

Whole population

- **Contemporary trends** Over the period 1994/95 to 2006/07, the percentage of the population below 60 per cent and 70 per cent thresholds of contemporary median income showed slight falls on both Before Housing Costs and After Housing Costs bases. Over the same period the number of individuals below 60 per cent contemporary median income increased on a Before Housing Costs basis but fell on an After Housing Costs basis.
- **Real trends** The proportion and number of the population below low-income thresholds that remained fixed in real terms fell substantially over the same period – with proportions falling by around one half.
- **Economic status** In 2006/07, individuals in workless families were much more likely to live in low-income households than those with one or more adults in full-time work.
- **Family type** Families with children, particularly lone-parent families, were more at risk of low income than their childless counterparts.
- **Gender and adulthood** Women had a marginally higher risk of low income than men.
- **Disability status** Individuals in families containing one or more disabled people were more likely to live in low-income households than those in families with no disabled person if they were not in receipt of disability benefits.
- **Ethnicity** Individuals living in households headed by a member of an ethnic minority were more likely to live in low-income households. This was particularly the case for households headed by someone of Pakistani or Bangladeshi ethnic origin.
- **Tenure** Individuals living in Council or Housing Association accommodation were more likely to live in low-income households than other tenure types. This was also true of those in Private rented accommodation – particularly After Housing Costs.
- **Direct payment accounts** Individuals in low-income households were more likely than the rest of the population to have no bank account.
- **Savings and assets** Around half of individuals in low-income households lived in families reporting no savings.
- **Regional differences** Individuals living in the North East were most likely to live in low-income households on a Before Housing Costs basis, with individuals in Inner London more likely on an After Housing Cost basis. Those living in the South East and the East of England were least likely to live in low-income households on both bases.

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Introduction

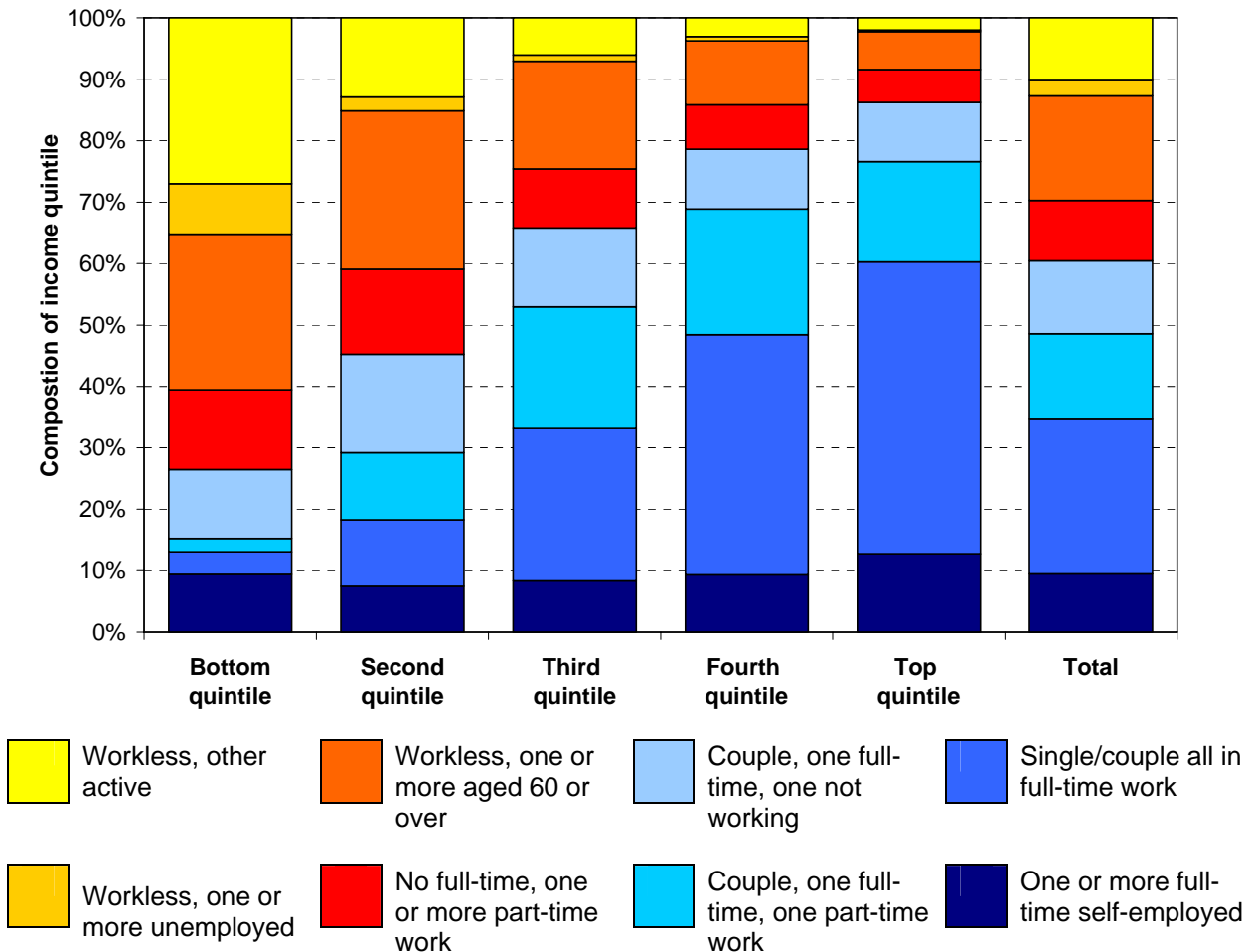
This chapter examines the position of groups making up the whole population of the United Kingdom in the income distribution in 2006/07 and looks in more detail into how this might be linked to their family or household characteristics. High-level trends over time, from 1994/95 onwards, are also examined, with data for Great Britain from 1994/95 to 1997/98 and for the United Kingdom for some groups

from 1998/99 to 2002/03 and all groups from 2002/03 onwards.

Income by economic status

Figure 3.1 shows the composition of income quintiles by the economic status of families.

Figure 3.1 (BHC): Proportions of economic types within income quintiles 2006/07



Tables in this chapter are:

3.1 Quintile distribution of income for all individuals by: economic status of adults in the family; family type; gender and adulthood; ethnic group.

3.2 Quintile distribution of income for all individuals by: disability and receipt of disability benefits; tenure; direct payment accounts; savings and assets; region and country.

3.3 – 3.4 Composition of low-income groups with categories as described for Tables 3.1 – 3.2.

3.5 – 3.6 Risk of falling into low-income groups with categories as described for Tables 3.1 – 3.2.

