

# Family Resources Survey

United Kingdom, 2009-10

May 2011



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Work and Pensions

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# Executive summary

The Family Resources Survey collects information on the incomes and circumstances of private households in the United Kingdom. It has been running since October 1992. This report summarises the results for the 2009-10 full survey year in which approximately 25,000 households were interviewed.

The survey is sponsored by the Department for Work and Pensions. Whilst it was designed with their needs specifically in mind, it contains information which will be of interest to researchers and analysts from a wide range of disciplines in both the public and private sectors.

The report is divided into sections covering: Income and State Support Receipt; Tenure; Savings and Investments; Carers and Disability; and Occupation and Employment.

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# 1 Introduction

## Background

This report provides a summary of the information collected from the Family Resources Survey (FRS) during the period April 2009 to the end of March 2010 across the United Kingdom.

The FRS was launched in October 1992 to meet the information requirements of analysts in the Department for Work and Pensions (DWP). Traditionally, the Department had relied on other government social surveys, notably the Living Costs and Food Survey and the General Lifestyle Survey (and their former incarnations). However, these surveys have relatively small sample sizes and therefore did not provide sufficiently reliable information on many groups in society which were of particular interest to the DWP.

Households interviewed in the survey are asked a wide range of questions about their circumstances. Although some of the information collected is available elsewhere, the FRS provides new or much more detailed information in a number of areas and brings some topics together on one survey. The sample size allows more confidence in the analyses of smaller sub groups, including, for example, regional breakdowns and recipients of certain benefits.

Although the FRS was designed with the DWP's needs specifically in mind, it also contains information that is of interest to other government departments and outside researchers. This report provides a summary of findings for 2009-10. The database from which it is derived has been deposited at the UK Data Archive and is being made available directly to other government departments such as the HM Revenue and Customs. See the FRS protocol on dataset release and control ([http://research.dwp.gov.uk/asd/frs/index/frs\\_data\\_release\\_protocol.pdf](http://research.dwp.gov.uk/asd/frs/index/frs_data_release_protocol.pdf)) for more details.

Prior to 2002-03 the survey covered Great Britain; from 2002-03 the survey was extended to cover the UK. The fieldwork for the survey in Northern Ireland is managed by the Department for Social Development (DSDNI) and is currently carried out by the Northern Ireland Statistics and Research Agency. The contract for fieldwork for the survey in Great Britain has been re-tendered four times, most recently in 2010. A consortium made up of the Office of National Statistics and the National Centre for Social Research won that contract, for 2011-12 to 2014-15 inclusive. As part of the new contract the cost of the survey has reduced, but the Department has sought to retain as far as possible the accuracy of FRS estimates. This has been achieved primarily through:

- the FRS incorporating those elements of the General Lifestyle Survey (GLF) used to provide cross-sectional data for the EU Survey of Income and Living Conditions (EU-SILC). While the FRS is used to measure UK poverty, the

GLF, an ONS survey, is currently used to satisfy the EU-SILC, which is used to compare poverty levels across Europe. It is proposed that from April 2012 the FRS will be used to capture the cross-sectional data requirements for EU-SILC, while ONS will retain responsibility for the longitudinal EU-SILC requirements. Completed FRS interviews will form the sample frame for a follow-up survey, which ONS will use to meet the longitudinal EU-SILC requirements. DWP and ONS have agreed to share savings from this exercise. DWP will seek to minimise any increase in the length of the FRS questionnaire, and disruption to FRS estimates. More details can be found at: <http://www.ons.gov.uk/about/consultations/open-consultations/the-future-of-the-glf-survey/>.

- reducing the sample size: From April 2011 the target achieved sample size for GB will reduce by 5,000 households. Therefore the overall achieved sample size for the UK will be around 20,000 households. We have assessed that this still allows core outputs (such as measures of poverty and take up of income related benefits) from the FRS to be produced, though with slightly wider confidence intervals or ranges. More details on this assessment can be found at <http://research.dwp.gov.uk/asd/frs/>.

## Online Access

This report is available on the internet at: <http://research.dwp.gov.uk/asd/frs/>. PDF versions of each chapter are available to download, along with Microsoft Excel versions of the tables in each chapter.

## Main Changes for 2009-10

The main changes for the survey year 2009-10 include asking respondents about receipt of the Health in Pregnancy Grant and Adult Learning Grants, asking respondents about the value of certain benefits-in-kind that respondents receive from their employer, and asking Northern Ireland respondents about discounts received on rates bills. The pension provision questions have also been revised, following a testing period of the existing questions in 2008, to more accurately capture information on active membership of pensions. Details of the specific tables affected by these and other 2009-10 questionnaire changes are provided in each section.

## Structure of the report

The aim of this report is to present the information in a clear and systematic way, and the report, as far as possible, is consistent with other DWP publications, for example by producing tables using the same variable groupings. An explanatory note has been given at the start of each section, which also describes any changes to the tables. Analyses, which set the results of the survey in context, are available in other publications such as the Department's Households Below Average Income publication and compendia publications produced by the Office for National Statistics such as Social Trends and Regional Trends.

The structure of the report is as follows:

### Chapter 2 *Income and State Support Receipt.*

Tables are shown on both a household and benefit unit basis and aim to exploit the detailed information that is collected by the FRS in this area.

### Chapter 3 *Tenure.*

Although primarily a survey of incomes, the FRS collects detailed information on this aspect of expenditure.

### Chapter 4 *Savings and Investments.*

Like other surveys, the FRS collects information on the interest received on various types of investments. However, unlike most, for some respondents it also attempts to collect information on the actual value of holdings.

### Chapter 5 *Carers and Disability.*

Information on those giving and receiving care on an informal basis, and those that are disabled.

Chapter 6 *Occupation and Employment.*

Includes information on non-financial benefits paid to employees, and childcare costs.

Chapter 7 *Methodology.*

Information on the sample, data collection and processing.

## Coverage

Modelling Social Security benefit entitlement is central to many of the DWP uses of FRS information. The data collected reflects this, focusing on income, including receipt of Social Security benefits, housing costs and circumstances of household members, such as whether someone gives or receives care or has childcare costs.

This focus also underlies the routing of some questions. For example, detailed questions on the value of liquid assets held are only asked of those respondents who are willing to provide an estimate of the value of their total savings and report a figure between £1,500 and £20,000. Over a quarter of benefit units surveyed fall into this category. This range is wide enough to capture those who may be entitled to benefit based on their capital but reduces the burden on the majority of respondents.

Further questions address other areas relevant to DWP policy such as barriers to moving off benefits and into work and maintenance payment and receipt.

## Units and presentation

All tables contain figures based on sample estimates that have been weighted so that they apply to the overall population. This involves the use of a set of adjustment (or grossing) factors that attempt to correct for differential non-response. These factors take into account demographic variables such as age and sex, together with region and tenure. Tables give unweighted sample counts as ‘sample size=100%’ figures to help users to judge the robustness of the information (the larger the sample size, the more robust the relevant percentage figure). These are shown in italics on a grey background.

Owing to the volatility of single year results, due to small sample sizes and clustered probability samples, ethnic group tables are presented on a three-year average. Values such as income that increase over time are uprated to 2009-10 prices using the HBAI adjusted Retail Price Index (RPI). This methodology enables underlying trends to be identified, whilst smoothing out any random fluctuations.

Throughout the report, tables refer to households, benefit units or individuals. The definition of a household used in the FRS is ‘a single person or group of people living at the same address who either share one meal a day or share the living accommodation, i.e. a living room’. So, for example, a group of students with a

shared living room would be counted as a single household even if they did not eat together, but a group of bedsits at the same address would not.

A household will consist of one or more benefit units, which in turn consists of a number of individuals (adults and children). 'Benefit unit' is a standard DWP term and is defined as 'a single adult or couple living as married and any dependent children'. A dependent child is aged under 16 or an unmarried 16 to 19-year-old in full time non-advanced education. So, for example, a man and wife living with their young children and an elderly parent would be one household but two benefit units. It should be noted that 'benefit unit' is used throughout the report as a description of groups of individuals regardless of whether they are in receipt of any state support.

Information on variables and data items tabulated in the report is provided in the Glossary. It should be stressed that definitions of items such as income and its components might differ from those used in other publications and from those used in earlier FRS reports. See the Methodology chapter for more details.

## Rounding and accuracy

The tables in this publication show the results after validation and imputation for item non-response, and after adjustment for unit non-response using weights that control for a number of factors. However, validation can only be effective where it is possible to correct the response, for example by referring to interviewers' notes. Weighting can only correct for known non-response biases and results are sensitive to the values of control variables used to generate the weights.

Therefore, although work has been undertaken to try to ensure that the figures that have been collected are valid and that adjustments are made for non-response, survey bias may remain. For example, comparisons of benefit recipients on the survey with administrative data still show a mismatch following weighting. This may be partly due to misreporting of certain data items and sampling error, but also may reflect non-response biases not controlled for in the weighting factors. Efforts are continually being made to minimise these problems, for example through greater reliance on documentary evidence at the interview and maintaining response rates. See the Methodology chapter for more information on FRS non-response and data quality.

