

Pensioners

- **Contemporary trends** Between 1994/95 and 2006/07, there was no consistent change in the proportion or number of pensioners living in households below thresholds of contemporary median income on a Before Housing Costs basis; a slight rise was followed by a drop since 1998/99. However, there was an increase between 2005/06 and 2006/07. For income After Housing Costs, the proportions and numbers showed a marked fall, from 1998/99, before an increase between 2005/06 and 2006/07.
- **Real trends** From 1994/95 to 2006/07, there were pronounced falls in the proportions and numbers of pensioners below low-income thresholds held constant in real terms, on both income measures, although there was an increase between 2005/06 and 2006/07.
- **Quintile distributions** In 2006/07, pensioners were more likely to be in the bottom two income quintiles and less likely to be in the top two quintiles of the income distribution, than the population as a whole.
- **Family type** Single pensioners living alone had a higher risk of low income than all other groups.
- **Age** In general, the older the age of the pensioners, the greater the likelihood of low income.
- **Ethnicity** Pensioners living in a household headed by someone from an ethnic minority group had a greater risk of low income.
- **Tenure** The majority of pensioners in low-income households were owner-occupiers who owned their homes outright, although the risk for this group was fairly typical when compared with all pensioners.
- **Pensions receipt** Around 40 per cent of pensioner families in households below 60 per cent of contemporary median household income After Housing Costs had someone receiving a personal or occupational pension compared to 70 per cent of all pensioners.

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Introduction

This chapter includes results only for those individuals above state pension age. Thus, any working-age partners will be excluded from results for pensioner couples. This differs slightly from **Chapter 3**, where both adults in a couple with one adult above state pension age and one adult below are classified as a pensioner couple.

The position of pensioners in the income distribution is defined by the net equivalised income of the household in which they live. Care should be taken in comparing results for singles and couples in this chapter, as conclusions drawn from them are often sensitive to the choice of equivalence scale.

Comparisons within groups, however, are not affected. From the 2005/06 publication, the OECD equivalence scale has been used to adjust household income to approximate the material living standards of that household (details of equivalence scales are outlined in **Appendix 2**).

The position of pensioners in the overall income distribution

Figure 6.1 compares the income distribution of pensioners in 2006/07 with that of the entire population.

Figure 6.1 (BHC): Income distribution; all individuals and pensioners by income band, 2006/07

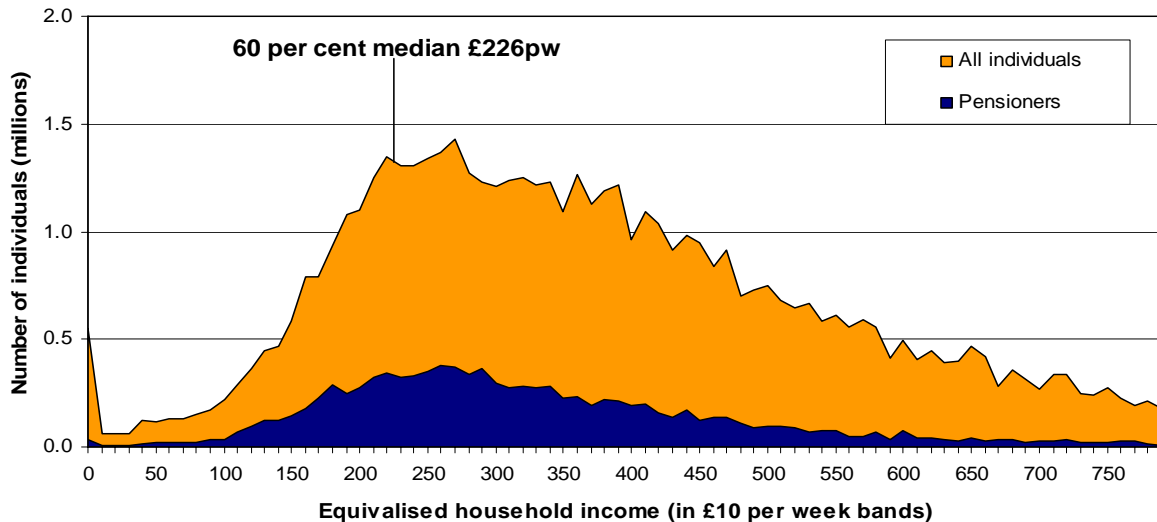
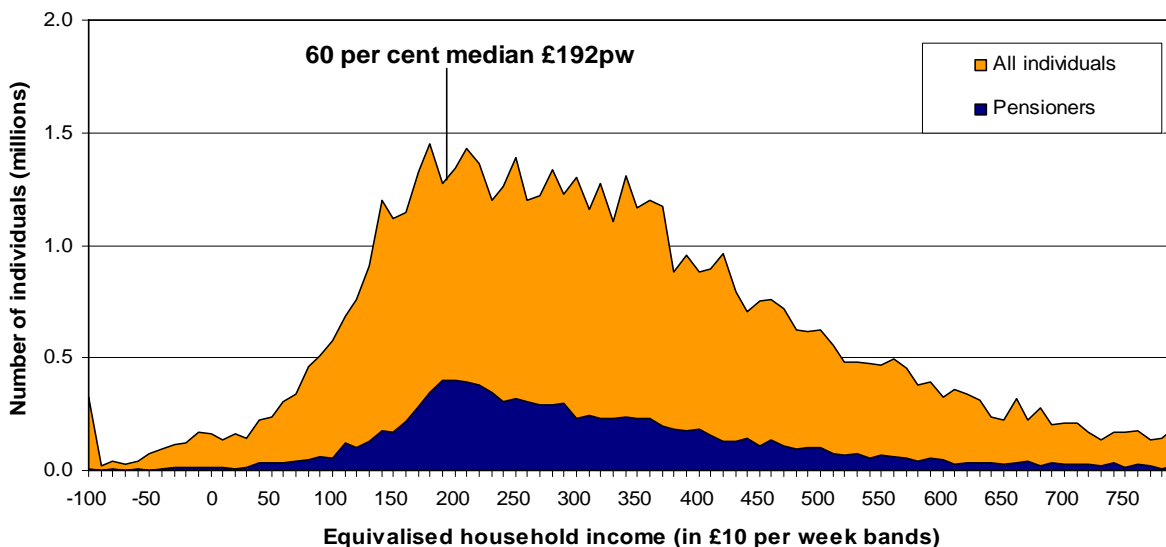


Figure 6.1 (AHC): Income distribution; all individuals and pensioners by income band, 2006/07



Tables in this chapter are;

6.1 Quintile distribution of income in pensioner households by: economic status of adults in the family; age; family type; gender; disability and receipt of disability benefits; tenure; ethnic group (three-year average).

6.2 Quintile distribution of income in pensioner households by: pension receipt; state support received by family; savings and assets; region and country (three-year average).

6.3 – 6.4 Composition of low income groups with categories as outlined for 6.1 – 6.2.

6.5 – 6.6 Risk of falling into low-income groups with categories outlined for 6.1 – 6.2.

6.1tr – 6.6tr Trends over time for headline figures for all the years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). Tables 6.1tr and 6.2tr show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms median income respectively. Tables 6.3tr and 6.4tr show the number for the same measures as outlined for 6.1tr and 6.2tr, while Tables 6.5tr and Table 6.6tr presents a new series that only includes pensioners aged 65 or over. This is in line with international measures of risk of poverty and will provide a consistent time series going forward in light of the equalisation of state pension age for men and women that begins in 2010.

6.1ts – 6.3ts Populations over time Tables 6.1ts to 6.3ts present populations over time by age and gender; tenure; region and country (three-year averages).

6.4ts to 6.5ts Composition of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age; gender; tenure.

6.6ts to 6.8ts Risk of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year averages).

6.9ts to 6.11ts Risk of pensioners in households below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for 6.6ts – 6.8ts.

6.12ts to 6.13ts Composition of pensioners in households with incomes below 50 per cent of contemporary median income over time by: age and gender; tenure.

6.14ts to 6.16ts Risk of pensioners in households below 50 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year averages).

