

**Table A1: Real-terms changes in income for decile medians, quintile medians and overall population mean**

Percentage change	Decile group medians										Population		Source: Family Resources Survey
	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10	median	mean	
<b>1994/5-2002/03</b>													
<b>Income Before Housing Costs</b>	<b>13</b>	22	23	23	22	21	20	19	20	22	21	24	
<b>Income After Housing Costs</b>	(+21 to +33)	29	33	31	30	27	26	<b>24</b>	26	29	28	31	
<b>1996/7-2002/03</b>													
<b>Income Before Housing Costs</b>	<b>10</b>	19	20	18	17	16	16	15	15	18	17	19	
<b>Income After Housing Costs</b>	(+10 to +20)	<b>28</b>	<b>30</b>	26	24	22	21	20	20	22	22	25	

Percentage change	Quintile group medians					Population mean	Source: Family Resources Survey
	Quintile 1	Quintile 2	Quintile 3 (Population median)	Quintile 4	Quintile 5		
<b>1994/5-2002/03</b>							
<b>Income Before Housing Costs</b>	21	24	21	19	22	24	
<b>Income After Housing Costs</b>	30	32	28	25	26	31	
<b>1996/7-2002/03</b>							
<b>Income Before Housing Costs</b>	18	<b>19</b>	17	<b>15</b>	16	19	
<b>Income After Housing Costs</b>	25	<b>28</b>	22	<b>21</b>	<b>20</b>	25	

**Notes:**

1. Due to sampling variation, estimates in brackets ( ) are uncertain; see Appendix 2
2. Where figures are **particularly** uncertain the 95% confidence interval is quoted. It is 95% probable that these ranges, derived from the sample data, will encompass the population figure that is being estimated.
3. Unless figures are marked in **bold type**, they do not show change that is statistically significant, at the 95% level, when compared to the majority of other figures in the same row.

**Table A2: Money values of decile medians, quintile medians and overall population means in average 2002/03 prices**

	Source: Family Resources Survey										Population median	Population mean
	Decile group medians											
	Decile 1	Decile 2	Decile 3	Decile 4	Decile 5	Decile 6	Decile 7	Decile 8	Decile 9	Decile 10		
<b>Income Before Housing Costs</b>												
1994/5	115	152	181	211	247	287	332	390	473	678	266	321
1995/6	115	154	183	213	247	286	332	388	479	682	266	322
1996/7	118	156	187	220	257	298	343	402	492	704	277	333
1997/8	116	158	190	224	261	302	349	409	499	712	281	341
1998/9	119	161	194	227	265	308	358	421	513	753	286	352
1999/00	121	167	199	233	273	315	365	431	520	756	293	359
2000/01	123	174	208	243	283	325	375	441	539	778	303	374
2001/02	130	183	219	257	297	340	391	457	565	821	317	392
2002/03	130	186	224	260	301	347	398	462	567	830	323	396
<b>Income After Housing Costs</b>												
1994/5	69	113	138	170	205	243	285	337	410	592	223	270
1995/6	75	114	138	169	205	242	283	334	414	602	222	271
1996/7	76	114	141	177	215	254	297	351	431	623	234	283
1997/8	74	117	146	183	219	258	302	357	438	629	238	290
1998/9	81	120	150	186	223	264	311	367	451	667	243	302
1999/00	81	125	156	192	232	273	318	378	462	683	252	310
2000/01	81	133	166	203	244	284	331	392	483	701	263	327
2001/02	87	141	177	219	258	298	347	407	507	752	278	343
2002/03	88	146	183	223	266	309	358	420	516	762	286	352

	Source: Family Resources Survey						
	Quintile group medians					Population mean	Ratio of Top to Bottom quintile medians
	Quintile 1	Quintile 2	Quintile 3 (median)	Quintile 4	Quintile 5		
<b>Income Before Housing Costs</b>							
1994/5	136	196	266	358	539	321	4.0
1995/6	138	198	266	356	544	322	3.9
1996/7	140	203	277	371	565	333	4.0
1997/8	141	206	281	377	567	341	4.0
1998/9	144	210	286	387	590	352	4.1
1999/00	148	216	293	395	597	359	4.0
2000/01	153	225	303	406	620	374	4.0
2001/02	162	237	317	420	648	392	4.0
2002/03	164	242	323	428	658	396	4.0
<b>Income After Housing Costs</b>							
1994/5	97	153	223	308	473	270	4.9
1995/6	101	153	222	307	476	271	4.7
1996/7	101	157	234	321	497	283	4.9
1997/8	102	164	238	327	503	290	4.9
1998/9	105	167	243	337	522	302	5.0
1999/00	109	174	252	347	534	310	4.9
2000/01	115	185	263	360	561	327	4.9
2001/02	123	197	278	374	584	343	4.8
2002/03	126	202	286	387	597	352	4.7

