

# Appendix 4

## Decomposition of Changes in Number of Individuals in Different Low-income Groups Over Time

### Background

When comparing one time period with another, a change in the number of individuals below any given low-income threshold can be broken down into the following elements<sup>1</sup>:

- i) Change in the total size of the population subgroup in question.
- ii) Change in the percentage risk of low income for the subgroup in question
- iii) Interaction between both of the above.

### Change in population size element

As explained above, this is the part of the change that can be attributed to an increase or decrease in the total number of individuals in that group.

For example: If, between two points in time, the number of pensioners increased by one million, but the proportion of that group below an income threshold was unchanged at 20 per cent, then the number of pensioners below that threshold would increase by 200,000. This increase would solely be due to the increase in the size of the pensioner population, not to any increased risk of low income and can be broken down as follows:

	Millions
Size element	0.2
Risk element	0.0
Interaction element	0.0
Total change below threshold	0.2

### Risk Element

A change in the number of people below a threshold may be explained by a change in the risk for individuals in that group of being below low-income thresholds.

For example: If, between two points in time, the number of pensioners stayed constant at ten million, but their risk of living in a household with low income rose from 20 to 22 per cent, then the number of

pensioners below the threshold would again increase by 200,000. This increase would be driven solely by the increase in risk of low income, and could be decomposed into:

	Millions
Size element	0.0
Risk element	0.2
Interaction element	0.0
Total change below threshold	0.2

### Interaction Element

The interaction element is a measure of the extent to which the size and risk elements either compound or negate one another.

For example: If, between two points in time, the number of pensioners increased by one million to eleven million, and their risk of living in a household with low income rose from 20 to 22 per cent, then the change in the number of pensioners below thresholds could be split into the following elements:

	Millions
Size element	0.2
Risk element	0.2
Interaction element	0.02
Total change below threshold	0.42

Conversely: If the number of pensioners increased by one million to eleven million, and their risk of living in a household with low income fell from 20 to 18 per cent, then the change in the number of pensioners below thresholds could be attributed to the following:

	Millions
Size element	-0.2
Risk element	0.2
Interaction element	-0.02
Total change below threshold	-0.02

<sup>1</sup> The formulae for deriving size, risk and interaction elements are:

$$\text{Size element} = \text{risk}^{T1} * (\text{population}^{T2} - \text{population}^{T1})$$

$$\text{Risk element} = \text{population}^{T1} * (\text{risk}^{T2} - \text{risk}^{T1})$$

$$\text{Interaction element} = (\text{population}^{T2} - \text{population}^{T1}) * (\text{risk}^{T2} - \text{risk}^{T1})$$

(Where T1 and T2 refer to the beginning and end of a given time period respectively)

## Appendix 4

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If the interaction term is positive, this indicates that both the size and risk elements are working in the same direction. However, if the interaction term is negative the two elements are working against each other, reducing the overall impact of the changes on the numbers of individuals below the threshold.

### Findings

**Tables 4.1 to 4.4** show the 1996/7 – 2000/01 shift-share analysis for individuals, children, working-age adults and pensioners below 60 per cent of contemporary median household income according to the characteristics of the family or household in which they live.

When using thresholds of contemporary income, changes in risk are affected both by changes in the typical income of the subgroup and by changes in median income. For the risk to diminish, the incomes typical of a low-income group must rise faster than the median of the population as a whole.

Comparing all individuals in 1996/7 and 2000/01, there was a fall in the number of people below 60 per cent of contemporary median income. This fall is statistically significant at the 95 per cent level, and is due mainly to a decreased risk of low incomes as opposed to a change in population size. Underlying this, the drop in the figures is mainly due to a reduction in the total number of workless families over the period, which contributed to a lower risk of low incomes for families with children.

For children, there was a statistically significant fall in the numbers below the same threshold, due to a reduction in the risk of low incomes. Again, the decrease in risk for the group as a whole would appear to be linked to a fall in the number of children living in workless families.

There was a slight fall in the number of working-age adults below 60 per cent of median income, which was again driven by a decreased risk of low income as opposed to the size of this group as recorded by the FRS. This fall was only statistically significant on an AHC basis, and was mainly due to a fall in the number of unemployed working-age adults which is likely to have led to the decrease in risk of low income for the group as a whole. This was, however, offset slightly by an increase in both the size of the inactive population and the risk of low-income for those in full-time work.