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.

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.

Age and gender

A new age split has been included for the first time in this edition of the publication. This is based on the age of pensioners in the household. The first age band of 60 to 64 year olds will be made up only of females.

In any analysis of gender or age, it must be recalled that HBAI attempts to measure the living standards of an individual as determined by household income. This assumes that both

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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 gender figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples.

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.

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 by receipt of disability benefits.

Pension provision

Following consultation with users, the questions on pension provision in the Family Resources Survey have been changed to try to more accurately capture contributions to pensions. While we are evaluating the impact of these changes, we have tried to mirror the former question block as far as possible to minimise any discontinuity in analysing pension provision.

Ethnicity

Pensioners are classified according to the ethnic group of the household reference person (see **Appendix 1** for definition of household reference person).

With relatively few ethnic minority pensioners in the UK in 2006/07, sample sizes using a single year's data were too small to allow analysis of ethnicity at a disaggregated level. To allow a more detailed analysis of pensioners' ethnic groups, estimates are presented as three-year averages.

However, some figures must be treated with caution, as the sample sizes for three years are still small for certain minority ethnic groups. This was especially true of households headed by a person of mixed, Black non-Caribbean or Pakistani / Bangladeshi ethnicity.

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.

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

As with the 2005/06 publication, estimates are shown for Northern Ireland and the United Kingdom. Before 2005/06, 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 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. Like in the 2005/06 publication, results 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 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 taken 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 6.1 (BHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Source: FRS 2006/07						
Economic status of adults in family						
One or more working	9	15	22	25	28	1.6
No one working	29	31	21	13	7	9.2
Age						
60 - 64	20	22	20	19	19	1.7
65 - 69	21	28	21	17	13	2.6
70 - 74	24	31	22	13	10	2.2
75 - 79	33	30	20	10	8	1.8
80 - 84	29	31	20	15	5	1.6
85+	34	25	24	14	4	1.0
Family type						
Couple living with others	14	22	27	22	15	0.6
Couple living alone	24	26	21	15	13	5.8
Single living with others	16	28	27	20	9	0.7
Single living alone	32	33	19	11	5	3.8
Gender						
Male	24	29	22	14	11	4.1
Female	27	28	21	15	10	6.8
Disability and receipt of disability benefits¹						
No disabled adult	28	24	18	15	15	4.7
One or more disabled adults	24	31	24	14	7	6.1
In receipt of disability benefits	13	33	31	18	5	2.4
Not in receipt of disability benefits	32	30	19	11	8	3.7
Tenure						
Owners	27	24	20	16	13	8.5
Owned outright	29	24	20	15	12	7.6
Buying with mortgage	17	20	24	21	18	0.8
Social rented sector tenants	17	48	23	11	1	1.9
Rented from council	19	50	22	8	1	1.1
Rented from a housing association	16	45	24	14	2	0.9
All rented privately	34	30	23	8	5	0.4
Rented privately unfurnished	34	30	22	9	5	0.4
Rented privately furnished	38	29	24	5	4	0.1
Ethnic group (3-year average)						
White	25	29	21	15	10	10.4
Mixed	34	14	25	16	11	0.0
Asian or Asian British	35	24	17	13	11	0.2
Indian	35	19	19	14	13	0.1
Pakistani and Bangladeshi	41	35	12	6	7	0.1
Black or Black British	31	32	19	14	4	0.1
Black Caribbean	33	33	20	12	2	0.1
Black Non-Caribbean	22	27	16	21	14	0.0
Chinese or other ethnic group	36	25	15	14	9	0.1
All pensioners²	26	28	21	15	10	10.9

Notes:

1. 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.

2. The totals for all pensioners are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.

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

Table 6.1 (AHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2006/07
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners (millions)
Economic status of adults in family						
One or more working	6	13	21	27	33	1.6
No one working	18	32	22	17	11	9.2
Age						
60 - 64	14	22	21	20	23	1.7
65 - 69	13	28	22	21	17	2.6
70 - 74	15	30	24	18	13	2.2
75 - 79	18	36	21	15	10	1.8
80 - 84	18	33	22	18	9	1.6
85+	22	28	22	21	7	1.0
Family type						
Couple living with others	12	19	29	24	16	0.6
Couple living alone	15	27	22	19	17	5.8
Single living with others	14	23	30	23	11	0.7
Single living alone	19	35	20	16	10	3.8
Gender						
Male	14	30	23	18	15	4.1
Female	17	29	22	19	14	6.8
Disability and receipt of disability benefits¹						
No disabled adult	17	27	18	18	20	4.7
One or more disabled adults	15	31	25	19	10	6.1
In receipt of disability benefits	7	28	33	24	8	2.4
Not in receipt of disability benefits	20	34	20	16	10	3.7
Tenure						
Owners	14	25	23	21	17	8.5
Owned outright	14	26	23	21	17	7.6
Buying with mortgage	12	21	24	23	20	0.8
Social rented sector tenants	22	45	20	11	2	1.9
Rented from council	23	46	20	10	1	1.1
Rented from a housing association	20	45	20	12	3	0.9
All rented privately	33	34	17	10	5	0.4
Rented privately unfurnished	34	34	16	11	5	0.4
Rented privately furnished	29	35	24	6	6	0.1
Ethnic group (3-year average)						
White	15	30	23	18	14	10.4
Mixed	24	25	17	21	13	0.0
Asian or Asian British	29	27	19	14	11	0.2
Indian	27	25	19	17	13	0.1
Pakistani and Bangladeshi	38	33	14	8	7	0.1
Black or Black British	26	36	18	16	5	0.1
Black Caribbean	25	39	18	14	3	0.1
Black Non-Caribbean	28	22	17	22	11	0.0
Chinese or other ethnic group	29	28	15	18	10	0.1
All pensioners²	16	29	22	19	14	10.9

Notes:

1. 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.

2. The totals for all pensioners are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.

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

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Table 6.2 (BHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Pensions receipt						
Couples	23	26	22	16	14	6.4
No occupational/personal pensions	42	27	14	9	7	1.4
Only one with occupational/personal pension	24	28	23	14	12	3.1
Both with occupational/personal pensions	9	21	25	23	21	1.9
Single	30	32	20	12	6	4.5
No occupational/personal pensions	40	32	17	9	3	2.0
Occupational/personal pension	22	32	23	16	8	2.5
Benefit receipt of family¹						
Disability Living Allowance	15	35	30	15	4	1.2
Attendance Allowance	10	30	33	22	6	1.2
Pension Credit	32	39	18	9	1	2.0
Housing Benefit	13	52	24	10	1	1.5
Not in receipt of any benefit listed above	27	23	20	16	14	6.9
Savings and assets						
No savings	35	33	19	9	4	1.8
Less than £1,500	31	33	21	11	4	2.0
£1,500 but less than £3,000	28	34	21	13	3	0.6
£3,000 but less than £8,000	31	33	20	11	4	1.6
£8,000 but less than £10,000	25	31	23	13	8	0.4
£10,000 but less than £16,000	26	30	22	13	8	1.0
£16,000 but less than £20,000	23	27	25	17	7	0.5
£20,000 or more	13	16	22	23	26	2.8
Region/Country (3-year average)						
England	25	29	21	15	11	9.0
North East	24	37	20	12	6	0.5
North West	28	31	21	13	8	1.2
Yorkshire and the Humber	27	32	21	13	6	0.9
East Midlands	30	31	21	12	7	0.8
West Midlands	26	30	22	14	8	1.0
East of England	22	28	23	17	11	1.0
London	23	26	19	16	16	1.0
Inner	23	28	18	16	14	0.3
Outer	23	24	20	16	16	0.7
South East	22	24	21	17	16	1.5
South West	23	28	21	17	11	1.1
Scotland	24	31	23	14	9	0.9
Wales	27	29	21	15	8	0.6
Northern Ireland	31	27	20	14	7	0.3
All pensioners²	26	28	21	15	10	10.9