**Notes:**

1. All estimates are subject to sampling error.

**Table A3: Shares of total income received by individuals above and below various percentiles of the income distribution**

	Source: Family Resources Survey								
	Share of total income (%)								
	1994/5	1995/6	1996/7	1997/8	1998/9	1999/00	2000/01	2001/02	2002/03
<b>Before Housing Costs</b>									
Bottom 10% of the income distribution	3	3	3	3	3	3	3	3	3
Bottom 20% of the income distribution	8	8	8	8	8	8	7	8	8
Bottom 30% of the income distribution	13	14	13	13	13	13	13	13	13
Bottom 40% of the income distribution	20	20	20	20	20	20	20	20	20
Bottom 50% of the income distribution	28	28	28	27	27	27	27	27	27
Top 50% of the income distribution	72	72	72	73	73	73	73	73	73
Top 40% of the income distribution	63	63	63	64	64	64	64	64	64
Top 30% of the income distribution	53	53	53	53	54	54	54	54	54
Top 20% of the income distribution	41	41	41	41	42	42	42	42	42
Top 10% of the income distribution	26	26	26	27	27	27	28	28	28
Ratio top 10% to bottom 10%	8.3	8.4	8.3	9.0	9.2	9.3	9.9	9.7	9.7
Ratio top 20% to bottom 20%	5.2	5.2	5.2	5.4	5.6	5.5	5.7	5.6	5.6
Ratio top 30% to bottom 30%	3.9	3.9	4.0	4.1	4.1	4.1	4.2	4.1	4.1
Ratio top 40% to bottom 40%	3.1	3.1	3.2	3.2	3.3	3.3	3.3	3.3	3.2
Ratio top 50% to bottom 50%	2.6	2.6	2.6	2.6	2.7	2.7	2.7	2.7	2.7
<b>After Housing Costs</b>									
Bottom 10% of the income distribution	2	2	2	2	2	2	2	2	2
Bottom 20% of the income distribution	6	6	6	6	6	6	6	6	6
Bottom 30% of the income distribution	11	11	11	11	11	11	11	11	11
Bottom 40% of the income distribution	17	18	17	17	17	17	17	18	18
Bottom 50% of the income distribution	25	25	25	25	25	25	25	25	25
Top 50% of the income distribution	75	75	75	75	75	75	75	75	75
Top 40% of the income distribution	66	66	66	66	67	67	67	66	66
Top 30% of the income distribution	55	55	56	56	56	56	57	56	56
Top 20% of the income distribution	43	43	43	44	44	44	45	44	44
Top 10% of the income distribution	28	28	28	28	29	29	30	29	29
Ratio top 10% to bottom 10%	15.2	13.8	13.9	15.4	14.7	15.4	16.9	16.0	15.8
Ratio top 20% to bottom 20%	7.2	6.9	7.2	7.4	7.4	7.4	7.7	7.4	7.4
Ratio top 30% to bottom 30%	5.0	4.9	5	5.1	5.2	5.1	5.2	5.0	5.0
Ratio top 40% to bottom 40%	3.8	3.8	3.8	3.9	3.9	3.9	3.9	3.8	3.8
Ratio top 50% to bottom 50%	3.0	3.0	3.0	3.0	3.1	3.1	3.1	3.0	3.0

**Notes:**

1. These estimates, particularly for the bottom 10%, should be treated with caution as they are sensitive to data of uncertain reliability and to the presence of negative incomes on the AHC measure.
2. Some of the figures in the table above have seen small revisions since their publication in the last (2001/02) HBAI report. This is due to quality improvements in the systems used to process the data by DWP.