There was no significant change (statistically or otherwise) for pensioners on a BHC basis. There was, however, a fall on an AHC basis that was predominantly driven by a decrease in risk for single female pensioners.

**Table 4.1 (BHC): Individuals below 60 per cent of contemporary median income, including the self-employed**

	Number falling below threshold			Size of total group			Risk of falling below threshold			Changes explained by			
	1996/7	2000/01	change	1996/7	2000/01	change	1996/7	2000/01	change	Size	Risk	Interaction	Total
One or more full-time self-employed	1.1	1.0	-0.1	5.7	5.1	-0.6	18.6	19.3	0.8	-0.11	0.04	0.00	-0.1
Single/couple all in full-time work	0.2	0.4	0.1	12.7	14.2	1.5	1.9	2.5	0.6	0.03	0.08	0.01	0.1
Couple, one full-time, one part-time work	0.2	0.2	0.0	7.9	8.2	0.3	2.7	2.8	0.1	0.01	0.01	0.00	0.0
Couple, one full-time work, one not working	1.1	0.9	-0.1	6.9	6.8	-0.1	15.4	13.5	-1.9	-0.02	-0.13	0.00	-0.1
No full-time, one or more part-time work	1.0	1.0	0.0	4.1	4.7	0.6	25.0	22.3	-2.7	0.14	-0.11	-0.01	0.0
Workless, head or spouse aged 60 or over	2.3	2.4	0.0	9.8	9.8	0.0	23.6	24.1	0.5	0.00	0.05	0.00	0.0
Workless, head or spouse unemployed	1.8	1.1	-0.7	2.9	1.8	-1.2	61.7	63.6	1.9	-0.71	0.06	-0.02	-0.7
Workless, other inactive	2.6	2.6	0.0	6.2	6.3	0.1	42.3	42.1	-0.1	0.05	-0.01	0.00	0.0
Pensioner couple	1.1	1.2	0.1	5.3	5.4	0.1	19.9	21.9	2.0	0.01	0.11	0.00	0.1
Single pensioner	1.0	0.9	-0.1	4.2	4.2	0.0	23.1	21.4	-1.7	0.00	-0.07	0.00	-0.1
Couple with children	3.9	3.1	-0.8	20.6	20.1	-0.5	19.0	15.7	-3.3	-0.10	-0.68	0.02	-0.8
Couple without children	1.2	1.2	0.0	12.3	12.1	-0.2	9.7	10.1	0.5	-0.02	0.06	0.00	0.0
Single with children	1.7	1.6	-0.2	4.6	4.8	0.2	37.5	32.3	-5.2	0.07	-0.24	-0.01	-0.2
Single without children	1.5	1.7	0.2	9.3	10.4	1.1	16.1	16.3	0.2	0.17	0.02	0.00	0.2
Children	3.3	2.7	-0.6	13.0	12.8	-0.2	25.5	21.3	-4.2	-0.05	-0.55	0.01	-0.6
Working-age adults	5.0	4.9	-0.1	33.9	34.6	0.7	14.9	14.2	-0.7	0.11	-0.22	0.00	-0.1
Pensioners	2.0	2.0	0.0	9.4	9.5	0.1	21.2	21.5	0.3	0.01	0.03	0.00	0.0
<b>Total</b>	<b>10.4</b>	<b>9.7</b>	<b>-0.7</b>	<b>56.3</b>	<b>56.9</b>	<b>0.6</b>	<b>18.4</b>	<b>17.0</b>	<b>-1.4</b>	<b>0.11</b>	<b>-0.77</b>	<b>-0.01</b>	<b>-0.7</b>

**Notes:**

1. Totals may not equal the sum of the components due to rounding.
2. Results for risk are presented to one decimal place solely to facilitate decomposition of changes over time. They should not be regarded as accurate to this degree.