In the tables that follow, the following conventions have been used:

0	nil (none recorded in the sample)
-	negligible (less than 0.5 per cent)
.	not applicable
..	not available due to small sample size (fewer than 100) or due to less than three years of comparable data

Individual figures have been rounded independently. Therefore, the sum of component items will not necessarily equal the totals shown. Care must be taken when referring to figures based on an individual cell.

## Uses of Family Resources Survey Data

The FRS is used widely across the Department. The main uses are:

Households Below Average Income. This publication uses household disposable incomes, adjusted for household size and composition, as a proxy for material living standards or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live. This publication is available from

<http://research.dwp.gov.uk/asd/index.php?page=hbai>. The HBAI data set is also used in the Pensioners' Income Series, the Department's analysis of trends in components and levels of pensioners' incomes. This report is available from [http://research.dwp.gov.uk/asd/index.php?page=pensioners\\_income](http://research.dwp.gov.uk/asd/index.php?page=pensioners_income).

Estimates of Take-Up of Income-Related Benefits. Figures are based on a combination of administrative and survey data. The FRS provides information about people's circumstances, which is used to estimate numbers of people who are not claiming benefits to which they appear to be entitled. This report is available from <http://research.dwp.gov.uk/asd/index.php?page=irb>.

The Department's Policy Simulation Model (PSM), used extensively by DWP analysts for policy evaluation and costing of policy options. FRS responses are uprated to current prices, benefits and earnings levels and can be calibrated to the DWP Departmental Report forecasts of benefit caseload. Using FRS data has made it possible to model some aspects of the benefit system which could not be done previously, for example severe disability premiums or allowances for childcare costs.

In addition to their use in formal modelling, FRS data play a vital role in the analysis of patterns of benefit receipt for policy monitoring and evaluation, and benefit forecasting.

The FRS has also been used as a sampling frame for follow up studies to look at particular groups. For example, the most recent follow-up survey of FRS respondents involved follow-up interviews with respondents eligible for automatic enrolment under the workplace pension reforms to capture attitudes and likely behaviour in relation to the key features of the reforms (for more information see <http://research.dwp.gov.uk/asd/asd5/rports2009-2010/rrep669.pdf>).

Although primary users of FRS data remain within the DWP, the survey is increasingly being used outside the Department. HM Revenue and Customs, for example, uses the FRS to produce information on the take-up of Child Benefit and Tax Credits (for more information see <http://www.hmrc.gov.uk/stats/personal-tax-credits/cwtc-take-up.htm>). The Department for Social Security (DSD) Northern Ireland also uses the FRS to produce similar reports to DWP, focussed on Northern Ireland (for more information see [http://www.dsdni.gov.uk/index/stats\\_and\\_research/family\\_resources\\_survey.htm](http://www.dsdni.gov.uk/index/stats_and_research/family_resources_survey.htm)). The dataset is provided to other government departments on request. Researchers and analysts outside government can also access the data through the UK Data Archive (<http://www.data-archive.ac.uk/>).

## Registration

If you have any comments or questions, or are interested in receiving information about this publication, such as consultations, planned changes, and advance notice of future releases, please email [team.frs@dwp.gsi.gov.uk](mailto:team.frs@dwp.gsi.gov.uk) or write to Incomes Monitoring, Department for Work and Pensions, 6th Floor, Caxton House, Tothill Street, London, SW1H 9NA.

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# 2 Income and State Support Receipt

## Introduction

The primary function of the Family Resources Survey (FRS) is to collect information on household income received from all sources, including wages and salaries, state benefits, payable tax credits, private (occupational and personal) pension schemes, and investments. The FRS is therefore a valuable source of information for analysis of the nature of the support given by the Government to individuals and, in particular, the types and combinations of state support that households and benefit units receive. It also puts benefits in the context of other sources of income received.

In this section, sources of income and receipt of state support at both household and benefit unit levels are examined.

## Contents and points to note when interpreting tables

Tables **2.1** to **2.3** look at the sources of total weekly income for households by region, ethnic group of head and age of head. These sources include wages and salaries, self employment income, private pensions, state benefits, payable tax credits, and investment income. Retirement Pension (including State Second Pension and graduated Retirement Pension), and Pension Credit are shown together as 'State Retirement Pension plus any IS/PC'. This is due to known reporting problems: pensioners do not always recall what they are receiving and sometimes record total income under Retirement Pension. It is also thought that household surveys underestimate income from both self employment and investment income (impacting particularly on the picture for pensioners), so these figures should be treated with caution.

Tables **2.4** to **2.6** show the percentage of households by total weekly household income by household composition, region and ethnic group of head. Comparisons between the percentage of households in different population groups by total weekly income should only be made after adjusting income for household size and composition and assessing the impact of housing costs. The Department's Households Below Average Income publication provides the most accurate picture of the income distribution in the United Kingdom.

Tables **2.7** to **2.11** provide information on benefit and tax credit receipt by region, family type, ethnic group of head, age of head, and tenure type. Unlike the source of income tables, Retirement Pension is shown separately from Income Support. 61 per cent of all benefit units are in receipt of at least one form of state support. This apparently high figure is because of the inclusion of Retirement Pension and Child Benefit. In total, 48 per cent of benefit units receive one or both of these benefits.

## Key terms used

Please refer to the Glossary for definitions of these terms.

- Adult
- Age
- All in receipt of benefit
- All in receipt of Tax Credits
- Benefit types – see Benefits
- Benefit unit
- Child
- Ethnic group
- Family type
- Head of benefit unit
- Head of household
- Household
- Household composition
- Income related benefits
- Income related state support
- Non-income related benefits
- Non-income related state support
- Pension age
- Pensioner benefit unit
- Region
- Sources of income
- State support
- Tenure
- Total weekly household income

## Changes to tables between 2008-09 and 2009-10

Following the introduction of the Employment and Support Allowance (ESA) in October 2008, there is now a sufficient number reporting receipt to allow separate presentation in Tables **2.7, 2.8, 2.9, 2.10 and 2.11**. In 2008-09 Contributory ESA cases were grouped with Incapacity Benefit, and ESA Income Related cases grouped with Income Support.

The family types “Pensioner couple”, “Couple with children” and “Couple without children” have been further broken down into “Married or Civil Partnered” and “Cohabiting”, in response to increased interest from users. This affects Table **2.8**.

**Table 2.1: Sources of total weekly household income by region/country**

Percentage of total weekly household income

Region/Country	Sources of income									Sample size (=100%)
	Wages and salaries	Self employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
North East	62	4	1	2	9	8	2	8	3	992
North West	62	6	2	3	8	8	2	7	2	2,606
Yorkshire and the Humber	64	6	2	3	8	6	2	7	3	1,957
East Midlands	61	9	2	2	8	7	2	5	3	1,660
West Midlands	60	8	2	3	9	8	2	7	3	1,993
East	59	14	3	1	6	8	1	4	3	2,119
London	70	11	2	1	4	4	1	5	3	2,159
<i>Inner London</i>	70	12	1	1	2	2	1	6	4	765
<i>Outer London</i>	69	10	2	1	5	5	1	5	2	1,394
South East	65	9	3	1	6	9	1	4	2	2,786
South West	61	8	3	2	8	10	1	6	2	1,662
England	64	9	2	2	7	7	1	5	3	17,934
Wales	56	12	2	2	9	8	2	7	2	1,140
Scotland	63	9	2	2	7	7	2	6	2	4,090
Northern Ireland	60	9	1	3	7	7	3	8	2	2,041
<b>United Kingdom</b>	<b>63</b>	<b>9</b>	<b>2</b>	<b>2</b>	<b>7</b>	<b>7</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>25,205</b>

**Table 2.2: Sources of total weekly household income by ethnic group of head**

Ethnic group	Percentage of total weekly household income										Sample size (=100%)
	Wages and salaries	Self-employed income	Investments	Tax credits	State Retirement Pension plus any IS/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources		
White	63	9	3	2	7	7	2	5	2	70,131	
Mixed	74	6	2	3	2	2	1	8	3	552	
Asian or Asian British	70	8	1	4	2	2	1	7	5	2,238	
<i>Indian</i>	76	7	1	1	2	2	1	4	4	1,024	
<i>Pakistani and Bangladeshi</i>	55	10	-	10	3	1	2	13	6	817	
Black or Black British	68	7	-	4	3	2	1	11	4	1,550	
<i>Black Caribbean</i>	67	7	-	3	6	3	1	10	2	681	
<i>Black Non-Caribbean</i>	69	8	-	4	1	1	1	11	5	869	
Chinese or Other Ethnic Group	69	6	2	2	3	3	1	6	8	808	
<b>All</b>	<b>64</b>	<b>9</b>	<b>2</b>	<b>2</b>	<b>6</b>	<b>7</b>	<b>2</b>	<b>5</b>	<b>3</b>	<b>75,279</b>	

