

### Pensioners

- **Contemporary trends** Between 1994/95 and 2007/08, there was no consistent change in the proportion or number of pensioners living in households below thresholds of contemporary median income on a Before Housing Costs basis; a slight rise was followed by a drop between 1998/99 and 2005/06. There has been no change between 2006/07 and 2007/08, following a rise between 2005/06 and 2006/07. For income After Housing Costs, the proportions and numbers showed a marked fall, from 1998/99, before an increase between 2005/06 and 2006/07 and a slight decrease between 2006/07 and 2007/08.
- **Real trends** From 1994/95 to 2007/08, there were pronounced falls in the proportions and numbers of pensioners below low-income thresholds held constant in real terms, on both income measures, although there was an increase between 2005/06 and 2006/07, followed by a slight decrease between 2006/07 and 2007/08.
- **Quintile distributions** In 2007/08, pensioners were more likely to be in the bottom two income quintiles and less likely to be in the top two quintiles of the income distribution, than the population as a whole.
- **Family type** Single pensioners living alone had a higher risk of low income than all other groups.
- **Age** In general, the older the age of the pensioners, the greater the likelihood of low income.
- **Tenure** The majority of pensioners in low-income households were owner-occupiers who owned their homes outright, and the risk for this group was fairly typical when compared with all pensioners.
- **Ethnicity** Pensioners living in a household headed by someone from an ethnic minority group had a greater risk of low income.
- **Pensions receipt** Around 40 per cent of pensioner families in households below 60 per cent of contemporary median household income After Housing Costs had someone receiving a personal or occupational pension compared to around 70 per cent of all pensioners.

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### Introduction

This chapter includes results only for those individuals above state pension age. Thus, any working-age partners will be excluded from results for pensioner couples. This differs slightly from **Chapter 3**, where both adults in a couple with one adult above state pension age and one adult below are classified as a pensioner couple.

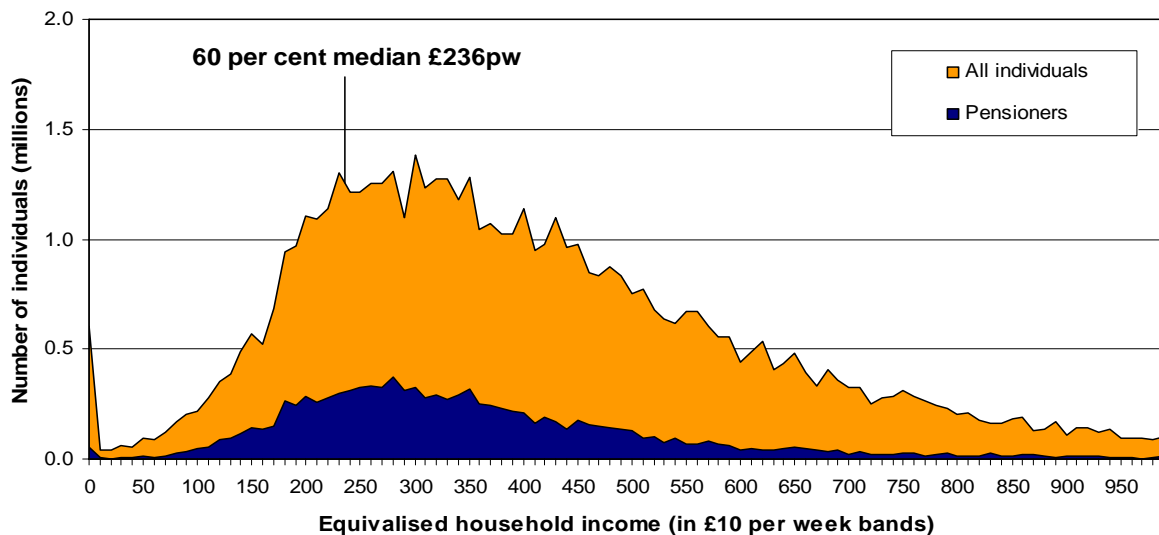
The position of pensioners in the income distribution is defined by the net equivalised income of the household in which they live. Care should be taken in comparing results for singles and couples in this chapter, as conclusions drawn from them are often sensitive to the choice of equivalence scale.

Comparisons within groups, however, are not affected. From the 2005/06 publication, the OECD equivalence scale has been used to adjust household income to approximate the material living standards of that household (details of equivalence scales are outlined in **Appendix 2**).

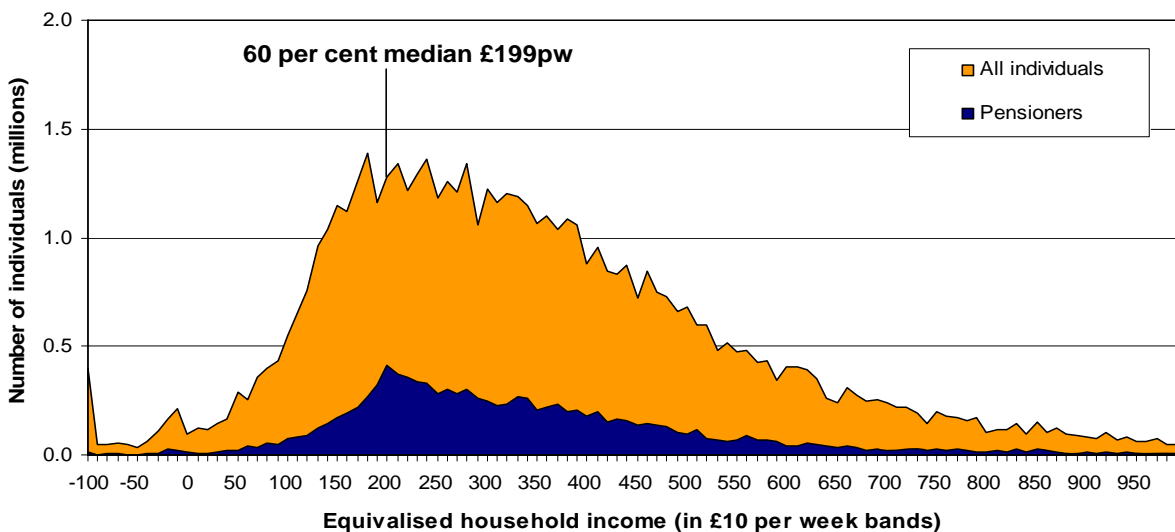
### The position of pensioners in the overall income distribution

**Figure 6.1** compares the income distribution of pensioners in 2007/08 with that of the entire population.

**Figure 6.1 (BHC):** Income distribution; all individuals and pensioners by income band, 2007/08



**Figure 6.1 (AHC):** Income distribution; all individuals and pensioners by income band, 2007/08



### Tables in this chapter are;

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

**6.2 Quintile distribution** of income in pensioner households by: pensions receipt; state support received by family; savings and assets; region and country (three-year average).

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

**6.5 – 6.6 Risk** of falling into low-income groups with categories outlined for 6.1 – 6.2.

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

**6.1ts – 6.3ts Populations over time** Tables 6.1ts to 6.3ts present populations over time by age and gender; tenure; region and country (three-year averages).

**6.4ts to 6.5ts Composition** of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure.

**6.6ts to 6.9ts Risk** of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year averages, the number of pensioners can now be found in 6.9ts).

**6.10ts to 6.13ts Risk** of pensioners in households below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for 6.6ts – 6.9ts.