3.1tr – 3.4tr Trends over time for headline figures for all the years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). Tables 3.1tr and 3.2tr show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. Tables 3.3tr and 3.4tr show the number for the same measures as outlined for 3.1tr and 3.2tr.

3.1ts – 3.2ts Populations over time Tables 3.1ts to 3.2ts present populations over time by: family type; economic status of the family.

3.3ts - 3.4ts. Composition of individuals in households with incomes below 60 per cent of contemporary median income over time by: family type; economic status of the family.

3.5ts – 3.6ts Composition of individuals in households with incomes below 60 per cent of 1998/99 incomes held constant in real terms over time by the categories outlined for 3.3ts – 3.4ts

3.7ts - 3.8ts. Risk of individuals in households with incomes below 60 per cent of contemporary median income over time by: family type; economic status of the family.

3.9ts – 3.10ts Risk of individuals in households with incomes below 60 per cent of 1998/99 incomes held constant in real terms over time by the categories outlined for 3.8ts – 3.10ts

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.

Pensioner classifications in this chapter

This chapter classifies all individuals according to the status of their family unit. For the purposes of this chapter, the classification *pensioner couple* includes individuals in a family unit where one member is above state

retirement age, and one is below. This differs from **Chapter 6**, where only individuals above state retirement age are included. Thus, a pensioner above state retirement age, with a working-age partner, will be included under results for *pensioner couple* in **Chapter 6** whilst their (working-age) partner is excluded as they will appear in **Chapter 5**.

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

For analysis by ethnic group, individuals have been classified by the ethnic group of the household reference person (see **Appendix 1** for definition of household reference person). This means that information about households of mixed ethnic 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 the sample sizes are small 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

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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 2006/07. However, smaller ethnic minority groups exhibit year-on-year variation which limits comparisons over time. To address this point, time series using three-year averages were presented in Appendix 5 of the 2004/05 HBAI publication. This year such three-year averages have been used to present ethnic breakdowns for children in **Chapter 4** and pensioners in **Chapter 6**.

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. 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. Separate income analyses are included for working-age adults and their families or household members with some disability and receipt of disability benefits.

Direct payment accounts

For the purposes of this analysis, direct payment accounts are accounts that accept Automatic Credit Transfers (ACT) such as Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

Savings and assets

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.

The way levels of savings are classified on the Family Resources Survey have changed. This means fewer households are shown to have no savings and more with small levels of savings. This means figures in this publication are not directly comparable with figures in the previous publication.

Region and country

In the 2005/06 publication, for the first time, estimates were presented for Northern Ireland and the United Kingdom. Before 2005/06 coverage was for Great Britain only. Disaggregation by geographical regions is presented in this chapter as three-year averages. Estimates for the UK, however, are shown as single-year estimates for the latest available year.

Regional three-year averages are presented as single-year regional estimates are considered too volatile. 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 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 3.1 (BHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2006/07
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Economic status of adults in the family						
One or more full-time self-employed	20	16	18	20	27	5.6
Single/couple all in full-time work	3	9	20	31	38	15.0
Couple, one full-time, one part-time work	3	16	28	29	23	8.3
Couple, one full-time work, one not working	19	27	22	16	16	7.1
No full-time, one or more part-time work	26	28	20	15	11	5.8
Workless, one or more aged 60 or over	30	30	21	12	7	10.1
Workless, one or more unemployed	66	18	8	6	2	1.5
Workless, other inactive	53	25	12	6	4	6.1
Family type						
Pensioner couple	23	25	21	17	15	7.5
Single pensioner	30	32	20	12	6	4.5
Male	25	36	21	12	7	1.2
Female	31	30	20	13	5	3.3
Couple with children	18	20	23	21	18	20.4
Couple without children	10	10	15	27	39	11.6
Single with children	40	33	17	8	2	5.1
Single without children	19	16	21	22	22	10.5
Male	20	16	20	22	22	6.4
Female	18	17	21	22	21	4.1
Gender and adulthood						
Adult male	17	18	20	22	24	22.6
Adult female	20	20	20	20	20	24.0
Children	25	24	21	17	13	12.8
Ethnic group						
White	19	20	20	21	21	53.7
Mixed	27	18	17	15	23	0.4
Asian or Asian British	37	20	16	13	13	2.9
Indian	23	17	21	17	21	1.3
Pakistani or Bangladeshi	54	26	9	7	4	1.2
Black or Black British	31	22	20	15	12	1.5
Black Caribbean	27	23	19	19	13	0.7
Black Non-Caribbean	35	22	21	11	10	0.8
Chinese or other ethnic group	27	21	14	16	22	0.9
All individuals	20	20	20	20	20	59.5

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

Table 3.1 (AHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2006/07
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Economic status of adults in the family						
One or more full-time self-employed	21	17	17	18	27	5.6
Single/couple all in full-time work	4	9	20	30	36	15.0
Couple, one full-time, one part-time work	4	16	28	28	23	8.3
Couple, one full-time work, one not working	21	27	21	15	15	7.1
No full-time, one or more part-time work	27	27	19	15	12	5.8
Workless, one or more aged 60 or over	19	32	22	16	10	10.1
Workless, one or more unemployed	71	15	8	5	2	1.5
Workless, other inactive	60	22	10	5	4	6.1
Family type						
Pensioner couple	15	25	23	19	18	7.5
Single pensioner	18	33	21	17	10	4.5
Male	15	35	21	16	12	1.2
Female	19	32	21	18	9	3.3
Couple with children	20	22	22	20	17	20.4
Couple without children	11	9	17	26	37	11.6
Single with children	46	29	15	8	2	5.1
Single without children	23	15	19	22	21	10.5
Male	24	14	18	21	22	6.4
Female	21	16	21	22	20	4.1
Gender and adulthood						
Adult male	17	17	20	22	24	22.6
Adult female	19	20	20	21	20	24.0
Children	27	25	20	16	12	12.8
Ethnic group						
White	18	20	20	21	21	53.7
Mixed	34	20	13	12	22	0.4
Asian or Asian British	39	21	18	10	12	2.9
Indian	25	18	23	15	19	1.3
Pakistani or Bangladeshi	55	26	10	5	4	1.2
Black or Black British	39	21	17	12	11	1.5
Black Caribbean	31	21	20	15	12	0.7
Black Non-Caribbean	46	21	15	9	9	0.8
Chinese or other ethnic group	33	15	17	17	18	0.9
All individuals	20	20	20	20	20	59.5