Source: 2007-08, 2008-09 and 2009-10 Family Resources Survey, United Kingdom

**Table 2.3: Sources of total weekly household income by age of head**

Percentage of total weekly household income

Age	Source of income									Sample size (=100%)
	Wages and salaries	Self employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
16-24	55	7	-	5	0	-	-	12	20	922
25-34	81	7	1	4	-	-	-	6	2	3,437
35-44	77	10	1	3	-	-	1	6	2	4,742
45-54	76	11	2	1	-	1	1	5	3	4,646
55-59	67	14	3	-	1	7	1	5	2	2,088
60-64	46	11	3	-	10	20	2	6	2	2,324
65-74	14	5	5	-	36	31	3	5	1	3,707
75-84	5	2	5	-	43	33	4	6	2	2,520
85+	2	1	4	-	49	25	9	10	1	819
<b>All households</b>	<b>63</b>	<b>9</b>	<b>2</b>	<b>2</b>	<b>7</b>	<b>7</b>	<b>1</b>	<b>6</b>	<b>3</b>	<b>25,205</b>

**Table 2.4: Households by composition and total weekly household income**

Household composition	Percentage of households					
	Total weekly household income					
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600
<b>Households without children</b>						
One adult						
adult male over pension age	1	21	41	20	7	4
adult female over pension age	1	31	37	17	7	3
adult male under pension age	8	22	17	13	10	9
adult female under pension age	7	19	17	18	13	7
Two adults						
both over pension age	-	3	18	26	16	12
one over pension age	2	4	11	15	12	12
both under pension age	2	2	7	7	9	9
Three or more adults	1	1	3	6	6	7
<b>All households without children</b>	<b>3</b>	<b>12</b>	<b>17</b>	<b>14</b>	<b>10</b>	<b>8</b>
<b>Households with children</b>						
One adult						
one child	2	9	33	22	14	7
two children	1	3	26	31	15	11
three or more children	1	1	7	33	28	16
Two adults						
one child	1	2	5	8	10	9
two children	1	1	3	7	9	9
three or more children	1	1	3	7	11	13
Three or more adults						
one child	0	1	2	6	5	8
two children	0	1	2	4	9	11
three or more children	..	..	..	..	..	..
<b>All households with children</b>	<b>1</b>	<b>2</b>	<b>9</b>	<b>11</b>	<b>11</b>	<b>10</b>
<b><i>Households with one or more adults over pension age</i></b>	<b>1</b>	<b>14</b>	<b>25</b>	<b>19</b>	<b>11</b>	<b>8</b>
<b><i>Households with one or more disabled adults under pension age</i></b>	<b>2</b>	<b>11</b>	<b>15</b>	<b>14</b>	<b>11</b>	<b>9</b>
<b><i>Households with one or more unemployed adults under pension age</i></b>	<b>7</b>	<b>17</b>	<b>17</b>	<b>16</b>	<b>12</b>	<b>8</b>
<b>All households</b>	<b>2</b>	<b>9</b>	<b>14</b>	<b>13</b>	<b>10</b>	<b>8</b>

**Table 2.4: Continued**

Household composition	Total weekly household income					Sample size (=100%)
	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
<b>Households without children</b>						
One adult						
adult male over pension age	2	2	1	1	2	1,124
adult female over pension age	1	1	-	-	1	2,781
adult male under pension age	6	4	3	2	6	2,278
adult female under pension age	6	5	3	1	5	1,546
Two adults						
both over pension age	8	5	4	2	6	3,072
one over pension age	11	8	6	5	15	1,340
both under pension age	10	10	8	6	30	4,020
Three or more adults	8	8	7	9	44	1,487
<b>All households without children</b>	<b>7</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>16</b>	<b>17,648</b>
<b>Households with children</b>						
One adult						
one child	5	2	2	1	3	911
two children	5	3	1	1	3	665
three or more children	7	2	1	1	2	269
Two adults						
one child	12	9	7	7	29	1,855
two children	10	9	8	8	33	2,165
three or more children	15	9	8	5	29	947
Three or more adults						
one child	9	7	9	8	45	468
two children	8	5	11	7	42	194
three or more children	..	..	..	..	..	..
<b>All households with children</b>	<b>10</b>	<b>8</b>	<b>7</b>	<b>6</b>	<b>27</b>	<b>7,557</b>
<b><i>Households with one or more adults over pension age</i></b>	<b>6</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>7</b>	<b>8,931</b>
<b><i>Households with one or more disabled adults under pension age</i></b>	<b>8</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>15</b>	<b>4,427</b>
<b><i>Households with one or more unemployed adults under pension age</i></b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>3</b>	<b>9</b>	<b>1,560</b>
<b>All households</b>	<b>8</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>19</b>	<b>25,205</b>

**Table 2.5: Households by region/country and total weekly household income**

Region/Country	Total weekly household income											Sample size (=100%)
	Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	
North East	2	12	19	14	11	9	8	6	3	3	13	992
North West	2	8	17	16	10	9	7	6	5	4	14	2,606
Yorkshire and the Humber	2	11	16	16	10	9	7	5	5	4	14	1,957
East Midlands	3	9	15	14	12	8	8	7	4	4	16	1,660
West Midlands	2	10	16	14	10	9	8	6	4	5	14	1,993
East	1	7	13	11	10	8	8	6	5	4	25	2,119
London	3	6	11	11	9	7	7	6	6	3	29	2,159
<i>Inner London</i>	4	7	11	11	11	8	7	5	6	3	30	765
<i>Outer London</i>	3	6	11	12	9	7	7	7	6	4	28	1,394
South East	2	7	11	10	10	8	8	6	7	6	27	2,786
South West	2	8	13	15	10	10	9	6	6	4	17	1,662
England	2	8	14	13	10	8	8	6	5	4	20	17,934
Wales	2	11	16	14	11	8	9	7	5	5	13	1,140
Scotland	2	11	16	13	9	8	7	6	5	4	17	4,090
Northern Ireland	2	12	16	14	11	8	8	7	4	4	14	2,041
<b>United Kingdom</b>	<b>2</b>	<b>9</b>	<b>14</b>	<b>13</b>	<b>10</b>	<b>8</b>	<b>8</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>19</b>	<b>25,205</b>

**Table 2.6: Households by ethnic group of head and total weekly household income**

Ethnic group	Total weekly household income											Sample size (=100%)
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1,000	£1,000 and above	
White	2	10	15	13	10	8	8	6	5	4	19	70,131
Mixed	3	12	13	12	8	11	7	5	5	3	21	552
Asian or Asian British	3	8	11	14	11	8	7	6	5	4	22	2,238
<i>Indian</i>	3	7	9	10	9	8	8	8	5	5	29	1,024
<i>Pakistani or Bangladeshi</i>	2	8	14	21	14	9	7	5	4	3	11	817
Black or Black British	4	13	15	13	12	9	8	6	5	4	12	1,550
<i>Black Caribbean</i>	3	16	16	14	10	8	8	5	4	4	12	681
<i>Black Non-Caribbean</i>	4	10	14	13	13	11	8	6	5	3	13	869
Chinese or Other Ethnic Group	7	9	13	12	10	9	7	6	5	4	19	808
<b>All households</b>	<b>2</b>	<b>10</b>	<b>15</b>	<b>13</b>	<b>10</b>	<b>8</b>	<b>8</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>19</b>	<b>75,279</b>

Source: 2007-08, 2008-09 and 2009-10 Family Resources Survey, United Kingdom

**Table 2.7: Benefit units by state support receipt and region/country**

State support received	Region					
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East
Working Tax Credit	6	8	7	6	7	5
Child Tax Credit	15	16	17	16	17	14
Income Support	5	6	5	3	5	3
Pension Credit	8	7	7	5	6	4
Housing Benefit	16	13	13	11	12	9
Council Tax Benefit <sup>1</sup>	23	20	19	15	18	11
Retirement Pension	27	26	26	27	27	27
Widow's Benefits	-	-	-	-	-	1
Jobseeker's Allowance	5	4	5	4	5	3
Employment and Support Allowance	1	1	1	-	1	1
Incapacity Benefit	6	5	3	3	3	3
Severe Disablement Allowance	-	1	1	1	-	-
Attendance Allowance	2	3	3	3	4	3
Carer's Allowance	1	2	2	1	1	1
Disability Living Allowance (care component)	7	9	6	6	6	5
Disability Living Allowance (mobility component)	7	8	6	5	5	4
Industrial Injuries Disablement Benefit	1	1	1	1	1	-
Armed Forces Compensation Scheme	-	-	-	-	-	-
Child Benefit	23	24	23	23	23	23
On any income related benefit	26	24	24	19	23	15
On any non-income related benefit	60	59	58	59	59	59
All in receipt of benefit	65	64	64	63	63	62
All in receipt of Tax Credits	17	18	18	16	18	15
All not in receipt of state support	34	36	36	37	36	38
<i>Sample size (=100%)</i>	<i>1,120</i>	<i>3,120</i>	<i>2,256</i>	<i>1,939</i>	<i>2,367</i>	<i>2,413</i>