**6.14ts to 6.15ts Composition** of pensioners in households with incomes below 50 per cent of contemporary median income over time by: age and gender; tenure.

**6.16ts to 6.19ts Risk** of pensioners in households below 50 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year averages, the number of pensioners can now be found in 6.19ts).

### 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.

### Definition of 'benefit units' and 'households'

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

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

### Age and gender

A new age split was introduced in the 2006/07 publication. This is based on the age of pensioners in the household. The first age band of 60 to 64 year olds will be made up only of females.

In any analysis of gender or age, it must be remembered that HBAI attempts to measure the living standards of an individual as determined by household income. This

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assumes that both partners in a couple benefit equally from the household's income, and will therefore appear at the same position in the income distribution.

Any differences in gender figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples.

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

### Disability

For this analysis, disability is defined as having any long-standing illness, disability or impairment that leads to a substantial difficulty with one or more areas of the individual's life. Everyone classified as disabled under this definition would also be classified as disabled under the 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.

### 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).

### Ethnicity

Pensioners have been classified according to the ethnic group of the household reference

person (see **Appendix 1** for definition of household reference person), which means that information about households of mixed composition is lost. 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. Categories with very small sample sizes have been suppressed.

### Pension provision

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

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Economic status of adults in family</b>						
One or more working	9	14	23	25	29	1.9
No one working	28	30	22	13	7	9.2
<b>Age</b>						
60 - 64	21	22	21	18	18	1.8
65 - 69	22	26	22	18	13	2.6
70 - 74	24	30	22	15	9	2.2
75 - 79	27	29	21	13	10	1.9
80 - 84	30	28	23	13	6	1.5
85+	29	29	23	12	7	1.0
<b>Family type</b>						
Couple living with others	13	16	28	29	14	0.6
Couple living alone	22	25	22	17	14	6.0
Single living with others	19	23	29	18	11	0.7
Single living alone	31	33	20	10	6	3.8
<b>Gender</b>						
Male	22	27	23	17	11	4.1
Female	26	27	22	15	10	7.0
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
No disabled adult	26	23	19	16	15	4.9
One or more disabled adults	24	30	24	15	7	6.2
In receipt of disability benefits	12	30	33	19	6	2.4
Not in receipt of disability benefits	31	30	18	12	8	3.8
<b>Tenure<sup>2</sup></b>						
Owners	26	23	21	16	13	8.8
Owned outright	27	23	21	16	12	8.0
Buying with mortgage	16	21	23	20	20	0.8
Social rented sector tenants	18	46	24	10	1	1.9
Rented from council	21	46	24	9	1	1.0
Rented from a housing association	14	47	25	12	2	0.8
All rented privately	25	32	23	15	5	0.4
<b>Ethnic group (3-year average)<sup>3</sup></b>						
White	24	28	22	15	10	10.5
Mixed	..	..	..	..	..	..
Asian or Asian British	37	21	18	13	12	0.2
Indian	34	17	20	15	14	0.1
Pakistani and Bangladeshi	48	27	13	7	6	0.1
Black or Black British	27	32	21	14	5	0.1
Black Caribbean	31	32	23	12	2	0.1
Black Non-Caribbean	..	..	..	..	..	..
Chinese or other ethnic group	33	22	19	16	10	0.1
<b>All pensioners<sup>4</sup></b>	<b>25</b>	<b>27</b>	<b>22</b>	<b>15</b>	<b>11</b>	<b>11.1</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance; 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. The figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

4. The totals for all pensioners are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.

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

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

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners (millions)
<b>Economic status of adults in family</b>						
One or more working	7	11	20	26	35	1.9
No one working	16	32	24	18	11	9.2
<b>Age</b>						
60 - 64	15	22	21	20	23	1.8
65 - 69	14	27	23	20	17	2.6
70 - 74	13	31	23	18	14	2.2
75 - 79	15	32	22	18	14	1.9
80 - 84	16	30	25	20	9	1.5
85+	17	29	26	18	10	1.0
<b>Family type</b>						
Couple living with others	12	16	24	33	16	0.6
Couple living alone	13	26	24	19	18	6.0
Single living with others	16	22	28	23	12	0.7
Single living alone	17	35	20	17	11	3.8
<b>Gender</b>						
Male	12	28	24	20	16	4.1
Female	16	28	23	19	14	7.0
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
No disabled adult	16	25	20	19	20	4.9
One or more disabled adults	14	31	26	19	11	6.2
In receipt of disability benefits	6	25	35	25	10	2.4
Not in receipt of disability benefits	19	35	20	16	11	3.8
<b>Tenure<sup>2</sup></b>						
Owners	13	24	24	21	18	8.8
Owned outright	12	25	24	21	18	8.0
Buying with mortgage	16	18	25	20	21	0.8
Social rented sector tenants	21	47	19	11	2	1.9
Rented from council	22	46	20	11	1	1.0
Rented from a housing association	19	49	18	11	3	0.8
All rented privately	25	33	21	14	7	0.4
<b>Ethnic group (3-year average)<sup>3</sup></b>						
White	14	29	23	19	14	10.5
Mixed	..	..	..	..	..	..
Asian or Asian British	29	24	19	15	13	0.2
Indian	25	21	21	18	14	0.1
Pakistani and Bangladeshi	41	29	13	10	6	0.1
Black or Black British	28	29	22	17	5	0.1
Black Caribbean	28	32	23	15	3	0.1
Black Non-Caribbean	..	..	..	..	..	..
Chinese or other ethnic group	25	24	19	19	12	0.1
<b>All pensioners<sup>4</sup></b>	<b>15</b>	<b>28</b>	<b>23</b>	<b>19</b>	<b>15</b>	<b>11.1</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance; 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. The figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