**Table 4.1 (AHC): Individuals below 60 per cent of contemporary median income, including the self-employed**

	Number falling below threshold			Size of total group			Risk of falling below threshold			Changes explained by			
	1996/7	2000/01	change	1996/7	2000/01	change	1996/7	2000/01	change	Size	Risk	Interaction	Total
One or more full-time self-employed	1.3	1.3	0.0	5.7	5.1	-0.6	21.9	24.6	2.8	-0.13	0.16	-0.02	0.0
Single/couple all in full-time work	0.4	0.6	0.2	12.7	14.2	1.5	3.1	4.0	0.9	0.05	0.12	0.01	0.2
Couple, one full-time, one part-time work	0.3	0.4	0.1	7.9	8.2	0.3	4.4	5.1	0.7	0.01	0.05	0.00	0.1
Couple, one full-time work, one not working	1.4	1.3	-0.1	6.9	6.8	-0.1	20.5	19.7	-0.8	-0.02	-0.05	0.00	-0.1
No full-time, one or more part-time work	1.3	1.4	0.1	4.1	4.7	0.6	31.9	29.4	-2.5	0.18	-0.10	-0.01	0.1
Workless, head or spouse aged 60 or over	2.9	2.7	-0.2	9.8	9.8	0.0	29.8	27.6	-2.2	0.00	-0.21	0.00	-0.2
Workless, head or spouse unemployed	2.3	1.4	-0.9	2.9	1.8	-1.2	77.8	77.0	-0.8	-0.90	-0.02	0.01	-0.9
Workless, other inactive	3.9	3.8	-0.1	6.2	6.3	0.1	63.9	60.8	-3.1	0.08	-0.19	0.00	-0.1
Pensioner couple	1.2	1.2	0.0	5.3	5.4	0.1	22.3	21.8	-0.5	0.01	-0.03	0.00	0.0
Single pensioner	1.4	1.2	-0.2	4.2	4.2	0.0	32.5	28.2	-4.3	0.00	-0.18	0.00	-0.2
Couple with children	4.7	4.2	-0.5	20.6	20.1	-0.5	23.0	20.9	-2.1	-0.12	-0.43	0.01	-0.5
Couple without children	1.5	1.5	0.0	12.3	12.1	-0.2	11.9	12.2	0.3	-0.03	0.03	0.00	0.0
Single with children	2.9	2.6	-0.3	4.6	4.8	0.2	62.0	53.8	-8.1	0.12	-0.38	-0.02	-0.3
Single without children	2.3	2.3	0.0	9.3	10.4	1.1	24.3	21.7	-2.6	0.26	-0.24	-0.03	0.0
Children	4.4	3.9	-0.5	13.0	12.8	-0.2	34.0	30.5	-3.5	-0.06	-0.45	0.01	-0.5
Working-age adults	6.9	6.6	-0.3	33.9	34.6	0.7	20.5	19.2	-1.3	0.15	-0.44	-0.01	-0.3
Pensioners	2.5	2.3	-0.2	9.4	9.5	0.1	26.7	24.5	-2.2	0.02	-0.21	0.00	-0.2
<b>Total</b>	<b>13.9</b>	<b>12.9</b>	<b>-1.0</b>	<b>56.3</b>	<b>56.9</b>	<b>0.6</b>	<b>24.6</b>	<b>22.6</b>	<b>-2.0</b>	<b>0.15</b>	<b>-1.14</b>	<b>-0.01</b>	<b>-1.0</b>

**Notes:**

1. Totals may not equal the sum of the components due to rounding.
2. Results for risk are presented to one decimal place solely to facilitate decomposition of changes over time. They should not be regarded as accurate to this degree.