**Table A4: Real-terms changes in income/living standards for individuals by family type and economic status**

Real-term changes in median income 1994/95 - 2002/03 (%)	Source: Family Resources Survey					
	Quintiles of family type and economic status					
	Bottom Quintile	Second Quintile	Middle Quintile (median)	Fourth Quintile	Top Quintile	Whole Group (mean)
<b>Before Housing Costs</b>						
Pensioner couple	15	18	18	16	(18)	20
Single male pensioner	21	26	25	23	<b>(15)</b>	<b>18</b>
Single female pensioner	23	28	30	32	24	27
Couple with children	27	28	24	22	25	31
Single with children	<b>14</b>	20	22	<b>28</b>	23	23
Working-age couple no children	(22)	20	18	20	(18)	20
Single male working-age no children	(14)	24	20	18	20	22
Single female working-age no children	(9)	17	(15)	14	20	20
Single/couple one or more FT self-employed	(+25 to +69)	32	30	26	(25)	36
Single/couple all in FT work	(12)	11	11	14	20	15
Couple, one FT, one PT work	20	18	20	19	26	<b>25</b>
Couple, one FT work, one not working	16	12	14	18	(22)	<b>22</b>
Single/couple no FT, one or more PT work	(15)	20	19	18	(21)	24
Workless, head or spouse aged 60 or over	18	21	23	21	(18)	20
Workless, head or spouse unemployed	<b>-26</b>	9	12	14	(17)	13
Workless, other inactive	<b>(-6 to +8)</b>	15	16	18	(14)	14
<b>All individuals (per cent)</b>	21	24	21	19	22	24
<b>After Housing Costs</b>						
Pensioner couple	25	25	25	23	(22)	26
Single male pensioner	32	32	38	31	<b>20</b>	<b>24</b>
Single female pensioner	40	38	<b>54</b>	45	31	38
Couple with children	36	34	31	29	30	38
Single with children	24	<b>23</b>	32	<b>43</b>	33	<b>34</b>
Working-age couple no children	(+18 to +44)	27	24	26	24	27
Single male working-age no children	(+12 to +37)	28	23	21	25	28
Single female working-age no children	(+5 to +27)	(20)	19	21	25	26
Single/couple one or more FT self-employed	<b>(+80 to +191)</b>	45	35	32	(+21 to +47)	<b>46</b>
Single/couple all in FT work	(15)	16	17	19	<b>27</b>	20
Couple, one FT, one PT work	24	27	26	25	29	30
Couple, one FT work, one not working	22	17	20	23	26	28
Single/couple no FT, one or more PT work	(16)	25	25	26	(26)	31
Workless, head or spouse aged 60 or over	27	34	33	28	24	28
Workless, head or spouse unemployed	<b>(-92 to -41)</b>	<b>(4)</b>	17	(18)	(22)	18
Workless, other inactive	(+1 to +25)	17	19	23	(17)	20
<b>All individuals (per cent)</b>	30	32	28	25	26	31

**Notes:**

1. Due to sampling variation, estimates in brackets ( ) are uncertain; see Appendix 2
2. Where figures are **particularly** uncertain the 95% confidence interval is quoted (i.e. it is 95% probable that these ranges, derived from the sample data, will encompass the population figure that is being estimated).
3. Differences between estimates for real-terms change in incomes by quintile and family type are not statistically significant at the 95% level unless:
  - i) They are in *italic* type, in which case differences between this figure and the majority of other figures in the same column (i.e. across family types) are statistically significant at the 95% level.
  - ii) They are in **bold** type, in which case differences between this figure and the majority of other figures in the same row (i.e. within family types) are statistically significant at the 95% level.

**Table A5 (BHC): Money values of quintile medians for family type and economic status groups in average 2002/03 prices**