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

Table 6.2 (AHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2006/07
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners (millions)
Pensions receipt						
Couples	14	27	23	19	17	6.4
No occupational/personal pensions	33	33	16	10	8	1.4
Only one with occupational/personal pension	12	30	25	19	14	3.1
Both with occupational/personal pensions	5	17	24	27	27	1.9
Single	18	33	21	17	10	4.5
No occupational/personal pensions	28	39	18	12	4	2.0
Occupational/personal pension	11	28	24	22	15	2.5
Benefit receipt of family¹						
Disability Living Allowance	9	30	34	21	6	1.2
Attendance Allowance	5	24	33	28	11	1.2
Pension Credit	17	49	20	12	3	2.0
Housing Benefit	18	50	19	11	2	1.5
Not in receipt of any benefit listed above	16	23	22	20	19	6.9
Savings and assets						
No savings	26	37	21	12	5	1.8
Less than £1,500	21	37	22	14	6	2.0
£1,500 but less than £3,000	15	39	21	21	5	0.6
£3,000 but less than £8,000	16	35	26	16	6	1.6
£8,000 but less than £10,000	13	31	26	17	13	0.4
£10,000 but less than £16,000	16	27	25	20	12	1.0
£16,000 but less than £20,000	12	27	27	22	12	0.5
£20,000 or more	7	15	19	26	33	2.8
Region/Country (3-year averages)						
England	16	30	22	18	14	9.0
North East	14	36	25	15	9	0.5
North West	16	33	22	17	11	1.2
Yorkshire and the Humber	15	34	24	18	9	0.9
East Midlands	18	32	24	16	10	0.8
West Midlands	16	30	24	17	12	1.0
East of England	14	27	24	20	16	1.0
London	20	26	18	17	19	1.0
Inner	26	29	15	15	16	0.3
Outer	17	25	19	18	20	0.7
South East	14	25	20	19	21	1.5
South West	15	27	23	20	15	1.1
Scotland	13	31	24	18	13	0.9
Wales	16	29	24	19	12	0.6
Northern Ireland	18	30	23	19	11	0.3
All pensioners²	16	29	22	19	14	10.9

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

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Table 6.3: Composition of low-income groups of pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Source: FRS 2006/07						All pensioners
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in family							
One or more working	5	5	6	6	5	6	15
No one working	95	95	94	94	95	94	85
Age							
60 - 64	13	12	12	14	14	12	15
65 - 69	19	19	21	20	20	21	24
70 - 74	18	19	20	19	19	19	20
75 - 79	20	22	21	17	19	20	17
80 - 84	17	16	16	16	16	16	14
85+	14	12	10	14	12	11	9
Family type							
Couple living with others	3	3	3	4	4	4	5
Couple living alone	44	49	50	46	49	49	53
Single living with others	5	4	4	6	6	5	7
Single living alone	48	44	43	44	41	42	35
Gender							
Male	31	33	36	33	34	35	37
Female	69	67	64	67	66	65	63
Disability and receipt of disability benefits¹							
No disabled adult	50	47	46	48	47	45	44
One or more disabled adults	50	53	54	52	53	55	56
In receipt of disability benefits	8	10	13	10	10	12	22
Not in receipt of disability benefits	42	43	42	42	43	43	34
Tenure							
Owners	85	83	78	67	65	64	78
Owned outright	80	78	73	61	60	59	70
Buying with mortgage	5	5	5	6	6	6	8
Social rented sector tenants	9	11	16	24	26	28	18
Rented from council	5	7	10	13	15	16	10
Rented from a housing association	4	4	6	11	11	13	8
All rented privately	6	6	5	9	8	7	4
Rented privately unfurnished	5	5	4	8	7	6	4
Rented privately furnished	1	1	1	1	1	1	1
Ethnic group (3-year average)							
White	93	95	95	92	94	95	96
Mixed	0	0	0	1	0	0	0
Asian or Asian British	4	3	2	4	3	3	2
Indian	2	2	1	2	2	1	1
Pakistani and Bangladeshi	2	1	1	2	1	1	1
Black or Black British	1	1	1	2	2	1	1
Black Caribbean	1	1	1	1	1	1	1
Black Non-Caribbean	0	0	0	0	0	0	0
Chinese or other ethnic group	1	1	1	1	1	1	1
All pensioners (millions=100%)²	1.4	2.5	3.8	1.1	2.1	3.4	10.9

Notes:

1. 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.

2. The totals for all pensioners are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.

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

Table 6.4: Composition of low-income groups of pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Source: FRS 2006/07						All pensioners
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Pensions receipt							
Couples	48	52	53	50	53	53	59
No occupational/personal pensions	24	21	19	26	26	21	13
Only one with occupational/personal pension	19	25	27	20	22	25	29
Both with occupational/personal pensions	5	6	7	5	5	6	18
Single	52	48	47	50	47	47	41
No occupational/personal pensions	36	29	26	35	32	31	18
Occupational/personal pension	16	19	21	15	15	17	23
Benefit receipt of family¹							
Disability Living Allowance	5	6	7	6	6	7	11
Attendance Allowance	3	4	5	3	4	5	11
Pension Credit	18	22	23	14	22	27	18
Housing Benefit	3	6	11	14	18	22	14
Not in receipt of any benefit listed above	74	66	63	71	62	56	63
Savings and assets							
No savings	28	23	22	29	28	25	17
Less than £1,500	24	23	23	24	25	25	19
£1,500 but less than £3,000	5	7	6	5	6	7	6
£3,000 but less than £8,000	15	18	18	14	15	17	15
£8,000 but less than £10,000	4	4	4	3	3	4	4
£10,000 but less than £16,000	9	9	9	9	9	8	9
£16,000 but less than £20,000	4	4	4	3	3	3	4
£20,000 or more	12	13	13	12	11	11	26
Region/Country (3-year average)							
England	83	83	83	85	84	84	84
North East	4	4	5	3	4	5	4
North West	12	13	13	11	12	13	11
Yorkshire and the Humber	8	9	9	8	8	9	9
East Midlands	9	9	9	9	8	8	7
West Midlands	10	9	10	9	9	9	9
East of England	8	8	9	8	9	9	10
London	10	9	8	13	11	10	9
Inner	3	3	3	6	5	4	3
Outer	7	6	6	7	7	6	6
South East	12	12	12	14	12	13	14
South West	10	9	9	10	9	9	10
Scotland	7	8	9	7	8	8	9
Wales	7	6	6	6	6	5	5
Northern Ireland	3	3	3	2	3	3	2
All pensioners (millions=100%)²	1.4	2.5	3.8	1.1	2.1	3.4	10.9

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

6 Pensioners

Table 6.5: Risk of being in low-income groups of pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Source: FRS 2006/07						
	Before Housing Costs			After Housing Costs			All pensioners (millions)
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in family							
One or more working	4	8	13	4	7	11	1.6
No one working	15	26	39	12	21	34	9.2
Age							
60-64	11	18	27	10	17	25	1.7
65-69	10	18	30	9	16	27	2.6
70-74	11	21	35	10	17	29	2.2
75-79	15	29	43	11	21	37	1.8
80-84	16	27	40	12	21	34	1.6
85+	20	32	41	16	25	39	1.0
Family type							
Couple living with others	8	12	20	8	14	21	0.6
Couple living alone	11	21	32	9	17	28	5.8
Single living with others	9	15	23	9	16	24	0.7
Single living alone	18	29	43	13	22	38	3.8
Gender							
Male	11	21	33	9	17	29	4.1
Female	14	25	36	11	20	32	6.8
Disability and receipt of disability benefits¹							
No disabled adult	15	25	36	12	20	32	4.7
One or more disabled adults	12	22	34	10	18	30	6.1
In receipt of disability benefits	5	11	20	5	9	17	2.4
Not in receipt of disability benefits	16	29	42	13	24	39	3.7
Tenure							
Owners	14	25	35	9	16	25	8.5
Owned outright	15	26	36	9	16	26	7.6
Buying with mortgage	8	15	23	9	14	22	0.8
Social rented sector tenants	7	15	32	14	28	49	1.9
Rented from council	7	16	36	14	29	49	1.1
Rented from a housing association	7	13	28	15	26	49	0.9
All rented privately	19	32	44	22	38	54	0.4
Rented privately unfurnished	17	31	44	23	39	54	0.4
Rented privately furnished	28	38	43	21	31	52	0.1
Ethnic group (3-year average)							
White	11	21	34	9	17	30	10.4
Mixed	19	28	40	17	25	38	0.0
Asian or Asian British	24	32	43	21	32	44	0.2
Indian	24	33	38	19	29	38	0.1
Pakistani and Bangladeshi	33	39	59	28	43	60	0.1
Black or Black British	15	28	41	16	29	46	0.1
Black Caribbean	15	29	43	15	29	47	0.1
Black Non-Caribbean	16	22	33	21	31	39	0.0
Chinese or other ethnic group	24	33	44	18	30	41	0.1
All pensioners²	13	23	35	10	19	31	10.9

Notes:

1. 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.