**Table 4.2 (BHC): Children below 60 per cent of contemporary median income, including the self-employed**

	Number falling below threshold			Size of total group			Risk of falling below threshold			Changes explained by			
	1996/7	2000/01	change	1996/7	2000/01	change	1996/7	2000/01	change	Size	Risk	Interaction	Total
Lone parent:													
In full-time work	0.0	0.0	0.0	0.4	0.6	0.1	11.1	5.4	-5.8	0.02	-0.03	-0.01	0.0
In part-time work	0.1	0.1	0.0	0.5	0.7	0.1	23.2	16.5	-6.6	0.03	-0.03	-0.01	0.0
Not working	1.0	0.9	-0.1	2.0	1.8	-0.2	50.7	49.5	-1.1	-0.08	-0.02	0.00	-0.1
Couple with children:													
Self-employed													
Both in full-time work	0.0	0.0	0.0	1.5	1.6	0.2	1.2	1.3	0.1	0.00	0.00	0.00	0.0
One full-time, one part-time work	0.1	0.1	0.0	2.8	3.0	0.2	3.6	3.3	-0.4	0.01	-0.01	0.00	0.0
One in full-time work, one not working	0.5	0.4	-0.1	2.4	2.2	-0.1	21.3	17.9	-3.3	-0.03	-0.08	0.00	-0.1
One or more in part-time work	0.3	0.3	0.0	0.5	0.6	0.1	55.0	45.8	-9.1	0.04	-0.04	-0.01	0.0
Both not in work	0.9	0.6	-0.3	1.2	0.9	-0.4	68.6	63.4	-5.3	-0.25	-0.07	0.02	-0.3
Total	3.3	2.7	-0.6	13.0	12.8	-0.2	25.5	21.3	-4.2	-0.05	-0.55	0.01	-0.6

**Notes:**

1. Totals may not equal the sum of the components due to rounding.
2. Results for risk are presented to one decimal place solely to facilitate decomposition of changes over time. They should not be regarded as accurate to this degree.

**Table 4.2 (AHC): Children below 60 per cent of contemporary median income, including the self-employed**

	Number falling below threshold			Size of total group			Risk of falling below threshold			Changes explained by			
	1996/7	2000/01	change	1996/7	2000/01	change	1996/7	2000/01	change	Size	Risk	Interaction	Total
Lone parent:													
In full-time work	0.1	0.1	0.0	0.4	0.6	0.1	15.6	12.5	-3.1	0.02	-0.01	0.00	0.0
In part-time work	0.2	0.2	0.0	0.5	0.7	0.1	36.7	31.9	-4.7	0.05	-0.02	-0.01	0.0
Not working	1.6	1.4	-0.2	2.0	1.8	-0.2	81.6	77.3	-4.3	-0.13	-0.09	0.01	-0.2
Couple with children:													
Self-employed													
Both in full-time work	0.0	0.0	0.0	1.5	1.6	0.2	1.1	2.1	1.0	0.00	0.01	0.00	0.0
One full-time, one part-time work	0.2	0.2	0.0	2.8	3.0	0.2	5.5	6.2	0.6	0.01	0.02	0.00	0.0
One in full-time work, one not working	0.6	0.6	-0.1	2.4	2.2	-0.1	27.1	25.2	-1.9	-0.03	-0.04	0.00	-0.1
One or more in part-time work	0.3	0.3	0.0	0.5	0.6	0.1	61.6	54.4	-7.2	0.04	-0.04	-0.01	0.0
Both not in work	1.0	0.7	-0.3	1.2	0.9	-0.4	76.8	76.1	-0.6	-0.29	-0.01	0.00	-0.3
Total	4.4	3.9	-0.5	13.0	12.8	-0.2	34.0	30.5	-3.5	-0.06	-0.45	0.01	-0.5

**Notes:**

1. Totals may not equal the sum of the components due to rounding.
2. Results for risk are presented to one decimal place solely to facilitate decomposition of changes over time. They should not be regarded as accurate to this degree.