Income Before Housing Costs (£pw equivalised)	Quintiles of family type and economic status					Whole Group (mean)
	Bottom Quintile	Second Quintile	Middle Quintile (median)	Fourth Quintile	Fifth Quintile	
<b>1994/5</b>						
Pensioner couple	138	182	231	304	472	284
Single male pensioner	141	182	213	272	418	270
Single female pensioner	127	169	199	245	364	234
Couple with children	132	199	268	348	507	313
Single with children	134	160	182	214	312	206
Working-age couple no children	168	284	369	471	690	420
Single male working-age no children	134	207	292	384	570	341
Single female working-age no children	141	218	296	384	546	328
Single/couple one or more FT self-employed	97	197	287	406	721	391
Single/couple all in FT work	243	328	399	486	662	445
Couple, one FT, one PT work	202	261	316	389	524	351
Couple, one FT work, one not working	158	217	272	343	509	319
Single/couple no FT, one or more PT work	128	178	224	290	447	278
Workless, head or spouse aged 60 or over	130	172	205	261	387	244
Workless, head or spouse unemployed	97	130	151	181	274	173
Workless, other inactive	119	152	176	210	312	201
<b>All individuals</b>	136	196	266	358	539	321
<b>2002/03</b>						
Pensioner couple	158	215	273	353	556	341
Single male pensioner	171	229	266	336	479	317
Single female pensioner	156	217	258	323	453	297
Couple with children	168	255	332	425	635	408
Single with children	153	192	222	273	386	252
Working-age couple no children	204	341	437	564	814	506
Single male working-age no children	153	257	350	454	684	415
Single female working-age no children	154	255	340	437	656	394
Single/couple one or more FT self-employed	143	261	373	510	900	532
Single/couple all in FT work	271	364	444	552	793	511
Couple, one FT, one PT work	242	309	378	464	659	437
Couple, one FT work, one not working	183	243	311	404	623	387
Single/couple no FT, one or more PT work	147	214	267	344	541	346
Workless, head or spouse aged 60 or over	153	207	253	317	457	293
Workless, head or spouse unemployed	72	142	169	205	321	195
Workless, other inactive	120	175	204	248	355	231
<b>All individuals</b>	164	242	323	428	658	396

**Notes:**

1. Abbreviations for **full-time** and **part-time** have been used in these supplementary tables. The abbreviations used are FT and PT, respectively. For full definitions of these terms, see Appendix 1.

**Table A5 (AHC): Money values of quintile medians for family type and economic status groups in average 2002/03 prices**

Income After Housing Costs (£pw equivalised)	Quintiles of family type and economic status					Whole Group (mean)
	Bottom Quintile	Second Quintile	Middle Quintile (median)	Fourth Quintile	Fifth Quintile	
<b>1994/5</b>						
Pensioner couple	112	153	202	274	440	254
Single male pensioner	117	140	179	253	415	244
Single female pensioner	101	131	151	216	351	203
Couple with children	95	159	218	290	429	257
Single with children	88	114	128	158	256	153
Working-age couple no children	125	238	318	405	595	358
Single male working-age no children	76	161	250	341	508	288
Single female working-age no children	86	171	253	335	488	276
Single/couple one or more FT self-employed	42	153	239	347	631	330
Single/couple all in FT work	200	278	342	417	569	383
Couple, one FT, one PT work	164	215	267	330	457	298
Couple, one FT work, one not working	118	173	222	288	434	263
Single/couple no FT, one or more PT work	88	136	182	248	407	236
Workless, head or spouse aged 60 or over	107	135	171	235	367	214
Workless, head or spouse unemployed	49	87	103	127	226	122
Workless, other inactive	65	109	125	157	263	150
<b>All individuals</b>	<b>97</b>	<b>153</b>	<b>223</b>	<b>308</b>	<b>473</b>	<b>270</b>
<b>2002/03</b>						
Pensioner couple	141	192	252	336	539	320
Single male pensioner	154	185	247	330	499	303
Single female pensioner	141	182	233	314	458	281
Couple with children	129	214	287	374	560	356
Single with children	109	140	169	227	340	204
Working-age couple no children	164	302	394	509	739	453
Single male working-age no children	95	205	308	412	635	369
Single female working-age no children	100	205	302	405	608	349
Single/couple one or more FT self-employed	98	222	323	457	842	481
Single/couple all in FT work	230	322	399	497	722	460
Couple, one FT, one PT work	202	272	335	412	591	388
Couple, one FT work, one not working	143	203	266	353	548	336
Single/couple no FT, one or more PT work	103	170	228	313	514	308
Workless, head or spouse aged 60 or over	135	180	227	301	454	274
Workless, head or spouse unemployed	16	91	120	150	277	144
Workless, other inactive	73	128	149	193	307	179
<b>All individuals</b>	<b>126</b>	<b>202</b>	<b>286</b>	<b>387</b>	<b>597</b>	<b>352</b>

**Notes:**

1. Abbreviations for **full-time** and **part-time** have been used in these supplementary tables. The abbreviations used are FT and PT, respectively. For full definitions of these terms, see Appendix 1.