somewhat upwardly biased. Separate income analyses are included for individuals and their families with some disability and receipt of disability benefits.

### Tenure

The separate council and housing association figures should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants. The most common reason for this is where their home used to be owned by the council and although ownership has now transferred to a housing association, the tenant still thinks that their landlord is the council (local authority).

### Direct payment accounts

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

### Savings and assets

The data relating to assets and savings should be treated with caution. Questions relating to assets 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 six cases are imputed. Evidence also suggests that there is some under-reporting of capital by respondents, in terms of both the actual values of the assets and the investment income.

The methodology to calculate total savings and assets has been improved. More households are shown to have no savings and fewer households are shown to have a small 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.

### Region and country

From the 2005/06 publication, estimates are shown for Northern Ireland and the United Kingdom. Before 2005/06, coverage was up to the level of Great Britain only. Disaggregation by geographical regions is presented in this chapter as three-year averages. This presentation has been used as single-year regional estimates are considered too volatile. Estimates for the UK, however, are shown as single-year estimates for the latest available year.

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

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

Although the FRS sample is large enough to allow some analysis to be performed at a regional level, it should be noted that no adjustment has been made for regional cost of living differences, as the necessary data are not available. In the analysis here it is therefore assumed that there is no difference in the cost of living between regions, although the After Housing Costs measure will partly take into account differences in housing costs.

### Trends over time for headline figures

All time trends are based on thresholds of median income. From the 2005/06 publication, results are presented for the UK and based on OECD equivalisation scales (see **Appendix 2** for a discussion of the OECD scales). Such presentation is in accordance with the 2004 and 2007 Spending Reviews, as the bases for future measurement of child and pensioner poverty.

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

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

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

Percentage of individuals	Net equivalised disposable household income					All individuals (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2007/08</b>						
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	21	15	17	19	28	5.8
Single/couple all in full-time work	3	8	20	31	38	15.1
Couple, one full-time, one part-time work	4	16	28	29	23	8.4
Couple, one full-time work, one not working	17	29	21	17	16	7.1
No full-time, one or more in part-time work	28	27	20	14	11	5.7
Workless, one or more aged 60 or over	29	29	21	13	7	10.2
Workless, one or more unemployed	70	17	8	3	2	1.6
Workless, other inactive	51	27	12	6	4	6.0
<b>Family type</b>						
Pensioner couple	22	23	22	18	15	7.7
Single pensioner	29	31	21	12	6	4.6
Male	22	33	23	13	8	1.2
Female	32	31	21	11	6	3.4
Couple with children	18	21	22	20	19	20.7
Couple without children	10	9	15	27	38	11.4
Single with children	39	31	18	9	3	4.9
Single without children	20	18	21	21	21	10.6
Male	19	17	21	22	21	6.4
Female	20	19	20	21	20	4.1
<b>Gender and adulthood</b>						
Adult male	17	18	20	22	23	22.8
Adult female	20	20	20	20	20	24.2
Children	25	24	20	17	14	12.8
<b>Disability</b>						
Disabled individuals	27	28	22	14	9	10.8
Disabled children	28	30	22	12	8	0.8
Disabled working age adults	30	25	19	14	12	5.0
Disabled pensioners	24	31	24	14	6	5.1
Non-disabled individuals	18	18	20	21	22	49.1
Non-disabled children	25	23	20	17	14	12.1
Non-disabled working age adults	15	15	19	24	27	31.0
Non-disabled pensioners	25	24	20	16	14	6.0
<b>Ethnic group (3-year average)</b>						
White	19	20	20	21	21	53.6
Mixed	26	22	17	15	20	0.5
Asian or Asian British	38	20	16	13	13	3.0
Indian	24	17	20	17	23	1.3
Pakistani or Bangladeshi	56	24	10	7	4	1.3
Black or Black British	28	23	20	16	14	1.5
Black Caribbean	26	21	22	17	14	0.7
Black Non-Caribbean	30	24	17	15	13	0.8
Chinese or other ethnic group	28	18	16	17	21	0.9
<b>All individuals</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>59.9</b>

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

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

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	23	15	17	18	27	5.8
Single/couple all in full-time work	4	10	20	30	35	15.1
Couple, one full-time, one part-time work	6	17	28	27	23	8.4
Couple, one full-time work, one not working	20	27	22	15	16	7.1
No full-time, one or more in part-time work	29	27	18	15	12	5.7
Workless, one or more aged 60 or over	18	31	23	17	11	10.2
Workless, one or more unemployed	75	16	5	3	2	1.6
Workless, other inactive	57	23	10	6	4	6.0
<b>Family type</b>						
Pensioner couple	14	24	24	20	19	7.7
Single pensioner	17	33	21	18	11	4.6
Male	13	33	22	19	14	1.2
Female	19	33	21	17	10	3.4
Couple with children	21	21	23	19	17	20.7
Couple without children	11	10	15	27	37	11.4
Single with children	45	29	15	8	3	4.9
Single without children	23	17	19	21	20	10.6
Male	23	16	18	21	21	6.4
Female	24	17	19	21	19	4.1
<b>Gender and adulthood</b>						
Adult male	17	18	20	22	23	22.8
Adult female	19	20	20	21	21	24.2
Children	28	24	21	15	13	12.8
<b>Disability</b>						
Disabled individuals	23	27	22	16	11	10.8
Disabled children	31	27	22	12	7	0.8
Disabled working age adults	31	23	19	14	13	5.0
Disabled pensioners	14	32	26	19	10	5.1
Non-disabled individuals	19	18	20	21	22	49.1
Non-disabled children	28	23	21	15	13	12.1
Non-disabled working age adults	17	15	19	23	26	31.0
Non-disabled pensioners	15	26	21	19	19	6.0
<b>Ethnic group (3-year average)</b>						
White	18	20	20	21	21	53.6
Mixed	31	21	15	14	19	0.5
Asian or Asian British	39	22	16	11	12	3.0
Indian	24	18	21	16	21	1.3
Pakistani or Bangladeshi	56	25	10	5	3	1.3
Black or Black British	36	20	18	14	11	1.5
Black Caribbean	30	20	21	16	13	0.7
Black Non-Caribbean	41	21	15	13	10	0.8
Chinese or other ethnic group	35	15	17	16	18	0.9
<b>All individuals</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>59.9</b>