**Table 4.3 (BHC): Working-age adults below 60 per cent of contemporary median income, including the self-employed**

	Number falling below threshold			Size of total group			Risk of falling below threshold			Changes explained by			
	1996/7	2000/01	change	1996/7	2000/01	change	1996/7	2000/01	change	Size	Risk	Interaction	Total
One or more full-time self-employed	0.6	0.6	0.0	3.9	3.5	-0.4	16.7	17.5	0.8	-0.06	0.03	0.00	0.0
Single/couple all in full-time work	0.2	0.3	0.1	10.8	12.0	1.2	1.8	2.5	0.8	0.02	0.08	0.01	0.1
Couple, one full-time, one part-time work	0.1	0.1	0.0	5.0	5.2	0.2	2.2	2.5	0.4	0.00	0.02	0.00	0.0
Couple, one full-time work, one not working	0.6	0.5	0.0	4.4	4.4	0.0	12.6	11.7	-0.9	0.00	-0.04	0.00	0.0
No full-time, one or more part-time work	0.6	0.6	0.0	2.6	2.9	0.3	23.1	21.9	-1.2	0.07	-0.03	0.00	0.0
Workless, head or spouse aged 60 or over	0.3	0.4	0.0	1.3	1.2	-0.1	27.0	29.0	2.0	-0.02	0.03	0.00	0.0
Workless, head or spouse unemployed	1.2	0.8	-0.4	2.1	1.3	-0.8	56.8	60.9	4.1	-0.43	0.09	-0.03	-0.4
Workless, other inactive	1.4	1.6	0.2	3.8	4.1	0.3	36.6	38.0	1.4	0.10	0.05	0.00	0.2
<b>Couples</b>	<b>3.0</b>	<b>2.7</b>	<b>-0.3</b>	<b>22.9</b>	<b>22.5</b>	<b>-0.4</b>	<b>13.0</b>	<b>12.1</b>	<b>-0.9</b>	<b>-0.06</b>	<b>-0.22</b>	<b>0.00</b>	<b>-0.3</b>
<i>of which</i>													
with no children	1.2	1.2	0.0	12.3	12.1	-0.2	9.7	10.1	0.5	-0.02	0.06	0.00	0.0
with children	1.8	1.5	-0.3	10.6	10.4	-0.2	16.9	14.3	-2.6	-0.04	-0.27	0.01	-0.3
<b>Single adult families</b>	<b>2.1</b>	<b>2.2</b>	<b>0.1</b>	<b>11.0</b>	<b>12.1</b>	<b>1.2</b>	<b>18.7</b>	<b>18.2</b>	<b>-0.6</b>	<b>0.22</b>	<b>-0.06</b>	<b>-0.01</b>	<b>0.1</b>
<i>of which</i>													
with no children	1.5	1.7	0.2	9.3	10.4	1.1	16.1	16.3	0.2	0.17	0.02	0.00	0.2
with children	0.6	0.5	0.0	1.7	1.8	0.1	33.3	29.3	-4.0	0.03	-0.07	0.00	0.0
<b>Total</b>	<b>5.0</b>	<b>4.9</b>	<b>-0.1</b>	<b>33.9</b>	<b>34.6</b>	<b>0.7</b>	<b>14.9</b>	<b>14.2</b>	<b>-0.7</b>	<b>0.11</b>	<b>-0.22</b>	<b>0.00</b>	<b>-0.1</b>

**Notes:**

1. Totals may not equal the sum of the components due to rounding.
2. Results for risk are presented to one decimal place solely to facilitate decomposition of changes over time. They should not be regarded as accurate to this degree.