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

**Table 2.7: Continued**

State support received	Percentage of benefit units				
	Region				
	London	<i>Inner London</i>	<i>Outer London</i>	South East	South West
Working Tax Credit	5	5	4	4	6
Child Tax Credit	12	11	12	13	16
Income Support	5	6	4	2	4
Pension Credit	4	4	4	4	6
Housing Benefit	12	16	10	8	12
Council Tax Benefit <sup>1</sup>	15	18	13	11	15
Retirement Pension	17	13	20	27	30
Widow's Benefits	-	-	-	-	-
Jobseeker's Allowance	3	4	3	3	3
Employment and Support Allowance	-	1	-	-	1
Incapacity Benefit	2	2	3	2	3
Severe Disablement Allowance	-	-	-	-	-
Attendance Allowance	2	1	2	2	4
Carer's Allowance	1	1	1	1	1
Disability Living Allowance (care component)	4	4	4	4	5
Disability Living Allowance (mobility component)	4	4	3	4	5
Industrial Injuries Disablement Benefit	-	-	-	-	1
Armed Forces Compensation Scheme	-	0	-	-	1
Child Benefit	23	21	23	23	23
On any income related benefit	18	21	17	15	19
On any non-income related benefit	47	41	51	58	62
All in receipt of benefit	51	47	54	61	65
All in receipt of Tax Credits	12	12	12	13	16
All not in receipt of state support	48	53	46	39	35
<i>Sample size (=100%)</i>	<i>2,641</i>	<i>945</i>	<i>1,696</i>	<i>3,243</i>	<i>1,839</i>

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

**Table 2.7: Continued**

State support received	Percentage of benefit units				
	Country				United Kingdom
	England	Wales	Scotland	Northern Ireland	
Working Tax Credit	6	7	5	6	<b>6</b>
Child Tax Credit	15	16	14	16	<b>15</b>
Income Support	4	5	4	8	<b>4</b>
Pension Credit	5	5	7	6	<b>6</b>
Housing Benefit	12	12	14	13	<b>12</b>
Council Tax Benefit <sup>1</sup>	16	16	18	2	<b>16</b>
Retirement Pension	26	29	25	23	<b>26</b>
Widow's Benefits	-	-	1	-	-
Jobseeker's Allowance	4	4	4	5	<b>4</b>
Employment and Support Allowance	1	1	1	-	<b>1</b>
Incapacity Benefit	3	6	4	6	<b>3</b>
Severe Disablement Allowance	-	1	-	1	-
Attendance Allowance	3	5	3	3	<b>3</b>
Carer's Allowance	1	1	1	2	<b>1</b>
Disability Living Allowance (care component)	5	7	7	11	<b>6</b>
Disability Living Allowance (mobility component)	5	8	7	11	<b>6</b>
Industrial Injuries Disablement Benefit	-	-	-	1	-
Armed Forces Compensation Scheme	-	-	-	-	-
Child Benefit	23	24	21	25	<b>23</b>
On any income related benefit	20	22	22	24	<b>20</b>
On any non-income related benefit	57	62	57	59	<b>57</b>
All in receipt of benefit	61	67	60	63	<b>61</b>
All in receipt of Tax Credits	16	17	15	17	<b>16</b>
All not in receipt of state support	38	32	39	36	<b>38</b>
<i>Sample size (=100%)</i>	<i>20,938</i>	<i>1,333</i>	<i>4,790</i>	<i>2,417</i>	<b><i>29,478</i></b>

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

**Table 2.8: Benefit units by state support receipt and family type**

State support received	Percentage of benefit units							
	Family type							
	Pensioner couple	Pensioner couple married or civil partnered	Pensioner couple cohabiting	Single male pensioner	Single female pensioner	Couple with children	Couple with children married or civil partnered	Couple with children cohabiting
Working Tax Credit	-	-	0	-	-	15	13	25
Child Tax Credit	-	-	-	0	-	54	51	70
Income Support	-	-	1	0	0	3	2	5
Pension Credit	10	10	11	24	31	-	-	-
Housing Benefit	7	7	10	22	22	8	6	16
Council Tax Benefit <sup>1</sup>	14	14	16	33	38	9	7	17
Retirement Pension	97	97	96	98	97	-	-	-
Widow's Benefits	-	-	0	-	-	0	0	0
Jobseeker's Allowance	-	-	1	0	0	4	3	8
Employment and Support Allowance	0	0	0	0	0	1	1	1
Incapacity Benefit	1	1	5	-	-	3	3	2
Severe Disablement Allowance	1	1	1	-	-	-	-	0
Attendance Allowance	10	10	8	11	14	-	-	0
Carer's Allowance	2	2	1	-	-	2	2	2
Disability Living Allowance (care component)	9	9	15	6	7	5	5	5
Disability Living Allowance (mobility component)	10	9	15	6	6	4	4	3
Industrial Injuries Disablement Benefit	2	2	2	2	-	-	-	-
Armed Forces Compensation Scheme	1	1	0	1	1	-	-	-
Child Benefit	1	1	1	0	-	95	95	96
On any income related benefit	17	17	19	39	44	11	9	22
On any non-income related benefit	100	100	100	100	100	96	96	97
All in receipt of benefit	100	100	100	100	100	96	96	97
All in receipt of Tax Credits	1	1	-	-	-	54	51	70
All not in receipt of state support	0	0	0	0	0	4	4	3
<b>Sample size (=100%)</b>	<b>3,696</b>	<b>3,573</b>	<b>123</b>	<b>1,241</b>	<b>3,253</b>	<b>5,406</b>	<b>4,493</b>	<b>913</b>

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

**Table 2.8: Continued**

	Family type						Percentage of benefit units
	Couple without children	Couple without children married or civil partnered	Couple without children cobabiting	Single with children	Single male without children	Single female without children	All benefit units
State support received							
Working Tax Credit	2	2	2	36	1	2	<b>6</b>
Child Tax Credit	-	-	0	81	-	1	<b>15</b>
Income Support	2	2	1	31	4	6	<b>4</b>
Pension Credit	2	2	1	-	1	0	<b>6</b>
Housing Benefit	3	3	4	45	11	10	<b>12</b>
Council Tax Benefit <sup>1</sup>	6	6	5	45	12	12	<b>16</b>
Retirement Pension	11	14	3	0	-	-	<b>26</b>
Widow's Benefits	-	0	-	3	-	1	<b>-</b>
Jobseeker's Allowance	3	2	3	3	9	5	<b>4</b>
Employment and Support Allowance	1	-	1	1	1	1	<b>1</b>
Incapacity Benefit	6	7	3	3	5	5	<b>3</b>
Severe Disablement Allowance	-	-	-	-	-	1	<b>-</b>
Attendance Allowance	-	-	-	-	-	0	<b>3</b>
Carer's Allowance	2	2	1	3	-	1	<b>1</b>
Disability Living Allowance (care component)	6	6	3	6	5	6	<b>6</b>
Disability Living Allowance (mobility component)	6	7	3	4	4	5	<b>6</b>
Industrial Injuries Disablement Benefit	1	1	-	-	-	-	<b>-</b>
Armed Forces Compensation Scheme	-	-	-	0	-	-	<b>-</b>
Child Benefit	-	-	-	95	-	1	<b>23</b>
On any income related benefit	8	8	7	53	19	16	<b>20</b>
On any non-income related benefit	31	38	12	96	15	13	<b>57</b>
All in receipt of benefit	33	39	16	97	27	21	<b>61</b>
All in receipt of Tax Credits	2	2	2	81	1	3	<b>16</b>
All not in receipt of state support	66	60	83	3	72	78	<b>38</b>
<b>Sample size (=100%)</b>	<b>5,289</b>	<b>4,054</b>	<b>1,235</b>	<b>2,142</b>	<b>4,776</b>	<b>3,675</b>	<b>29,478</b>

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

**Table 2.9: Benefit units by state support receipt and ethnic group of head**

State support received	Percentage of benefit units				
	Ethnic group				
	White	Mixed	Asian or Asian British	Indian	Pakistani and Bangladeshi
Working Tax Credit	5	6	10	5	17
Child Tax Credit	14	16	20	12	31
Income Support	5	10	6	3	9
Pension Credit	6	2	4	3	4
Housing Benefit	11	17	9	4	12
Council Tax Benefit <sup>1</sup>	15	19	15	9	23
Retirement Pension	27	6	9	10	7
Widow's Benefits	-	0	1	-	1
Jobseeker's Allowance	3	6	3	2	5
Employment and Support Allowance <sup>2</sup>	..	..	..	..	..
Incapacity Benefit	4	2	3	3	3
Severe Disablement Allowance	1	-	-	-	-
Attendance Allowance	3	1	1	1	1
Carer's Allowance	1	1	1	1	2
Disability Living Allowance (care component)	6	3	4	4	5
Disability Living Allowance (mobility component)	6	4	4	4	4
Industrial Injuries Disablement Benefit	1	-	-	-	0
War Disablement or War Widow's Pension	-	-	0	0	0
Child Benefit	22	26	31	23	42
On any income related benefit	19	26	20	13	29
On any non-income related benefit	58	40	47	41	55
All in receipt of benefit	61	50	51	45	60
All in receipt of Tax Credits	14	17	20	12	32
All not in receipt of state support	38	50	49	55	39
<i>Sample size (=100%)</i>	<i>81,543</i>	<i>730</i>	<i>3,033</i>	<i>1,390</i>	<i>1,160</i>