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

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

Percentage of individuals	Net equivalised disposable household income					All individuals (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2007/08</b>						
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
No disabled adult, no disabled child	17	17	20	22	24	43.1
No disabled adult, 1 or more disabled child	26	28	23	14	10	1.6
In receipt of disability benefits	14	33	26	16	10	0.5
Not in receipt of disability benefits	30	25	21	13	10	1.1
1 or more disabled adult, no disabled child	27	27	21	15	10	14.2
In receipt of disability benefits	18	32	28	16	6	4.7
Not in receipt of disability benefits	31	24	17	15	13	9.5
1 or more disabled adult, 1 or more disabled child	33	35	19	6	6	1.0
In receipt of disability benefits	18	48	20	10	4	0.4
Not in receipt of disability benefits	44	27	19	3	7	0.6
<b>Tenure<sup>2</sup></b>						
Owners	15	16	21	23	25	43.1
Owned outright	23	19	20	19	19	16.7
Buying with a mortgage	11	14	21	25	29	26.4
Social rented sector tenants	39	33	17	8	2	9.7
Rented from council	43	33	16	7	1	5.3
Rented from a housing association	35	34	19	9	2	4.4
All rented privately	22	25	20	18	15	7.1
Rented privately unfurnished	24	26	20	17	14	5.0
Rented privately furnished	19	22	19	20	20	2.0
<b>Direct payment account<sup>3</sup></b>						
No accounts	32	20	18	15	14	1.9
With one or more accounts	20	20	20	20	20	58.0
<b>Savings and assets</b>						
No savings	33	26	20	13	8	18.8
Less than £1,500	19	23	22	22	14	12.5
£1,500 but less than £3,000	14	18	23	24	22	4.0
£3,000 but less than £8,000	14	18	21	24	24	8.0
£8,000 but less than £10,000	14	15	20	23	27	2.0
£10,000 but less than £16,000	13	15	20	24	29	3.7
£16,000 but less than £20,000	12	15	18	24	32	1.7
£20,000 or more	9	10	16	23	42	9.0
<b>Region/Country (3-year average)</b>						
England	20	20	20	20	21	49.8
North East	24	23	22	19	13	2.5
North West	23	22	20	19	15	6.7
Yorkshire and the Humber	22	22	21	20	14	5.0
East Midlands	22	21	21	21	15	4.3
West Midlands	24	22	21	18	15	5.3
East of England	16	20	21	21	23	5.5
London	19	16	16	17	32	7.4
Inner	20	17	15	15	33	2.9
Outer	18	15	17	19	30	4.5
South East	15	16	18	22	29	8.1
South West	17	21	21	22	19	5.0
Scotland	19	20	21	21	18	5.0
Wales	24	22	21	19	14	2.9
Northern Ireland	23	23	22	19	13	1.7
<b>All individuals<sup>4</sup></b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>59.9</b>

**Notes:**

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

2. Note that the separate council and housing association figures shown here should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants.

3. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

4. The totals for all individuals are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.

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

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

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
No disabled adult, no disabled child	18	17	19	22	23	43.1
No disabled adult, 1 or more disabled child	27	27	24	13	9	1.6
In receipt of disability benefits	12	36	28	17	7	0.5
Not in receipt of disability benefits	34	23	22	11	10	1.1
1 or more disabled adult, no disabled child	23	26	21	17	13	14.2
In receipt of disability benefits	14	29	29	19	9	4.7
Not in receipt of disability benefits	28	25	18	15	14	9.5
1 or more disabled adult, 1 or more disabled child	36	30	20	9	4	1.0
In receipt of disability benefits	21	40	24	13	3	0.4
Not in receipt of disability benefits	47	23	17	6	5	0.6
<b>Tenure</b>						
Owners	13	17	22	23	25	43.1
Owned outright	13	19	22	22	24	16.7
Buying with a mortgage	12	16	22	24	26	26.4
Social rented sector tenants	42	33	15	8	2	9.7
Rented from council	43	33	15	8	1	5.3
Rented from a housing association	41	33	16	8	3	4.4
All rented privately	35	21	17	16	12	7.1
Rented privately unfurnished	35	22	17	15	11	5.0
Rented privately furnished	34	21	14	17	13	2.0
<b>Direct payment account<sup>2</sup></b>						
No accounts	31	18	21	15	16	1.9
With one or more accounts	20	20	20	20	20	58.0
<b>Savings and assets</b>						
No savings	35	26	19	13	7	18.8
Less than £1,500	20	24	22	21	13	12.5
£1,500 but less than £3,000	13	19	24	24	20	4.0
£3,000 but less than £8,000	12	19	21	26	22	8.0
£8,000 but less than £10,000	12	16	19	26	28	2.0
£10,000 but less than £16,000	10	15	20	25	29	3.7
£16,000 but less than £20,000	9	13	19	25	33	1.7
£20,000 or more	7	8	16	23	46	9.0
<b>Region/Country (3-year average)</b>						
England	20	20	20	20	21	49.8
North East	21	22	23	19	14	2.5
North West	22	22	21	19	16	6.7
Yorkshire and the Humber	20	23	22	20	15	5.0
East Midlands	20	21	22	21	16	4.3
West Midlands	22	23	21	18	16	5.3
East of England	17	19	20	21	22	5.5
London	25	15	15	16	28	7.4
Inner	27	17	13	14	29	2.9
Outer	24	14	16	18	28	4.5
South East	17	16	18	22	27	8.1
South West	18	22	20	22	19	5.0
Scotland	17	20	21	22	20	5.0
Wales	21	23	22	19	15	2.9
Northern Ireland	18	24	23	20	15	1.7
<b>All individuals<sup>3</sup></b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>59.9</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of individuals	Source: FRS 2007/08						All individuals
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	12	10	9	12	11	10	10
Single/couple all in full-time work	4	3	4	5	5	6	25
Couple, one full-time, one part-time work	2	3	4	3	4	5	14
Couple, one full-time work, one not working	7	9	12	11	12	13	12
No full-time, one or more in part-time work	14	14	13	13	14	14	10
Workless, one or more aged aged 60 or over	25	25	25	14	17	20	17
Workless, one or more unemployed	12	10	8	12	9	8	3
Workless, other inactive	25	26	24	30	28	24	10
<b>Family type</b>							
Pensioner couple	13	14	14	8	10	11	13
Single pensioner	12	11	11	6	7	9	8
Male	2	2	2	1	1	2	2
Female	10	9	9	5	6	7	6
Couple with children	31	32	32	35	35	35	35
Couple without children	12	10	9	11	10	9	19
Single with children	12	16	16	18	18	17	8
Single without children	20	18	17	22	20	19	18
Male	13	11	10	13	12	11	11
Female	8	7	7	9	8	7	7
<b>Gender and adulthood</b>							
Adult male	35	33	32	33	32	33	38
Adult female	41	41	41	38	38	39	40
Children	24	26	27	29	30	29	21
<b>Disability</b>							
Disabled individuals	24	25	25	21	22	23	18
Disabled children	2	2	2	2	2	2	1
Disabled working age adults	13	13	12	14	13	12	8
Disabled pensioners	9	10	11	5	7	9	8
Non-disabled individuals	76	75	75	79	78	77	82
Non-disabled children	22	25	25	27	28	27	20
Non-disabled working age adults	41	38	37	46	43	41	52
Non-disabled pensioners	13	13	13	7	8	10	10
<b>Ethnic group (3-year average)</b>							
White	82	83	85	81	82	84	90
Mixed	1	1	1	1	1	1	1
Asian or Asian British	11	10	9	10	9	9	5
Indian	3	3	2	3	2	2	2
Pakistani or Bangladeshi	7	6	6	6	6	5	2
Black or Black British	4	4	3	5	4	4	3
Black Caribbean	1	1	1	2	2	2	1
Black Non-Caribbean	2	2	2	3	3	2	1
Chinese or other ethnic group	3	2	2	3	3	2	2
<b>All individuals (millions=100%)</b>	<b>6.5</b>	<b>11.0</b>	<b>15.9</b>	<b>9.3</b>	<b>13.5</b>	<b>17.8</b>	<b>59.9</b>

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

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

Percentage of individuals	Source: FRS 2007/08						All individuals
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
No disabled adult, no disabled child	63	62	61	67	65	64	72
No disabled adult, 1 or more disabled child	3	3	4	4	4	4	3
In receipt of disability benefits	0	1	1	1	1	1	1
Not in receipt of disability benefits	3	3	3	3	3	3	2
1 or more disabled adult, no disabled child	31	32	32	27	28	29	24
In receipt of disability benefits	6	7	8	5	6	7	8
Not in receipt of disability benefits	25	25	24	21	22	22	16
1 or more disabled adult, 1 or more disabled child	3	3	3	3	3	3	2
In receipt of disability benefits	0	1	1	0	1	1	1
Not in receipt of disability benefits	2	2	2	3	2	2	1
<b>Tenure<sup>2</sup></b>							
Owners	59	56	54	44	46	49	72
Owned outright	36	33	31	17	19	21	28
Buying with a mortgage	23	23	24	27	27	28	44
Social rented sector tenants	29	32	32	34	34	33	16
Rented from council	18	19	18	19	19	18	9
Rented from a housing association	11	13	13	15	15	15	7
All rented privately	13	13	14	22	20	18	12
Rented privately unfurnished	9	9	10	16	14	13	8
Rented privately furnished	4	3	3	6	6	5	3
<b>Direct payment account<sup>3</sup></b>							
No accounts	6	5	5	5	5	4	3
With one or more accounts	94	95	95	95	95	96	97
<b>Savings and assets</b>							
No savings	51	52	50	56	55	52	31
Less than £1,500	19	19	20	20	21	22	21
£1,500 but less than £3,000	5	5	5	4	4	5	7
£3,000 but less than £8,000	9	9	10	8	8	9	13
£8,000 but less than £10,000	2	2	2	2	2	2	3
£10,000 but less than £16,000	4	4	4	3	3	3	6
£16,000 but less than £20,000	2	2	2	1	1	1	3
£20,000 or more	8	7	7	6	5	5	15
<b>Region/Country (3-year average)</b>							
England	83	83	83	85	85	84	84
North East	5	5	5	4	5	5	4
North West	13	13	13	12	12	12	11
Yorkshire and the Humber	9	9	9	8	9	9	8
East Midlands	8	8	8	7	7	7	7
West Midlands	10	10	10	10	10	10	9
East of England	7	7	8	8	8	8	9
London	13	12	11	17	15	14	12
Inner	5	5	5	7	7	6	5
Outer	8	7	7	10	9	8	8
South East	11	10	10	12	11	11	14
South West	8	7	7	8	8	8	8
Scotland	8	8	8	7	7	8	8
Wales	6	6	6	5	5	5	5
Northern Ireland	3	3	3	2	3	3	3
<b>All individuals (millions=100%)<sup>4</sup></b>	<b>6.5</b>	<b>11.0</b>	<b>15.9</b>	<b>9.3</b>	<b>13.5</b>	<b>17.8</b>	<b>59.9</b>

**Notes:**

- Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
- Note that the separate council and housing association figures shown here should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants.
- A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
- The totals for all individuals are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.
- Percentages may not sum to 100 per cent due to rounding.

