

Working-age adults

- **Contemporary trends** Over the period 1994/95 to 2005/06 there was little change in the percentage of working-age adults below various low-income thresholds, linked to contemporary median income.
- **Real trends** There were marked falls over the period in the percentage of working-age adults below various low-income thresholds that were fixed in real terms, although there has been less change since 2001/02.
- **Quintile distributions** In 2005/06, working-age adults were more likely to be in the top two quintiles and less likely to be in the bottom two quintiles of the income distribution than the population as a whole.
- **Family type** Working-age adults with children were more likely to live in low-income households than their childless counterparts. This was particularly evident for lone parents, of whom around two-thirds were in the bottom two quintiles.
- **Economic status** Working-age adults in workless households or families were much more likely to experience low income than those in households or families with one or more adults in full-time work.
- **Disability status** Working-age adults living in families with at least one disabled adult or child were more likely to live in low-income households. Working-age adults who were disabled or had a disabled partner accounted for around three in ten of those in households with incomes below 60 per cent of median income.
- **Ethnicity** Working-age adults living in households headed by someone from an ethnic minority were more likely to live in low-income households. This was particularly the case for those headed by a member of the Pakistani or Bangladeshi communities, of whom around half were in households with below 60 per cent of median income (BHC).
- **Savings and assets** Of those working-age adults in low-income households, almost three in five lived in families that reported no savings.
- **Household debt** Among working-age adults with three household bills in arrears, more than eight out of every ten households were in the bottom two quintiles.
- **Educational attainment** Working-age adults with no educational qualification were about twice as likely to live in low-income households as those with a qualification below degree level.

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Introduction

This chapter examines the position of working-age adults in the income distribution in 2005/06 and looks in more detail at how this might be linked to their family or household characteristics. High-level trends over time from 1994/95 onwards, are also examined, with data for Great Britain from 1994/95 to 1997/98 and for the United Kingdom from 1998/99 to 2005/06.

Working-age adults are defined as all those adults below state pension age. This chapter includes results only for those individuals below state pension age. Thus, any partners above state pension age will be excluded from results in this chapter, but will be included in **Chapter 6** results for *pensioner couples*. This differs from **Chapter 3**, where both adults in a couple with

one adult above state retirement age and one below are classified as a *pensioner couple*.

The position of working-age adults in the income distribution is defined by the net equivalised income of their household.

The position of working-age adults in the overall income distribution

Figure 5.1 compares the income distribution of working-age adults with and without children with that of the whole population. For working-age adults with children, the distribution was similar to that of the population as a whole. By comparison, those without children were skewed towards the top of the distribution.

Figure 5.1 (BHC): Income distribution for all individuals and for working-age adults with and without children by income band, 2005/06

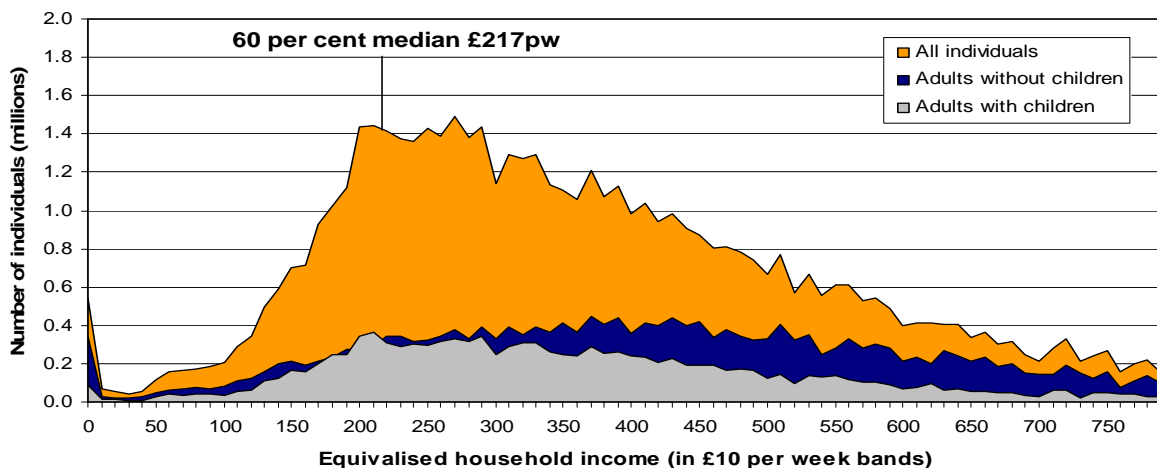
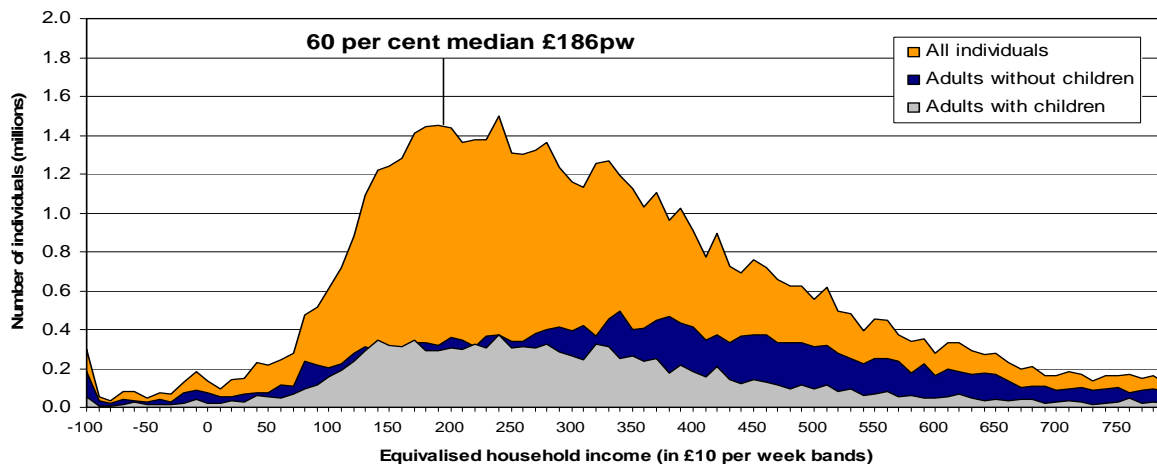


Figure 5.1 (AHC): Income distribution for all individuals and for working-age adults with and without children by income band, 2005/06



Tables in this chapter are;

5.1 Quintile distribution of income by: Economic status of adults in the family; Economic status of household; Family type; Gender by number of adults in the family and work status.