Source: 2007-08, 2008-09 and 2009-10 Family Resources Survey, United Kingdom

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

<sup>2</sup> Figures for Employment and Support Allowance are not available due to less than three years of comparable data

**Table 2.9: Continued**

State support received	Ethnic group				Percentage of benefit units
	Black or Black British	Black Caribbean	Black Non-Caribbean	Chinese or Other Ethnic Group	All benefit units
Working Tax Credit	8	8	8	5	5
Child Tax Credit	21	20	22	12	14
Income Support	9	9	10	5	5
Pension Credit	4	6	2	3	6
Housing Benefit	21	20	21	11	11
Council Tax Benefit <sup>1</sup>	24	27	23	14	15
Retirement Pension	10	18	4	10	25
Widow's Benefits	-	-	0	-	-
Jobseeker's Allowance	6	7	5	2	3
Employment and Support Allowance <sup>2</sup>	..	..	..	..	..
Incapacity Benefit	3	3	2	2	4
Severe Disablement Allowance	-	1	-	-	1
Attendance Allowance	1	2	-	1	3
Carer's Allowance	1	1	1	1	1
Disability Living Allowance □(care component)	4	4	3	4	6
Disability Living Allowance □(mobility component)	4	4	3	3	6
Industrial Injuries Disablement Benefit	-	-	0	-	1
War Disablement or □War Widow's Pension	-	-	-	-	-
Child Benefit	30	27	33	20	22
On any income related benefit	30	32	28	17	19
On any non-income related benefit	47	52	42	36	57
All in receipt of benefit	55	62	50	42	60
All in receipt of Tax Credits	22	21	23	13	15
All not in receipt of state support	44	37	49	56	39
<b>Sample size (=100%)</b>	<b>1,876</b>	<b>810</b>	<b>1,066</b>	<b>1,024</b>	<b>88,206</b>

Source: 2007-08, 2008-09 and 2009-10 Family Resources Survey, United Kingdom

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland<sup>2</sup> Figures for Employment and Support Allowance are not available due to less than three years of comparable data

**Table 2.10: Benefit units by state support receipt and age of head**

State support received	Age									All benefit units
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Working Tax Credit	3	10	13	8	3	1	-	-	0	<b>6</b>
Child Tax Credit	8	26	35	19	5	2	-	-	0	<b>15</b>
Income Support	4	6	7	6	7	-	-	0	0	<b>4</b>
Pension Credit	0	0	0	-	1	13	18	22	29	<b>6</b>
Housing Benefit	7	11	13	11	11	11	14	16	19	<b>12</b>
Council Tax Benefit <sup>1</sup>	7	11	14	14	14	18	24	29	38	<b>16</b>
Retirement Pension	0	0	-	1	5	55	98	99	99	<b>26</b>
Widow's Benefits	0	-	-	1	2	1	-	-	0	<b>-</b>
Jobseeker's Allowance	9	5	4	4	3	1	-	0	0	<b>4</b>
Employment and Support Allowance	-	1	1	1	1	-	0	0	0	<b>1</b>
Incapacity Benefit	1	2	3	7	11	8	-	-	-	<b>3</b>
Severe Disablement Allowance	0	-	1	1	-	-	1	1	1	<b>-</b>
Attendance Allowance	0	0	-	-	-	-	5	17	35	<b>3</b>
Carer's Allowance	-	1	1	2	2	2	1	1	1	<b>1</b>
Disability Living Allowance (care component)	2	3	6	8	8	10	10	5	5	<b>6</b>
Disability Living Allowance (mobility component)	1	2	5	7	9	11	11	5	1	<b>6</b>
Industrial Injuries Disablement Benefit	-	-	-	-	1	1	1	1	1	<b>-</b>
Armed Forces Compensation Scheme	-	-	-	-	-	-	1	1	2	<b>-</b>
Child Benefit	8	33	57	36	10	3	-	-	0	<b>23</b>
On any income related benefit	16	16	18	16	17	20	28	34	45	<b>20</b>
On any non-income related benefit	12	37	63	49	37	100	100	100	100	<b>57</b>
All in receipt of benefit	22	42	67	53	43	100	100	100	100	<b>61</b>
All in receipt of Tax Credits	8	26	37	21	7	3	-	-	0	<b>16</b>
All not in receipt of state support	78	58	32	45	55	0	0	0	0	<b>38</b>
<b>Sample size (=100%)</b>	<b>3,455</b>	<b>4,316</b>	<b>5,055</b>	<b>4,827</b>	<b>2,151</b>	<b>2,376</b>	<b>3,781</b>	<b>2,617</b>	<b>900</b>	<b>29,478</b>

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

**Table 2.11: Benefit units by state support receipt and tenure**

State support received	Tenure					Percentage of benefit units
	All Owners	Owned outright	Buying with a mortgage	Social rented sector	Rented privately	All benefit units
Working Tax Credit	4	2	7	9	8	6
Child Tax Credit	12	4	20	22	17	15
Income Support	1	1	1	16	6	4
Pension Credit	4	7	1	15	3	6
Housing Benefit	-	-	-	53	19	12
Council Tax Benefit <sup>1</sup>	6	10	3	51	19	16
Retirement Pension	29	55	6	28	8	26
Widow's Benefits	-	1	-	-	-	-
Jobseeker's Allowance	2	1	3	9	6	4
Employment and Support Allowance	-	-	-	1	1	1
Incapacity Benefit	2	3	2	8	3	3
Severe Disablement Allowance	-	-	-	1	-	-
Attendance Allowance	3	6	1	5	1	3
Carer's Allowance	1	1	1	3	1	1
Disability Living Allowance (care component)	4	6	4	14	3	6
Disability Living Allowance (mobility component)	4	5	3	14	3	6
Industrial Injuries Disablement Benefit	1	1	-	1	-	-
Armed Forces Compensation Scheme	-	-	-	-	-	-
Child Benefit	22	8	35	26	22	23
On any income related benefit	9	13	6	60	25	20
On any non-income related benefit	59	73	47	70	36	57
All in receipt of benefit	61	74	50	80	43	61
All in receipt of Tax Credits	13	4	21	23	18	16
All not in receipt of state support	38	25	50	19	57	38
<b>Sample size (=100%)</b>	<b>19,419</b>	<b>9,891</b>	<b>9,528</b>	<b>5,745</b>	<b>4,314</b>	<b>29,478</b>

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

# 3 Tenure

## Introduction

The Family Resources Survey (FRS) collects information on tenure types for each household. This section contains information on households that are owned outright i.e. households who have paid off any mortgage or loan used to purchase the property, householders buying with the help of a mortgage and tenants socially renting or renting privately.

## Contents and points to note when interpreting tables

Tables **3.1** to **3.3** provide information on tenure. This information is split by region, household composition and ethnic group of head. The base used for these tables is all households.

Table **3.4** considers length of residency of head and age of head for different tenure types and therefore provides information on mobility of households.

Table **3.5** looks at state support received by tenure for households. See also table 2.11 for a similar breakdown for benefit units.

## Key definitions used

(for a full explanation of all definitions please refer to the Glossary)

- Adult
- Age
- All in receipt of benefit
- All in receipt of Tax Credits
- Benefit types – see glossary entries
- Child
- Ethnic group
- Head of household
- Household
- Household composition
- Income-related benefits
- Non-income-related benefits
- Length of residency
- Pension age
- Region
- State support
- Tenure

## Changes to tables between 2008-09 and 2009-10

Following the introduction of the Employment and Support Allowance (ESA) in October 2008, there is now a sufficient number reporting receipt to allow separate presentation in Table 3.5. In 2008-09 Contributory ESA cases were grouped with Incapacity Benefit, and ESA Income Related cases grouped with Income Support.