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

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Table 3.2 (BHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2006/07
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Disability and receipt of disability benefits¹						
No disabled adult, no disabled child	17	17	19	22	24	42.8
No disabled adult, 1 or more disabled child	25	29	23	13	10	1.5
In receipt of disability benefits	12	40	36	9	3	0.4
Not in receipt of disability benefits	30	25	19	14	13	1.1
1 or more disabled adult, no disabled child	27	26	21	16	10	14.4
In receipt of disability benefits	17	32	29	16	6	4.7
Not in receipt of disability benefits	31	24	18	15	12	9.7
1 or more disabled adult, 1 or more disabled child	30	29	22	14	5	0.9
In receipt of disability benefits	17	38	25	14	5	0.3
Not in receipt of disability benefits	39	23	21	13	4	0.5
Tenure						
Owners	15	17	21	23	25	42.8
Owned outright	24	20	20	18	19	15.9
Buying with a mortgage	10	15	21	26	28	26.9
Social Rented Sector Tenants	39	33	17	9	2	9.8
Rented from council	41	33	17	8	2	5.4
Rented from a housing association	37	34	18	10	2	4.4
All Rented Privately	24	22	20	18	16	6.9
Rented privately unfurnished	25	24	19	18	15	4.9
Rented privately furnished	23	18	22	17	20	2.0
Direct payment account²						
No accounts	34	19	17	17	14	2.2
With one or more accounts	19	20	20	20	20	57.3
Savings and assets						
No savings	30	26	20	15	9	17.8
Less than £1,500	22	22	22	20	14	14.5
£1,500 but less than £3,000	13	18	23	23	23	4.0
£3,000 but less than £8,000	14	18	20	25	24	7.7
£8,000 but less than £10,000	11	14	20	26	29	1.8
£10,000 but less than £16,000	13	16	20	24	28	3.5
£16,000 but less than £20,000	14	13	19	24	30	1.6
£20,000 or more	10	11	15	21	42	8.5
Region/Country (3-year average)						
England	20	20	20	20	21	49.5
North East	23	24	21	19	13	2.5
North West	23	22	21	19	16	6.7
Yorkshire and the Humber	22	22	22	20	14	5.0
East Midlands	22	21	21	20	15	4.2
West Midlands	24	23	21	18	15	5.3
East of England	16	19	21	21	24	5.4
London	20	16	16	17	31	7.4
Inner	21	16	14	16	32	2.8
Outer	19	15	17	18	31	4.6
South East	15	16	18	22	28	8.0
South West	17	21	22	22	19	5.0
Scotland	20	20	21	21	18	5.0
Wales	23	22	21	19	14	2.9
Northern Ireland	23	23	22	18	14	1.7
All individuals³	20	20	20	20	20	59.5

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 household.
2. Direct payment accounts are defined as accounts accepting Automatic Credit Transfers (ACT), which are defined as Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

Table 3.2 (AHC): Quintile distribution of income for individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2006/07
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All individuals (millions)
Disability and receipt of disability benefits¹						
No disabled adult, no disabled child	19	17	19	21	24	42.8
No disabled adult, 1 or more disabled child	26	31	21	13	9	1.5
In receipt of disability benefits	12	44	30	10	3	0.4
Not in receipt of disability benefits	31	27	17	14	11	1.1
1 or more disabled adult, no disabled child	23	27	22	17	12	14.4
In receipt of disability benefits	15	30	29	19	8	4.7
Not in receipt of disability benefits	27	25	18	16	13	9.7
1 or more disabled adult, 1 or more disabled child	31	30	21	13	5	0.9
In receipt of disability benefits	15	42	26	14	3	0.3
Not in receipt of disability benefits	41	23	19	12	6	0.5
Tenure						
Owners	12	18	21	24	25	42.8
Owned outright	14	20	21	22	24	15.9
Buying with a mortgage	11	17	22	25	26	26.9
Social Rented Sector Tenants	43	32	15	8	2	9.8
Rented from council	42	33	15	8	2	5.4
Rented from a housing association	43	30	16	8	2	4.4
All Rented Privately	39	18	18	14	12	6.9
Rented privately unfurnished	38	18	18	14	12	4.9
Rented privately furnished	40	16	16	16	13	2.0
Direct payment account²						
No accounts	33	20	16	17	15	2.2
With one or more accounts	20	20	20	20	20	57.3
Savings and assets						
No savings	33	25	20	14	8	17.8
Less than £1,500	23	24	22	19	13	14.5
£1,500 but less than £3,000	12	19	23	24	22	4.0
£3,000 but less than £8,000	11	18	22	26	23	7.7
£8,000 but less than £10,000	8	14	22	26	30	1.8
£10,000 but less than £16,000	11	14	21	26	28	3.5
£16,000 but less than £20,000	10	14	20	24	32	1.6
£20,000 or more	8	10	14	22	46	8.5
Region/Country (3-year average)						
England	20	20	20	20	20	49.5
North East	21	23	22	19	14	2.5
North West	21	22	21	19	16	6.7
Yorkshire and the Humber	20	23	22	20	15	5.0
East Midlands	21	21	21	21	16	4.2
West Midlands	22	23	21	19	16	5.3
East of England	17	18	20	21	23	5.4
London	26	15	15	16	28	7.4
Inner	29	15	13	15	28	2.8
Outer	24	14	16	17	29	4.6
South East	17	17	17	22	27	8.0
South West	18	21	21	21	19	5.0
Scotland	18	20	21	22	19	5.0
Wales	20	22	23	20	16	2.9
Northern Ireland	18	24	23	20	15	1.7
All individuals³	20	20	20	20	20	59.5

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 household.
2. Direct payment accounts are defined as accounts accepting Automatic Credit Transfers (ACT), which are defined as Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

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Table 3.3: Composition of low-income groups of individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2006/07						
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						All individuals
50%	60%	70%	50%	60%	70%		
Economic status of adults in the family							
One or more full-time self-employed	12	10	9	11	10	9	9
Single/couple all in full-time work	3	4	5	5	5	6	25
Couple, one full-time, one part-time work	2	2	3	2	3	4	14
Couple, one full-time work, one not working	8	10	13	11	13	14	12
No full-time, one or more part-time work	13	13	14	14	13	14	10
Workless, one or more aged 60 or over	25	25	26	14	17	20	17
Workless, one or more unemployed	10	9	7	10	8	7	2
Workless, other inactive	27	28	25	32	29	25	10
Family type							
Pensioner couple	13	14	15	8	10	12	13
Single pensioner	12	11	11	6	7	9	8
Male	2	2	3	1	2	2	2
Female	10	9	9	5	6	7	6
Couple with children	31	31	32	34	34	34	34
Couple without children	12	10	9	11	10	10	19
Single with children	13	17	17	19	20	18	9
Single without children	20	17	16	22	19	18	18
Male	13	11	10	14	12	11	11
Female	7	6	6	8	7	7	7
Gender and adulthood							
Adult male	35	33	33	34	33	33	38
Adult female	40	40	40	37	38	39	40
Children	24	27	27	29	30	29	22
Ethnic group							
White	82	83	85	81	82	84	90
Mixed	1	1	1	1	1	1	1
Asian or Asian British	10	9	9	10	9	8	5
Indian	3	3	2	3	3	2	2
Pakistani or Bangladeshi	6	6	6	6	6	5	2
Black or Black British	4	4	4	5	5	4	3
Black Caribbean	1	1	1	2	2	2	1
Black Non-Caribbean	3	2	2	3	3	3	1
Chinese or other ethnic group	3	2	2	3	2	2	2
All individuals (millions=100%)	6.3	10.7	15.7	9.0	13.2	17.5	59.5