### 3 Whole population

**Table 3.5: Risk of being in low-income groups of individuals by various family and household characteristics, United Kingdom**

Percentage of individuals	Source: FRS 2007/08						All individuals (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	13	19	26	19	25	31	5.8
Single/couple all in full-time work	2	2	4	3	5	7	15.1
Couple, one full-time, one part-time work	1	3	7	4	7	11	8.4
Couple, one full-time work, one not working	7	15	27	14	23	34	7.1
No full-time, one or more in part-time work	16	26	37	22	32	42	5.7
Workless, one or more aged 60 or over	16	27	39	13	22	35	10.2
Workless, one or more unemployed	47	67	78	67	78	84	1.6
Workless, other inactive	27	47	63	47	62	72	6.0
<b>Family type</b>							
Pensioner couple	11	19	29	9	17	25	7.7
Single pensioner	17	27	40	13	21	35	4.6
Male	12	21	33	9	15	28	1.2
Female	19	30	42	14	23	37	3.4
Couple with children	10	17	25	16	23	30	20.7
Couple without children	7	9	13	9	12	15	11.4
Single with children	16	35	52	33	50	61	4.9
Single without children	13	19	25	20	25	31	10.6
Male	13	18	24	19	25	31	6.4
Female	12	19	26	20	26	31	4.1
<b>Gender and adulthood</b>							
Adult male	10	16	23	14	19	25	22.8
Adult female	11	18	27	15	21	28	24.2
Children	12	23	33	21	31	39	12.8
<b>Disability</b>							
Disabled individuals	14	25	37	18	27	37	10.8
Disabled children	15	26	39	24	36	45	0.8
Disabled working age adults	17	28	39	25	35	43	5.0
Disabled pensioners	11	22	34	9	18	30	5.1
Non-disabled individuals	10	17	24	15	22	28	49.1
Non-disabled children	12	22	33	21	31	39	12.1
Non-disabled working age adults	9	13	19	14	19	24	31.0
Non-disabled pensioners	14	23	34	11	18	29	6.0
<b>Ethnic group (3-year average)</b>							
White	10	17	25	13	20	27	53.6
Mixed	13	23	33	25	35	44	0.5
Asian or Asian British	23	36	47	31	42	51	3.0
Indian	14	22	28	19	25	32	1.3
Pakistani or Bangladeshi	33	53	69	45	61	72	1.3
Black or Black British	15	25	36	29	39	46	1.5
Black Caribbean	13	22	32	23	31	40	0.7
Black Non-Caribbean	17	28	40	34	45	52	0.8
Chinese or Other Ethnic Group	19	26	34	29	37	44	0.9
<b>All individuals</b>	<b>11</b>	<b>18</b>	<b>27</b>	<b>16</b>	<b>23</b>	<b>30</b>	<b>59.9</b>

**Table 3.6: Risk of being in low-income groups of individuals by various family and household characteristics, United Kingdom**

Percentage of individuals	Source: FRS 2007/08						All individuals (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
No disabled adult, no disabled child	9	16	23	14	20	26	43.1
No disabled adult, 1 or more disabled child	13	23	35	21	31	41	1.6
In receipt of disability benefits	6	13	23	10	17	28	0.5
Not in receipt of disability benefits	16	28	40	26	37	46	1.1
1 or more disabled adult, no disabled child	14	25	36	17	27	37	14.2
In receipt of disability benefits	8	16	27	10	18	27	4.7
Not in receipt of disability benefits	17	29	40	21	31	41	9.5
1 or more disabled adult, 1 or more disabled child	18	31	47	29	43	50	1.0
In receipt of disability benefits	4	17	34	11	29	38	0.4
Not in receipt of disability benefits	27	42	56	41	52	59	0.6
<b>Tenure<sup>2</sup></b>							
Owners	9	14	20	9	14	20	43.1
Owned outright	14	21	29	10	15	22	16.7
Buying with a mortgage	6	10	14	9	14	19	26.4
Social rented sector tenants	19	36	52	33	47	61	9.7
Rented from council	21	39	55	34	49	62	5.3
Rented from a housing association	16	32	49	31	46	60	4.4
All rented privately	12	20	31	29	38	46	7.1
Rented privately unfurnished	11	21	33	29	38	46	5.0
Rented privately furnished	12	18	24	28	37	47	2.0
<b>Direct payment account<sup>3</sup></b>							
No accounts	21	31	40	26	33	39	1.9
With one or more accounts	10	18	26	15	22	29	58.0
<b>Savings and assets</b>							
No savings	18	30	42	28	39	49	18.8
Less than £1,500	10	17	26	15	23	31	12.5
£1,500 but less than £3,000	8	13	19	9	15	22	4.0
£3,000 but less than £8,000	8	13	19	9	13	20	8.0
£8,000 but less than £10,000	7	12	18	8	13	19	2.0
£10,000 but less than £16,000	7	12	17	8	12	16	3.7
£16,000 but less than £20,000	7	11	16	8	10	14	1.7
£20,000 or more	6	8	12	6	8	11	9.0
<b>Region/Country (3-year average)</b>							
England	10	18	26	15	22	30	49.8
North East	11	21	31	15	24	32	2.5
North West	12	21	30	16	24	32	6.7
Yorkshire and the Humber	11	20	29	15	22	31	5.0
East Midlands	12	20	29	15	22	30	4.3
West Midlands	12	21	31	17	24	33	5.3
East of England	8	14	22	12	19	26	5.5
London	11	17	25	20	27	33	7.4
Inner	11	18	26	22	30	37	2.9
Outer	11	17	24	19	26	31	4.5
South East	8	13	20	13	19	25	8.1
South West	9	16	23	14	20	27	5.0
Scotland	10	17	26	13	19	26	5.0
Wales	12	21	31	16	24	31	2.9
Northern Ireland	11	20	30	12	20	29	1.7
<b>All individuals<sup>4</sup></b>	<b>11</b>	<b>18</b>	<b>27</b>	<b>16</b>	<b>23</b>	<b>30</b>	<b>59.9</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. Note that the separate council and housing association figures shown here should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants.
3. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
4. The totals for all individuals are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.