**Table 3.1: Households by tenure and region/country**

Tenure	Region											Country				United Kingdom
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of London	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	
All owners	66	69	67	71	70	73	57	41	66	74	69	68	74	67	66	<b>68</b>
<i>Owned outright</i>	32	33	31	36	35	37	25	16	29	35	36	33	38	31	35	<b>33</b>
<i>Buying with a mortgage</i>	34	36	35	35	35	36	33	25	37	39	33	35	35	36	32	<b>35</b>
Social Rented Sector	22	17	18	16	17	15	20	32	14	11	14	16	15	21	17	<b>17</b>
Rented Privately	12	13	15	14	13	12	22	27	20	15	17	15	12	12	17	<b>15</b>
<i>Sample size (=100%)</i>	992	2,606	1,957	1,660	1,993	2,119	2,159	765	1,394	2,786	1,662	17,934	1,140	4,090	2,041	<b>25,205</b>

**Table 3.2: Households by tenure and composition**

Tenure	Households without children				Households with children			Household composition			Percentage of households
	One male adult	One female adult	Two adults	Three or more adults	One adult	Two adults	Three or more adults	<i>Households with one or more adults over pension age</i>	<i>Households with one or more disabled adults under pension age</i>	<i>Households with one or more unemployed adults under pension age</i>	All households
All owners	53	63	78	74	33	74	75	<b>77</b>	<b>57</b>	<b>46</b>	<b>68</b>
<i>Owned outright</i>	30	47	47	36	6	11	21	<b>69</b>	<b>24</b>	<b>14</b>	<b>33</b>
<i>Buying with a mortgage</i>	24	16	31	38	28	63	54	<b>8</b>	<b>34</b>	<b>33</b>	<b>35</b>
Social Rented Sector	26	25	9	11	42	12	17	<b>18</b>	<b>29</b>	<b>30</b>	<b>17</b>
Rented Privately	21	12	13	15	25	14	9	<b>5</b>	<b>14</b>	<b>24</b>	<b>15</b>
<i>Sample size (=100%)</i>	<i>3,402</i>	<i>4,327</i>	<i>8,432</i>	<i>1,487</i>	<i>1,845</i>	<i>4,967</i>	<i>745</i>	<b><i>8,931</i></b>	<b><i>4,427</i></b>	<b><i>1,560</i></b>	<b><i>25,205</i></b>

**Table 3.3: Households by tenure and ethnic group of head**

Tenure	Ethnic group									Percentage of households
	White	Mixed	Asian or Asian British	Indian	Pakistani and Bangladeshi	Black or Black British	Black Caribbean	Black Non- Caribbean	Chinese or Other Ethnic Group	All households
All Owners	71	50	62	68	61	38	51	27	45	<b>70</b>
<i>Owned outright</i>	34	13	24	30	22	10	17	5	19	<b>34</b>
<i>Buying with a mortgage</i>	36	37	38	38	39	28	35	22	26	<b>36</b>
All Social Rented Sector Tenants	17	26	13	8	17	39	37	41	16	<b>17</b>
All Rented Privately	13	24	25	23	22	23	12	32	39	<b>13</b>
<i>Sample size (=100%)</i>	<i>70,131</i>	<i>552</i>	<i>2,238</i>	<i>1,024</i>	<i>817</i>	<i>1,550</i>	<i>681</i>	<i>869</i>	<i>808</i>	<b><i>75,279</i></b>

Source: 2007-08, 2008-09 and 2009-10 Family Resources Survey, United Kingdom

**Table 3.4 : Households by tenure, length of residency of head and age of head**

Percentage of households where head is of working age								
Tenure	Length of residency							Sample size (=100%)
	Less than 12 months	12 months but less than 2 years	2 years but less than 3 years	3 years but less than 5 years	5 years but less than 10 years	10 years but less than 20 years	20 years or longer	
<b>Head is of working age</b>								
All owners	4	6	9	13	22	26	21	10,934
<i>Owned outright</i>	2	3	4	6	15	26	42	3,343
<i>Buying with a mortgage</i>	4	7	11	15	25	25	12	7,591
Social Rented Sector	14	11	10	14	22	20	9	3,211
Rented Privately	42	22	12	11	7	3	2	3,148
<b>All households where head is of working age</b>	<b>13</b>	<b>10</b>	<b>10</b>	<b>12</b>	<b>19</b>	<b>20</b>	<b>15</b>	<b>17,293</b>
Percentage of households where head is of pension age								
Tenure	Length of residency							Sample size (=100%)
	Less than 12 months	12 months but less than 2 years	2 years but less than 3 years	3 years but less than 5 years	5 years but less than 10 years	10 years but less than 20 years	20 years or longer	
<b>Head is of pension age</b>								
All owners	1	1	2	4	10	16	65	5,721
<i>Owned outright</i>	1	1	2	3	9	16	67	5,270
<i>Buying with a mortgage</i>	-	1	3	8	17	25	46	451
Social Rented Sector	4	4	5	9	17	25	35	1,754
Rented Privately	5	7	5	10	14	18	40	437
<b>All households where head is of pension age</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>12</b>	<b>18</b>	<b>58</b>	<b>7,912</b>

**Table 3.4 : Continued**

Percentage of households

Tenure	Length of residency							Sample size (=100%)
	Less than 12 months	12 months but less than 2 years	2 years but less than 3 years	3 years but less than 5 years	5 years but less than 10 years	10 years but less than 20 years	20 years or longer	
<b>All Households</b>								
All owners	3	4	7	10	18	23	35	16,655
<i>Owned outright</i>	2	2	3	5	12	20	57	8,613
<i>Buying with a mortgage</i>	4	7	11	15	25	25	14	8,042
Social Rented Sector	11	9	8	12	20	22	18	4,965
Rented Privately	39	20	11	11	8	5	6	3,585
<b>All households</b>	<b>10</b>	<b>8</b>	<b>8</b>	<b>10</b>	<b>17</b>	<b>20</b>	<b>27</b>	<b>25,205</b>

**Table 3.5: Households by tenure and state support receipt**

State support received	Tenure					Percentage of households
	All Owners	Owned outright	Buying with a mortgage	Social Rented Sector	Rented Privately	All households
Working Tax Credit	5	2	8	11	10	<b>7</b>
Child Tax Credit	15	4	25	26	22	<b>18</b>
Income Support	1	1	1	19	8	<b>5</b>
Pension Credit	5	8	2	19	3	<b>7</b>
Housing Benefit	-	-	-	64	25	<b>14</b>
Council Tax Benefit <sup>1</sup>	8	12	4	62	24	<b>19</b>
Retirement Pension	35	65	7	34	10	<b>31</b>
Widow's Benefits	-	1	-	-	-	<b>-</b>
Jobseeker's Allowance	3	2	3	10	7	<b>4</b>
Employment and Support Allowance	-	-	1	2	1	<b>1</b>
Incapacity Benefit	3	3	3	10	3	<b>4</b>
Severe Disablement Allowance	-	1	-	1	-	<b>1</b>
Attendance Allowance	4	7	1	6	1	<b>4</b>
Carer's Allowance	1	1	1	4	1	<b>2</b>
Disability Living Allowance (care component)	5	7	4	16	4	<b>7</b>
Disability Living Allowance (mobility component)	5	6	4	16	4	<b>7</b>
Industrial Injuries Disablement Benefit	1	1	1	1	-	<b>1</b>
Armed Forces Compensation Scheme	-	1	-	-	-	<b>-</b>
Child Benefit	27	9	44	31	27	<b>28</b>
On any income related benefit	11	15	7	68	30	<b>24</b>
On any non-income related benefit	70	84	57	81	44	<b>68</b>
All in receipt of benefit	72	85	59	90	52	<b>72</b>
All in receipt of Tax Credits	16	5	26	28	23	<b>19</b>
All not in receipt of state support	28	15	40	9	48	<b>28</b>
<b>Sample size (=100%)</b>	<b>16,655</b>	<b>8,613</b>	<b>8,042</b>	<b>4,965</b>	<b>3,585</b>	<b>25,205</b>

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

# 4 Savings and Investments

## Introduction

All adults questioned in the Family Resources Survey are asked about their types of accounts, investments and interest received over the last 12 months.

For benefit units who estimate the value of all their investments to be in the range of £1,500 to £20,000, further questions are asked in respect of the actual value of their holdings. For benefit units whose total savings fall outside this range, the value of their total investments are estimated based on the interest they earn from individual accounts. Over a quarter of all respondents are asked the detailed questions on their savings and investments.

Data are not available for amounts held in individual accounts because this information is not collected for all respondents.

## Contents and points to note when interpreting tables

The data relating to savings and investments should be treated with caution. Questions relating to investments 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 five cases are imputed (the Methodology chapter outlines the imputation methods undertaken). 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 percentage of adults, benefit units and households recorded as not having any type of account, or recorded as having no savings, will include those who refused to answer, or did not know the answer, to questions on savings and investments.

Tables **4.1** to **4.8** illustrate the type of accounts and investments that are held by households, benefit units and individuals. This information is shown by region, household composition, age and ethnic group of the head of the household, and total weekly household income for households, by family type, and economic status for benefit units, and by age and sex for individuals.

Tables **4.9** to **4.11** provide information on amounts of household savings by household composition, and amounts of benefit unit savings by family type and economic status.

Table **4.12** shows households by amount of savings and total weekly household income. This shows broadly what would be expected: households with larger income have more capital. Deviations from this pattern may be due to the reporting problems with income and capital already highlighted. Individual figures in this table should be treated with caution.