4. The totals for all pensioners are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.

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

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Pensions receipt</b>						
Couples	22	24	22	18	14	6.5
No occupational/personal pensions	41	23	17	11	7	1.5
Only one with occupational/personal pension	20	27	22	17	14	3.1
Both with occupational/personal pensions	9	21	27	25	19	1.9
Single	29	31	21	12	6	4.6
No occupational/personal pensions	36	34	18	8	3	1.9
Occupational/personal pension	24	30	24	14	9	2.6
<b>State support received by family<sup>1</sup></b>						
Disability Living Allowance	13	33	32	17	5	1.3
Attendance Allowance	10	27	37	20	6	1.1
Pension Credit	31	38	21	9	1	2.0
Housing Benefit	12	52	25	11	1	1.5
Not in receipt of any benefit listed above	26	22	20	17	15	7.1
<b>Savings and assets</b>						
No savings	33	34	21	9	3	2.2
Less than £1,500	31	32	21	11	5	1.5
£1,500 but less than £3,000	30	32	19	15	5	0.7
£3,000 but less than £8,000	30	32	21	11	5	1.8
£8,000 but less than £10,000	25	30	22	15	8	0.5
£10,000 but less than £16,000	28	26	24	13	9	1.0
£16,000 but less than £20,000	22	28	18	20	11	0.4
£20,000 or more	11	16	24	24	25	3.0
<b>Region/Country (3-year average)</b>						
England	25	28	22	15	11	9.1
North East	24	37	22	12	5	0.5
North West	27	30	22	13	8	1.2
Yorkshire and the Humber	28	32	21	12	7	0.9
East Midlands	30	30	20	13	7	0.8
West Midlands	25	29	23	14	9	1.0
East of England	21	28	22	17	13	1.1
London	23	24	21	16	16	1.0
Inner	23	27	20	15	14	0.3
Outer	23	23	21	17	17	0.7
South East	21	24	23	17	16	1.5
South West	24	27	21	17	11	1.1
Scotland	24	31	23	14	9	0.9
Wales	28	27	23	14	8	0.6
Northern Ireland	31	27	21	14	8	0.3
<b>All pensioners<sup>2</sup></b>	<b>25</b>	<b>27</b>	<b>22</b>	<b>15</b>	<b>11</b>	<b>11.1</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners (millions)
<b>Pensions receipt</b>						
Couples	13	25	24	20	18	6.5
No occupational/personal pensions	31	31	18	12	9	1.5
Only one with occupational/personal pension	10	27	26	20	17	3.1
Both with occupational/personal pensions	4	18	26	27	26	1.9
Single	17	33	22	18	11	4.6
No occupational/personal pensions	25	40	19	11	5	1.9
Occupational/personal pension	11	28	24	22	15	2.6
<b>State support received by family<sup>1</sup></b>						
Disability Living Allowance	6	29	36	21	8	1.3
Attendance Allowance	4	20	36	29	10	1.1
Pension Credit	15	49	21	12	2	2.0
Housing Benefit	16	53	18	11	1	1.5
Not in receipt of any benefit listed above	15	22	22	21	20	7.1
<b>Savings and assets</b>						
No savings	24	38	22	12	4	2.2
Less than £1,500	20	36	22	15	7	1.5
£1,500 but less than £3,000	15	36	25	15	9	0.7
£3,000 but less than £8,000	15	34	26	17	7	1.8
£8,000 but less than £10,000	12	31	25	21	12	0.5
£10,000 but less than £16,000	13	29	25	21	13	1.0
£16,000 but less than £20,000	10	24	28	21	17	0.4
£20,000 or more	6	13	20	27	34	3.0
<b>Region/Country (3-year averages)</b>						
England	15	29	23	19	15	9.1
North East	14	34	27	16	8	0.5
North West	15	33	24	17	11	1.2
Yorkshire and the Humber	16	33	23	18	10	0.9
East Midlands	18	31	23	18	11	0.8
West Midlands	15	30	25	17	13	1.0
East of England	13	27	23	20	17	1.1
London	19	26	18	17	20	1.0
Inner	25	29	16	14	16	0.3
Outer	16	25	19	18	22	0.7
South East	13	24	21	21	21	1.5
South West	15	27	22	21	15	1.1
Scotland	13	32	25	19	12	0.9
Wales	16	30	24	19	12	0.6
Northern Ireland	17	30	23	18	12	0.3
<b>All pensioners<sup>2</sup></b>	<b>15</b>	<b>28</b>	<b>23</b>	<b>19</b>	<b>15</b>	<b>11.1</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of pensioners	Source: FRS 2007/08						All pensioners
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in family</b>							
One or more working	8	6	6	10	7	6	17
No one working	92	94	94	90	93	94	83
<b>Age</b>							
60 - 64	16	13	14	18	16	14	16
65 - 69	20	20	21	23	21	22	24
70 - 74	17	19	20	18	19	21	20
75 - 79	16	18	18	17	17	18	17
80 - 84	18	17	16	14	16	15	14
85+	12	11	11	10	10	10	9
<b>Family type</b>							
Couple living with others	3	3	3	5	4	3	5
Couple living alone	44	48	49	45	49	48	54
Single living with others	6	5	5	8	7	6	7
Single living alone	48	44	43	42	41	43	34
<b>Gender</b>							
Male	29	33	34	30	32	33	37
Female	71	67	66	70	68	67	63
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
No disabled adult	52	48	45	51	46	45	44
One or more disabled adults	48	52	55	49	54	55	56
In receipt of disability benefits	7	10	13	7	9	11	22
Not in receipt of disability benefits	41	43	43	42	45	44	34
<b>Tenure<sup>2</sup></b>							
Owners	85	84	79	68	68	66	79
Owned outright	81	79	74	60	61	60	72
Buying with mortgage	4	5	5	8	7	6	7
Social rented sector tenants	10	12	17	24	26	28	17
Rented from council	6	7	10	15	15	16	9
Rented from a housing association	4	4	6	8	11	12	7
All rented privately	5	4	4	8	6	6	4
<b>Ethnic group (3-year average)</b>							
White	93	95	95	92	93	94	96
Mixed	0	0	0	0	0	0	0
Asian or Asian British	4	3	2	4	3	3	2
Indian	2	1	1	2	1	1	1
Pakistani and Bangladeshi	2	1	1	2	2	1	1
Black or Black British	1	1	1	2	2	2	1
Black Caribbean	1	1	1	1	1	1	1
Black Non-Caribbean	0	0	0	1	0	0	0
Chinese or other ethnic group	1	1	1	1	1	1	1
<b>All pensioners (millions=100%)<sup>3</sup></b>	<b>1.4</b>	<b>2.5</b>	<b>3.7</b>	<b>1.1</b>	<b>2.0</b>	<b>3.2</b>	<b>11.1</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance; 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. The totals for all pensioners are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.

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

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

Percentage of pensioners	Source: FRS 2007/08						All pensioners
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Pensions receipt</b>							
Couples	47	51	52	50	53	51	59
No occupational/personal pensions	26	22	20	29	27	21	13
Only one with occupational/personal pension	17	22	24	18	21	23	28
Both with occupational/personal pensions	4	6	8	3	5	7	17
Single	53	49	48	50	47	49	41
No occupational/personal pensions	33	26	25	32	30	31	17
Occupational/personal pension	20	23	23	18	17	18	24
<b>State support received by family<sup>1</sup></b>							
Disability Living Allowance	5	6	8	5	6	7	12
Attendance Allowance	3	4	5	2	4	4	10
Pension Credit	18	22	23	14	23	28	18
Housing Benefit	3	6	12	12	18	22	13
Not in receipt of any benefit listed above	73	67	63	72	62	56	64
<b>Savings and assets</b>							
No savings	29	26	26	31	32	31	20
Less than £1,500	19	18	17	21	19	19	14
£1,500 but less than £3,000	7	8	7	6	7	7	6
£3,000 but less than £8,000	18	20	19	15	17	18	16
£8,000 but less than £10,000	3	4	4	3	4	4	4
£10,000 but less than £16,000	9	9	10	8	8	8	9
£16,000 but less than £20,000	3	3	4	3	3	3	4
£20,000 or more	12	12	13	12	11	10	27
<b>Region/Country (3-year average)</b>							
England	83	83	82	85	84	84	84
North East	4	4	5	3	5	5	4
North West	11	12	12	10	11	12	11
Yorkshire and the Humber	9	10	10	9	9	9	8
East Midlands	9	9	9	9	9	8	7
West Midlands	9	9	9	8	9	9	9
East of England	8	8	8	8	9	9	10
London	10	9	8	13	11	10	9
Inner	3	3	3	6	5	4	3
Outer	6	6	6	7	6	6	6
South East	13	12	11	14	12	13	14
South West	10	10	9	11	10	9	10
Scotland	7	8	9	7	8	8	9
Wales	6	6	6	6	6	5	5
Northern Ireland	3	3	3	3	3	3	2
<b>All pensioners (millions=100%)<sup>2</sup></b>	<b>1.4</b>	<b>2.5</b>	<b>3.7</b>	<b>1.1</b>	<b>2.0</b>	<b>3.2</b>	<b>11.1</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