### 3 Whole population

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

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
<b>FES (UK)</b>	1979	5	13	22	6	15	24
	1981	5	13	23	8	16	25
	1987	8	18	27	12	22	30
	1988/89	11	21	28	15	24	31
	1990/91	13	22	29	17	25	31
	1991/92	12	22	29	17	25	32
	1992/93	12	21	29	17	26	32
	1993/95	11	20	28	16	25	31
	1994/96	10	19	27	16	25	31
	1995/97	10	20	28	18	26	32
<b>FRS (GB)</b>	1994/95	10	19	28	15	24	31
	1995/96	9	18	27	15	24	31
	1996/97	11	19	28	17	25	32
	1997/98	11	20	28	17	24	31
<b>FRS (UK)</b>	1998/99	11	19	28	16	24	31
	1999/00	10	19	28	16	24	31
	2000/01	10	19	27	15	23	30
	2001/02	10	18	27	15	23	30
	2002/03	10	18	27	15	22	30
	2003/04	10	18	26	14	21	29
	2004/05	10	17	26	13	21	28
	2005/06	10	18	26	15	22	29
	2006/07	11	18	26	15	22	29
	2007/08	11	18	27	16	23	30
<b>Change</b>	1998/99-2007/08 <sup>2,3</sup>	0	-1	-1	-1	-2	-1
	2006/07-2007/08 <sup>2,3</sup>	0	0	0	0	0	0

**Notes:**

1. FES figures are for the United Kingdom, FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years. FES figures are single calendar years from 1979-87, two combined calendar years from 1988/89-1992/93 and two financial years combined from 1993/95-1995/97.

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

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

**Table 3.2tr Percentage of individuals falling below thresholds of 1998/99 real-terms median income, United Kingdom** <sup>1,2</sup>

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
<b>FES (UK)</b>	1979	20	33	46	22	35	47
	1981	22	35	47	25	36	48
	1987	18	29	38	22	32	40
	1988/89	17	27	35	20	28	36
	1990/91	17	26	33	20	28	35
	1991/92	16	26	34	21	29	35
	1992/93	16	25	33	21	29	35
	1993/95	14	23	32	19	27	34
	1994/96	12	21	30	18	26	33
	1995/97	12	21	30	18	26	32
<b>FRS (GB)</b>	1994/95	13	23	32	20	29	36
	1995/96	12	23	32	19	28	36
	1996/97	12	21	30	19	27	34
	1997/98	11	20	29	18	25	32
<b>FRS (UK)</b>	1998/99	11	19	28	16	24	31
	1999/00	9	18	26	14	22	29
	2000/01	9	15	24	12	20	26
	2001/02	7	13	21	10	17	24
	2002/03	7	12	20	9	15	22
	2003/04	7	12	19	9	15	21
	2004/05	6	11	18	9	13	19
	2005/06	7	11	18	9	14	20
	2006/07	7	12	18	10	14	20
2007/08	7	12	18	10	15	20	
<b>Change</b>	1998/99-2007/08 <sup>2,3</sup>	-4	-8	-10	-6	-10	-11
	2006/07-2007/08 <sup>2,3</sup>	0	0	0	0	0	0

**Notes:**

1. FES figures are for the United Kingdom, FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years. FES figures are single calendar years from 1979-87, two combined calendar years from 1988/89-1992/93 and two financial years combined from 1993/95-1995/97.

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

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

### 3 Whole population

Table 3.3tr Number of individuals falling below various thresholds of contemporary median income, United Kingdom <sup>1,2</sup>

Number of individuals (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All individuals
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	2.9	6.9	11.8	3.3	7.9	12.8	54.0
	1981	2.8	7.2	12.5	4.1	8.7	13.9	54.7
	1987	4.4	9.8	15.1	6.6	12.0	16.6	55.4
	1988/89	6.3	11.6	15.8	8.4	13.2	17.1	56.0
	1990/91	7.1	12.1	16.1	9.7	13.9	17.6	56.1
	1991/92	7.0	12.3	16.6	9.9	14.4	18.2	56.6
	1992/93	6.8	12.0	16.7	9.8	14.6	18.5	57.1
	1993/95	6.4	11.2	16.0	9.2	14.3	17.9	57.3
	1994/96	5.9	10.8	15.8	9.3	14.2	17.8	57.5
	1995/97	6.0	11.4	16.3	10.2	14.8	18.3	57.7
FRS (GB)	1994/95	5.3	10.4	15.5	8.5	13.5	17.3	55.3
	1995/96	5.2	9.9	15.2	8.2	13.5	17.3	55.5
	1996/97	5.9	10.8	15.6	9.4	14.0	17.7	55.6
FRS (UK)	1997/98	6.0	10.9	15.7	9.2	13.6	17.1	55.7
	1998/99	6.1	11.2	16.1	9.3	14.0	17.8	57.5
	1999/00	6.1	11.1	16.2	9.3	13.8	17.7	57.7
	2000/01	6.1	10.7	15.9	8.8	13.4	17.4	57.9
	2001/02	5.9	10.7	15.8	8.5	13.2	17.2	58.1
	2002/03	5.9	10.6	15.7	8.5	13.1	17.3	58.3
	2003/04	5.8	10.4	15.4	8.4	12.6	17.0	58.5
	2004/05	5.6	10.0	15.2	7.9	12.1	16.6	58.8
	2005/06	5.9	10.4	15.5	8.6	12.8	17.2	59.1
	2006/07	6.3	10.7	15.7	9.0	13.2	17.5	59.5
Change	1998/99-2007/08 <sup>2,3</sup>	0.3	-0.2	-0.2	0.0	-0.6	0.0	2.3
	2006/07-2007/08 <sup>2,3</sup>	0.2	0.3	0.2	0.3	0.2	0.3	0.4

**Notes:**

1. FES figures are for the United Kingdom, FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years. FES figures are single calendar years from 1979-87, two combined calendar years from 1988/89-1992/93 and two financial years combined from 1993/95-1995/97.