## Key terms used

Please refer to the Glossary for definitions of these terms.

- Adult
- Age
- Any other type of asset
- Any type of account
- Benefit unit
- Child
- Direct payment account
- Economic status
- Ethnic group
- Family type
- Head of benefit unit
- Head of household
- Household
- Household composition
- Pension age
- Region
- Savings
- Total weekly household income
- Type of savings and investments – see Savings and Investments Products

## Changes to tables between 2008-09 and 2009-10

Table **4.1** to **4.8** have been amended to remove references to Personal Equity Plans (PEPs). PEPs have been replaced by Individual Savings Accounts (ISAs) and questions relating to PEPs have now been removed from the questionnaire

The family types “Pensioner couple”, “Couple with children” and “Couple without children” have been further broken down into “Married or Civil Partnered” and “Cohabiting”, in response to increased interest from users. This affects Tables **4.5** and **4.10**.

The economic status indicator used in **4.6** and **4.11** has changed for 2009-10. The tables now use the ILO definition of economic status and are in line with the HBAI 2009-10 publication. As a result the majority of those benefit units previously classified as 'Workless, one or more sick or disabled' are now captured among the heading 'Workless, other inactive'. Revised tables for earlier years are available on request.

**Table 4.1 : Households by type of savings and investments, and region/country**

		Percentage of households										
		Region										
Type of savings and investments		North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West
Current account		90	90	90	90	91	95	92	90	93	96	96
NSI Savings Account		3	3	4	5	3	5	4	4	4	6	6
Basic Bank account		7	7	8	6	6	6	8	10	8	6	6
Post Office Card Account (POCA)		12	8	7	6	7	5	5	6	5	5	8
ISA		31	37	38	39	35	47	36	32	38	50	47
Other Bank / Building Society account		42	43	45	45	41	56	46	40	49	62	56
Stocks and shares / member of a Share Club		11	13	14	15	15	24	18	17	19	25	20
Unit trusts		3	3	3	3	3	5	4	5	4	6	5
Endowment Policy not linked		1	1	2	2	1	2	1	1	1	2	2
Premium Bonds		13	17	17	22	19	31	17	11	20	32	32
National Savings Bonds		2	3	2	3	3	5	4	4	4	4	4
Company Share Scheme / profit sharing		3	2	3	3	2	6	4	5	3	5	3
Credit Unions		1	1	1	1	-	1	-	-	-	-	1
Any other type of asset		-	1	1	1	1	2	2	3	1	2	2
Any type of account:	including POCAs	98	97	97	94	96	99	97	96	98	99	99
	excluding POCAs	95	95	95	93	94	98	96	94	96	98	98
No accounts:	including POCAs	2	3	3	6	4	1	3	4	2	1	1
	excluding POCAs	5	5	5	7	6	2	4	6	4	2	2
Any Direct Payment Account:	including POCAs	98	96	96	93	95	99	97	96	97	99	99
	excluding POCAs	94	94	95	93	93	98	95	94	96	98	98
<b>Sample size (=100%)</b>		<b>992</b>	<b>2,606</b>	<b>1,957</b>	<b>1,660</b>	<b>1,993</b>	<b>2,119</b>	<b>2,159</b>	<b>765</b>	<b>1,394</b>	<b>2,786</b>	<b>1,662</b>

**Table 4.1 : Continued**

		Percentage of households				
		Country				
Type of savings and investments		England	Wales	Scotland	Northern Ireland	<b>United Kingdom</b>
Current account		93	92	90	84	<b>92</b>
NSI Savings Account		4	5	3	2	<b>4</b>
Basic Bank account		7	5	9	5	<b>7</b>
Post Office Card Account (POCA)		7	8	8	12	<b>7</b>
ISA		41	37	38	15	<b>40</b>
Other Bank / Building Society account		49	45	41	20	<b>48</b>
Stocks and shares / member of a Share Club		18	13	17	7	<b>17</b>
Unit trusts		4	2	3	1	<b>4</b>
Endowment Policy not linked		2	1	2	1	<b>2</b>
Premium Bonds		23	17	16	4	<b>21</b>
National Savings Bonds		3	2	3	2	<b>3</b>
Company Share Scheme / profit sharing		4	2	3	1	<b>3</b>
Credit Unions		1	1	3	9	<b>1</b>
Any other type of asset		1	1	1	1	<b>1</b>
Any type of account:	including POCAs	97	97	98	93	<b>97</b>
	excluding POCAs	96	95	94	88	<b>96</b>
No accounts:	including POCAs	3	3	2	7	<b>3</b>
	excluding POCAs	4	5	6	12	<b>4</b>
Any Direct Payment Account:	including POCAs	97	97	97	92	<b>97</b>
	excluding POCAs	95	94	94	87	<b>95</b>
<i>Sample size (=100%)</i>		<i>17,934</i>	<i>1,140</i>	<i>4,090</i>	<i>2,041</i>	<b><i>25,205</i></b>

**Table 4.2 : Households by type of savings and investments, and composition**

Percentage of households												
		Households without children				Households with children			Household composition			
Type of savings and investments		One male adult	One female adult	Two adults	Three or more adults	One adult	Two adults	Three or more adults	<i>Households with one or more adults over pension age</i>	<i>Households with one or more disabled adults under pension age</i>	<i>Households with one or more adults unemployed under pension age</i>	All households
Current account		86	89	94	96	84	95	96	92	88	88	92
NSI Savings Account		4	4	5	5	1	3	4	5	3	2	4
Basic Bank account		6	4	6	11	10	8	11	4	10	13	7
Post Office Card Account (POCA)		8	10	6	8	10	4	7	11	11	10	7
ISA		31	38	51	45	15	35	34	47	30	22	40
Other Bank / Building Society account		39	44	56	55	21	47	49	51	38	33	48
Stocks and shares / member of a Share Club		15	14	23	21	3	17	14	21	13	8	17
Unit trusts		4	3	5	3	-	3	3	6	2	1	4
Endowment Policy not linked		1	1	2	1	1	3	2	-	2	1	2
Premium Bonds		16	20	29	28	6	17	18	30	17	11	21
National Savings Bonds		3	5	4	3	-	1	2	6	2	1	3
Company Share Scheme / profit sharing		3	1	4	3	1	5	6	1	3	1	3
Credit Unions		1	1	1	2	2	1	1	-	2	1	1
Any other type of asset		1	1	2	2	-	1	1	2	1	-	1
Any type of account:												
	including POCAs	96	97	97	98	98	98	98	97	97	97	97
	excluding POCAs	92	94	97	97	94	97	98	95	93	95	96
No accounts:												
	including POCAs	4	3	3	2	2	2	2	3	3	3	3
	excluding POCAs	8	6	3	3	6	3	2	5	7	5	4
Any Direct Payment Account:												
	including POCAs	96	97	97	97	98	97	98	97	97	97	97
	excluding POCAs	91	93	96	97	93	97	98	94	93	95	95
<i>Sample size (=100%)</i>		3,402	4,327	8,432	1,487	1,845	4,967	745	8,931	4,427	1,560	25,205

**Table 4.3 : Households by type of savings and investments, and age of head**

		Percentage of households									
		Age									
Type of savings and investments		16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	All households
Current account		89	92	92	93	93	94	91	90	89	92
NSI Savings Account		3	3	4	4	6	5	5	4	6	4
Basic Bank account		13	9	8	7	6	5	4	3	3	7
Post Office Card Account (POCA)		6	4	5	6	7	7	9	13	16	7
ISA		25	34	34	38	46	52	50	42	35	40
Other Bank / Building Society account		33	43	45	50	51	56	50	51	44	48
Stocks and shares / member of a Share Club		6	9	15	19	24	24	22	21	14	17
Unit trusts		1	1	3	3	6	6	6	6	3	4
Endowment Policy not linked		-	-	3	3	2	2	-	-	-	2
Premium Bonds		7	9	16	22	30	32	31	28	26	21
National Savings Bonds		1	1	1	2	4	5	5	8	5	3
Company Share Scheme / profit sharing		1	4	5	5	4	3	-	-	-	3
Credit Unions		1	1	1	2	1	1	-	-	-	1
Any other type of asset		-	1	1	1	1	2	2	2	2	1
Any type of account:	including POCAs	97	97	97	97	98	98	97	97	97	97
	excluding POCAs	95	96	96	96	96	96	94	95	94	96
No accounts:	including POCAs	3	3	3	3	2	2	3	3	3	3
	excluding POCAs	5	4	4	4	4	4	6	5	6	4
Any Direct Payment Account:	including POCAs	96	97	97	97	97	97	96	97	96	97
	excluding POCAs	95	96	96	96	95	96	94	94	93	95
<b>Sample size (=100%)</b>		<b>922</b>	<b>3,437</b>	<b>4,742</b>	<b>4,646</b>	<b>2,088</b>	<b>2,324</b>	<b>3,707</b>	<b>2,520</b>	<b>819</b>	<b>25,205</b>