5.2 Quintile distribution of income by: Age of head of family; Tenure; Ethnic group; Geographical disaggregation.

5.3 Quintile distribution of income by: Disability by receipt of disability benefits; Benefit/tax credit receipt of family; Non-state pension contributions; Savings and assets; Household bills in arrears; Educational attainment.

In addition, **Supplementary Tables F1 and F2** respectively show quintile distributions of income for households with working-age adults by family type, and by family type and economic status since 1994/95.

5.4 – 5.6 Composition of low income groups with categories as outlined for 5.1 – 5.3.

In addition, **Supplementary Tables F5 and F6** respectively show composition trends among working-age adults in households with incomes below 60 per cent of contemporary median incomes by family type, and by family type and economic status since 1994/95. **Supplementary Tables F9 and F10** show composition trends for these categories with incomes below 60 per cent of 1998/99 incomes held constant in real terms.

5.7 – 5.9 Risk of falling into low-income groups with categories outlined for tables 5.1 – 5.3.

Supplementary tables F3 and F4 respectively show risk trends among working-age adults with household incomes below 60 per cent of contemporary incomes by family type or by family type and economic status since 1994/95. **Supplementary Tables F7 and F8** show risk trends for these categories with incomes below 60 per cent of 1998/99 incomes held constant in real terms.

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.

'Workless, other inactive' working-age adults

The 'Workless, other inactive' group consists of families in which all adults are economically inactive (i.e. where no adult is in work or unemployed). This includes working-age adults in receipt of sickness and disability benefits, who may have living standards lower than those implied by the results presented because of additional costs associated with their disability (for which no adjustment has been made here).

Please see **Appendix 1** for the full definitions of other economic status categories.

Self-employed incomes

It should be noted that a significant proportion of the self-employed are believed to report incomes that do not reflect their living standards.

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.

For this analysis, households are classified according to whether they contain a working-age adult or pensioner who works, but the status of non-working pensioners is ignored.

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Gender

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

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

Ethnicity

Working-age individuals have been classified according to the ethnic group of the 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.

The figures must be treated with some caution, as sample sizes are smaller for ethnic minority groups, especially in the case of households headed by a person of mixed, Black Caribbean or Black non-Caribbean ethnicity. This means that figures for ethnic groups are subject to a degree of year-on-year sampling variation which is large in relation to any change which may have occurred in the estimates themselves.

Single-year estimates showing ethnic breakdowns are presented in this chapter for the most recent year 2005/06. However, smaller ethnic minority groups exhibit year-on-year variation which limits comparisons over time. To cover this point, time series using three-year averages were presented in Appendix 5 of the last (2004/05) HBAI publication.

Geographical disaggregation

In the 2005/06 publication, for the first time, estimates are shown for Northern Ireland and the United Kingdom. In previous years 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 last (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 information is 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.

Disability

For this analysis, disability is defined as having any long-standing illness, disability or infirmity that leads to a significant difficulty with one or more areas of the individual's life. This is in line with the Disability Discrimination Act (DDA) definition of disability. 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. For the first time this year, however, separate income analyses are included for working-age adults and their families or household members with some disability by receipt of disability benefits.

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 seven 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.

Educational attainment

Information for students should be treated with some caution because they are often dependent on irregular flows of income. They also receive a large proportion of their income from loans, which with the exception of student loans, are not counted as income in HBAI. The figures are also not necessarily representative of those for all students because HBAI only covers private households and this excludes halls of residence.

Trends over time for headline figures

All time trends are based on thresholds of median income. For the first time in this 2005/06 publication, results in this main section of the publication 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 Spending Review, as the bases for future measurement of the child poverty target.

- 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**.

Trends over time among working-age adults since 1979 are also shown in the **Supplementary Tables H3 and H7**. Estimates here are based on the Family Expenditure Survey (FES), for the years 1979 to 1996/97, and on the Family Resources Survey since 1994/95.

Table H3 shows risk trends among working-age adults in households with incomes below 60 per cent of contemporary median incomes.

Table H7 shows risk trends among working-age adults in households with incomes below 60 per cent of 1998/99 incomes 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 5.1 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Economic status of adults in the family						
One or more full-time self-employed	20	15	16	20	28	3.8
Single/couple all in full-time work	3	7	18	31	41	12.4
Couple, one full-time, one part-time work	4	15	27	29	25	5.4
Couple, one full-time work, one not working	16	25	22	20	17	4.2
No full-time, one or more part-time work	27	24	20	16	13	3.5
Workless, head or spouse aged 60 or over	35	28	19	10	9	0.8
Workless, head or spouse unemployed	65	15	11	6	4	1.3
Workless, other inactive	47	25	15	7	5	4.1
Economic status of household¹						
All adults in work	6	11	20	29	34	22.0
At least one adult in work, but not all	23	23	22	17	15	9.2
Workless households	58	24	11	4	3	4.3
Family type²						
Couples	14	15	19	24	29	23.1
Singles	23	18	20	20	20	12.5
All working-age adults with children	21	21	22	20	16	12.6
<i>of which</i>						
Couples	18	19	22	22	19	10.7
Singles	38	28	20	10	4	1.9
All working-age adults without children	15	13	18	24	30	22.9
<i>of which</i>						
Couples	10	11	16	26	37	12.4
Singles	20	16	20	22	22	10.5
<i>of which</i>						
Male	20	16	19	21	23	6.4
Female	20	16	21	23	21	4.1
Gender by number of adults in the family and work status³						
Males	16	15	19	23	26	18.4
<i>of which in family type</i>						
Couple, in work	10	14	20	26	31	10.7
Couple, workless	50	24	14	6	6	1.1
Single, in work	8	12	21	27	31	4.4
Single, workless	46	23	16	9	6	2.1
Females	18	16	19	22	24	17.1
<i>of which in family type</i>						
Couple, in work	10	14	19	26	31	10.4
Couple, workless	52	26	11	5	5	0.9
Single, in work	11	19	24	25	22	3.8
Single, workless	52	22	15	7	4	2.1
All working-age adults	17	16	19	23	25	35.5

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.