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

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

**Table 3.4tr Number of individuals falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom <sup>1,2</sup>**

Number of individuals (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All individuals
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
<b>FES (UK)</b>	1979	10.9	17.7	24.6	11.9	18.8	25.7	54.0
	1981	12.2	19.0	25.6	13.5	19.9	26.4	54.7
	1987	9.9	15.9	20.8	12.1	17.5	22.1	55.4
	1988/89	9.6	14.9	19.4	11.4	15.9	20.1	56.0
	1990/91	9.6	14.6	18.7	11.5	15.8	19.8	56.1
	1991/92	9.2	14.6	19.1	11.8	16.2	20.1	56.6
	1992/93	8.9	14.5	19.1	11.8	16.4	20.3	57.1
	1993/95	7.9	13.2	18.2	10.9	15.5	19.4	57.3
	1994/96	7.1	12.3	17.3	10.3	15.0	18.8	57.5
	1995/97	6.8	12.4	17.3	10.6	15.1	18.6	57.7
<b>FRS (GB)</b>	1994/95	7.2	12.9	18.0	11.2	15.8	19.7	55.3
	1995/96	6.9	12.5	17.8	10.8	15.7	19.7	55.5
	1996/97	6.6	11.9	16.7	10.4	15.0	18.6	55.6
	1997/98	6.3	11.4	16.2	9.8	14.1	17.7	55.7
<b>FRS (UK)</b>	1998/99	6.1	11.2	16.1	9.3	14.0	17.8	57.5
	1999/00	5.4	10.2	15.3	8.3	12.9	16.7	57.7
	2000/01	4.9	8.9	13.7	7.0	11.5	15.3	57.9
	2001/02	4.0	7.5	12.2	5.8	9.7	13.7	58.1
	2002/03	3.9	7.1	11.5	5.4	8.8	12.7	58.3
	2003/04	3.9	7.0	11.2	5.5	8.6	12.0	58.5
	2004/05	3.6	6.6	10.6	5.2	7.8	11.2	58.8
	2005/06	3.9	6.6	10.7	5.4	8.2	11.6	59.1
	2006/07	4.1	6.9	10.8	5.8	8.6	11.8	59.5
	2007/08	4.2	7.1	11.1	5.9	8.7	12.1	59.9
<b>Change</b>	1998/99-2007/08 <sup>2,3</sup>	-1.9	-4.1	-5.1	-3.4	-5.3	-5.7	2.3
	2006/07-2007/08 <sup>2,3</sup>	0.2	0.2	0.2	0.1	0.1	0.3	0.4

**Notes:**

1. FES figures are for the United Kingdom, FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years. FES figures are single calendar years from 1979-87, two combined calendar years from 1988/89-1992/93 and two financial years combined from 1993/95-1995/97.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
3. Due to rounding, the estimates of change in numbers of individuals below low-income thresholds may not equal the difference between the total number of individuals below thresholds for any pair of years shown.

### 3 Whole population

Table 3.1ts: Population of individuals by family type, gender and adulthood, United Kingdom<sup>1</sup>

	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
<b>Number of individuals whose family type is: (millions)</b>										
Pensioner couple	6.5	6.5	6.4	6.5	6.6	6.9	7.2	7.3	7.5	7.7
Single male pensioner	0.9	1.0	1.0	1.0	1.1	1.0	1.0	1.1	1.2	1.2
Single female pensioner	3.3	3.3	3.4	3.4	3.3	3.2	3.3	3.3	3.3	3.4
Couple with children	20.8	20.7	20.5	20.3	20.0	19.7	20.3	20.3	20.4	20.7
Couple without children	10.7	10.6	10.9	10.8	10.9	11.1	11.6	11.5	11.6	11.4
Single with children	4.1	4.3	4.4	4.6	4.8	4.9	5.1	5.1	5.1	4.9
Single male without children	5.4	5.5	5.6	5.7	5.7	5.9	6.0	6.2	6.4	6.4
Single female without children	3.5	3.5	3.5	3.6	3.6	3.7	3.8	4.0	4.1	4.1
<b>Gender and adulthood</b>										
Adult male	20.5	20.6	20.7	20.7	20.8	21.1	21.8	22.2	22.6	22.8
Adult female	22.2	22.3	22.4	22.4	22.5	22.7	23.5	23.7	24.0	24.2
Children	12.6	12.7	12.7	12.7	12.7	12.6	13.0	12.9	12.8	12.8
<b>All individuals (millions)</b>	<b>55.3</b>	<b>55.6</b>	<b>55.7</b>	<b>55.9</b>	<b>56.1</b>	<b>56.4</b>	<b>58.3</b>	<b>58.8</b>	<b>59.5</b>	<b>59.9</b>
<b>Percentage of individuals whose family type is:</b>										
Pensioner couple	12	12	12	12	12	12	12	12	13	13
Single male pensioner	2	2	2	2	2	2	2	2	2	2
Single female pensioner	6	6	6	6	6	6	6	6	6	6
Couple with children	38	37	37	36	36	35	35	35	34	35
Couple without children	19	19	20	19	20	20	20	20	19	19
Single with children	7	8	8	8	9	9	9	9	9	8
Single male without children	10	10	10	10	10	10	10	11	11	11
Single female without children	6	6	6	6	6	7	7	7	7	7
<b>Gender and adulthood</b>										
Adult male	37	37	37	37	37	37	37	38	38	38
Adult female	40	40	40	40	40	40	40	40	40	40
Children	23	23	23	23	23	22	22	22	22	21
<b>All individuals (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