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

Table 3.4: Composition of low-income groups of individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2006/07						All individuals
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
No disabled adult, no disabled child	63	62	62	67	66	65	72
No disabled adult, 1 or more disabled child	3	3	3	3	3	3	2
In receipt of disability benefits	0	0	1	0	1	1	1
Not in receipt of disability benefits	3	3	3	3	3	3	2
1 or more disabled adult, no disabled child	32	32	32	28	28	30	24
In receipt of disability benefits	6	7	8	5	6	7	8
Not in receipt of disability benefits	26	26	24	23	22	22	16
1 or more disabled adult, 1 or more disabled child	2	2	2	2	2	2	1
In receipt of disability benefits	0	0	1	0	0	1	1
Not in receipt of disability benefits	2	2	2	2	2	2	1
Tenure							
Owners	59	54	54	42	44	48	72
Owned outright	35	32	30	18	19	21	27
Buying with a mortgage	24	22	24	24	25	27	45
Social Rented Sector Tenants	26	32	32	34	35	34	16
Rented from council	16	18	18	18	19	19	9
Rented from a housing association	11	13	14	16	16	15	7
All Rented Privately	15	14	14	24	21	19	12
Rented privately unfurnished	10	10	10	17	15	13	8
Rented privately furnished	5	4	4	8	6	5	3
Direct payment account²							
No accounts	8	6	6	6	6	5	4
With one or more accounts	92	94	94	94	94	95	96
Savings and assets							
No savings	46	46	45	50	49	47	30
Less than £1,500	26	26	27	28	28	28	24
£1,500 but less than £3,000	4	4	5	4	4	5	7
£3,000 but less than £8,000	8	9	9	7	7	8	13
£8,000 but less than £10,000	2	2	2	1	1	2	3
£10,000 but less than £16,000	4	4	4	4	3	3	6
£16,000 but less than £20,000	2	2	2	1	1	1	3
£20,000 or more	8	7	7	6	6	6	14
Region/Country (3-year average)							
England	83	83	83	85	85	84	84
North East	4	5	5	4	5	5	4
North West	13	13	13	12	12	12	11
Yorkshire and the Humber	9	9	9	8	8	9	8
East Midlands	8	8	8	7	7	7	7
West Midlands	11	10	10	10	10	10	9
East of England	8	7	8	8	8	8	9
London	13	12	12	17	16	14	12
Inner	5	5	5	8	7	6	5
Outer	8	7	7	10	9	8	8
South East	11	10	10	12	11	12	14
South West	7	7	8	8	7	8	8
Scotland	8	8	8	7	8	8	8
Wales	6	6	6	5	5	5	5
Northern Ireland	3	3	3	2	3	3	3
All individuals (millions=100%)³	6.3	10.7	15.7	9.0	13.2	17.5	59.5

Notes:

- 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.
- Direct payment accounts are defined as those that accept Automatic Credit Transfers (ACT), which are defined as Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
- The totals for all individuals are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.
- Percentages may not sum to 100 per cent due to rounding.

3 Whole population

Table 3.5: Risk of being in low-income groups of individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2006/07						All individuals (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	14	18	25	17	23	29	5.6
Single/couple all in full-time work	1	3	5	3	5	7	15.0
Couple, one full-time, one part-time work	1	3	6	3	5	9	8.3
Couple, one full-time work, one not working	7	16	28	15	25	35	7.1
No full-time, one or more part-time work	14	23	36	21	30	41	5.8
Workless, one or more aged 60 or over	16	27	40	13	23	35	10.1
Workless, one or more unemployed	42	62	73	62	73	80	1.5
Workless, other inactive	28	49	63	48	63	73	6.1
Family type							
Pensioner couple	11	20	31	9	17	27	7.5
Single pensioner	17	27	40	13	21	35	4.5
Male	12	21	36	10	18	32	1.2
Female	18	29	41	14	23	37	3.3
Couple with children	10	16	24	15	22	29	20.4
Couple without children	6	9	12	8	12	15	11.6
Single with children	16	35	53	33	51	62	5.1
Single without children	12	18	24	19	24	30	10.5
Male	13	18	24	20	25	30	6.4
Female	10	16	23	18	23	29	4.1
Gender and adulthood							
Adult male	10	16	23	14	19	25	22.6
Adult female	11	18	26	14	21	28	24.0
Children	12	22	33	20	30	39	12.8
Ethnic group							
White	10	17	25	14	20	27	53.7
Mixed	15	25	34	27	37	44	0.4
Asian or Asian British	23	35	47	31	42	50	2.9
Indian	14	22	28	20	27	32	1.3
Pakistani or Bangladeshi	31	51	71	43	60	72	1.2
Black or Black British	17	27	38	31	41	48	1.5
Black Caribbean	11	22	32	23	31	40	0.7
Black Non-Caribbean	23	32	44	38	50	55	0.8
Chinese or Other Ethnic Group	18	25	33	27	36	42	0.9
All individuals	11	18	26	15	22	29	59.5

Table 3.6: Risk of being in low-income groups of individuals by various family and household characteristics, United Kingdom