2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.

3. 'In work' is defined as one or more adults in the family in part-time or full-time work.

Table 5.1 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2005/06
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All working-age adults (millions)
Economic status of adults in the family						
One or more full-time self-employed	22	15	17	19	27	3.8
Single/couple all in full-time work	4	8	18	31	39	12.4
Couple, one full-time, one part-time work	5	16	26	28	25	5.4
Couple, one full-time work, one not working	18	25	22	19	17	4.2
No full-time, one or more part-time work	29	23	19	15	14	3.5
Workless, head or spouse aged 60 or over	31	29	18	11	11	0.8
Workless, head or spouse unemployed	69	14	9	4	3	1.3
Workless, other inactive	54	21	13	7	5	4.1
Economic status of household¹						
All adults in work	7	12	20	28	33	22.0
At least one adult in work, but not all	26	23	21	16	14	9.2
Workless households	62	20	10	4	4	4.3
Family type²						
Couples	15	15	19	24	27	23.1
Singles	27	17	18	19	19	12.5
All working-age adults with children	23	21	22	19	15	12.6
<i>of which</i>						
Couples	19	20	23	20	17	10.7
Singles	45	24	17	9	4	1.9
All working-age adults without children	17	13	17	24	30	22.9
<i>of which</i>						
Couples	11	10	16	27	36	12.4
Singles	23	15	18	21	22	10.5
<i>of which</i>						
Male	24	15	17	21	23	6.4
Female	22	16	20	21	20	4.1
Gender by number of adults in the family and work status³						
Males	18	15	19	23	26	18.4
<i>of which in family type</i>						
Couple, in work	11	14	20	25	29	10.7
Couple, workless	50	25	12	7	7	1.1
Single, in work	11	13	19	27	31	4.4
Single, workless	52	20	14	8	6	2.1
Females	20	16	19	22	23	17.1
<i>of which in family type</i>						
Couple, in work	11	14	20	25	29	10.4
Couple, workless	55	24	11	5	5	0.9
Single, in work	14	19	23	24	21	3.8
Single, workless	59	18	12	6	4	2.1
All working-age adults	19	16	19	22	25	35.5

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.
2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
3. 'In work' is defined as one or more adults in the family in part-time or full-time work.

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Table 5.2 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2005/06
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All working-age adults (millions)
Age of head of family						
With children						
24 and under	50	26	13	9	2	0.5
25 to 29	29	28	25	13	6	1.0
30 to 34	22	23	22	19	13	2.0
35 to 39	18	22	22	22	16	3.0
40 to 44	19	19	21	21	20	2.9
45 to 49	18	18	23	21	21	2.0
50 to 54	17	16	21	22	24	0.9
55 and over	22	15	20	24	19	0.4
Without children						
24 and under	20	15	22	24	19	4.8
25 to 29	9	8	15	33	35	2.5
30 to 34	9	7	13	23	48	2.1
35 to 39	11	12	15	20	43	1.6
40 to 44	15	13	16	23	33	1.6
45 to 49	13	11	19	25	32	2.1
50 to 54	14	12	19	23	32	2.8
55 and over	17	17	18	22	26	5.5
Tenure						
Local Authority	44	30	16	8	3	2.9
Housing Association	36	31	19	11	3	2.2
Private rented	20	18	22	22	19	4.4
Owned with mortgage	9	12	19	27	33	18.6
Owned outright	18	15	19	22	27	7.1
Other	24	20	17	19	20	0.3
Ethnic group¹						
White	15	16	20	23	26	31.9
Mixed	24	19	16	20	21	0.3
Asian or Asian British	34	17	17	17	15	1.8
<i>of which</i>						
Indian	19	14	20	21	26	0.9
Pakistani/Bangladeshi	55	20	12	10	3	0.7
Black or Black British	27	20	18	17	19	0.8
<i>of which</i>						
Black Caribbean	24	16	21	21	18	0.4
Black Non-Caribbean	29	23	15	14	19	0.5
Chinese or other ethnic group	28	15	15	17	25	0.6
Geographical disaggregation (3-year average)						
England	16	15	19	23	27	29.5
<i>of which</i>						
North East	20	20	22	23	16	1.5
North West	18	17	21	23	21	4.0
Yorkshire and the Humber	18	18	21	24	18	2.9
East Midlands	17	17	20	24	22	2.5
West Midlands	19	18	21	22	19	3.1
Eastern	13	14	20	23	30	3.2
London	17	12	14	19	38	4.7
<i>of which</i>						
Inner	20	13	13	16	38	1.8
Outer	15	12	14	21	38	3.0
South East	12	12	17	25	35	4.7
South West	14	17	21	25	23	2.9
Scotland	17	15	21	24	23	3.0
Wales	21	19	20	22	18	1.7
Northern Ireland	19	19	24	21	18	1.0
All working-age adults²	17	16	19	23	25	35.5

Notes:

1. Due to small sample sizes, figures for Mixed and Black or Black British categories should be treated with caution.

2. The totals for all working-age adults are shown for the United Kingdom for the year 2005/06 only and are not three-year averages.

