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Next Publication:
To be announced

FAMILY RESOURCES SURVEY STATISTICAL REPORT 2004-05

The Family Resources Survey (FRS) report for the period April 2004 to March 2005 is published today on the DWP website: www.dwp.gov.uk/asd/frs

The report summarises information on the incomes and circumstances of a sample of around 28,000 private households in the United Kingdom. Information is set out in eight sections covering background; household characteristics; income and state support receipt; tenure and housing costs; assets and savings; carers and disability; occupation and employment; and methodological aspects of the survey.

It is not possible to present all the data collected by the FRS in the report. However, FRS data are available to external researchers and a copy of the database has been placed at the UK Data Archive at Essex University.

The findings in the report include:

Income and benefit receipt

- 69 per cent of households were in receipt of at least one state benefit. The most commonly received benefits were Child Benefit and Retirement Pension: 28 and 30 per cent of households respectively were in receipt of these benefits.

Assets and savings

- 96 per cent of households had at least one type of saving or account. The most commonly held account was a current account (90 per cent of households).
- 95 per cent of households held at least one type of account that is suitable to receive payments by Direct Payment.
- 49 per cent of all households had less than £1,500 or no savings.

Carers and disability

- 28 per cent of informal carers lived in a household where the main source of income was Social Security benefits.
- 18 per cent of individuals have some form of disability; this includes those with a long standing limiting illness.

Employment and pension provision

- 57 per cent of working-age employees had some kind of current private pension provision, compared to 36 per cent of working-age adults who were self-employed.

Notes to Editors:

- 1 This report is to be published primarily on the DWP website, www.dwp.gov.uk/asd/frs, with a paper copy available on request from the FRS team in DWP.
- 2 The Family Resources Survey is a National Statistics publication.
- 3 One of the key uses of FRS data is for analyses of the income distribution and living standards. Data from the 2004-05 FRS has been incorporated in the latest edition of the Department's Households Below Average Income report, which was published on 9 March 2006.
- 4 Fieldwork for Great Britain is contracted to a consortium of the Office for National Statistics and the National Centre for Social Research. Fieldwork for Northern Ireland is carried out by the Central Survey Unit at the Northern Ireland Statistics and Research Agency.
- 5 The FRS is a voluntary survey and names of participating households remain confidential. In the 2004-05 survey year the overall response rate was 62 per cent. Households interviewed are asked a wide range of questions about their circumstances. Although some of the information collected is available elsewhere, the FRS provides new or much more detailed information in a number of areas and brings some topics together in one survey for the first time.
- 6 Working Age is defined as those aged 20 and over, and under state pension age. Informal carers are adults or children who provide any regular service or help to someone in or outside their household who is sick, disabled or elderly; this excludes those who give help as part of a formal job. Disabled includes those with a long standing disability or infirmity, and who had significant difficulty with day-to-day activities. Direct Payment accounts are those which can accept electronic payment of benefits via the Banker's Automated Clearing System; these also include Post Office Card Accounts as it is not currently possible to separately identify these within the FRS. All definitions used in the report are explained in the Introduction and the Glossary.
- 7 All results are subject to sampling and non-sampling errors.
- 8 It should be noted that questions on assets and savings are a sensitive part of the FRS questionnaire and have a relatively low level of response. Responses are edited in around 1 in 10 cases. Assets and savings may be under-reported.
- 9 # is equivalent to pounds.