Percentage of individuals	Source: FRS 2006/07						All individuals (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
No disabled adult, no disabled child	9	16	23	14	20	27	42.8
No disabled adult, 1 or more disabled child	12	23	35	20	30	41	1.5
In receipt of disability benefits	3	11	28	8	19	34	0.4
Not in receipt of disability benefits	15	28	38	24	34	43	1.1
1 or more disabled adult, no disabled child	14	24	35	18	26	36	14.4
In receipt of disability benefits	8	15	26	10	17	27	4.7
Not in receipt of disability benefits	17	29	40	21	31	40	9.7
1 or more disabled adult, 1 or more disabled child	15	29	41	23	34	47	0.9
In receipt of disability benefits	6	15	29	8	18	33	0.3
Not in receipt of disability benefits	20	38	48	33	45	56	0.5
Tenure							
Owners	9	13	20	9	13	19	42.8
Owned outright	14	22	30	10	16	23	15.9
Buying with a mortgage	6	9	14	8	12	17	26.9
Social Rented Sector Tenants	17	35	51	31	48	61	9.8
Rented from council	18	37	52	30	47	61	5.4
Rented from a housing association	15	33	50	33	48	60	4.4
All Rented Privately	14	22	32	32	41	48	6.9
Rented privately unfurnished	13	22	33	30	40	47	4.9
Rented privately furnished	15	21	30	35	42	49	2.0
Direct payment account²							
No accounts	23	32	40	26	35	42	2.2
With one or more accounts	10	17	26	15	22	29	57.3
Savings and assets							
No savings	16	28	39	25	36	46	17.8
Less than £1,500	11	19	29	17	25	34	14.5
£1,500 but less than £3,000	7	12	18	8	14	21	4.0
£3,000 but less than £8,000	6	12	18	8	13	19	7.7
£8,000 but less than £10,000	6	10	15	6	9	15	1.8
£10,000 but less than £16,000	8	12	18	9	13	17	3.5
£16,000 but less than £20,000	8	12	18	8	11	15	1.6
£20,000 or more	6	9	13	6	9	12	8.5
Region/Country (3-year average)							
England	10	17	26	15	22	29	49.5
North East	10	21	30	14	23	31	2.5
North West	11	20	30	15	23	31	6.7
Yorkshire and the Humber	10	19	29	14	21	30	5.0
East Midlands	11	20	28	14	22	30	4.2
West Midlands	12	20	31	15	23	32	5.3
East of England	8	14	22	12	18	25	5.4
London	11	18	25	20	27	33	7.4
Inner	11	19	27	23	31	37	2.8
Outer	11	17	24	18	25	30	4.6
South East	8	13	20	13	18	25	8.0
South West	9	15	23	13	19	26	5.0
Scotland	10	17	26	12	19	26	5.0
Wales	11	20	30	15	22	29	2.9
Northern Ireland	11	20	30	12	20	29	1.7
All individuals³	11	18	26	15	22	29	59.5

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 household.
2. Direct payment accounts are defined as those that accept Automatic Credit Transfers (ACT), which are defined as Basic Bank Accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
3. The totals for all individuals are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.

3 Whole population

Table 3.1tr Percentage of individuals below thresholds of contemporary median income, United Kingdom ^{1,2}

Percentage of individuals		Before Housing Costs			After Housing Costs			Source: FES/FRS
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	5	13	22	6	15	24	
	1981	5	13	23	8	16	25	
	1987	8	18	27	12	22	30	
	1988/89	11	21	28	15	24	31	
	1990/91	13	22	29	17	25	31	
	1991/92	12	22	29	17	25	32	
	1992/93	12	21	29	17	26	32	
	1993/95	11	20	28	16	25	31	
	1994/96	10	19	27	16	25	31	
	1995/97	10	20	28	18	26	32	
FRS (GB)	1994/95	10	19	28	15	24	31	
	1995/96	9	18	27	15	24	31	
	1996/97	11	19	28	17	25	32	
	1997/98	11	20	28	17	24	31	
FRS (UK)	1998/99	11	19	28	16	24	31	
	1999/00	10	19	28	16	24	31	
	2000/01	10	19	27	15	23	30	
	2001/02	10	18	27	15	23	30	
	2002/03	10	18	27	15	22	30	
	2003/04	10	18	26	14	21	29	
	2004/05	10	17	26	13	21	28	
	2005/06	10	18	26	15	22	29	
Change	1998/99-2006/07 ^{2,3}	0	-1	-2	-1	-2	-1	
	2005/06-2006/07 ^{2,3}	1	0	0	1	1	0	

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

Table 3.2tr Percentage of individuals below thresholds of 1998/99 real-terms median income, United Kingdom ^{1,2}

Percentage of individuals		Source: FES/FRS					
		Before Housing Costs Below median			After Housing Costs Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)	1979	20	33	46	22	35	47
	1981	22	35	47	25	36	48
	1987	18	29	38	22	32	40
	1988/89	17	27	35	20	28	36
	1990/91	17	26	33	20	28	35
	1991/92	16	26	34	21	29	35
	1992/93	16	25	33	21	29	35
	1993/95	14	23	32	19	27	34
	1994/96	12	21	30	18	26	33
	1995/97	12	21	30	18	26	32
FRS (GB)	1994/95	13	23	32	20	29	36
	1995/96	12	23	32	19	28	36
	1996/97	12	21	30	19	27	34
	1997/98	11	20	29	18	25	32
FRS (UK)	1998/99	11	19	28	16	24	31
	1999/00	9	18	26	14	22	29
	2000/01	9	15	24	12	20	26
	2001/02	7	13	21	10	17	24
	2002/03	7	12	20	9	15	22
	2003/04	7	12	19	9	15	21
	2004/05	6	11	18	9	13	19
	2005/06	7	11	18	9	14	20
	2006/07	7	12	18	10	14	20
Change	1998/99-2006/07 ^{2,3}	-4	-8	-10	-6	-10	-11
	2005/06-2006/07 ^{2,3}	0	1	0	1	1	0

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

3 Whole population

Table 3.3tr Number of individuals falling below various thresholds of contemporary median income, United Kingdom ^{1,2}

Number of individuals (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All individuals
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	2.9	6.9	11.8	3.3	7.9	12.8	54.0
	1981	2.8	7.2	12.5	4.1	8.7	13.9	54.7
	1987	4.4	9.8	15.1	6.6	12.0	16.6	55.4
	1988/89	6.3	11.6	15.8	8.4	13.2	17.1	56.0
	1990/91	7.1	12.1	16.1	9.7	13.9	17.6	56.1
	1991/92	7.0	12.3	16.6	9.9	14.4	18.2	56.6
	1992/93	6.8	12.0	16.7	9.8	14.6	18.5	57.1
	1993/95	6.4	11.2	16.0	9.2	14.3	17.9	57.3
	1994/96	5.9	10.8	15.8	9.3	14.2	17.8	57.5
	1995/97	6.0	11.4	16.3	10.2	14.8	18.3	57.7
FRS (GB)	1994/95	5.3	10.4	15.5	8.5	13.5	17.3	55.3
	1995/96	5.2	9.9	15.2	8.2	13.5	17.3	55.5
	1996/97	5.9	10.8	15.6	9.4	14.0	17.7	55.6
FRS (UK)	1997/98	6.0	10.9	15.7	9.2	13.6	17.1	55.7
	1998/99	6.1	11.2	16.1	9.3	14.0	17.8	57.5
	1999/00	6.1	11.1	16.2	9.3	13.8	17.7	57.7
	2000/01	6.1	10.7	15.9	8.8	13.4	17.4	57.9
	2001/02	5.9	10.7	15.8	8.5	13.2	17.2	58.1
	2002/03	5.9	10.6	15.7	8.5	13.1	17.3	58.3
	2003/04	5.8	10.4	15.4	8.4	12.6	17.0	58.5
	2004/05	5.6	10.0	15.2	7.9	12.1	16.6	58.8
	2005/06	5.9	10.4	15.5	8.6	12.8	17.2	59.1
	2006/07	6.3	10.7	15.7	9.0	13.2	17.5	59.5
Change	1998/99-2006/07 ^{2,3}	0.2	-0.5	-0.4	-0.3	-0.8	-0.2	2.0
	2005/06-2006/07 ^{2,3}	0.4	0.3	0.2	0.4	0.4	0.3	0.4