## 6 Pensioners

**Table 6.5: Risk of being in low-income groups of pensioners by various family and household characteristics, United Kingdom**

Percentage of pensioners	Source: FRS 2007/08						All pensioners (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in family</b>							
One or more working	6	8	13	6	8	11	1.9
No one working	14	26	38	11	20	33	9.2
<b>Age</b>							
60 - 64	13	19	28	11	18	26	1.8
65 - 69	11	20	30	10	16	27	2.6
70 - 74	11	22	34	9	17	30	2.2
75 - 79	12	25	37	10	19	31	1.9
80 - 84	17	28	38	10	20	32	1.5
85+	17	27	39	11	20	31	1.0
<b>Family type</b>							
Couple living with others	7	13	18	10	14	19	0.6
Couple living alone	10	20	31	9	16	26	6.0
Single living with others	11	18	25	12	18	25	0.7
Single living alone	18	29	42	12	21	37	3.8
<b>Gender</b>							
Male	10	20	31	8	16	26	4.1
Female	14	24	35	11	20	31	7.0
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
No disabled adult	15	24	34	12	19	29	4.9
One or more disabled adults	11	21	34	9	18	29	6.2
In receipt of disability benefits	4	10	20	3	8	15	2.4
Not in receipt of disability benefits	16	29	42	13	24	38	3.8
<b>Tenure<sup>2</sup></b>							
Owners	14	24	34	9	16	25	8.8
Owned outright	14	25	35	9	15	25	8.0
Buying with mortgage	8	15	23	11	17	24	0.8
Social rented sector tenants	8	16	33	14	28	49	1.9
Rented from council	9	18	37	17	29	49	1.0
Rented from a housing association	7	13	28	12	26	49	0.8
All rented privately	15	24	35	21	28	42	0.4
<b>Ethnic group (3-year average)<sup>3</sup></b>							
White	12	22	34	9	17	29	10.5
Mixed	..	..	..	..	..	..	..
Asian or Asian British	25	36	43	21	34	45	0.2
Indian	24	33	36	18	28	37	0.1
Pakistani and Bangladeshi	32	46	61	31	49	65	0.1
Black or Black British	15	25	40	18	30	45	0.1
Black Caribbean	17	29	44	16	30	48	0.1
Black Non-Caribbean	..	..	..	..	..	..	..
Chinese or other ethnic group	21	30	43	19	27	38	0.1
<b>All pensioners<sup>4</sup></b>	<b>13</b>	<b>23</b>	<b>34</b>	<b>10</b>	<b>18</b>	<b>29</b>	<b>11.1</b>

**Notes:**

1. Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance; 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. The figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

4. The totals for all pensioners are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.

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

Percentage of pensioners	Source: FRS 2007/08						All pensioners (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Pensions receipt</b>							
Couples	10	20	30	9	16	25	6.5
No occupational/personal pensions	25	38	50	22	37	47	1.5
Only one with occupational/personal pension	8	18	29	7	13	24	3.1
Both with occupational/personal pensions	3	8	15	2	5	11	1.9
Single	17	27	40	12	21	35	4.6
No occupational/personal pensions	25	35	49	19	32	52	1.9
Occupational/personal pension	11	22	33	8	13	22	2.6
<b>State support received by family<sup>1</sup></b>							
Disability Living Allowance	5	11	22	4	8	16	1.3
Attendance Allowance	3	9	17	2	6	13	1.1
Pension Credit	13	27	44	8	23	45	2.0
Housing Benefit	3	10	29	9	24	48	1.5
Not in receipt of any benefit listed above	15	24	33	11	17	26	7.1
<b>Savings and assets</b>							
No savings	19	31	45	16	29	46	2.2
Less than £1,500	18	30	41	15	25	39	1.5
£1,500 but less than £3,000	15	28	41	10	19	35	0.7
£3,000 but less than £8,000	15	28	40	10	19	33	1.8
£8,000 but less than £10,000	8	21	34	7	15	26	0.5
£10,000 but less than £16,000	13	25	37	9	17	28	1.0
£16,000 but less than £20,000	10	19	31	8	12	21	0.4
£20,000 or more	6	10	16	5	7	11	3.0
<b>Region/Country (3-year average)</b>							
England	12	22	33	10	18	30	9.1
North East	11	21	37	7	19	31	0.5
North West	12	24	36	9	18	31	1.2
Yorkshire and the Humber	13	25	38	10	18	33	0.9
East Midlands	15	27	40	12	21	32	0.8
West Midlands	12	23	34	9	18	30	1.0
East of England	10	19	29	8	16	27	1.1
London	13	21	31	14	22	32	1.0
Inner	13	22	32	18	29	41	0.3
Outer	13	20	30	12	19	28	0.7
South East	11	19	27	9	16	27	1.5
South West	13	22	33	10	18	28	1.1
Scotland	10	20	35	8	16	29	0.9
Wales	14	25	38	10	19	30	0.6
Northern Ireland	17	27	40	10	20	31	0.3
<b>All pensioners<sup>2</sup></b>	<b>13</b>	<b>23</b>	<b>34</b>	<b>10</b>	<b>18</b>	<b>29</b>	<b>11.1</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups since people can receive more than one benefit.

2. The totals for all pensioners are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.

## 6 Pensioners

Table 6.1tr: Percentage of pensioners falling below various thresholds of contemporary median income, United Kingdom<sup>1,2</sup>

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)	1979	10	32	52	8	32	50
	1981	5	20	43	5	23	44
	1987	11	27	47	10	31	46
	1988/89	16	38	53	18	41	51
	1990/91	17	37	49	21	37	46
	1991/92	14	32	46	17	34	44
	1992/93	13	28	43	14	32	42
	1993/95	12	24	41	11	31	41
	1994/96	10	23	40	11	30	40
	1995/97	11	24	40	14	30	39
FRS (GB)	1994/95	12	24	41	11	28	40
	1995/96	12	24	40	10	28	40
	1996/97	13	25	40	13	29	39
	1997/98	13	25	40	13	29	38
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	14	25	40	13	28	38
	2000/01	13	25	39	11	26	36
	2001/02	14	25	39	11	26	37
	2002/03	13	24	39	11	24	37
	2003/04	12	23	36	10	21	34
	2004/05	11	21	34	8	18	30
	2005/06	11	21	33	8	17	29
	2006/07	13	23	35	10	19	31
2007/08	13	23	34	10	18	29	
Change	1998/99-2007/08 <sup>2,3</sup>	-1	-4	-7	-3	-11	-9
	2006/07-2007/08 <sup>2,3</sup>	0	0	-1	0	-1	-2

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

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

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)	1979	49	64	73	48	62	71
	1981	42	60	71	43	57	68
	1987	28	50	62	31	49	58
	1988/89	29	50	61	33	48	57
	1990/91	26	45	56	29	42	51
	1991/92	21	40	52	25	39	48
	1992/93	17	37	50	21	37	47
	1993/95	15	31	47	16	35	45
	1994/96	13	28	45	15	32	42
	1995/97	12	27	43	15	31	40
FRS (GB)	1994/95	16	32	48	19	36	47
	1995/96	16	32	47	18	35	46
	1996/97	14	28	43	16	32	42
	1997/98	14	27	42	15	31	40
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	12	23	37	10	25	35
	2000/01	10	20	33	8	20	31
	2001/02	8	18	29	7	14	28
	2002/03	7	16	27	6	12	23
	2003/04	7	15	25	6	10	19
	2004/05	6	13	23	5	8	15
	2005/06	6	12	21	5	8	14
	2006/07	7	15	23	6	10	16
2007/08	7	14	23	6	9	15	
Change	1998/99-2007/08 <sup>2,3</sup>	-7	-13	-18	-8	-19	-24
	2006/07-2007/08 <sup>2,3</sup>	0	-1	0	0	0	-1