Table 5.2 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Age of head of family						
With children						
24 and under	59	19	12	10	1	0.5
25 to 29	34	26	21	13	6	1.0
30 to 34	24	24	22	16	13	2.0
35 to 39	21	21	23	21	14	3.0
40 to 44	20	20	22	19	19	2.9
45 to 49	18	19	24	20	20	2.0
50 to 54	17	18	19	22	23	0.9
55 and over	22	14	23	23	18	0.4
Without children						
24 and under	25	16	21	22	16	4.8
25 to 29	12	9	18	31	30	2.5
30 to 34	11	8	13	24	44	2.1
35 to 39	13	12	14	21	40	1.6
40 to 44	19	12	15	21	33	1.6
45 to 49	15	10	17	26	32	2.1
50 to 54	14	11	16	24	34	2.8
55 and over	15	15	17	23	29	5.5
Tenure						
Local Authority	47	28	16	7	3	2.9
Housing Association	44	28	16	9	3	2.2
Private rented	34	18	17	17	13	4.4
Owned with mortgage	10	13	20	27	30	18.6
Owned outright	13	13	19	23	32	7.1
Other	17	18	20	18	26	0.3
Ethnic group¹						
White	17	15	19	23	25	31.9
Mixed	31	16	14	18	21	0.3
Asian or Asian British	36	20	16	14	15	1.8
<i>of which</i>						
Indian	18	18	20	20	24	0.9
Pakistani/Bangladeshi	60	20	10	7	3	0.7
Black or Black British	36	17	16	15	16	0.8
<i>of which</i>						
Black Caribbean	31	14	20	17	18	0.4
Black Non-Caribbean	40	19	13	13	14	0.5
Chinese or other ethnic group	35	13	16	13	22	0.6
Geographical disaggregation (3-year average)						
England	18	15	19	22	26	29.5
<i>of which</i>						
North East	20	19	22	22	17	1.5
North West	19	16	20	23	21	4.0
Yorkshire and the Humber	19	17	22	22	20	2.9
East Midlands	18	15	20	24	22	2.5
West Midlands	19	18	20	23	19	3.1
Eastern	16	15	19	22	29	3.2
London	23	12	14	18	34	4.7
<i>of which</i>						
Inner	28	13	12	15	32	1.8
Outer	21	11	14	19	35	3.0
South East	15	13	16	23	33	4.7
South West	17	17	21	23	22	2.9
Scotland	18	15	20	23	24	3.0
Wales	19	19	22	22	18	1.7
Northern Ireland	17	19	24	21	19	1.0
All working-age adults²	19	16	19	22	25	35.5

Notes:

1. Due to small sample sizes, figures for Mixed and Black or Black British categories should be treated with caution.
2. The totals for all working-age adults are shown for the United Kingdom for the year 2005/06 only and are not three-year averages.

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Table 5.3 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Disability by receipt of disability benefits¹						
No disabled adult, no disabled child	15	14	19	24	29	27.3
No disabled adult, 1 or more disabled child of which	19	24	28	17	12	0.6
in receipt of disability benefits	7	26	38	19	10	0.2
not in receipt of disability benefits	24	23	24	16	12	0.5
1 or more disabled adult, no disabled child of which	25	21	21	19	15	7.1
in receipt of disability benefits	21	29	26	17	8	1.9
not in receipt of disability benefits	27	18	19	19	18	5.2
1 or more disabled adult, 1 or more disabled child of which	27	30	24	11	7	0.4
in receipt of disability benefits	24	35	30	7	5	0.2
not in receipt of disability benefits	29	27	20	14	9	0.3
Benefit/tax credit receipt of family²						
Disability Living Allowance	20	30	27	16	7	2.2
Carer's Allowance	13	42	30	12	3	0.5
Jobseeker's Allowance	65	17	10	5	3	0.9
Incapacity Benefit	30	28	23	14	5	2.0
Child Tax Credit	21	27	25	21	6	6.9
Working Tax Credit	30	38	21	9	2	1.9
Income Support	51	30	15	4	1	1.9
Housing Benefit	54	30	13	3	0	2.8
Not in receipt of any benefit listed above	11	11	17	26	35	23.8
Non-state pension contributions						
Occupational pension only	4	9	18	30	40	10.3
Private pension only	13	13	19	23	31	2.9
Stakeholder pension only	7	8	21	25	38	0.4
Combinations of Occupational, Private and Stakeholder pensions	5	9	13	25	48	0.5
Not contributing to a non-state pension	24	20	20	19	17	21.4
Savings and assets						
No savings	30	22	21	17	11	11.9
Less than £1,500	14	18	22	26	20	8.1
£1,500 but less than £3,000	11	13	21	26	29	2.6
£3,000 but less than £8,000	9	11	19	29	32	4.6
£8,000 but less than £10,000	8	10	18	27	37	1.1
£10,000 but less than £16,000	9	9	18	26	38	2.1
£16,000 but less than £20,000	9	8	16	26	41	0.8
£20,000 or more	8	6	11	20	55	4.3
Household bills in arrears³						
No bills in arrears	15	15	20	24	27	31.3
One bill in arrears	37	26	18	12	7	1.7
Two bills in arrears	41	30	13	12	4	0.7
Three bills in arrears	54	28	10	5	3	0.4
Four or more bills in arrears	48	28	13	8	3	0.2
Educational attainment						
Qualification degree level or above	8	6	12	23	51	7.8
Qualification below degree level	16	17	21	25	21	20.3
Student	28	19	21	19	13	1.7
No qualifications	31	24	21	15	9	5.7
All working-age adults	17	16	19	23	25	35.5

Notes:

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

2. The population figures given for receipt of benefit/tax credit do not sum to all working-age adults as they are not mutually exclusive groups, since people can receive more than one benefit.

3. Figures relate to the number of adults who answered the questions on arrears, some adults have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