**Table 4.3 (AHC): Working-age adults below 60 per cent of contemporary median income, including the self-employed**

	Number falling below threshold			Size of total group			Risk of falling below threshold			Changes explained by			
	1996/7	2000/01	change	1996/7	2000/01	change	1996/7	2000/01	change	Size	Risk	Interaction	Total
One or more full-time self-employed	0.8	0.8	0.0	3.9	3.5	-0.4	19.8	22.4	2.6	-0.08	0.10	-0.01	0.0
Single/couple all in full-time work	0.3	0.5	0.1	10.8	12.0	1.2	3.0	3.9	0.9	0.04	0.10	0.01	0.1
Couple, one full-time, one part-time work	0.2	0.2	0.0	5.0	5.2	0.2	3.7	4.5	0.7	0.01	0.04	0.00	0.0
Couple, one full-time work, one not working	0.8	0.8	0.0	4.4	4.4	0.0	17.4	17.4	0.0	0.00	0.00	0.00	0.0
No full-time, one or more part-time work	0.8	0.8	0.0	2.6	2.9	0.3	30.4	28.2	-2.2	0.09	-0.06	-0.01	0.0
Workless, head or spouse aged 60 or over	0.4	0.4	0.0	1.3	1.2	-0.1	32.9	33.4	0.5	-0.03	0.01	0.00	0.0
Workless, head or spouse unemployed	1.5	1.0	-0.6	2.1	1.3	-0.8	73.2	72.4	-0.8	-0.56	-0.02	0.01	-0.6
Workless, other inactive	2.2	2.2	0.0	3.8	4.1	0.3	56.1	53.5	-2.6	0.15	-0.10	-0.01	0.0
<b>Couples</b>	<b>3.7</b>	<b>3.5</b>	<b>-0.2</b>	<b>22.9</b>	<b>22.5</b>	<b>-0.4</b>	<b>16.1</b>	<b>15.4</b>	<b>-0.6</b>	<b>-0.07</b>	<b>-0.15</b>	<b>0.00</b>	<b>-0.2</b>
<i>of which</i>													
with no children	1.5	1.5	0.0	12.3	12.1	-0.2	11.9	12.2	0.3	-0.03	0.03	0.00	0.0
with children	2.2	2.0	-0.2	10.6	10.4	-0.2	21.0	19.3	-1.7	-0.05	-0.18	0.00	-0.2
<b>Single adult families</b>	<b>3.2</b>	<b>3.2</b>	<b>-0.1</b>	<b>11.0</b>	<b>12.1</b>	<b>1.2</b>	<b>29.6</b>	<b>26.0</b>	<b>-3.6</b>	<b>0.34</b>	<b>-0.39</b>	<b>-0.04</b>	<b>-0.1</b>
<i>of which</i>													
with no children	2.3	2.3	0.0	9.3	10.4	1.1	24.3	21.7	-2.6	0.26	-0.24	-0.03	0.0
with children	1.0	0.9	-0.1	1.7	1.8	0.1	58.5	51.3	-7.2	0.04	-0.12	-0.01	-0.1
<b>Total</b>	<b>6.9</b>	<b>6.6</b>	<b>-0.3</b>	<b>33.9</b>	<b>34.6</b>	<b>0.7</b>	<b>20.5</b>	<b>19.2</b>	<b>-1.3</b>	<b>0.15</b>	<b>-0.44</b>	<b>-0.01</b>	<b>-0.3</b>

**Notes:**

1. Totals may not equal the sum of the components due to rounding.
2. Results for risk are presented to one decimal place solely to facilitate decomposition of changes over time. They should not be regarded as accurate to this degree.

**Table 4.4 (BHC): Pensioners below 60 per cent of contemporary median income, including the self-employed**

	Number falling below threshold			Size of total group			Risk of falling below threshold			Changes explained by			
	1996/7	2000/01	change	1996/7	2000/01	change	1996/7	2000/01	change	Size	Risk	Interaction	Total
Pensioner couples	1.0	1.2	0.1	5.3	5.3	0.1	19.8	21.7	1.9	0.01	0.10	0.00	0.1
<i>of which</i>													
70 and under	0.3	0.4	0.1	2.3	2.3	0.0	13.9	16.3	2.4	0.00	0.06	0.00	0.1
71 to 75	0.3	0.3	0.0	1.5	1.4	-0.1	21.5	22.3	0.8	-0.03	0.01	0.00	0.0
76 to 80	0.2	0.3	0.0	0.9	1.0	0.1	27.0	27.3	0.3	0.03	0.00	0.00	0.0
Over 80	0.2	0.2	0.0	0.6	0.6	0.1	27.7	31.1	3.5	0.02	0.02	0.00	0.0
Single pensioners	1.4	1.2	-0.2	4.2	4.2	0.0	23.0	21.3	-1.7	0.00	-0.07	0.00	-0.1
<i>of which</i>													
Male	0.2	0.2	0.0	0.9	1.0	0.1	16.8	16.4	-0.4	0.01	0.00	0.00	0.0
<i>of which</i>													
70 and under	0.0	0.0	0.0	0.3	0.3	0.0	11.3	12.3	1.0	0.00	0.00	0.00	0.0
71 to 75	0.0	0.0	0.0	0.2	0.3	0.1	13.8	16.8	3.0	0.01	0.01	0.00	0.0
76 to 80	0.0	0.0	0.0	0.2	0.2	0.0	20.0	19.0	-1.0	0.01	0.00	0.00	0.0
Over 80	0.1	0.0	0.0	0.2	0.3	0.0	24.2	18.1	-6.1	0.00	-0.01	0.00	0.0
Female	0.8	0.7	-0.1	3.2	3.2	-0.1	24.8	22.9	-1.9	-0.02	-0.06	0.00	-0.1
<i>of which</i>													
70 and under	0.2	0.2	0.0	1.0	1.0	0.0	20.5	19.8	-0.7	-0.01	-0.01	0.00	0.0
71 to 75	0.2	0.1	-0.1	0.7	0.7	-0.1	25.3	19.9	-5.4	-0.02	-0.04	0.00	-0.1
76 to 80	0.2	0.2	0.0	0.6	0.7	0.1	27.2	25.2	-2.0	0.02	-0.01	0.00	0.0
Over 80	0.2	0.2	0.0	0.9	0.8	0.0	27.6	26.9	-0.7	0.00	-0.01	0.00	0.0
<b>Total</b>	2.0	2.0	0.0	9.4	9.5	0.1	21.2	21.5	0.3	0.01	0.03	0.00	0.0