2. The totals for all pensioners are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.

Table 6.6: Risk of being in low-income groups of pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Source: FRS 2006/07						All pensioners (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Pensions receipt							
Couples	11	20	31	9	17	28	6.4
No occupational/personal pensions	25	39	52	21	39	51	1.4
Only one with occupational/personal pension	9	20	33	7	14	27	3.1
Both with occupational/personal pensions	4	8	14	3	6	11	1.9
Single	17	27	40	13	21	35	4.5
No occupational/personal pensions	26	37	51	20	33	52	2.0
Occupational/personal pension	9	19	32	7	12	22	2.5
Benefit receipt of family¹							
Disability Living Allowance	5	12	22	6	10	19	1.2
Attendance Allowance	3	8	17	3	7	14	1.2
Pension Credit	13	28	44	8	23	45	2.0
Housing Benefit	3	10	28	10	24	49	1.5
Not in receipt of any benefit listed above	15	24	35	12	19	27	6.9
Savings and assets							
No savings	21	32	46	18	31	46	1.8
Less than £1,500	16	28	43	13	25	41	2.0
£1,500 but less than £3,000	12	26	38	10	20	37	0.6
£3,000 but less than £8,000	13	27	41	10	19	34	1.6
£8,000 but less than £10,000	12	22	34	8	16	29	0.4
£10,000 but less than £16,000	13	24	37	11	18	28	1.0
£16,000 but less than £20,000	11	20	33	8	14	22	0.5
£20,000 or more	6	12	18	5	8	13	2.8
Region/Country (3-year average)							
England	11	22	34	9	18	30	9.0
North East	9	20	38	7	17	31	0.5
North West	12	24	37	8	19	33	1.2
Yorkshire and the Humber	11	24	37	9	17	32	0.9
East Midlands	14	27	40	11	21	33	0.8
West Midlands	12	22	36	9	18	31	1.0
East of England	10	19	30	8	16	27	1.0
London	12	20	31	12	22	33	1.0
Inner	13	21	32	18	28	42	0.3
Outer	12	20	31	10	19	29	0.7
South East	10	19	29	9	16	27	1.5
South West	11	20	31	9	16	27	1.1
Scotland	10	20	34	7	16	29	0.9
Wales	14	24	36	10	19	28	0.6
Northern Ireland	16	28	40	9	20	33	0.3
All pensioners²	13	23	35	10	19	31	10.9

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups since people can receive more than one benefit.

2. The totals for all pensioners are shown for the United Kingdom for the year 2006/07 only and are not three-year averages.

6 Pensioners

Table 6.1tr: Percentage of pensioners falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Percentage of pensioners		Before Housing Costs			After Housing Costs			Source: FES/FRS
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	10	32	52	8	32	50	
	1981	5	20	43	5	23	44	
	1987	11	27	47	10	31	46	
	1988/89	16	38	53	18	41	51	
	1990/91	17	37	49	21	37	46	
	1991/92	14	32	46	17	34	44	
	1992/93	13	28	43	14	32	42	
	1993/95	12	24	41	11	31	41	
	1994/96	10	23	40	11	30	40	
	1995/97	11	24	40	14	30	39	
FRS (GB)	1994/95	12	24	41	11	28	40	
	1995/96	12	24	40	10	28	40	
	1996/97	13	25	40	13	29	39	
	1997/98	13	25	40	13	29	38	
FRS (UK)	1998/99	14	27	41	13	29	38	
	1999/00	14	25	40	13	28	38	
	2000/01	13	25	39	11	26	36	
	2001/02	14	25	39	11	26	37	
	2002/03	13	24	39	11	24	37	
	2003/04	12	23	36	10	21	34	
	2004/05	11	21	34	8	18	30	
	2005/06	11	21	33	8	17	29	
Change	1998/99-2006/07 ^{2,3}	-1	-4	-6	-3	-10	-8	
	2005/06-2006/07 ^{2,3}	2	2	2	2	2	2	

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

Table 6.2tr: Percentage of pensioners falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Percentage of pensioners		Before Housing Costs			After Housing Costs			Source: FES/FRS
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	49	64	73	48	62	71	
	1981	42	60	71	43	57	68	
	1987	28	50	62	31	49	58	
	1988/89	29	50	61	33	48	57	
	1990/91	26	45	56	29	42	51	
	1991/92	21	40	52	25	39	48	
	1992/93	17	37	50	21	37	47	
	1993/95	15	31	47	16	35	45	
	1994/96	13	28	45	15	32	42	
1995/97	12	27	43	15	31	40		
FRS (GB)	1994/95	16	32	48	19	36	47	
	1995/96	16	32	47	18	35	46	
	1996/97	14	28	43	16	32	42	
	1997/98	14	27	42	15	31	40	
FRS (UK)	1998/99	14	27	41	13	29	38	
	1999/00	12	23	37	10	25	35	
	2000/01	10	20	33	8	20	31	
	2001/02	8	18	29	7	14	28	
	2002/03	7	16	27	6	12	23	
	2003/04	7	15	25	6	10	19	
	2004/05	6	13	23	5	8	15	
	2005/06	6	12	21	5	8	14	
2006/07	7	15	23	6	10	16		
Change	1998/99-2006/07 ^{2,3}	-7	-12	-18	-7	-19	-23	
	2005/06-2006/07 ^{2,3}	1	2	2	1	2	2	

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

6 Pensioners

Table 6.3tr: Number of pensioners falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	0.9	2.9	4.7	0.7	2.9	4.5	9.1
	1981	0.5	1.9	4.1	0.4	2.1	4.2	9.5
	1987	1.1	2.7	4.7	1.0	3.1	4.6	9.9
	1988/89	1.6	3.8	5.3	1.8	4.0	5.1	9.9
	1990/91	1.7	3.7	5.0	2.1	3.7	4.7	10.1
	1991/92	1.5	3.3	4.7	1.8	3.5	4.5	10.2
	1992/93	1.3	2.9	4.4	1.4	3.3	4.4	10.2
	1993/95	1.2	2.5	4.1	1.1	3.1	4.2	10.2
	1994/96	1.1	2.3	4.1	1.1	3.0	4.1	10.1
	1995/97	1.1	2.4	4.0	1.4	3.1	4.0	10.2
FRS (GB)	1994/95	1.2	2.4	4.0	1.1	2.8	4.0	9.9
	1995/96	1.2	2.4	3.9	1.0	2.8	3.9	9.9
	1996/97	1.3	2.4	4.0	1.2	2.9	3.9	9.9
	1997/98	1.3	2.5	4.0	1.3	2.9	3.8	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.4	2.6	4.1	1.3	2.8	3.9	10.3
	2000/01	1.4	2.6	4.0	1.2	2.7	3.7	10.3
	2001/02	1.4	2.6	4.0	1.2	2.7	3.8	10.4
	2002/03	1.4	2.5	4.0	1.1	2.5	3.8	10.5
	2003/04	1.3	2.4	3.8	1.0	2.2	3.6	10.5
	2004/05	1.2	2.3	3.7	0.9	1.9	3.2	10.7
	2005/06	1.2	2.2	3.6	0.9	1.8	3.1	10.8
Change	1998/99-2006/07 ^{2,3}	0.0	-0.2	-0.4	-0.2	-0.9	-0.6	0.6
	2005/06-2006/07 ^{2,3}	0.3	0.3	0.2	0.2	0.2	0.2	0.1