Table 5.3 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Disability by receipt of disability benefits¹						
No disabled adult, no disabled child	17	14	18	23	28	27.3
No disabled adult, 1 or more disabled child <i>of which</i>	20	25	27	18	11	0.6
in receipt of disability benefits	8	29	32	22	10	0.2
not in receipt of disability benefits	25	24	24	16	11	0.5
1 or more disabled adult, no disabled child <i>of which</i>	26	20	19	19	16	7.1
in receipt of disability benefits	20	31	24	16	8	1.9
not in receipt of disability benefits	28	16	18	20	18	5.2
1 or more disabled adult, 1 or more disabled child <i>of which</i>	31	29	22	12	6	0.4
in receipt of disability benefits	25	38	25	9	4	0.2
not in receipt of disability benefits	34	23	20	15	8	0.3
Benefit/tax credit receipt of family²						
Disability Living Allowance	20	32	25	16	8	2.2
Carer's Allowance	14	43	28	11	4	0.5
Jobseeker's Allowance	69	17	7	5	3	0.9
Incapacity Benefit	31	27	21	15	6	2.0
Child Tax Credit	24	27	25	19	6	6.9
Working Tax Credit	33	36	20	9	2	1.9
Income Support	58	25	13	3	1	1.9
Housing Benefit	66	24	8	2	0	2.8
Not in receipt of any benefit listed above	13	11	17	25	34	23.8
Non-state pension contributions						
Occupational pension only	5	9	18	29	39	10.3
Private pension only	14	13	20	23	31	2.9
Stakeholder pension only	8	9	20	27	38	0.4
Combinations of Occupational, Private and Stakeholder pensions	5	9	13	26	47	0.5
Not contributing to a non-state pension	27	19	19	18	16	21.4
Savings and assets						
No savings	33	21	19	16	10	11.9
Less than £1,500	17	19	22	25	18	8.1
£1,500 but less than £3,000	13	13	21	26	27	2.6
£3,000 but less than £8,000	9	13	19	28	31	4.6
£8,000 but less than £10,000	8	10	17	28	37	1.1
£10,000 but less than £16,000	8	9	17	28	38	2.1
£16,000 but less than £20,000	9	6	16	30	39	0.8
£20,000 or more	8	6	10	20	57	4.3
Household bills in arrears³						
No bills in arrears	16	15	19	23	27	31.3
One bill in arrears	42	25	18	10	6	1.7
Two bills in arrears	49	23	13	11	3	0.7
Three bills in arrears	61	25	8	3	3	0.4
Four or more bills in arrears	51	29	12	7	1	0.2
Educational attainment						
Qualification degree level or above	9	8	12	23	48	7.8
Qualification below degree level	17	16	21	24	21	20.3
Student	38	18	18	14	12	1.7
No qualifications	32	23	19	16	9	5.7
All working-age adults	19	16	19	22	25	35.5

Notes:

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

2. The population figures given for receipt of benefit/tax credit do not sum to all working-age adults as they are not mutually exclusive groups, since people can receive more than one benefit.

3. Figures relate to the number of adults who answered the questions on arrears, some adults have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

5 Working-age adults

Table 5.4: Composition of low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Source: FRS 2005/06						All working-age adults
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	15	13	13	14	12	12	11
Single/couple all in full-time work	6	6	7	7	8	9	35
Couple, one full-time, one part-time work	3	3	5	3	5	6	15
Couple, one full-time work, one not working	8	10	13	10	12	13	12
No full-time, one or more part-time work	14	15	16	14	15	15	10
Workless, head or spouse aged 60 or over	5	5	5	3	4	4	2
Workless, head or spouse unemployed	17	14	12	15	13	11	4
Workless, other inactive	31	32	30	34	32	29	11
Economic status of household¹							
All adults in work	23	22	25	24	25	28	62
At least one adult in work, but not all	33	35	36	34	36	37	26
Workless households	44	43	38	43	39	35	12
Family type²							
Couples	54	53	54	50	51	53	65
Singles	46	47	46	50	49	47	35
All working-age adults with children	38	43	45	41	44	44	36
<i>of which</i>							
Couples	29	31	32	29	31	32	30
Singles ²	8	12	12	12	13	12	5
All working-age adults without children	62	57	55	59	56	56	64
<i>of which</i>							
Couples	25	22	22	21	20	21	35
Singles	38	36	34	38	36	35	30
<i>of which</i>							
Male	24	22	21	24	22	21	18
Female	14	13	13	14	14	14	12
Gender by number of adults in the family and work status³							
Males	53	50	50	51	49	49	52
<i>of which in family type</i>							
Couple, in work	18	18	19	17	18	20	30
Couple, workless	10	9	8	8	8	7	3
Single, in work	7	6	7	7	7	8	13
Single, workless	18	17	15	18	16	14	6
Females	47	50	50	49	51	51	48
<i>of which in family type</i>							
Couple, in work	17	17	19	17	18	19	29
Couple, workless	9	8	7	7	7	6	2
Single, in work	5	6	8	7	8	9	11
Single, workless	16	18	16	19	18	16	6
All working-age adults (millions =100%)	3.3	5.4	7.7	5.2	7.2	9.1	35.5

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.
2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
3. 'In work' is defined as one or more adults in the family in part-time or full-time work.

Table 5.5: Composition of low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Source: FRS 2005/06						All working-age adults
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Age of head of family							
With children							
24 and under	3	4	4	5	5	4	2
25 to 29	4	4	5	5	5	5	3
30 to 34	6	7	8	7	7	8	6
35 to 39	7	8	9	8	9	9	8
40 to 44	9	9	9	9	9	9	8
45 to 49	5	6	6	5	5	6	6
50 to 54	2	2	2	2	2	2	2
55 and over	1	1	2	1	1	1	1
Without children							
24 and under	18	16	16	18	18	17	14
25 to 29	4	4	4	5	4	4	7
30 to 34	4	3	3	4	3	3	6
35 to 39	3	3	3	3	3	3	4
40 to 44	4	4	4	5	4	4	4
45 to 49	5	5	4	5	5	5	6
50 to 54	7	6	6	6	6	6	8
55 and over	17	16	16	13	13	13	15
Tenure							
Local Authority	18	22	21	20	20	20	8
Housing Association	10	13	13	14	14	14	6
Private rented	15	14	15	23	21	20	12
Owned with mortgage	30	29	29	29	30	31	52
Owned outright	24	21	20	13	13	14	20
Other	1	1	1	1	1	1	1
Ethnic group¹							
White	80	81	83	80	82	83	90
Mixed	1	1	1	1	1	1	1
Asian or Asian British	12	11	10	10	10	9	5
<i>of which</i>							
Indian	3	3	3	2	2	3	3
Pakistani/Bangladeshi	8	7	6	7	6	6	2
Black or Black British	3	4	4	5	4	4	2
<i>of which</i>							
Black Caribbean	1	1	1	2	2	1	1
Black Non-Caribbean	2	2	2	3	3	3	1
Chinese or other ethnic group	4	3	3	3	3	3	2
Geographical disaggregation (3-year average)							
England	82	82	82	84	84	84	84
<i>of which</i>							
North East	5	5	5	4	5	5	4
North West	12	12	13	11	12	12	11
Yorkshire and the Humber	9	9	9	8	9	9	8
East Midlands	8	8	7	7	7	7	7
West Midlands	10	10	10	9	9	10	9
Eastern	8	7	7	7	8	8	9
London	15	14	13	18	17	16	13
<i>of which</i>							
Inner	6	6	6	8	7	7	5
Outer	9	8	8	10	9	9	8
South East	10	9	9	11	11	11	13
South West	7	7	7	7	7	8	8
Scotland	9	9	9	8	8	8	9
Wales	6	6	6	5	5	5	5
Northern Ireland	3	3	3	2	3	3	3
All working-age adults (millions=100%)²	3.3	5.4	7.7	5.2	7.2	9.1	35.5