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

Table 3.4tr Number of individuals below various thresholds of 1998/99 median income held constant in real terms, United Kingdom ^{1,2}

Number of individuals (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All individuals
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	10.9	17.7	24.6	11.9	18.8	25.7	54.0
	1981	12.2	19.0	25.6	13.5	19.9	26.4	54.7
	1987	9.9	15.9	20.8	12.1	17.5	22.1	55.4
	1988/89	9.6	14.9	19.4	11.4	15.9	20.1	56.0
	1990/91	9.6	14.6	18.7	11.5	15.8	19.8	56.1
	1991/92	9.2	14.6	19.1	11.8	16.2	20.1	56.6
	1992/93	8.9	14.5	19.1	11.8	16.4	20.3	57.1
	1993/95	7.9	13.2	18.2	10.9	15.5	19.4	57.3
	1994/96	7.1	12.3	17.3	10.3	15.0	18.8	57.5
1995/97	6.8	12.4	17.3	10.6	15.1	18.6	57.7	
FRS (GB)	1994/95	7.2	12.9	18.0	11.2	15.8	19.7	55.3
	1995/96	6.9	12.5	17.8	10.8	15.7	19.7	55.5
	1996/97	6.6	11.9	16.7	10.4	15.0	18.6	55.6
	1997/98	6.3	11.4	16.2	9.8	14.1	17.7	55.7
FRS (UK)	1998/99	6.1	11.2	16.1	9.3	14.0	17.8	57.5
	1999/00	5.4	10.2	15.3	8.3	12.9	16.7	57.7
	2000/01	4.9	8.9	13.7	7.0	11.5	15.3	57.9
	2001/02	4.0	7.5	12.2	5.8	9.7	13.7	58.1
	2002/03	3.9	7.1	11.5	5.4	8.8	12.7	58.3
	2003/04	3.9	7.0	11.2	5.5	8.6	12.0	58.5
	2004/05	3.6	6.6	10.6	5.2	7.8	11.2	58.8
	2005/06	3.9	6.6	10.7	5.4	8.2	11.6	59.1
2006/07	4.1	6.9	10.8	5.8	8.6	11.8	59.5	
Change	1998/99-2006/07 ^{2,3}	-2.1	-4.3	-5.3	-3.5	-5.4	-6.0	2.0
	2005/06-2006/07 ^{2,3}	0.2	0.3	0.1	0.3	0.4	0.2	0.4

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

3 Whole population

Table 3.1ts: Individuals - Total population by family type, United Kingdom¹

	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Number of individuals whose family type is: (millions)										
Pensioner couple	6.5	6.5	6.4	6.5	6.6	6.9	7.2	7.3	7.4	7.5
Single male pensioner	0.9	1.0	1.0	1.0	1.1	1.0	1.0	1.1	1.1	1.2
Single female pensioner	3.3	3.3	3.4	3.4	3.3	3.2	3.3	3.3	3.3	3.3
Couple with children	20.8	20.7	20.5	20.3	20.0	19.7	20.3	20.3	20.2	20.4
Couple without children	10.7	10.6	10.9	10.8	10.9	11.1	11.6	11.5	11.4	11.6
Single with children	4.1	4.3	4.4	4.6	4.8	4.9	5.1	5.1	5.1	5.1
Single male without children	5.4	5.5	5.6	5.7	5.7	5.9	6.0	6.2	6.4	6.4
Single female without children	3.5	3.5	3.5	3.6	3.6	3.7	3.8	4.0	4.1	4.1
Adult male	20.5	20.6	20.7	20.7	20.8	21.1	21.8	22.2	22.4	22.6
Adult female	22.2	22.3	22.4	22.4	22.5	22.7	23.5	23.7	23.9	24.0
Children	12.6	12.7	12.7	12.7	12.7	12.6	13.0	12.9	12.8	12.8
All individuals (millions)	55.3	55.6	55.7	55.9	56.1	56.4	58.3	58.8	59.1	59.5
Percentage of individuals whose family type is:										
Pensioner couple	12	12	12	12	12	12	12	12	12	13
Single male pensioner	2	2	2	2	2	2	2	2	2	2
Single female pensioner	6	6	6	6	6	6	6	6	6	6
Couple with children	38	37	37	36	36	35	35	35	34	34
Couple without children	19	19	20	19	20	20	20	20	19	19
Single with children	7	8	8	8	9	9	9	9	9	9
Single male without children	10	10	10	10	10	10	10	11	11	11
Single female without children	6	6	6	6	6	7	7	7	7	7
Adult male	37	37	37	37	37	37	37	38	38	38
Adult female	40	40	40	40	40	40	40	40	40	40
Children	23	23	23	23	23	22	22	22	22	22
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01 and 2003/04 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 3.2ts: Individuals - Total population by economic status of the family, United Kingdom¹

	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Number of individuals whose economic status is: (millions)										
One or more full-time self-employed	6.2	5.7	5.3	5.2	5.2	5.2	5.3	5.5	5.6	5.6
Single/couple all in full-time work	12.1	12.7	13.1	13.1	13.8	14.2	14.7	14.5	14.7	15.0
Couple, one full-time, one part-time work	7.2	8.0	8.5	8.7	8.5	8.3	8.6	8.5	8.6	8.3
Couple, one full-time work, one not working	7.4	6.8	6.8	6.8	6.5	6.6	6.9	6.9	6.7	7.1
No full-time, one or more in part-time work	3.3	4.0	4.4	4.4	4.5	4.8	5.2	5.5	5.8	5.8
Workless, one or more aged 60 or over	9.8	9.8	9.7	9.8	9.8	9.9	10.0	10.1	10.1	10.1
Workless, one or more unemployed	3.7	2.8	2.4	2.1	1.9	1.4	1.6	1.4	1.6	1.5
Workless, other inactive	5.4	5.8	5.5	5.7	5.9	6.0	6.0	6.2	6.1	6.1
All individuals (millions)	55.3	55.6	55.7	55.9	56.1	56.4	58.3	58.8	59.1	59.5
Percentage of individuals whose economic status is:										
One or more full-time self-employed	11	10	10	9	9	9	9	9	10	9
Single/couple all in full-time work	22	23	24	23	25	25	25	25	25	25
Couple, one full-time, one part-time work	13	14	15	16	15	15	15	14	14	14
Couple, one full-time work, one not working	13	12	12	12	12	12	12	12	11	12
No full-time, one or more in part-time work	6	7	8	8	8	9	9	9	10	10
Workless, one or more aged 60 or over	18	18	17	18	18	18	17	17	17	17
Workless, one or more unemployed	7	5	4	4	3	3	3	2	3	2
Workless, other inactive	10	10	10	10	10	11	10	11	10	10
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01 and 2003/04 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.