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

## 6 Pensioners

Table 6.3tr: Number of pensioners falling below various thresholds of contemporary median income, United Kingdom<sup>1,2</sup>

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	0.9	2.9	4.7	0.7	2.9	4.5	9.1
	1981	0.5	1.9	4.1	0.4	2.1	4.2	9.5
	1987	1.1	2.7	4.7	1.0	3.1	4.6	9.9
	1988/89	1.6	3.8	5.3	1.8	4.0	5.1	9.9
	1990/91	1.7	3.7	5.0	2.1	3.7	4.7	10.1
	1991/92	1.5	3.3	4.7	1.8	3.5	4.5	10.2
	1992/93	1.3	2.9	4.4	1.4	3.3	4.4	10.2
	1993/95	1.2	2.5	4.1	1.1	3.1	4.2	10.2
	1994/96	1.1	2.3	4.1	1.1	3.0	4.1	10.1
	1995/97	1.1	2.4	4.0	1.4	3.1	4.0	10.2
FRS (GB)	1994/95	1.2	2.4	4.0	1.1	2.8	4.0	9.9
	1995/96	1.2	2.4	3.9	1.0	2.8	3.9	9.9
	1996/97	1.3	2.4	4.0	1.2	2.9	3.9	9.9
FRS (UK)	1997/98	1.3	2.5	4.0	1.3	2.9	3.8	10.0
	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.4	2.6	4.1	1.3	2.8	3.9	10.3
	2000/01	1.4	2.6	4.0	1.2	2.7	3.7	10.3
	2001/02	1.4	2.6	4.0	1.2	2.7	3.8	10.4
	2002/03	1.4	2.5	4.0	1.1	2.5	3.8	10.5
	2003/04	1.3	2.4	3.8	1.0	2.2	3.6	10.5
	2004/05	1.2	2.3	3.7	0.9	1.9	3.2	10.7
	2005/06	1.2	2.2	3.6	0.9	1.8	3.1	10.8
	2006/07	1.4	2.5	3.8	1.1	2.1	3.4	10.9
Change	1998/99-2007/08 <sup>2,3</sup>	0.0	-0.2	-0.5	-0.3	-0.9	-0.7	0.8
	2006/07-2007/08 <sup>2,3</sup>	0.0	0.0	-0.1	0.0	0.0	-0.1	0.2

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

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

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	4.4	5.8	6.7	4.4	5.6	6.5	9.1
	1981	4.0	5.7	6.7	4.1	5.5	6.4	9.5
	1987	2.8	4.9	6.1	3.1	4.8	5.8	9.9
	1988/89	2.9	5.0	6.1	3.3	4.7	5.7	9.9
	1990/91	2.7	4.6	5.6	3.0	4.2	5.2	10.1
	1991/92	2.1	4.1	5.3	2.6	4.0	4.9	10.2
	1992/93	1.8	3.7	5.1	2.1	3.8	4.8	10.2
	1993/95	1.5	3.2	4.8	1.7	3.5	4.6	10.2
	1994/96	1.4	2.9	4.5	1.5	3.3	4.3	10.1
	1995/97	1.2	2.7	4.4	1.6	3.2	4.1	10.2
FRS (GB)	1994/95	1.6	3.2	4.7	1.9	3.6	4.6	9.9
	1995/96	1.6	3.1	4.7	1.8	3.5	4.5	9.9
	1996/97	1.4	2.8	4.2	1.6	3.2	4.1	9.9
	1997/98	1.4	2.7	4.2	1.4	3.0	4.0	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.3	2.3	3.8	1.1	2.5	3.6	10.3
	2000/01	1.1	2.0	3.4	0.8	2.0	3.2	10.3
	2001/02	0.9	1.8	3.1	0.7	1.5	2.9	10.4
	2002/03	0.8	1.7	2.8	0.6	1.2	2.4	10.5
	2003/04	0.7	1.6	2.6	0.6	1.1	2.0	10.5
	2004/05	0.6	1.4	2.4	0.5	0.9	1.6	10.7
	2005/06	0.6	1.3	2.3	0.5	0.8	1.5	10.8
	2006/07	0.8	1.6	2.5	0.7	1.1	1.7	10.9
2007/08	0.8	1.6	2.5	0.6	1.0	1.6	11.1	
Change	1998/99-2007/08 <sup>2,3</sup>	-0.6	-1.2	-1.7	-0.7	-1.9	-2.3	0.8
	2006/07-2007/08 <sup>2,3</sup>	0.0	0.0	0.0	0.0	0.0	-0.1	0.2

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

## 6 Pensioners

Table 6.5tr: Percentage of pensioners aged 65 or over falling below various thresholds of contemporary and 1998/99 real-terms median income, United Kingdom<sup>1</sup>

Percentage of pensioners	Source: FRS					
	Before Housing Costs			After Housing Costs		
	Below median			Below median		
	50%	60%	70%	50%	60%	70%
<b>Contemporary income thresholds</b>						
1994/95	13	25	43	12	29	42
1995/96	13	25	42	11	29	42
1996/97	13	26	42	13	30	41
1997/98	14	27	42	13	31	40
1998/99	15	28	43	14	30	40
1999/00	14	26	41	13	29	39
2000/01	14	26	40	11	27	38
2001/02	14	26	40	11	26	38
2002/03	13	25	40	11	25	38
2003/04	12	24	38	10	21	35
2004/05	11	22	35	8	18	31
2005/06	11	21	34	8	17	30
2006/07	13	24	36	11	19	32
2007/08	13	23	35	10	18	30
2006/07-2007/08 <sup>2,3</sup>	-1	-1	-1	-1	-1	-2

Percentage of pensioners	Source: FRS					
	Before Housing Costs			After Housing Costs		
	Below median			Below median		
	50%	60%	70%	50%	60%	70%
<b>1998/99 income thresholds held constant in real terms</b>						
1994/95	17	34	50	20	38	49
1995/96	17	33	49	19	37	48
1996/97	15	29	45	16	33	44
1997/98	15	28	44	15	32	42
1998/99	15	28	43	14	30	40
1999/00	13	24	39	11	26	37
2000/01	11	20	34	8	20	32
2001/02	9	18	30	7	15	29
2002/03	7	16	28	5	12	23
2003/04	7	15	26	6	10	19
2004/05	6	14	24	4	8	15
2005/06	6	12	22	4	8	14
2006/07	8	15	24	6	10	16
2007/08	7	14	24	5	9	15
2006/07-2007/08 <sup>2,3</sup>	0	-1	-1	-1	-1	-1

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Due to rounding, the estimates of change in percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.
3. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

Table 6.6tr: Number of pensioners aged 65 or over falling below various thresholds of contemporary and 1998/99 real-terms median income, United Kingdom<sup>1</sup>

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

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Due to rounding, the estimates of change in numbers of pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.
3. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