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

Table 6.4tr: Number of pensioners falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	4.4	5.8	6.7	4.4	5.6	6.5	9.1
	1981	4.0	5.7	6.7	4.1	5.5	6.4	9.5
	1987	2.8	4.9	6.1	3.1	4.8	5.8	9.9
	1988/89	2.9	5.0	6.1	3.3	4.7	5.7	9.9
	1990/91	2.7	4.6	5.6	3.0	4.2	5.2	10.1
	1991/92	2.1	4.1	5.3	2.6	4.0	4.9	10.2
	1992/93	1.8	3.7	5.1	2.1	3.8	4.8	10.2
	1993/95	1.5	3.2	4.8	1.7	3.5	4.6	10.2
	1994/96	1.4	2.9	4.5	1.5	3.3	4.3	10.1
1995/97	1.2	2.7	4.4	1.6	3.2	4.1	10.2	
FRS (GB)	1994/95	1.6	3.2	4.7	1.9	3.6	4.6	9.9
	1995/96	1.6	3.1	4.7	1.8	3.5	4.5	9.9
	1996/97	1.4	2.8	4.2	1.6	3.2	4.1	9.9
	1997/98	1.4	2.7	4.2	1.4	3.0	4.0	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.3	2.3	3.8	1.1	2.5	3.6	10.3
	2000/01	1.1	2.0	3.4	0.8	2.0	3.2	10.3
	2001/02	0.9	1.8	3.1	0.7	1.5	2.9	10.4
	2002/03	0.8	1.7	2.8	0.6	1.2	2.4	10.5
	2003/04	0.7	1.6	2.6	0.6	1.1	2.0	10.5
	2004/05	0.6	1.4	2.4	0.5	0.9	1.6	10.7
	2005/06	0.6	1.3	2.3	0.5	0.8	1.5	10.8
2006/07	0.8	1.6	2.5	0.7	1.1	1.7	10.9	
Change	1998/99-2006/07 ^{2,3}	-0.6	-1.2	-1.7	-0.7	-1.9	-2.2	0.6
	2005/06-2006/07 ^{2,3}	0.2	0.3	0.2	0.2	0.2	0.2	0.1

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

6 Pensioners

Table 6.5tr: Percentage of pensioners aged 65 or over below thresholds of contemporary and 1998/99 real-terms median income, United Kingdom¹

Percentage of pensioners	Source: FRS					
	Before Housing Costs			After Housing Costs		
	Below median			Below median		
	50%	60%	70%	50%	60%	70%
Contemporary income thresholds						
1994/95	13	25	43	12	29	42
1995/96	13	25	42	11	29	42
1996/97	13	26	42	13	30	41
1997/98	14	27	42	13	31	40
1998/99	15	28	43	14	30	40
1999/00	14	26	41	13	29	39
2000/01	14	26	40	11	27	38
2001/02	14	26	40	11	26	38
2002/03	13	25	40	11	25	38
2003/04	12	24	38	10	21	35
2004/05	11	22	35	8	18	31
2005/06	11	21	34	8	17	30
2006/07	13	24	36	11	19	32
2005/06-2006/07 ^{2,3}	3	3	2	2	2	2

Percentage of pensioners	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	17	34	50	20	38	49
1995/96	17	33	49	19	37	48
1996/97	15	29	45	16	33	44
1997/98	15	28	44	15	32	42
1998/99	15	28	43	14	30	40
1999/00	13	24	39	11	26	37
2000/01	11	20	34	8	20	32
2001/02	9	18	30	7	15	29
2002/03	7	16	28	5	12	23
2003/04	7	15	26	6	10	19
2004/05	6	14	24	4	8	15
2005/06	6	12	22	4	8	14
2006/07	8	15	24	6	10	16
2005/06-2006/07 ^{2,3}	2	3	2	2	2	2

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Due to rounding, the estimates of change in percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.
3. 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.

Table 6.6tr: Number of pensioners aged 65 or over below thresholds of contemporary and 1998/99 real-terms median income, United Kingdom¹

Numbers of pensioners (millions)	Source: FRS						All pensioners
	Before Housing Costs			After Housing Costs			
	Below median			Below median			
	50%	60%	70%	50%	60%	70%	
Contemporary income thresholds							
1994/95	1.1	2.1	3.6	1.0	2.5	3.6	8.5
1995/96	1.1	2.1	3.6	0.9	2.5	3.5	8.5
1996/97	1.1	2.2	3.6	1.1	2.6	3.5	8.5
1997/98	1.2	2.3	3.6	1.1	2.6	3.4	8.6
1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
1999/00	1.2	2.3	3.5	1.1	2.5	3.4	8.6
2000/01	1.2	2.2	3.5	1.0	2.3	3.2	8.7
2001/02	1.2	2.3	3.5	1.0	2.3	3.3	8.7
2002/03	1.2	2.3	3.6	1.0	2.2	3.4	9.0
2003/04	1.1	2.1	3.4	0.9	1.9	3.2	9.0
2004/05	1.0	2.0	3.2	0.7	1.6	2.8	9.1
2005/06	1.0	2.0	3.1	0.8	1.6	2.7	9.2
2006/07	1.2	2.2	3.4	1.0	1.8	2.9	9.2
2005/06-2006/07 ^{2,3}	0.2	0.3	0.2	0.2	0.2	0.2	0.0
Numbers of pensioners (millions)							
	Source: FRS						All pensioners
	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	1.5	2.8	4.2	1.7	3.2	4.1	8.5
1995/96	1.5	2.8	4.2	1.6	3.2	4.1	8.5
1996/97	1.3	2.5	3.8	1.4	2.8	3.7	8.5
1997/98	1.3	2.4	3.7	1.3	2.7	3.6	8.6
1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
1999/00	1.1	2.0	3.3	0.9	2.2	3.1	8.6
2000/01	0.9	1.8	3.0	0.7	1.7	2.8	8.7
2001/02	0.7	1.6	2.6	0.6	1.3	2.5	8.7
2002/03	0.6	1.5	2.5	0.5	1.0	2.1	9.0
2003/04	0.6	1.3	2.3	0.5	0.9	1.7	9.0
2004/05	0.5	1.2	2.2	0.4	0.7	1.4	9.1
2005/06	0.6	1.1	2.0	0.4	0.7	1.3	9.2
2006/07	0.7	1.4	2.2	0.5	0.9	1.5	9.2
2005/06-2006/07 ^{2,3}	0.1	0.2	0.2	0.1	0.2	0.2	0.0

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Due to rounding, the estimates of change in numbers of pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.
3. 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.