3 Whole population

Table 3.3ts: Individuals - composition of those living in households with less than 60 per cent of contemporary median household income, by family type, United Kingdom¹

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Before Housing Costs										
Pensioner couple	12	12	13	14	13	15	15	13	13	14
Single male pensioner	2	2	2	2	2	2	2	2	2	2
Single female pensioner	10	10	10	10	9	9	9	9	8	9
Couple with children	38	36	35	34	33	30	30	30	32	31
Couple without children	9	8	8	8	9	9	9	10	10	10
Single with children	16	18	19	19	20	19	19	18	17	17
Single male without children	9	8	8	8	9	10	10	11	11	11
Single female without children	5	5	5	5	5	6	6	6	7	6
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
Pensioner couple	10	10	10	10	10	12	12	10	9	10
Single male pensioner	2	2	3	3	2	2	2	1	1	2
Single female pensioner	10	10	10	9	9	8	7	5	5	6
Couple with children	36	34	34	34	32	31	31	33	34	34
Couple without children	8	8	8	8	8	9	9	10	10	10
Single with children	18	20	20	21	22	22	21	21	20	20
Single male without children	10	10	9	9	10	10	11	12	13	12
Single female without children	6	6	6	6	6	6	7	7	8	7
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01 and 2003/04 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 3.4ts: Individuals - composition of those living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom¹

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Before Housing Costs										
One or more full-time self-employed	13	9	10	9	10	9	9	10	11	10
Single/couple all in full-time work	1	2	3	2	3	3	4	3	3	4
Couple, one full-time, one part-time work	1	2	3	3	2	3	2	3	3	2
Couple, one full-time work, one not working	8	10	10	10	10	8	9	9	9	10
No full-time, one or more in part-time work	8	10	10	11	12	12	12	12	12	13
Workless, one or more aged 60 or over	25	25	25	27	25	27	26	25	23	25
Workless, one or more unemployed	21	17	14	13	12	9	10	9	10	9
Workless, other inactive	22	26	25	25	27	29	28	29	27	28
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
One or more full-time self-employed	12	9	9	9	9	9	8	10	11	10
Single/couple all in full-time work	2	3	3	3	4	4	5	5	5	5
Couple, one full-time, one part-time work	2	3	3	3	3	4	3	4	4	3
Couple, one full-time work, one not working	9	10	10	11	10	9	11	11	11	13
No full-time, one or more in part-time work	7	10	11	11	12	13	13	13	13	13
Workless, one or more aged 60 or over	23	23	23	23	22	22	21	18	16	17
Workless, one or more unemployed	20	16	13	12	11	9	9	9	10	8
Workless, other inactive	25	27	26	27	29	31	30	31	29	29
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01 and 2003/04 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.

3 Whole population

Table 3.5ts: Individuals - composition of those living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, United Kingdom¹

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Before Housing Costs										
Pensioner couple	13	13	13	14	13	14	14	13	11	13
Single male pensioner	2	2	2	2	2	2	2	2	2	2
Single female pensioner	11	10	10	10	9	10	9	9	8	10
Couple with children	36	35	35	34	33	31	30	30	33	31
Couple without children	9	8	8	8	9	10	11	11	11	11
Single with children	16	18	19	19	20	16	16	15	13	13
Single male without children	9	8	8	8	9	10	11	12	13	13
Single female without children	5	5	5	5	5	6	7	7	7	6
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
Pensioner couple	11	10	11	10	10	10	9	7	6	7
Single male pensioner	2	2	3	3	2	1	1	1	1	1
Single female pensioner	11	10	10	9	9	5	5	4	4	5
Couple with children	35	34	34	34	32	32	31	33	35	34
Couple without children	8	8	8	8	8	10	10	11	11	11
Single with children	17	19	20	21	22	23	23	20	19	18
Single male without children	10	10	9	9	10	11	12	14	15	15
Single female without children	5	6	6	6	6	7	8	9	9	8
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01 and 2003/04 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 3.6ts: Individuals - composition of those living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of the family, United Kingdom¹

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Before Housing Costs										
One or more full-time self-employed	12	9	10	9	10	11	10	12	13	12
Single/couple all in full-time work	2	2	3	2	3	2	3	3	3	3
Couple, one full-time, one part-time work	2	2	3	3	2	2	2	2	3	2
Couple, one full-time work, one not working	9	11	10	10	9	7	7	7	8	8
No full-time, one or more in part-time work	7	10	10	11	12	13	12	13	12	13
Workless, one or more aged 60 or over	26	25	26	27	25	27	26	25	22	26
Workless, one or more unemployed	19	16	14	13	12	11	12	10	12	10
Workless, other inactive	22	25	25	25	27	27	28	28	26	27
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
One or more full-time self-employed	11	9	9	9	9	10	10	11	14	11
Single/couple all in full-time work	2	3	3	3	4	3	5	4	5	5
Couple, one full-time, one part-time work	3	3	4	3	3	3	2	3	3	2
Couple, one full-time work, one not working	10	11	11	11	10	9	9	9	9	11
No full-time, one or more in part-time work	8	10	11	11	12	13	13	13	13	14
Workless, one or more aged 60 or over	25	23	24	23	22	18	15	13	12	14
Workless, one or more unemployed	18	15	13	12	12	11	12	11	12	10
Workless, other inactive	23	26	26	27	30	34	34	35	32	32
All individuals (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01 and 2003/04 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.