**Notes:**

1. Totals may not equal the sum of the components due to rounding.
2. Results for risk are presented to one decimal place solely to facilitate decomposition of changes over time. They should not be regarded as accurate to this degree.

**Table 4.4 (AHC): Pensioners below 60 per cent of contemporary median income, including the self-employed**

	Number falling below threshold			Size of total group			Risk of falling below threshold			Changes explained by			
	1996/7	2000/01	change	1996/7	2000/01	change	1996/7	2000/01	change	Size	Risk	Interaction	Total
Pensioner couples	1.2	1.2	0.0	5.3	5.3	0.1	22.1	21.7	-0.5	0.01	-0.02	0.00	0.0
<i>of which</i>													
70 and under	0.3	0.4	0.0	2.3	2.3	0.0	15.2	16.3	1.1	0.00	0.02	0.00	0.0
71 to 75	0.4	0.3	-0.1	1.5	1.4	-0.1	24.4	22.2	-2.2	-0.03	-0.03	0.00	-0.1
76 to 80	0.2	0.3	0.0	0.9	1.0	0.1	28.4	28.0	-0.4	0.03	0.00	0.00	0.0
Over 80	0.2	0.2	0.0	0.6	0.6	0.1	34.6	30.6	-4.0	0.03	-0.02	0.00	0.0
Single pensioners	1.4	1.2	-0.2	4.2	4.2	0.0	32.5	28.2	-4.3	0.00	-0.18	0.00	-0.2
<i>of which</i>													
Male	0.2	0.2	0.0	0.9	1.0	0.1	25.3	23.9	-1.4	0.02	-0.01	0.00	0.0
<i>of which</i>													
70 and under	0.1	0.1	0.0	0.3	0.3	0.0	23.7	23.8	0.2	-0.01	0.00	0.00	0.0
71 to 75	0.0	0.1	0.0	0.2	0.3	0.1	23.8	25.5	1.7	0.01	0.00	0.00	0.0
76 to 80	0.1	0.1	0.0	0.2	0.2	0.0	26.7	26.4	-0.3	0.01	0.00	0.00	0.0
Over 80	0.1	0.1	0.0	0.2	0.3	0.0	27.4	20.0	-7.5	0.01	-0.02	0.00	0.0
Female	1.1	0.9	-0.2	3.2	3.2	-0.1	34.5	29.5	-5.0	-0.03	-0.16	0.00	-0.2
<i>of which</i>													
70 and under	0.3	0.3	0.0	1.0	1.0	0.0	32.3	29.1	-3.2	-0.01	-0.03	0.00	0.0
71 to 75	0.3	0.2	-0.1	0.7	0.7	-0.1	39.3	31.1	-8.3	-0.03	-0.06	0.01	-0.1
76 to 80	0.2	0.2	0.0	0.6	0.7	0.1	39.4	31.3	-8.1	0.02	-0.05	-0.01	0.0
Over 80	0.3	0.2	0.0	0.9	0.8	0.0	29.5	27.4	-2.1	0.00	-0.02	0.00	0.0
<b>Total</b>	2.5	2.3	-0.2	9.4	9.5	0.1	26.7	24.5	-2.2	0.02	-0.21	0.00	-0.2

**Notes:**

1. Totals may not equal the sum of the components due to rounding.
2. Results for risk are presented to one decimal place solely to facilitate decomposition of changes over time. They should not be regarded as accurate to this degree.