Table 3.2ts: Population of individuals by economic status of the family, United Kingdom<sup>1</sup>

Source: FRS										
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
<b>Number of individuals whose economic status is: (millions)</b>										
One or more full-time self-employed	6.2	5.7	5.3	5.2	5.2	5.2	5.3	5.5	5.6	5.8
Single/couple all in full-time work	12.1	12.7	13.1	13.1	13.8	14.2	14.7	14.5	15.0	15.1
Couple, one full-time, one part-time work	7.2	8.0	8.5	8.7	8.5	8.3	8.6	8.5	8.3	8.4
Couple, one full-time work, one not working	7.4	6.8	6.8	6.8	6.5	6.6	6.9	6.9	7.1	7.1
No full-time, one or more in part-time work	3.3	4.0	4.4	4.4	4.5	4.8	5.2	5.5	5.8	5.7
Workless, one or more aged 60 or over	9.8	9.8	9.7	9.8	9.8	9.9	10.0	10.1	10.1	10.2
Workless, one or more unemployed	3.7	2.8	2.4	2.1	1.9	1.4	1.6	1.4	1.5	1.6
Workless, other inactive	5.4	5.8	5.5	5.7	5.9	6.0	6.0	6.2	6.1	6.0
<b>All individuals (millions)</b>	55.3	55.6	55.7	55.9	56.1	56.4	58.3	58.8	59.5	59.9
<b>Percentage of individuals whose economic status is:</b>										
One or more full-time self-employed	11	10	10	9	9	9	9	9	9	10
Single/couple all in full-time work	22	23	24	23	25	25	25	25	25	25
Couple, one full-time, one part-time work	13	14	15	16	15	15	15	14	14	14
Couple, one full-time work, one not working	13	12	12	12	12	12	12	12	12	12
No full-time, one or more in part-time work	6	7	8	8	8	9	9	9	10	10
Workless, one or more aged 60 or over	18	18	17	18	18	18	17	17	17	17
Workless, one or more unemployed	7	5	4	4	3	3	3	2	2	3
Workless, other inactive	10	10	10	10	10	11	10	11	10	10
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

### 3 Whole population

**Table 3.3ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by family type, United Kingdom<sup>1</sup>**

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
<b>Before Housing Costs</b>										
Pensioner couple	12	12	13	14	13	15	15	13	14	14
Single male pensioner	2	2	2	2	2	2	2	2	2	2
Single female pensioner	10	10	10	10	9	9	9	9	9	9
Couple with children	38	36	35	34	33	30	30	30	31	32
Couple without children	9	8	8	8	9	9	9	10	10	10
Single with children	16	18	19	19	20	19	19	18	17	16
Single male without children	9	8	8	8	9	10	10	11	11	11
Single female without children	5	5	5	5	5	6	6	6	6	7
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100
<b>After Housing Costs</b>										
Pensioner couple	10	10	10	10	10	12	12	10	10	10
Single male pensioner	2	2	3	3	2	2	2	1	2	1
Single female pensioner	10	10	10	9	9	8	7	5	6	6
Couple with children	36	34	34	34	32	31	31	33	34	35
Couple without children	8	8	8	8	8	9	9	10	10	10
Single with children	18	20	20	21	22	22	21	21	20	18
Single male without children	10	10	9	9	10	10	11	12	12	12
Single female without children	6	6	6	6	6	6	7	7	7	8
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

Table 3.4ts: Composition of individuals living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom<sup>1</sup>

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
<b>Before Housing Costs</b>										
One or more full-time self-employed	13	9	10	9	10	9	9	10	10	10
Single/couple all in full-time work	1	2	3	2	3	3	4	3	4	3
Couple, one full-time, one part-time work	1	2	3	3	2	3	2	3	2	3
Couple, one full-time work, one not working	8	10	10	10	10	8	9	9	10	9
No full-time, one or more in part-time work	8	10	10	11	12	12	12	12	13	14
Workless, one or more aged 60 or over	25	25	25	27	25	27	26	25	25	25
Workless, one or more unemployed	21	17	14	13	12	9	10	9	9	10
Workless, other inactive	22	26	25	25	27	29	28	29	28	26
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100
<b>After Housing Costs</b>										
One or more full-time self-employed	12	9	9	9	9	9	8	10	10	11
Single/couple all in full-time work	2	3	3	3	4	4	5	5	5	5
Couple, one full-time, one part-time work	2	3	3	3	3	4	3	4	3	4
Couple, one full-time work, one not working	9	10	10	11	10	9	11	11	13	12
No full-time, one or more in part-time work	7	10	11	11	12	13	13	13	13	14
Workless, one or more aged 60 or over	23	23	23	23	22	22	21	18	17	17
Workless, one or more unemployed	20	16	13	12	11	9	9	9	8	9
Workless, other inactive	25	27	26	27	29	31	30	31	29	28
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

### 3 Whole population

**Table 3.5ts: Composition of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, United Kingdom<sup>1</sup>**

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
<b>Before Housing Costs</b>										
Pensioner couple	13	13	13	14	13	14	14	13	13	12
Single male pensioner	2	2	2	2	2	2	2	2	2	2
Single female pensioner	11	10	10	10	9	10	9	9	10	10
Couple with children	36	35	35	34	33	31	30	30	31	31
Couple without children	9	8	8	8	9	10	11	11	11	12
Single with children	16	18	19	19	20	16	16	15	13	13
Single male without children	9	8	8	8	9	10	11	12	13	12
Single female without children	5	5	5	5	5	6	7	7	6	8
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100
<b>After Housing Costs</b>										
Pensioner couple	11	10	11	10	10	10	9	7	7	7
Single male pensioner	2	2	3	3	2	1	1	1	1	1
Single female pensioner	11	10	10	9	9	5	5	4	5	5
Couple with children	35	34	34	34	32	32	31	33	34	35
Couple without children	8	8	8	8	8	10	10	11	11	11
Single with children	17	19	20	21	22	23	23	20	18	18
Single male without children	10	10	9	9	10	11	12	14	15	14
Single female without children	5	6	6	6	6	7	8	9	8	9
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