3 Whole population

Table 3.7ts: Individuals - risk of living in households with less than 60 per cent of contemporary median household income, by family type, United Kingdom¹

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Before Housing Costs										
Pensioner couple	19	20	21	23	21	23	22	18	18	20
Single male pensioner	23	23	24	26	25	22	23	21	21	21
Single female pensioner	31	32	32	32	30	29	28	27	25	29
Couple with children	19	19	19	18	18	16	16	15	17	16
Couple without children	8	8	8	8	8	9	8	9	9	9
Single with children	41	46	47	44	44	40	39	36	34	35
Single male without children	16	16	16	15	16	17	17	17	18	18
Single female without children	14	15	16	14	15	16	17	16	17	16
Adult male	15	15	15	15	16	15	15	15	15	16
Adult female	18	19	19	19	19	18	18	17	17	18
Children	25	27	27	26	26	23	23	21	22	22
All individuals (per cent)	19	19	20	19	19	18	18	17	18	18
After Housing Costs										
Pensioner couple	21	21	22	21	21	22	22	17	16	17
Single male pensioner	28	31	35	34	31	24	24	16	16	18
Single female pensioner	39	41	39	38	37	32	28	20	20	23
Couple with children	23	23	23	23	22	20	20	19	22	22
Couple without children	11	10	10	10	10	10	10	10	11	12
Single with children	61	65	62	62	60	57	54	51	49	51
Single male without children	25	25	22	22	23	22	24	23	25	25
Single female without children	22	25	23	22	23	22	23	22	24	23
Adult male	20	20	19	19	19	18	19	17	19	19
Adult female	24	25	24	24	23	22	22	19	20	21
Children	33	34	33	34	33	31	30	28	30	30
All individuals (per cent)	24	25	24	24	24	23	22	21	22	22

Notes:

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

2. The years 1995/96, 2000/01 and 2003/04 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 3.8ts: Individuals - risk of living in households with less than 60 per cent of contemporary median household income, by economic status of the family, United Kingdom¹

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Before Housing Costs										
One or more full-time self-employed	22	18	21	20	21	19	17	18	21	18
Single/couple all in full-time work	1	2	2	2	2	2	3	2	2	3
Couple, one full-time, one part-time work	2	3	3	4	3	3	3	3	4	3
Couple, one full-time work, one not working	12	16	15	15	16	13	14	13	14	16
No full-time, one or more in part-time work	24	26	26	27	28	26	24	22	22	23
Workless, one or more aged 60 or over	26	27	28	30	28	28	27	25	24	27
Workless, one or more unemployed	60	65	66	66	66	66	67	62	65	62
Workless, other inactive	42	48	49	47	49	50	50	46	47	49
All individuals (per cent)	19	19	20	19	19	18	18	17	18	18
After Housing Costs										
One or more full-time self-employed	26	22	24	23	24	22	21	21	25	23
Single/couple all in full-time work	2	3	3	3	4	3	4	4	5	5
Couple, one full-time, one part-time work	3	5	5	5	5	6	5	5	6	5
Couple, one full-time work, one not working	17	21	21	22	21	18	20	19	21	25
No full-time, one or more in part-time work	30	34	33	35	34	33	31	28	30	30
Workless, one or more aged 60 or over	31	32	33	32	31	29	28	21	20	23
Workless, one or more unemployed	74	79	78	78	78	76	76	72	75	73
Workless, other inactive	62	66	64	64	66	66	65	61	62	63
All individuals (per cent)	24	25	24	24	24	23	22	21	22	22

Notes:

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

2. The years 1995/96, 2000/01 and 2003/04 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

3 Whole population

Table 3.9ts: Individuals - risk of living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, United Kingdom¹

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Before Housing Costs										
Pensioner couple	26	23	23	23	19	15	14	11	10	12
Single male pensioner	33	26	25	26	22	15	15	13	13	13
Single female pensioner	41	36	33	32	28	23	20	18	17	20
Couple with children	22	20	19	18	16	11	11	10	11	10
Couple without children	10	9	8	8	8	7	6	6	7	7
Single with children	51	50	48	44	40	24	22	20	17	18
Single male without children	20	18	16	15	15	13	13	13	14	14
Single female without children	17	17	17	14	14	11	13	12	12	11
Adult male	19	17	16	15	14	11	11	10	10	11
Adult female	23	21	20	19	17	13	12	11	11	12
Children	30	29	28	26	23	15	14	13	13	13
All individuals (per cent)	23	21	20	19	17	13	12	11	11	12
After Housing Costs										
Pensioner couple	27	24	23	21	19	14	11	8	7	8
Single male pensioner	39	34	36	34	27	12	10	8	9	10
Single female pensioner	50	44	41	38	32	16	13	10	10	13
Couple with children	27	25	23	23	20	15	14	13	14	15
Couple without children	12	11	11	10	9	8	8	7	8	8
Single with children	67	68	64	62	58	44	39	31	30	31
Single male without children	28	26	22	22	22	18	18	18	19	20
Single female without children	24	26	24	22	22	18	19	18	18	17
Adult male	23	22	20	19	18	14	13	12	13	13
Adult female	28	27	25	24	22	16	14	12	13	13
Children	37	36	34	34	31	23	21	18	19	19
All individuals (per cent)	29	27	25	24	22	17	15	13	14	14

Notes:

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

2. The years 1995/96, 2000/01 and 2003/04 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 3.10ts: Individuals - risk of living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by economic status of the family, United Kingdom¹

Percentage of individuals	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	05/06	06/07
Before Housing Costs										
One or more full-time self-employed	25	19	22	20	19	15	13	14	16	14
Single/couple all in full-time work	2	2	2	2	2	1	2	2	2	1
Couple, one full-time, one part-time work	3	3	4	4	2	2	1	2	2	2
Couple, one full-time work, one not working	16	19	16	15	14	8	7	6	7	8
No full-time, one or more part-time work	29	28	26	27	26	19	17	15	14	15
Workless, one or more aged 60 or over	35	31	30	30	25	20	18	16	14	17
Workless, one or more unemployed	67	67	68	66	62	53	55	48	49	45
Workless, other inactive	53	51	51	47	45	32	33	30	28	31
All individuals (per cent)	23	21	20	19	17	13	12	11	11	12
After Housing Costs										
One or more full-time self-employed	28	23	25	23	23	19	16	16	20	17
Single/couple all in full-time work	3	4	4	3	3	2	3	2	3	3
Couple, one full-time, one part-time work	6	6	6	5	4	3	2	3	3	3
Couple, one full-time work, one not working	22	24	22	22	20	12	11	10	11	14
No full-time, one or more part-time work	36	36	34	35	32	25	22	19	19	20
Workless, one or more aged 60 or over	40	35	34	32	28	17	14	10	10	12
Workless, one or more unemployed	77	81	79	78	76	69	68	60	62	60
Workless, other inactive	68	69	65	64	63	54	50	43	43	46
All individuals (per cent)	29	27	25	24	22	17	15	13	14	14

Notes:

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

2. The years 1995/96, 2000/01 and 2003/04 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.