## 6 Pensioners

Table 6.1ts: Population of pensioners by age and gender, 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 pensioners whose age is: (millions)</b>										
60 - 64	1.4	1.4	1.4	1.4	1.5	1.4	1.5	1.6	1.7	1.8
65 - 69	2.5	2.5	2.6	2.5	2.5	2.5	2.5	2.6	2.6	2.6
70 - 74	2.5	2.3	2.2	2.3	2.2	2.3	2.3	2.2	2.2	2.2
75 - 79	1.6	1.7	1.8	1.9	1.9	1.9	1.9	1.8	1.8	1.9
80 - 84	1.2	1.2	1.2	1.1	1.1	1.2	1.4	1.6	1.6	1.5
85+	0.7	0.7	0.8	0.8	0.8	0.9	0.8	0.9	1.0	1.0
<b>Number of pensioners whose gender is: (millions)</b>										
Male	3.5	3.6	3.6	3.6	3.6	3.7	3.9	4.0	4.1	4.1
Female	6.4	6.4	6.4	6.4	6.4	6.4	6.6	6.7	6.8	7.0
<b>All pensioners (millions)</b>	<b>9.9</b>	<b>9.9</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.1</b>	<b>10.5</b>	<b>10.7</b>	<b>10.9</b>	<b>11.1</b>
<b>Percentage of pensioners whose age is:</b>										
60 - 64	14	14	14	14	15	14	14	15	15	16
65 - 69	25	26	26	25	25	24	24	25	24	24
70 - 74	25	23	23	23	22	22	22	21	20	20
75 - 79	16	17	18	19	19	18	18	17	17	17
80 - 84	12	12	12	11	11	12	13	15	14	14
85+	7	7	8	8	8	8	8	8	9	9
<b>Percentage of pensioners whose gender is:</b>										
Male	35	36	36	36	36	37	37	37	37	37
Female	65	64	64	64	64	63	63	63	63	63
<b>All pensioners (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 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 6.2ts: Population of pensioners by tenure, United Kingdom<sup>1,2</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 pensioners whose tenure type is: (millions)</b>										
Owners	6.5	6.8	6.9	7.0	7.1	7.4	7.7	8.1	8.5	8.8
Owned outright	5.7	5.9	6.0	6.1	6.2	6.6	6.8	7.3	7.6	8.0
Buying with mortgage	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.8
Social rented sector tenants	2.8	2.7	2.6	2.5	2.4	2.3	2.3	2.1	1.9	1.9
Rented from council	2.3	2.1	2.1	2.0	1.8	1.6	1.6	1.2	1.1	1.0
Rented from a housing association	0.4	0.5	0.5	0.5	0.6	0.7	0.7	0.8	0.9	0.8
All rented privately	0.6	0.5	0.5	0.5	0.5	0.4	0.5	0.5	0.4	0.4
<b>All pensioners (millions)</b>	<b>9.9</b>	<b>9.9</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.1</b>	<b>10.5</b>	<b>10.7</b>	<b>10.9</b>	<b>11.1</b>
<b>Percentage of pensioners whose tenure type is:</b>										
Owners	65	68	69	70	71	73	74	76	78	79
Owned outright	58	59	60	61	62	65	65	68	70	72
Buying with mortgage	8	9	9	9	9	9	8	8	8	7
Social rented sector tenants	28	27	26	25	24	22	22	19	18	17
Rented from council	24	22	21	20	18	16	15	12	10	9
Rented from a housing association	5	5	5	5	6	7	7	8	8	7
All rented privately	6	5	5	5	5	4	4	4	4	4
<b>All pensioners (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:**

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

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Table 6.3ts: Population of pensioners by region and country, United Kingdom<sup>1</sup>

	Source: FRS									
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	00/01- 02/03	01/02- 03/04	02/03- 04/05	04/05- 06/07	05/06- 07/08
<b>Number of pensioners whose region/country is: (3-year average, millions)</b>										
England	8.5	8.5	8.5	8.6	8.6	8.7	8.8	8.8	9.0	9.1
North East	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
North West	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
Yorkshire and the Humber	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
East Midlands	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8
West Midlands	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0
East of England	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.1
London	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
South East	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5
South West	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1
Scotland	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Wales	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Northern Ireland	..	..	..	..	0.3	0.3	0.3	0.3	0.3	0.3
<b>All pensioners (millions)<sup>2</sup></b>	<b>9.9</b>	<b>9.9</b>	<b>10.0</b>	<b>10.0</b>	<b>10.3</b>	<b>10.4</b>	<b>10.5</b>	<b>10.6</b>	<b>10.8</b>	<b>10.9</b>
<b>Percentage of pensioners whose region/country is: (3-year average)</b>										
England	86	86	86	86	84	84	84	84	84	84
North East	5	5	5	5	5	5	5	4	4	4
North West	12	12	12	12	12	12	12	12	11	11
Yorkshire and the Humber	9	9	9	9	9	9	9	9	9	8
East Midlands	7	7	7	7	7	7	7	7	7	7
West Midlands	9	9	9	9	9	9	9	9	9	9
East of England	9	9	9	10	9	9	10	10	10	10
London	10	10	10	10	10	10	10	9	9	9
South East	14	14	14	14	14	14	14	14	14	14
South West	10	10	10	10	10	10	10	10	10	10
Scotland	9	9	9	9	9	9	9	9	9	9
Wales	6	6	6	6	5	5	5	5	5	5
Northern Ireland	..	..	..	..	2	2	2	2	2	2
<b>All pensioners (per cent)<sup>2</sup></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 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 and 2003/04-2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
4. Percentages may not sum to 100 per cent due to rounding.

Table 6.4ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender United Kingdom<sup>1</sup>

Percentage of pensioners	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>Age</b>										
60 - 64	10	11	10	10	10	11	11	11	12	13
65 - 69	19	19	19	19	19	18	19	19	19	20
70 - 74	26	24	24	25	23	23	23	19	19	19
75 - 79	19	21	23	23	22	22	21	20	22	18
80 - 84	17	16	15	14	16	16	16	19	16	17
85+	9	9	9	10	10	11	10	11	12	11
<b>Gender</b>										
Male	31	31	32	33	33	34	35	34	33	33
Female	69	69	68	67	67	66	65	66	67	67
<b>All pensioners (per cent)</b>	100	100	100	100	100	100	100	100	100	100
<b>After Housing Costs</b>										
<b>Age</b>										
60 - 64	10	10	10	10	11	12	12	15	14	16
65 - 69	19	19	20	19	20	19	21	22	20	21
70 - 74	28	24	23	24	23	23	22	19	19	19
75 - 79	21	22	23	23	21	21	20	19	19	17
80 - 84	15	17	15	14	16	15	16	16	16	16
85+	7	9	10	10	10	10	10	10	12	10
<b>Gender</b>										
Male	30	30	32	32	32	33	35	35	34	32
Female	70	70	68	68	68	67	65	65	66	68
<b>All pensioners (per cent)</b>	100	100	100	100	100	100	100	100	100	100