**Table 3.6ts: Composition of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of the family, United Kingdom<sup>1</sup>**

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
<b>Before Housing Costs</b>										
One or more full-time self-employed	12	9	10	9	10	11	10	12	12	12
Single/couple all in full-time work	2	2	3	2	3	2	3	3	3	4
Couple, one full-time, one part-time work	2	2	3	3	2	2	2	2	2	2
Couple, one full-time work, one not working	9	11	10	10	9	7	7	7	8	8
No full-time, one or more in part-time work	7	10	10	11	12	13	12	13	13	14
Workless, one or more aged 60 or over	26	25	26	27	25	27	26	25	26	24
Workless, one or more unemployed	19	16	14	13	12	11	12	10	10	12
Workless, other inactive	22	25	25	25	27	27	28	28	27	25
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100
<b>After Housing Costs</b>										
One or more full-time self-employed	11	9	9	9	9	10	10	11	11	12
Single/couple all in full-time work	2	3	3	3	4	3	5	4	5	5
Couple, one full-time, one part-time work	3	3	4	3	3	3	2	3	2	3
Couple, one full-time work, one not working	10	11	11	11	10	9	9	9	11	10
No full-time, one or more in part-time work	8	10	11	11	12	13	13	13	14	13
Workless, one or more aged 60 or over	25	23	24	23	22	18	15	13	14	14
Workless, one or more unemployed	18	15	13	12	12	11	12	11	10	12
Workless, other inactive	23	26	26	27	30	34	34	35	32	30
<b>All individuals (per cent)</b>	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

### 3 Whole population

Table 3.7ts: Risk of individuals living in households with less than 60 per cent of contemporary median household income, by family type, gender and adulthood, United Kingdom<sup>1</sup>

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

**Notes:**

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

2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 3.8ts: Risk of individuals living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom<sup>1</sup>

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
<b>Before Housing Costs</b>										
One or more full-time self-employed	22	18	21	20	21	19	17	18	18	19
Single/couple all in full-time work	1	2	2	2	2	2	3	2	3	2
Couple, one full-time, one part-time work	2	3	3	4	3	3	3	3	3	3
Couple, one full-time work, one not working	12	16	15	15	16	13	14	13	16	15
No full-time, one or more in part-time work	24	26	26	27	28	26	24	22	23	26
Workless, one or more aged 60 or over	26	27	28	30	28	28	27	25	27	27
Workless, one or more unemployed	60	65	66	66	66	66	67	62	62	67
Workless, other inactive	42	48	49	47	49	50	50	46	49	47
<b>All individuals (per cent)</b>	19	19	20	19	19	18	18	17	18	18
<b>After Housing Costs</b>										
One or more full-time self-employed	26	22	24	23	24	22	21	21	23	25
Single/couple all in full-time work	2	3	3	3	4	3	4	4	5	5
Couple, one full-time, one part-time work	3	5	5	5	5	6	5	5	5	7
Couple, one full-time work, one not working	17	21	21	22	21	18	20	19	25	23
No full-time, one or more in part-time work	30	34	33	35	34	33	31	28	30	32
Workless, one or more aged 60 or over	31	32	33	32	31	29	28	21	23	22
Workless, one or more unemployed	74	79	78	78	78	76	76	72	73	78
Workless, other inactive	62	66	64	64	66	66	65	61	63	62
<b>All individuals (per cent)</b>	24	25	24	24	24	23	22	21	22	23

**Notes:**

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

2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

### 3 Whole population

**Table 3.9ts: Risk of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, gender and adulthood, United Kingdom<sup>1</sup>**

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

**Notes:**

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

2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 3.10ts: Risk of individuals living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of the family, United Kingdom<sup>1</sup>

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
<b>Before Housing Costs</b>										
One or more full-time self-employed	25	19	22	20	19	15	13	14	14	14
Single/couple all in full-time work	2	2	2	2	2	1	2	2	1	2
Couple, one full-time, one part-time work	3	3	4	4	2	2	1	2	2	2
Couple, one full-time work, one not working	16	19	16	15	14	8	7	6	8	8
No full-time, one or more in part-time work	29	28	26	27	26	19	17	15	15	17
Workless, one or more aged 60 or over	35	31	30	30	25	20	18	16	17	17
Workless, one or more unemployed	67	67	68	66	62	53	55	48	45	51
Workless, other inactive	53	51	51	47	45	32	33	30	31	30
<b>All individuals (per cent)</b>	23	21	20	19	17	13	12	11	12	12
<b>After Housing Costs</b>										
One or more full-time self-employed	28	23	25	23	23	19	16	16	17	19
Single/couple all in full-time work	3	4	4	3	3	2	3	2	3	3
Couple, one full-time, one part-time work	6	6	6	5	4	3	2	3	3	3
Couple, one full-time work, one not working	22	24	22	22	20	12	11	10	14	13
No full-time, one or more in part-time work	36	36	34	35	32	25	22	19	20	20
Workless, one or more aged 60 or over	40	35	34	32	28	17	14	10	12	12
Workless, one or more unemployed	77	81	79	78	76	69	68	60	60	64
Workless, other inactive	68	69	65	64	63	54	50	43	46	44
<b>All individuals (per cent)</b>	29	27	25	24	22	17	15	13	14	15

**Notes:**

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

2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.