Notes:

1. Due to small sample sizes, figures for Mixed and Black or Black British categories should be treated with caution.
2. The totals for all working-age adults are shown for the United Kingdom for the year 2005/06 only and are not three-year averages.

5 Working-age adults

Table 5.6: Composition of low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Source: FRS 2005/06						All working-age adults
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability by receipt of disability benefits¹							
No disabled adult, no disabled child	69	67	66	69	68	68	77
No disabled adult, 1 or more disabled child of which	2	2	2	2	2	2	2
in receipt of disability benefits	0	0	0	0	0	0	1
not in receipt of disability benefits	2	2	2	2	2	2	1
1 or more disabled adult, no disabled child of which	28	30	30	27	28	28	20
in receipt of disability benefits	5	6	7	5	6	7	5
not in receipt of disability benefits	23	23	22	23	22	21	15
1 or more disabled adult, 1 or more disabled child of which	2	2	2	1	2	2	1
in receipt of disability benefits	1	0	1	0	1	1	0
not in receipt of disability benefits	1	1	1	1	1	1	1
Benefit/tax credit receipt of family²							
Disability Living Allowance	5	7	8	5	7	8	6
Carer's Allowance	1	1	2	1	1	2	2
Jobseeker's Allowance	11	10	8	10	9	7	2
Incapacity Benefit	8	10	10	9	9	10	6
Child Tax Credit	19	23	26	22	25	26	20
Working Tax Credit	6	9	11	8	9	10	5
Income Support	10	16	16	16	16	15	5
Housing Benefit	19	25	25	28	27	25	8
Not in receipt of any benefit listed above	53	45	44	48	45	45	67
Non-state pension contributions							
Occupational pension only	6	7	8	6	7	9	29
Private pension only	8	7	6	6	6	6	8
Stakeholder pension only	1	0	0	0	0	0	1
Combinations of Occupational, Private and Stakeholder pensions	1	1	0	1	0	1	1
Not contributing to a non-state pension	85	86	85	86	86	84	60
Savings and assets							
No savings	56	59	58	59	59	57	34
Less than £1,500	17	18	20	19	20	21	23
£1,500 but less than £3,000	5	5	5	5	5	5	7
£3,000 but less than £8,000	8	7	7	7	6	7	13
£8,000 but less than £10,000	2	1	1	1	1	1	3
£10,000 but less than £16,000	4	3	3	3	3	3	6
£16,000 but less than £20,000	1	1	1	1	1	1	2
£20,000 or more	8	6	5	6	5	5	12
Household bills in arrears³							
No bills in arrears	79	77	77	76	76	77	88
One bill in arrears	9	10	10	10	10	10	5
Two bills in arrears	4	5	5	5	5	5	2
Three bills in arrears	4	3	3	4	4	3	1
Four or more bills in arrears	2	2	2	2	2	2	1
Educational attainment							
Qualification degree level or above	13	10	9	11	11	11	22
Qualification below degree level	50	52	54	51	52	54	57
Student	9	8	8	10	10	9	5
No qualifications	29	30	29	27	27	27	16
All working-age adults (millions=100%)	3.3	5.4	7.7	5.2	7.2	9.1	35.5

Notes:

1. Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the family.
2. The figures given for benefit/tax credit receipt do not sum to 100 as they are not mutually exclusive groups since people can receive more than one benefit.
3. Figures relate to the number of adults who answered the questions on arrears, some adults have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

Table 5.7: Risk of being in low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Source: FRS 2005/06						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	13	19	25	19	23	29	3.8
Single/couple all in full-time work	1	2	4	3	4	7	12.4
Couple, one full-time, one part-time work	2	3	7	3	6	11	5.4
Couple, one full-time work, one not working	6	13	23	12	20	29	4.2
No full-time, one or more part-time work	14	23	34	21	31	40	3.5
Workless, head or spouse aged 60 or over	21	32	46	21	34	46	0.8
Workless, head or spouse unemployed	44	61	71	61	71	78	1.3
Workless, other inactive	25	43	57	43	57	65	4.1
Economic status of household¹							
All adults in work	3	5	9	6	8	12	22.0
At least one adult in work, but not all	12	20	30	19	28	37	9.2
Workless households	34	53	68	51	65	73	4.3
Family type²							
Couples	8	12	18	11	16	21	23.1
Singles	12	20	28	21	28	34	12.5
All working-age adults with children	10	18	27	17	25	32	12.6
<i>of which</i>							
Couples	9	16	23	14	21	28	10.7
Singles ²	14	33	49	32	48	57	1.9
All working-age adults without children	9	13	19	13	18	22	22.9
<i>of which</i>							
Couples	7	9	13	9	12	15	12.4
Singles	12	18	25	19	24	30	10.5
<i>of which</i>							
Male	12	18	25	20	25	30	6.4
Female	11	17	24	18	24	30	4.1
Gender by number of adults in the family and work status³							
Males	10	15	21	14	19	25	18.4
<i>of which in family type</i>							
Couple, in work	5	9	14	8	12	17	10.7
Couple, workless	32	46	60	39	52	62	1.1
Single, in work	5	7	12	8	12	16	4.4
Single, workless	28	42	55	44	54	62	2.1
Females	9	16	22	15	21	27	17.1
<i>of which in family type</i>							
Couple, in work	5	9	14	8	12	17	10.4
Couple, workless	34	48	62	44	57	67	0.9
Single, in work	4	9	16	9	15	22	3.8
Single, workless	25	46	61	46	61	70	2.1
All working-age adults	9	15	22	15	20	26	35.5

Notes:

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.
2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
3. 'In work' is defined as one or more adults in the family in part-time or full-time work.