**Notes:**

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

## 6 Pensioners

**Table 6.5ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom<sup>1,2</sup>**

Percentage of pensioners	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>Tenure</b>										
Owners	71	71	71	72	74	75	79	83	83	84
Owned outright	65	66	65	66	67	70	73	76	78	79
Buying with mortgage	6	5	6	5	6	5	6	6	5	5
Social rented sector tenants	21	23	23	23	20	19	16	13	11	12
Rented from council	17	18	20	19	16	13	12	8	7	7
Rented from a housing association	4	5	3	4	4	6	4	5	4	4
All rented privately	8	6	6	5	7	5	5	5	6	4
<b>All pensioners (per cent)</b>	100	100	100	100	100	100	100	100	100	100
<b>After Housing Costs</b>										
<b>Tenure</b>										
Owners	42	43	45	47	49	53	56	62	65	68
Owned outright	36	38	39	41	43	48	50	55	60	61
Buying with mortgage	6	4	6	5	6	5	6	7	6	7
Social rented sector tenants	49	50	47	46	43	40	37	30	26	26
Rented from council	40	39	38	36	32	27	26	18	15	15
Rented from a housing association	9	11	9	10	11	13	12	12	11	11
All rented privately	10	8	8	7	8	7	7	7	8	6
<b>All pensioners (per cent)</b>	100	100	100	100	100	100	100	100	100	100

**Notes:**

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

Table 6.6ts: Risk of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender United Kingdom<sup>1</sup>

Percentage of pensioners	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>Age</b>										
60 - 64	17	19	18	19	18	19	18	17	18	19
65 - 69	18	18	19	20	19	18	19	17	18	20
70 - 74	25	25	27	29	26	26	25	19	21	22
75 - 79	28	30	32	33	29	31	28	25	29	25
80 - 84	32	33	32	33	36	32	29	27	27	28
85+	33	31	30	33	30	33	32	29	32	27
<b>Gender</b>										
Male	21	21	22	25	23	23	23	19	21	20
Female	26	27	27	28	26	26	25	23	25	24
<b>All pensioners (per cent)</b>	<b>24</b>	<b>25</b>	<b>25</b>	<b>27</b>	<b>25</b>	<b>25</b>	<b>24</b>	<b>21</b>	<b>23</b>	<b>23</b>
<b>After Housing Costs</b>										
<b>Age</b>										
60 - 64	20	21	20	21	21	21	20	18	17	18
65 - 69	21	21	22	21	22	20	20	16	16	16
70 - 74	31	29	30	30	28	27	24	16	17	17
75 - 79	37	36	37	35	30	29	27	19	21	19
80 - 84	34	39	37	37	39	31	30	19	21	20
85+	30	38	38	35	35	31	29	22	25	20
<b>Gender</b>										
Male	24	24	26	26	24	23	23	16	17	16
Female	31	32	31	30	29	27	25	18	20	20
<b>All pensioners (per cent)</b>	<b>28</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>28</b>	<b>26</b>	<b>24</b>	<b>18</b>	<b>19</b>	<b>18</b>

**Notes:**

1. Figures are for 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.

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**Table 6.7ts: Risk of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom<sup>1,2</sup>**

Percentage of pensioners	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>Tenure</b>										
Owners	26	26	26	28	26	26	26	23	25	24
Owned outright	27	27	28	29	27	27	27	24	26	25
Buying with mortgage	18	15	16	17	19	15	18	17	15	15
Social rented sector tenants	18	21	22	24	21	22	18	14	15	16
Rented from council	17	20	24	25	22	22	19	14	16	18
Rented from a housing association	19	22	17	20	17	22	14	13	13	13
All rented privately	31	32	31	31	31	29	29	23	32	24
<b>All pensioners (per cent)</b>	<b>24</b>	<b>25</b>	<b>25</b>	<b>27</b>	<b>25</b>	<b>25</b>	<b>24</b>	<b>21</b>	<b>23</b>	<b>23</b>
<b>After Housing Costs</b>										
<b>Tenure</b>										
Owners	18	18	19	19	19	19	18	14	16	16
Owned outright	18	19	19	19	19	19	18	14	16	15
Buying with mortgage	20	15	19	17	19	16	17	15	14	17
Social rented sector tenants	48	54	52	52	50	45	41	28	28	28
Rented from council	47	52	52	52	49	44	42	27	29	29
Rented from a housing association	56	59	53	55	51	48	40	28	26	26
All rented privately	43	45	45	44	42	43	38	29	38	28
<b>All pensioners (per cent)</b>	<b>28</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>28</b>	<b>26</b>	<b>24</b>	<b>18</b>	<b>19</b>	<b>18</b>

**Notes:**

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

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. 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 6.8ts: Risk of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom<sup>1</sup>

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

**Notes:**

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 and 2003/04-2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

## 6 Pensioners

Table 6.9ts: Number of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom<sup>1</sup>

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

**Notes:**

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 and 2003/04-2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 6.10ts: Risk of pensioners living in households with less than 60 per cent of 1998/99 real-terms median income, by age and gender United Kingdom<sup>1</sup>

Percentage of pensioners	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>Age</b>										
60 - 64	22	21	19	19	16	13	13	12	12	13
65 - 69	25	22	21	20	17	12	12	11	11	12
70 - 74	33	29	28	29	23	16	15	12	13	12
75 - 79	39	34	33	33	26	21	18	15	17	14
80 - 84	42	36	33	33	33	25	20	16	17	18
85+	41	35	32	33	29	27	22	20	23	18
<b>Gender (millions)</b>										
Male	28	25	24	25	20	15	14	11	12	11
Female	34	30	29	28	24	19	17	15	16	16
<b>All pensioners (per cent)</b>	<b>32</b>	<b>28</b>	<b>27</b>	<b>27</b>	<b>22</b>	<b>18</b>	<b>16</b>	<b>13</b>	<b>15</b>	<b>14</b>
<b>After Housing Costs</b>										
<b>Age</b>										
60 - 64	25	24	21	21	19	13	11	9	9	10
65 - 69	27	24	23	21	20	11	9	7	8	9
70 - 74	38	32	31	30	25	14	12	7	9	8
75 - 79	45	39	38	35	27	16	12	8	10	9
80 - 84	48	42	38	37	34	19	14	9	11	9
85+	46	41	39	35	29	19	14	11	15	10
<b>Gender (millions)</b>										
Male	31	27	27	26	22	13	10	7	8	7
Female	39	35	33	30	26	15	12	9	11	10
<b>All pensioners (per cent)</b>	<b>36</b>	<b>32</b>	<b>31</b>	<b>29</b>	<b>25</b>	<b>14</b>	<b>12</b>	<b>8</b>	<b>10</b>	<b>9</b>

**Notes:**

1. Figures are for 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.

## 6 Pensioners

**Table 6.11ts: Risk of pensioners living in households with less than 60 per cent of 1998/99 real-terms median income, by tenure, United Kingdom<sup>1,2</sup>**

Percentage of pensioners	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>Tenure</b>										
Owners	31	28	27	28	24	19	18	15	16	15
Owned outright	32	30	29	29	25	21	19	15	17	16
Buying with mortgage	22	16	17	17	17	9	12	10	9	8
Social rented sector tenants	33	27	25	24	16	11	8	8	8	9
Rented from council	34	27	27	25	16	10	9	8	8	10
Rented from a housing association	29	26	18	20	15	13	7	7	8	7
All rented privately	41	36	31	31	28	23	19	15	22	16
<b>All pensioners (per cent)</b>	<b>32</b>	<b>28</b>	<b>27</b>	<b>27</b>	<b>22</b>	<b>18</b>	<b>16</b>	<b>13</b>	<b>15</b>	<b>14</b>
<b>After Housing Costs</b>										
<b>Tenure</b>										
Owners	24	20	20	19	17	11	10	6	8	8
Owned outright	24	21	20	19	17	11	9	6	9	8
Buying with mortgage	25	17	20	17	17	10	11	8	8	10
Social rented sector tenants	61	57	54	52	45	23	16	13	13	13
Rented from council	60	56	54	52	44	22	16	12	12	15
Rented from a housing association	67	64	55	55	47	26	16	14	13	10
All rented privately	54	49	47	44	38	26	22	15	20	19
<b>All pensioners (per cent)</b>	<b>36</b>	<b>32</b>	<b>31</b>	<b>29</b>	<b>25</b>	<b>14</b>	<b>12</b>	<b>8</b>	<b>10</b>	<b>9</b>