6 Pensioners

Table 6.1ts: Population of pensioners by age and gender, 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 pensioners whose age is: (millions)										
60 - 64	1.4	1.4	1.4	1.4	1.5	1.4	1.5	1.6	1.6	1.7
65 - 69	2.5	2.5	2.6	2.5	2.5	2.5	2.5	2.6	2.7	2.6
70 - 74	2.5	2.3	2.2	2.3	2.2	2.3	2.3	2.2	2.2	2.2
75 - 79	1.6	1.7	1.8	1.9	1.9	1.9	1.9	1.8	1.8	1.8
80 - 84	1.2	1.2	1.2	1.1	1.1	1.2	1.4	1.6	1.5	1.6
85+	0.7	0.7	0.8	0.8	0.8	0.9	0.8	0.9	0.9	1.0
Number of pensioners whose gender is: (millions)										
Male	3.5	3.6	3.6	3.6	3.6	3.7	3.9	4.0	4.0	4.1
Female	6.4	6.4	6.4	6.4	6.4	6.4	6.6	6.7	6.8	6.8
All pensioners (millions)	9.9	9.9	10.0	10.0	10.0	10.1	10.5	10.7	10.8	10.9
Percentage of pensioners whose age is:										
60 - 64	14	14	14	14	15	14	14	15	15	15
65 - 69	25	26	26	25	25	24	24	25	25	24
70 - 74	25	23	23	23	22	22	22	21	20	20
75 - 79	16	17	18	19	19	18	18	17	17	17
80 - 84	12	12	12	11	11	12	13	15	14	14
85+	7	7	8	8	8	8	8	8	9	9
Percentage of pensioners whose gender is:										
Male	35	36	36	36	36	37	37	37	37	37
Female	65	64	64	64	64	63	63	63	63	63
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for 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 6.2ts: Population of pensioners by tenure, 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 pensioners whose tenure type is: (millions)										
Owners	6.5	6.8	6.9	7.0	7.1	7.4	7.7	8.1	8.4	8.5
Owned outright	5.7	5.9	6.0	6.1	6.2	6.6	6.8	7.3	7.5	7.6
Buying with mortgage	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8
Social rented sector tenants	2.8	2.7	2.6	2.5	2.4	2.3	2.3	2.1	2.0	1.9
Rented from council	2.3	2.1	2.1	2.0	1.8	1.6	1.6	1.2	1.1	1.1
Rented from a housing association	0.4	0.5	0.5	0.5	0.6	0.7	0.7	0.8	0.8	0.9
All rented privately	0.6	0.5	0.5	0.5	0.5	0.4	0.5	0.5	0.5	0.4
Rented privately unfurnished	0.5	0.3	0.4	0.4	0.5	0.4	0.4	0.4	0.4	0.4
Rented privately furnished	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1
All pensioners (millions)	9.9	9.9	10.0	10.0	10.0	10.1	10.5	10.7	10.8	10.9
Percentage of pensioners whose tenure type is:										
Owners	65	68	69	70	71	73	74	76	78	78
Owned outright	58	59	60	61	62	65	65	68	69	70
Buying with mortgage	8	9	9	9	9	9	8	8	8	8
Social rented sector tenants	28	27	26	25	24	22	22	19	18	18
Rented from council	24	22	21	20	18	16	15	12	10	10
Rented from a housing association	5	5	5	5	6	7	7	8	8	8
All rented privately	6	5	5	5	5	4	4	4	4	4
Rented privately unfurnished	6	3	4	4	5	4	4	4	4	4
Rented privately furnished	1	2	1	1	1	1	1	0	0	1
All pensioners (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.

6 Pensioners

Table 6.3ts: Population of pensioners by region and country, United Kingdom¹

	Source: FRS									
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07
Number of pensioners whose region/country is: (3-year average, millions)										
England	8.5	8.5	8.5	8.6	8.6	8.7	8.8	8.8	8.9	9.0
North East	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
North West	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
Yorkshire and the Humber	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
East Midlands	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8
West Midlands	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0
East of England	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0
London	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
South East	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5
South West	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1
Scotland	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Wales	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Northern Ireland	..	..	..	..	..	..	..	0.3	0.3	0.3
All pensioners (millions)²	9.9	9.9	10.0	10.0	10.1	10.2	10.4	10.6	10.7	10.8
Percentage of pensioners whose region/country is: (3-year average)										
England	86	86	86	86	86	86	86	84	84	84
North East	5	5	5	5	5	5	5	4	4	4
North West	12	12	12	12	12	12	12	12	12	11
Yorkshire and the Humber	9	9	9	9	9	9	9	9	9	9
East Midlands	7	7	7	7	7	7	7	7	7	7
West Midlands	9	9	9	9	9	9	9	9	9	9
East of England	9	9	9	10	10	10	10	10	10	10
London	10	10	10	10	10	10	10	9	9	9
South East	14	14	14	14	14	14	14	14	14	14
South West	10	10	10	10	10	10	10	10	10	10
Scotland	9	9	9	9	9	9	9	9	9	9
Wales	6	6	6	6	6	6	6	5	5	5
Northern Ireland	..	..	..	..	..	..	..	2	2	2
All pensioners (per cent)²	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03-2004/05 onwards. Earlier years are for Great Britain only.
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
4. Percentages may not sum to 100 per cent due to rounding.

Table 6.4ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender United Kingdom¹

Percentage of pensioners	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										
Age										
60 - 64	10	11	10	10	10	11	11	11	12	12
65 - 69	19	19	19	19	19	18	19	19	22	19
70 - 74	26	24	24	25	23	23	23	19	21	19
75 - 79	19	21	23	23	22	22	21	20	18	22
80 - 84	17	16	15	14	16	16	16	19	17	16
85+	9	9	9	10	10	11	10	11	10	12
Gender										
Male	31	31	32	33	33	34	35	34	34	33
Female	69	69	68	67	67	66	65	66	66	67
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
Age										
60 - 64	10	10	10	10	11	12	12	15	14	14
65 - 69	19	19	20	19	20	19	21	22	24	20
70 - 74	28	24	23	24	23	23	22	19	19	19
75 - 79	21	22	23	23	21	21	20	19	17	19
80 - 84	15	17	15	14	16	15	16	16	15	16
85+	7	9	10	10	10	10	10	10	11	12
Gender										
Male	30	30	32	32	32	33	35	35	35	34
Female	70	70	68	68	68	67	65	65	65	66
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for 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.

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Table 6.5ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	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										
Tenure										
Owners	71	71	71	72	74	75	79	83	84	83
Owned outright	65	66	65	66	67	70	73	76	78	78
Buying with mortgage	6	5	6	5	6	5	6	6	6	5
Social rented sector tenants	21	23	23	23	20	19	16	13	11	11
Rented from council	17	18	20	19	16	13	12	8	6	7
Rented from a housing association	4	5	3	4	4	6	4	5	4	4
All rented privately	8	6	6	5	7	5	5	5	5	6
Rented privately unfurnished	7	5	5	5	6	4	4	4	5	5
Rented privately furnished	1	2	1	1	1	1	1	1	1	1
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
Tenure										
Owners	42	43	45	47	49	53	56	62	64	65
Owned outright	36	38	39	41	43	48	50	55	56	60
Buying with mortgage	6	4	6	5	6	5	6	7	8	6
Social rented sector tenants	49	50	47	46	43	40	37	30	27	26
Rented from council	40	39	38	36	32	27	26	18	15	15
Rented from a housing association	9	11	9	10	11	13	12	12	12	11
All rented privately	10	8	8	7	8	7	7	7	9	8
Rented privately unfurnished	8	5	6	6	7	6	6	7	8	7
Rented privately furnished	1	2	1	1	1	2	1	1	1	1
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for 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 6.6ts: Risk of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender United Kingdom¹

Percentage of pensioners	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										
Age										
60 - 64	17	19	18	19	18	19	18	17	18	18
65 - 69	18	18	19	20	19	18	19	17	18	18
70 - 74	25	25	27	29	26	26	25	19	21	21
75 - 79	28	30	32	33	29	31	28	25	22	29
80 - 84	32	33	32	33	36	32	29	27	24	27
85+	33	31	30	33	30	33	32	29	25	32
Gender										
Male	21	21	22	25	23	23	23	19	19	21
Female	26	27	27	28	26	26	25	23	22	25
All pensioners (per cent)	24	25	25	27	25	25	24	21	21	23
After Housing Costs										
Age										
60 - 64	20	21	20	21	21	21	20	18	16	17
65 - 69	21	21	22	21	22	20	20	16	16	16
70 - 74	31	29	30	30	28	27	24	16	16	17
75 - 79	37	36	37	35	30	29	27	19	17	21
80 - 84	34	39	37	37	39	31	30	19	18	21
85+	30	38	38	35	35	31	29	22	22	25
Gender										
Male	24	24	26	26	24	23	23	16	16	17
Female	31	32	31	30	29	27	25	18	18	20
All pensioners (per cent)	28	29	29	29	28	26	24	18	17	19

Notes:

1. Figures are for 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.

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Table 6.7ts: Risk of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	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										
Tenure										
Owners	26	26	26	28	26	26	26	23	23	25
Owned outright	27	27	28	29	27	27	27	24	23	26
Buying with mortgage	18	15	16	17	19	15	18	17	15	15
Social rented sector tenants	18	21	22	24	21	22	18	14	12	15
Rented from council	17	20	24	25	22	22	19	14	13	16
Rented from a housing association	19	22	17	20	17	22	14	13	11	13
All rented privately	31	32	31	31	31	29	29	23	25	32
Rented privately unfurnished	32	34	30	31	31	30	29	23	25	31
Rented privately furnished	29	26	38	28	32	26	29	22	33	38
All pensioners (per cent)	24	25	25	27	25	25	24	21	21	23
After Housing Costs										
Tenure										
Owners	18	18	19	19	19	19	18	14	14	16
Owned outright	18	19	19	19	19	19	18	14	14	16
Buying with mortgage	20	15	19	17	19	16	17	15	17	14
Social rented sector tenants	48	54	52	52	50	45	41	28	25	28
Rented from council	47	52	52	52	49	44	42	27	25	29
Rented from a housing association	56	59	53	55	51	48	40	28	26	26
All rented privately	43	45	45	44	42	43	38	29	34	38
Rented privately unfurnished	43	47	44	45	41	41	37	30	35	39
Rented privately furnished	46	42	56	39	51	49	44	20	27	31
All pensioners (per cent)	28	29	29	29	28	26	24	18	17	19

Notes:

1. Figures are for 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 6.8ts: Risk of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom¹

	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07
Source: FRS										
Before Housing Costs										
Region/Country (3-year average)										
England	24	24	25	26	25	25	24	23	21	22
North East	26	26	26	28	30	26	23	22	20	20
North West	24	25	27	27	26	25	25	24	24	24
Yorkshire and the Humber	28	28	30	30	29	27	25	24	22	24
East Midlands	26	28	30	31	31	30	29	27	26	27
West Midlands	25	26	27	26	26	27	27	26	25	22
East of England	24	23	25	26	26	25	24	22	20	19
London	19	20	20	21	20	20	21	20	20	20
South East	21	20	21	22	22	22	21	20	19	19
South West	23	26	26	27	25	25	25	22	20	20
Scotland	28	27	27	25	26	23	22	22	21	20
Wales	27	26	26	26	26	25	26	24	25	24
Northern Ireland	..	..	..	..	30	28	26	25	27	28
All pensioners (percentage)²	24	25	26	26	26	25	24	23	22	22
After Housing Costs										
Region/Country (3-year average)										
England	28	29	29	29	28	26	24	21	18	18
North East	33	33	32	31	31	27	23	20	17	17
North West	28	28	29	28	27	25	24	21	19	19
Yorkshire and the Humber	30	31	32	32	31	26	24	20	17	17
East Midlands	27	29	30	30	29	27	25	22	21	21
West Midlands	29	28	29	28	28	28	26	23	20	18
East of England	29	28	29	28	28	25	24	21	18	16
London	30	31	31	32	30	27	26	23	21	22
South East	26	26	26	26	24	23	22	19	16	16
South West	27	29	28	28	26	24	22	19	16	16
Scotland	31	31	29	28	27	25	23	21	18	16
Wales	26	27	26	26	24	23	22	20	20	19
Northern Ireland	..	..	..	..	27	23	21	20	19	20
All pensioners (percentage)²	28	29	29	28	27	25	23	21	18	18

Notes:

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

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Table 6.9ts: Risk of pensioners living in households with less than 60 per cent of 1998/99 real-terms median income, by age and gender United Kingdom¹

Percentage of pensioners	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										
Age										
60 - 64	22	21	19	19	16	13	13	12	11	12
65 - 69	25	22	21	20	17	12	12	11	11	11
70 - 74	33	29	28	29	23	16	15	12	11	13
75 - 79	39	34	33	33	26	21	18	15	12	17
80 - 84	42	36	33	33	33	25	20	16	14	17
85+	41	35	32	33	29	27	22	20	18	23
Gender (millions)										
Male	28	25	24	25	20	15	14	11	10	12
Female	34	30	29	28	24	19	17	15	13	16
All pensioners (per cent)	32	28	27	27	22	18	16	13	12	15
After Housing Costs										
Age										
60 - 64	25	24	21	21	19	13	11	9	8	9
65 - 69	27	24	23	21	20	11	9	7	7	8
70 - 74	38	32	31	30	25	14	12	7	6	9
75 - 79	45	39	38	35	27	16	12	8	7	10
80 - 84	48	42	38	37	34	19	14	9	8	11
85+	46	41	39	35	29	19	14	11	12	15
Gender (millions)										
Male	31	27	27	26	22	13	10	7	7	8
Female	39	35	33	30	26	15	12	9	9	11
All pensioners (per cent)	36	32	31	29	25	14	12	8	8	10

Notes:

1. Figures are for 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 6.10ts: Risk of pensioners living in households with less than 60 per cent of 1998/99 real-terms median income, by tenure, United Kingdom¹

Percentage of pensioners	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										
Tenure										
Owners	31	28	27	28	24	19	18	15	13	16
Owned outright	32	30	29	29	25	21	19	15	14	17
Buying with mortgage	22	16	17	17	17	9	12	10	7	9
Social rented sector tenants	33	27	25	24	16	11	8	8	6	8
Rented from council	34	27	27	25	16	10	9	8	6	8
Rented from a housing association	29	26	18	20	15	13	7	7	6	8
All rented privately	41	36	31	31	28	23	19	15	16	22
Rented privately unfurnished	41	40	30	31	27	23	18	15	15	21
Rented privately furnished	40	29	38	28	30	23	22	14	26	29
All pensioners (per cent)	32	28	27	27	22	18	16	13	12	15
After Housing Costs										
Tenure										
Owners	24	20	20	19	17	11	10	6	7	8
Owned outright	24	21	20	19	17	11	9	6	7	9
Buying with mortgage	25	17	20	17	17	10	11	8	7	8
Social rented sector tenants	61	57	54	52	45	23	16	13	11	13
Rented from council	60	56	54	52	44	22	16	12	11	12
Rented from a housing association	67	64	55	55	47	26	16	14	11	13
All rented privately	54	49	47	44	38	26	22	15	17	20
Rented privately unfurnished	53	51	46	45	37	26	21	16	17	21
Rented privately furnished	58	46	58	39	48	23	28	11	22	16
All pensioners (per cent)	36	32	31	29	25	14	12	8	8	10

Notes:

1. Figures are for 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.

6 Pensioners

Table 6.11ts: Risk of pensioners living in households with less than 60 per cent of 1998/99 real-terms median income, by region or country, United Kingdom¹

	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07
Source: FRS										
Before Housing Costs										
Region/Country (3-year average)										
England	30	28	27	25	23	18	16	15	13	13
North East	35	31	28	27	26	18	14	12	11	12
North West	32	30	29	27	24	18	17	16	14	14
Yorkshire and the Humber	36	33	32	30	26	17	16	14	12	13
East Midlands	33	33	32	30	28	23	21	18	17	17
West Midlands	32	30	29	25	23	20	19	18	16	14
East of England	30	28	27	25	24	18	16	14	13	12
London	23	23	22	21	18	15	14	14	14	14
South East	25	24	22	21	20	17	15	13	12	12
South West	29	29	28	26	23	18	16	14	13	13
Scotland	36	33	29	25	22	15	13	13	12	11
Wales	32	30	28	26	25	18	16	15	16	16
Northern Ireland	..	..	..	..	29	21	19	18	18	19
All pensioners (percentage)²	31	29	27	25	23	18	16	15	13	13
After Housing Costs										
Region/Country (3-year average)										
England	34	33	30	28	25	15	12	10	9	9
North East	40	37	33	30	26	14	10	8	7	6
North West	34	31	30	27	23	14	11	10	8	8
Yorkshire and the Humber	38	36	33	31	27	15	11	9	8	8
East Midlands	33	33	32	30	26	19	15	12	10	11
West Midlands	35	33	31	27	24	17	13	11	9	9
East of England	34	31	30	28	25	14	11	10	8	7
London	35	34	33	31	27	17	14	12	11	12
South East	31	29	27	25	22	14	12	10	9	8
South West	33	32	29	27	24	15	11	10	8	8
Scotland	38	35	31	27	23	14	11	9	7	7
Wales	33	30	28	25	22	14	11	8	9	9
Northern Ireland	..	..	..	..	25	15	12	10	9	9
All pensioners (percentage)²	35	33	30	28	24	15	12	10	9	9