5 Working-age adults

Table 5.8: Risk of being in low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Source: FRS 2005/06						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Age of head of family							
With children							
24 and under	20	44	60	45	60	68	0.5
25 to 29	12	24	38	24	36	45	1.0
30 to 34	9	19	30	18	26	35	2.0
35 to 39	8	15	23	14	22	29	3.0
40 to 44	10	17	24	15	22	28	2.9
45 to 49	9	15	22	14	20	27	2.0
50 to 54	8	15	22	11	19	26	0.9
55 and over	12	20	28	15	24	28	0.4
Without children							
24 and under	12	18	25	20	26	33	4.8
25 to 29	6	8	11	9	13	16	2.5
30 to 34	6	9	11	9	12	14	2.1
35 to 39	6	10	15	11	15	19	1.6
40 to 44	9	14	19	15	19	24	1.6
45 to 49	8	12	16	13	16	20	2.1
50 to 54	8	12	17	12	15	19	2.8
55 and over	11	16	22	12	17	22	5.5
Tenure							
Local Authority	21	40	54	36	49	62	2.9
Housing Association	15	31	48	33	48	59	2.2
Private rented	11	18	26	27	35	42	4.4
Owned with mortgage	5	8	12	8	11	15	18.6
Owned outright	11	16	22	9	14	18	7.1
Other	17	23	29	14	19	25	0.3
Ethnic group¹							
White	8	14	20	13	18	24	31.9
Mixed	12	21	30	23	33	42	0.3
Asian or Asian British	21	32	41	29	38	46	1.8
<i>of which</i>							
Indian	12	18	22	14	19	26	0.9
Pakistani/Bangladeshi	37	53	66	50	62	71	0.7
Black or Black British	13	24	33	29	38	44	0.8
<i>of which</i>							
Black Caribbean	12	21	30	25	31	36	0.4
Black Non-Caribbean	14	26	36	32	43	50	0.5
Chinese or other ethnic group	20	27	34	30	36	43	0.6
Geographical disaggregation (3-year average)							
England	9	14	21	14	19	25	29.5
<i>of which</i>							
North East	10	18	25	14	21	28	1.5
North West	9	16	23	14	20	26	4.0
Yorkshire and the Humber	9	16	24	14	20	26	2.9
East Midlands	10	16	22	13	19	25	2.5
West Midlands	10	17	24	14	20	27	3.1
Eastern	7	12	17	12	16	22	3.2
London	10	15	21	19	24	29	4.7
<i>of which</i>							
Inner	11	18	24	23	29	34	1.8
Outer	9	14	19	17	22	26	3.0
South East	7	10	15	12	15	20	4.7
South West	8	12	19	12	18	23	2.9
Scotland	9	15	21	13	19	23	3.0
Wales	10	18	26	15	21	27	1.7
Northern Ireland	10	17	25	12	18	26	1.0
All working-age adults²	9	15	22	15	20	26	35.5

Notes:

1. Due to small sample sizes, figures for Mixed and Black or Black British categories should be treated with caution.
2. The totals for all working-age adults are shown for the United Kingdom for the year 2005/06 only and are not three-year averages.

Table 5.9: Risk of being in low-income groups of working-age adults by various family and household characteristics, United Kingdom

Percentage of working-age adults	Source: FRS 2005/06						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability by receipt of disability benefits¹							
No disabled adult, no disabled child	8	13	19	13	18	23	27.3
No disabled adult, 1 or more disabled child <i>of which</i>	9	17	25	15	22	29	0.6
in receipt of disability benefits	3	6	12	7	10	14	0.2
not in receipt of disability benefits	11	21	31	18	27	35	0.5
1 or more disabled adult, no disabled child <i>of which</i>	13	22	32	20	28	36	7.1
in receipt of disability benefits	8	18	30	13	23	35	1.9
not in receipt of disability benefits	15	24	33	23	30	36	5.2
1 or more disabled adult, 1 or more disabled child <i>of which</i>	12	21	39	17	33	44	0.4
in receipt of disability benefits	10	16	34	12	28	42	0.2
not in receipt of disability benefits	13	24	43	20	36	46	0.3
Benefit/tax credit receipt of family²							
Disability Living Allowance	8	17	29	12	23	34	2.2
Carer's Allowance	6	11	27	9	17	30	0.5
Jobseeker's Allowance	43	60	72	60	70	79	0.9
Incapacity Benefit	13	26	39	23	33	44	2.0
Child Tax Credit	9	18	29	16	25	34	6.9
Working Tax Credit	11	25	42	21	35	48	1.9
Income Support	18	44	63	42	62	72	1.9
Housing Benefit	22	47	66	51	69	79	2.8
Not in receipt of any benefit listed above	7	10	14	10	14	17	23.8
Non-state pension contributions							
Occupational pension only	2	3	6	3	5	8	10.3
Private pension only	9	12	16	12	15	19	2.9
Stakeholder pension only	5	6	8	7	8	10	0.4
Combinations of Occupational, Private and Stakeholder pensions	4	5	6	5	6	9	0.5
Not contributing to a non-state pension	13	22	31	21	29	36	21.4
Savings and assets							
No savings	15	26	37	26	35	44	11.9
Less than £1,500	7	12	19	12	18	24	8.1
£1,500 but less than £3,000	6	10	14	10	14	19	2.6
£3,000 but less than £8,000	5	8	12	7	10	14	4.6
£8,000 but less than £10,000	5	7	10	6	9	12	1.1
£10,000 but less than £16,000	6	8	11	7	9	12	2.1
£16,000 but less than £20,000	6	8	10	7	9	11	0.8
£20,000 or more	6	7	9	7	8	10	4.3
Household bills in arrears³							
No bills in arrears	8	13	19	13	17	22	31.3
One bill in arrears	18	32	45	32	44	54	1.7
Two bills in arrears	16	35	55	35	52	62	0.7
Three bills in arrears	31	46	65	48	64	74	0.4
Four or more bills in arrears	25	39	56	43	52	70	0.2
Educational attainment							
Qualification degree level or above	5	7	9	8	10	12	7.8
Qualification below degree level	8	14	20	13	19	24	20.3
Student	17	25	34	31	40	47	1.7
No qualifications	17	28	39	25	34	43	5.7
All working-age adults	9	15	22	15	20	26	35.5