**Notes:**

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

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. 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 6.12ts: Risk of pensioners living in households with less than 60 per cent of 1998/99 real-terms median income, by region or country, United Kingdom<sup>1</sup>

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

**Notes:**

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 and 2003/04-2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

## 6 Pensioners

Table 6.13ts: Number of pensioners living in households with less than 60 per cent of 1998/99 real-terms median income, by region or country, United Kingdom<sup>1</sup>

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

**Notes:**

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 and 2003/04-2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 6.14ts: Composition of pensioners living in households with less than 50 per cent of contemporary median household income, by age and gender United Kingdom<sup>1</sup>

Percentage of pensioners	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>Age</b>										
60 - 64	10	11	10	10	10	11	12	14	13	16
65 - 69	16	15	17	17	17	17	18	19	19	20
70 - 74	24	21	19	22	21	20	21	18	18	17
75 - 79	20	22	25	24	21	22	20	18	20	16
80 - 84	19	19	17	16	18	18	18	18	17	18
85+	11	12	13	12	12	14	12	12	14	12
<b>Gender</b>										
Male	27	27	29	31	29	30	31	31	31	29
Female	73	73	71	69	71	70	69	69	69	71
<b>All pensioners (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>
<b>After Housing Costs</b>										
<b>Age</b>										
60 - 64	12	13	12	11	12	12	14	17	14	18
65 - 69	19	19	20	19	21	20	19	23	20	23
70 - 74	25	22	21	24	20	20	23	17	19	18
75 - 79	18	20	22	23	20	19	18	17	17	17
80 - 84	18	14	15	13	16	16	16	16	16	14
85+	8	12	11	10	10	12	10	11	14	10
<b>Gender</b>										
Male	28	31	31	33	32	33	33	32	33	30
Female	72	69	69	67	68	67	67	68	67	70
<b>All pensioners (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 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.

## 6 Pensioners

**Table 6.15ts: Composition of pensioners living in households with less than 50 per cent of contemporary median household income, by tenure, United Kingdom<sup>1,2</sup>**

Percentage of pensioners	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>Tenure</b>										
Owners	81	80	81	82	82	80	83	84	85	85
Owned outright	76	75	76	76	76	76	78	78	80	81
Buying with mortgage	6	5	5	5	6	4	5	6	5	4
Social rented sector tenants	11	13	12	12	11	14	11	11	9	10
Rented from council	8	9	9	9	8	9	7	6	5	6
Rented from a housing association	3	4	3	2	3	5	3	5	4	4
All rented privately	8	7	7	6	7	6	6	5	6	5
<b>All pensioners (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>
<b>After Housing Costs</b>										
<b>Tenure</b>										
Owners	48	48	51	49	55	57	61	61	67	68
Owned outright	39	42	43	43	47	51	53	53	61	60
Buying with mortgage	9	6	7	7	8	6	8	8	6	8
Social rented sector tenants	39	43	41	41	35	35	31	30	24	24
Rented from council	27	30	32	31	25	22	21	17	13	15
Rented from a housing association	12	13	9	10	10	13	10	13	11	8
All rented privately	13	9	9	10	10	8	8	8	9	8
<b>All pensioners (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 United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
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. 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.
4. Percentages may not sum to 100 per cent due to rounding.

Table 6.16ts: Risk of pensioners living in households with less than 50 per cent of contemporary median household income, by age and gender United Kingdom<sup>1</sup>

Percentage of pensioners	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>Age</b>										
60 - 64	9	10	10	10	10	11	11	10	11	13
65 - 69	8	8	9	9	10	9	10	9	10	11
70 - 74	12	11	11	13	13	12	12	10	11	11
75 - 79	16	17	19	18	15	16	14	12	15	12
80 - 84	19	20	19	20	22	20	18	14	16	17
85+	19	21	22	20	20	22	19	16	20	17
<b>Gender</b>										
Male	9	10	11	12	11	11	11	9	11	10
Female	14	15	15	15	15	15	14	12	14	14
<b>All pensioners (per cent)</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>11</b>	<b>13</b>	<b>13</b>
<b>After Housing Costs</b>										
<b>Age</b>										
60 - 64	9	11	11	11	10	10	11	9	10	11
65 - 69	9	9	10	10	11	9	8	8	9	10
70 - 74	11	12	12	14	12	10	11	7	10	9
75 - 79	13	15	16	17	13	11	11	8	11	10
80 - 84	17	14	16	15	18	15	13	9	12	10
85+	14	20	18	17	16	16	14	11	16	11
<b>Gender</b>										
Male	9	11	11	12	11	10	9	7	9	8
Female	13	13	14	14	13	12	11	9	11	11
<b>All pensioners (per cent)</b>	<b>11</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>8</b>	<b>10</b>	<b>10</b>

**Notes:**

1. Figures are for 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.

## 6 Pensioners

Table 6.17ts: Risk of pensioners living in households with less than 50 per cent of contemporary median household income, by tenure, United Kingdom<sup>1,2</sup>

Percentage of pensioners	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>Tenure</b>										
Owners	15	15	16	17	16	15	15	12	14	14
Owned outright	16	16	17	18	16	16	16	12	15	14
Buying with mortgage	9	7	8	9	9	6	8	8	8	8
Social rented sector tenants	5	6	6	6	6	9	6	6	7	8
Rented from council	4	6	6	6	6	8	6	6	7	9
Rented from a housing association	8	9	7	7	7	10	6	7	7	7
All rented privately	16	17	19	19	18	19	17	12	19	15
<b>All pensioners (per cent)</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>11</b>	<b>13</b>	<b>13</b>
<b>After Housing Costs</b>										
<b>Tenure</b>										
Owners	8	9	10	9	10	9	9	7	9	9
Owned outright	8	9	9	9	10	9	9	6	9	9
Buying with mortgage	13	8	11	10	11	8	10	8	9	11
Social rented sector tenants	16	20	20	22	19	18	15	13	14	14
Rented from council	13	17	20	21	18	16	15	12	14	17
Rented from a housing association	30	30	23	27	21	22	15	14	15	12
All rented privately	24	23	22	27	24	20	21	15	22	21
<b>All pensioners (per cent)</b>	<b>11</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>8</b>	<b>10</b>	<b>10</b>

**Notes:**

1. Figures are for United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
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. 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 6.18ts: Risk of pensioners living in households with less than 50 per cent of contemporary median household income, by region or country, United Kingdom<sup>1</sup>

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

**Notes:**

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 and 2003/04-2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

## 6 Pensioners

Table 6.19ts: Number of pensioners living in households with less than 50 per cent of contemporary median household income, by region or country, United Kingdom<sup>1</sup>

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

**Notes:**

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 and 2003/04-2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.