Notes:

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 6.12ts: Composition of pensioners living in households with less than 50 per cent of contemporary median household income, by age and gender United Kingdom¹

Percentage of pensioners	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										
Age										
60 - 64	10	11	10	10	10	11	12	14	13	13
65 - 69	16	15	17	17	17	17	18	19	22	19
70 - 74	24	21	19	22	21	20	21	18	19	18
75 - 79	20	22	25	24	21	22	20	18	16	20
80 - 84	19	19	17	16	18	18	18	18	16	17
85+	11	12	13	12	12	14	12	12	13	14
Gender										
Male	27	27	29	31	29	30	31	31	31	31
Female	73	73	71	69	71	70	69	69	69	69
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
Age										
60 - 64	12	13	12	11	12	12	14	17	16	14
65 - 69	19	19	20	19	21	20	19	23	24	20
70 - 74	25	22	21	24	20	20	23	17	17	19
75 - 79	18	20	22	23	20	19	18	17	15	17
80 - 84	18	14	15	13	16	16	16	16	15	16
85+	8	12	11	10	10	12	10	11	14	14
Gender										
Male	28	31	31	33	32	33	33	32	32	33
Female	72	69	69	67	68	67	67	68	68	67
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for 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.

6 Pensioners

Table 6.13ts: Composition of pensioners living in households with less than 50 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	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										
Tenure										
Owners	81	80	81	82	82	80	83	84	85	85
Owned outright	76	75	76	76	76	76	78	78	81	80
Buying with mortgage	6	5	5	5	6	4	5	6	4	5
Social rented sector tenants	11	13	12	12	11	14	11	11	9	9
Rented from council	8	9	9	9	8	9	7	6	5	5
Rented from a housing association	3	4	3	2	3	5	3	5	4	4
All rented privately	8	7	7	6	7	6	6	5	6	6
Rented privately unfurnished	7	5	6	6	6	5	5	4	5	5
Rented privately furnished	1	2	1	1	1	1	1	1	1	1
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
Tenure										
Owners	48	48	51	49	55	57	61	61	66	67
Owned outright	39	42	43	43	47	51	53	53	58	61
Buying with mortgage	9	6	7	7	8	6	8	8	8	6
Social rented sector tenants	39	43	41	41	35	35	31	30	25	24
Rented from council	27	30	32	31	25	22	21	17	14	13
Rented from a housing association	12	13	9	10	10	13	10	13	11	11
All rented privately	13	9	9	10	10	8	8	8	9	9
Rented privately unfurnished	12	6	7	8	8	6	7	8	8	8
Rented privately furnished	2	3	1	1	2	1	2	1	1	1
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for 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 6.14ts: Risk of pensioners living in households with less than 50 per cent of contemporary median household income, by age and gender United Kingdom¹

Percentage of pensioners	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										
Age										
60 - 64	9	10	10	10	10	11	11	10	10	11
65 - 69	8	8	9	9	10	9	10	9	9	10
70 - 74	12	11	11	13	13	12	12	10	10	11
75 - 79	16	17	19	18	15	16	14	12	10	15
80 - 84	19	20	19	20	22	20	18	14	12	16
85+	19	21	22	20	20	22	19	16	16	20
Gender										
Male	9	10	11	12	11	11	11	9	9	11
Female	14	15	15	15	15	15	14	12	12	14
All pensioners (per cent)	12	13	13	14	13	14	13	11	11	13
After Housing Costs										
Age										
60 - 64	9	11	11	11	10	10	11	9	9	10
65 - 69	9	9	10	10	11	9	8	8	8	9
70 - 74	11	12	12	14	12	10	11	7	7	10
75 - 79	13	15	16	17	13	11	11	8	7	11
80 - 84	17	14	16	15	18	15	13	9	9	12
85+	14	20	18	17	16	16	14	11	13	16
Gender										
Male	9	11	11	12	11	10	9	7	7	9
Female	13	13	14	14	13	12	11	9	9	11
All pensioners (per cent)	11	13	13	13	13	11	11	8	8	10

Notes:

1. Figures are for 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.

6 Pensioners

Table 6.15ts: Risk of pensioners living in households with less than 50 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	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										
Tenure										
Owners	15	15	16	17	16	15	15	12	12	14
Owned outright	16	16	17	18	16	16	16	12	13	15
Buying with mortgage	9	7	8	9	9	6	8	8	6	8
Social rented sector tenants	5	6	6	6	6	9	6	6	5	7
Rented from council	4	6	6	6	6	8	6	6	5	7
Rented from a housing association	8	9	7	7	7	10	6	7	5	7
All rented privately	16	17	19	19	18	19	17	12	15	19
Rented privately unfurnished	15	20	17	20	18	20	16	12	14	17
Rented privately furnished	18	13	27	14	22	18	20	11	25	28
All pensioners (per cent)	12	13	13	14	13	14	13	11	11	13
After Housing Costs										
Tenure										
Owners	8	9	10	9	10	9	9	7	7	9
Owned outright	8	9	9	9	10	9	9	6	7	9
Buying with mortgage	13	8	11	10	11	8	10	8	8	9
Social rented sector tenants	16	20	20	22	19	18	15	13	11	14
Rented from council	13	17	20	21	18	16	15	12	11	14
Rented from a housing association	30	30	23	27	21	22	15	14	12	15
All rented privately	24	23	22	27	24	20	21	15	18	22
Rented privately unfurnished	24	25	22	28	23	20	20	16	18	23
Rented privately furnished	23	20	25	24	33	18	25	11	24	21
All pensioners (per cent)	11	13	13	13	13	11	11	8	8	10

Notes:

1. Figures are for 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 6.16ts: Risk of pensioners living in households with less than 50 per cent of contemporary median household income, by region or country, United Kingdom¹

	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07
Source: FRS										
Before Housing Costs										
Region/Country (3-year average)										
England	12	13	14	14	14	14	13	12	11	11
North East	11	11	11	12	13	11	10	9	9	9
North West	13	13	14	14	14	13	14	13	12	12
Yorkshire and the Humber	13	14	14	14	13	13	12	11	10	11
East Midlands	12	13	15	16	17	18	17	15	14	14
West Midlands	14	15	15	14	14	16	15	14	13	12
East of England	13	13	14	14	15	13	12	11	10	10
London	11	12	13	12	12	12	12	12	12	12
South East	11	11	12	13	13	13	12	11	10	10
South West	12	14	14	15	14	14	12	11	10	11
Scotland	12	13	12	12	11	10	10	10	10	10
Wales	13	13	14	14	14	13	13	13	13	14
Northern Ireland	..	..	..	..	18	17	16	16	15	16
All pensioners (percentage)²	12	13	13	14	14	13	13	12	11	12
After Housing Costs										
Region/Country (3-year average)										
England	12	12	13	13	13	11	11	10	9	9
North East	12	12	12	13	12	10	8	7	7	7
North West	10	11	13	13	12	10	10	9	8	8
Yorkshire and the Humber	11	11	11	12	12	11	10	9	8	9
East Midlands	10	11	13	14	14	14	13	12	11	11
West Midlands	10	11	11	11	12	12	11	10	9	9
East of England	12	12	14	13	13	10	10	9	8	8
London	14	14	16	16	15	13	13	11	12	12
South East	12	12	12	13	11	11	11	9	9	9
South West	12	13	15	14	13	10	10	9	8	9
Scotland	9	11	12	12	12	10	9	9	8	7
Wales	12	12	13	13	12	10	10	8	9	10
Northern Ireland	..	..	..	..	13	11	11	10	9	9
All pensioners (percentage)²	11	12	13	13	12	11	11	10	9	9

Notes:

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. The years 1999/00-2001/02 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.