Notes:

- Disability benefits are Disability Living Allowance; War Disablement Pension; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the family.
- The population figures given for receipt of benefit/tax credit do not sum to all working-age adults as they are not mutually exclusive groups since people can receive more than one benefit.
- Figures relate to the number of adults who answered the questions on arrears, some adults have not been included in these breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.

5 Working-age adults

Trends over time for headline figures

Percentage of working-age adults below thresholds of contemporary and 1998/99 real-terms median income, United Kingdom ¹

Percentage of working-age adults	Source: FRS					
	Before Housing Costs			After Housing Costs		
	Below median			Below median		
	50%	60%	70%	50%	60%	70%
Contemporary income thresholds						
1994/95	8	15	21	14	20	25
1995/96	8	14	21	14	20	25
1996/97	9	15	21	15	21	26
1997/98	9	15	21	15	20	25
1998/99	8	15	21	14	19	25
1999/00	9	15	21	14	20	25
2000/01	9	15	21	14	19	25
2001/02	9	15	21	14	19	24
2002/03	9	15	21	14	19	24
2003/04	9	15	21	14	19	24
2004/05	9	14	21	13	19	24
2005/06	9	15	22	15	20	26
1998/99-2005/06	1	1	1	1	1	1
2004/05-2005/06	1	1	1	1	2	1

Percentage of working-age adults	Source: FRS					
	Before Housing Costs			After Housing Costs		
	Below median			Below median		
	50%	60%	70%	50%	60%	70%
1998/99 income thresholds held constant in real terms						
1994/95	11	18	25	17	23	28
1995/96	10	17	24	17	23	29
1996/97	10	16	23	16	22	27
1997/98	9	16	22	15	20	25
1998/99	8	15	21	14	19	25
1999/00	8	14	20	13	18	23
2000/01	8	13	18	12	17	22
2001/02	6	11	16	10	15	19
2002/03	6	10	16	10	14	19
2003/04	6	10	16	10	14	18
2004/05	6	10	15	9	13	18
2005/06	7	10	15	10	14	19
1998/99-2005/06	-2	-4	-5	-4	-5	-6
2004/05-2005/06	1	0	0	0	1	1

Notes:

1. Figures are for the United Kingdom from 1998/99 onwards, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. Earlier years are for Great Britain only.

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

Number of working-age adults below thresholds of contemporary and 1998/99 real-terms median income, United Kingdom ¹

Number of working-age adults (millions)							Source: FRS
	Before Housing Costs			After Housing Costs			All working-age adults
	Below median			Below median			
	50%	60%	70%	50%	60%	70%	
Contemporary income thresholds							
1994/95	2.7	4.8	6.9	4.7	6.6	8.2	32.8
1995/96	2.6	4.6	6.8	4.5	6.5	8.2	32.8
1996/97	2.8	5.0	7.1	5.0	6.8	8.5	32.9
1997/98	2.9	5.0	7.1	4.8	6.5	8.1	33.1
1998/99	2.9	5.0	7.1	4.8	6.6	8.4	34.1
1999/00	3.0	5.1	7.3	4.9	6.7	8.5	34.3
2000/01	3.1	5.1	7.3	4.9	6.6	8.5	34.4
2001/02	3.0	5.1	7.2	4.7	6.5	8.3	34.7
2002/03	3.1	5.1	7.3	4.8	6.7	8.5	34.8
2003/04	3.1	5.1	7.3	4.9	6.7	8.6	35.0
2004/05	3.1	5.0	7.3	4.7	6.5	8.5	35.2
2005/06	3.3	5.4	7.7	5.2	7.2	9.1	35.5
1998/99-2005/06	0.4	0.4	0.5	0.4	0.5	0.8	1.4
2004/05-2005/06	0.2	0.4	0.4	0.5	0.6	0.6	0.3

Number of working-age adults (millions)							Source: FRS
	Before Housing Costs			After Housing Costs			All working-age adults
	Below median			Below median			
	50%	60%	70%	50%	60%	70%	
1998/99 income thresholds held constant in real terms							
1994/95	3.5	5.9	8.1	5.7	7.5	9.3	32.8
1995/96	3.3	5.7	7.9	5.5	7.5	9.4	32.8
1996/97	3.2	5.4	7.6	5.4	7.3	8.9	32.9
1997/98	3.0	5.2	7.3	5.0	6.7	8.4	33.1
1998/99	2.9	5.0	7.1	4.8	6.6	8.4	34.1
1999/00	2.7	4.7	6.9	4.5	6.3	8.0	34.3
2000/01	2.6	4.3	6.3	4.1	5.9	7.5	34.4
2001/02	2.1	3.7	5.7	3.4	5.2	6.7	34.7
2002/03	2.2	3.6	5.5	3.4	4.9	6.5	34.8
2003/04	2.3	3.6	5.4	3.5	5.0	6.5	35.0
2004/05	2.1	3.5	5.3	3.3	4.6	6.2	35.2
2005/06	2.3	3.6	5.5	3.5	5.0	6.6	35.5
1998/99-2005/06	-0.5	-1.4	-1.6	-1.3	-1.6	-1.8	1.4
2004/05-2005/06	0.2	0.1	0.2	0.2	0.4	0.4	0.3

Notes:

1. Figures are for the United Kingdom from 1998/99 onwards, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. Earlier years are for Great Britain only.

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