**Table 4.4: Households by type of saving and ethnic group of head**

		Percentage of households									
		Ethnic group									
Type of savings and investments		White	Mixed	Asian or Asian British	Indian	Pakistani and Bangladeshi	Black or Black British	Black Caribbean	Black Non- Caribbean	Chinese or Other Ethnic Group	All households
Current account		92	89	90	91	89	85	85	85	91	<b>91</b>
NSI Savings Account		4	3	2	3	2	2	3	1	4	<b>4</b>
Basic Bank account		7	9	7	5	10	10	11	9	5	<b>7</b>
Post Office Card Account (POCA)		7	5	4	3	6	7	8	6	4	<b>7</b>
ISA/PEPs		41	27	23	30	11	18	22	16	28	<b>39</b>
Other Bank / Building Society account		50	39	34	39	23	32	31	32	42	<b>48</b>
Stocks and shares / member of a Share Club		19	11	10	13	5	6	6	6	13	<b>18</b>
Unit trusts		4	2	2	3	1	1	1	1	3	<b>4</b>
Endowment Policy not linked		2	1	1	1	-	-	-	-	1	<b>2</b>
Premium Bonds		24	14	7	9	5	5	7	3	10	<b>22</b>
National Savings Bonds		3	2	2	3	-	1	-	1	2	<b>3</b>
Company Share Scheme / profit sharing		4	4	2	3	1	1	2	1	3	<b>4</b>
Credit Unions		1	1	-	0	-	1	2	-	-	<b>1</b>
Any other type of asset		2	-	1	1	-	1	1	1	-	<b>1</b>
Any type of account:	including POCAs	97	96	95	94	95	96	96	95	96	<b>97</b>
	excluding POCAs	96	94	93	93	94	92	93	92	95	<b>95</b>
No accounts:	including POCAs	3	4	5	6	5	4	4	5	4	<b>3</b>
	excluding POCAs	4	6	7	7	6	8	7	8	5	<b>5</b>
Any Direct Payment Account:	including POCAs	97	96	94	93	95	95	96	95	95	<b>97</b>
	excluding POCAs	95	94	93	92	94	92	93	91	94	<b>95</b>
<b>Sample size (=100%)</b>		<b>70,131</b>	<b>552</b>	<b>2,238</b>	<b>1,024</b>	<b>817</b>	<b>1,550</b>	<b>681</b>	<b>869</b>	<b>808</b>	<b>75,279</b>

Source: 2007-08, 2008-09 and 2009-10 Family Resources Survey, United Kingdom

**Table 4.5 : Benefit units by type of savings and investments, and family type**

Type of savings and investments		Family Type							Percentage of benefit units	
		Pensioner couple	<i>Pensioner couple married or civil partnered</i>	<i>Pensioner couple cohabiting</i>	Single male pensioner	Single female pensioner	Couple with children	<i>Couple with children married or civil partnered</i>	<i>Couple with children cohabiting</i>	
Current account		94	94	92	87	87	95	95	94	
NSI Savings Account		5	5	1	4	4	4	4	3	
Basic Bank account		4	4	2	3	3	7	6	11	
Post Office Card Account (POCA)		9	9	6	12	12	4	4	7	
ISA		54	54	56	35	37	34	37	24	
Other Bank / Building Society account		56	55	60	43	43	47	50	35	
Stocks and shares / member of a Share Club		26	26	22	17	14	17	18	8	
Unit trusts		8	8	8	6	3	3	3	1	
Endowment Policy not linked		-	-	2	-	-	3	3	1	
Premium Bonds		37	37	39	23	21	17	19	10	
National Savings Bonds		7	7	9	5	6	1	2	1	
Company Share Scheme / profit sharing		1	1	1	-	-	6	6	3	
Credit Unions		-	-	-	-	-	1	1	1	
Any other type of asset		2	2	3	1	2	1	1	-	
Any type of account:	including POCAs	97	97	94	97	96	97	97	99	
	excluding POCAs	96	96	93	92	92	97	97	98	
No accounts:	including POCAs	3	3	6	3	4	3	3	1	
	excluding POCAs	4	4	7	8	8	3	3	2	
Any Direct Payment Account:	including POCAs	96	97	93	96	96	97	97	99	
	excluding POCAs	95	95	92	91	92	97	96	98	
<i>Sample size (=100%)</i>		3,696	3,573	123	1,241	3,253	5,406	4,493	913	

**Table 4.5 : Continued**

		Percentage of benefit units						
		Family Type						
Type of savings and investments		Couple without children	Couple without children married or civil partnered	Couple without children cobabiting	Single with children	Single male without children	Single female without children	All benefit units
Current account		94	94	95	85	83	86	<b>89</b>
NSI Savings Account		5	5	6	1	2	3	<b>4</b>
Basic Bank account		6	6	9	10	6	5	<b>6</b>
Post Office Card Account (POCA)		3	4	3	10	4	3	<b>6</b>
ISA		48	48	47	14	20	24	<b>34</b>
Other Bank / Building Society account		56	56	55	22	26	30	<b>41</b>
Stocks and shares / member of a Share Club		22	23	17	3	8	6	<b>14</b>
Unit trusts		4	5	2	1	2	1	<b>3</b>
Endowment Policy not linked		2	3	1	1	1	1	<b>1</b>
Premium Bonds		25	27	18	6	9	10	<b>18</b>
National Savings Bonds		3	3	2	-	1	1	<b>3</b>
Company Share Scheme / profit sharing		6	5	6	1	2	1	<b>3</b>
Credit Unions		1	1	2	2	1	1	<b>1</b>
Any other type of asset		1	1	1	-	1	-	<b>1</b>
Any type of account:	including POCAs	97	97	98	98	91	92	<b>95</b>
	excluding POCAs	97	96	98	93	89	90	<b>94</b>
No accounts:	including POCAs	3	3	2	2	9	8	<b>5</b>
	excluding POCAs	3	4	2	7	11	10	<b>6</b>
Any Direct Payment Account:	including POCAs	96	96	97	97	91	92	<b>95</b>
	excluding POCAs	96	96	97	93	88	90	<b>93</b>
<i>Sample size (=100%)</i>		<i>5,289</i>	<i>4,054</i>	<i>1,235</i>	<i>2,142</i>	<i>4,776</i>	<i>3,675</i>	<b><i>29,478</i></b>

**Table 4.6 : Benefit units by type of savings and investments, and economic status**

Percentage of benefit units

Type of savings and investments	Economic status								All benefit units
	One or more full-time self-employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not more part-time working	No full-time work, one or more part-time work	Workless, one or more aged 60 or over	Workless, one or more unemployed	Workless, other inactive	
Current account	94	93	95	94	92	89	75	73	<b>89</b>
NSI Savings Account	5	4	4	4	3	4	1	2	<b>4</b>
Basic Bank account	5	5	6	7	6	4	11	9	<b>6</b>
Post Office Card Account (POCA)	3	2	2	4	3	12	8	12	<b>6</b>
ISA	40	35	45	40	34	41	8	9	<b>34</b>
Other Bank / Building Society account	49	45	55	48	37	46	13	16	<b>41</b>
Stocks and shares / member of a Share Club	21	13	21	19	14	18	2	4	<b>14</b>
Unit trusts	4	2	4	4	4	5	-	1	<b>3</b>
Endowment Policy not linked	2	2	3	2	1	-	-	-	<b>1</b>
Premium Bonds	23	15	24	21	17	27	3	6	<b>18</b>
National Savings Bonds	2	1	2	3	3	6	-	1	<b>3</b>
Company Share Scheme / profit sharing	2	5	7	4	1	-	-	-	<b>3</b>
Credit Unions	1	1	1	1	1	-	1	1	<b>1</b>
Any other type of asset	1	1	1	1	1	2	-	-	<b>1</b>
Any type of account:									
including POCAs	96	96	97	97	96	97	91	90	<b>95</b>
excluding POCAs	96	96	97	97	96	94	87	82	<b>94</b>
No accounts:									
including POCAs	4	4	3	3	4	3	9	10	<b>5</b>
excluding POCAs	4	4	3	3	4	6	13	18	<b>6</b>
Any Direct Payment Account:									
including POCAs	95	95	97	96	96	96	90	89	<b>95</b>
excluding POCAs	95	95	97	96	96	93	86	82	<b>93</b>
<i>Sample size (=100%)</i>	2,129	7,835	2,300	2,132	2,908	7,647	1,151	3,376	<b>29,478</b>

**Table 4.7 : Adults by gender, type of savings and investments, and age**

		Percentage of Males									
		Age									
Type of savings and investments		16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	All males
<b>Males</b>											
Current account		83	89	90	91	91	91	91	91	92	<b>89</b>
NSI Savings Account		2	2	3	3	4	5	4	3	4	<b>3</b>
Basic Bank account		7	7	5	5	5	4	3	3	2	<b>5</b>
Post Office Card Account (POCA)		2	2	3	3	4	5	7	10	12	<b>4</b>
ISA		13	24	27	31	40	47	47	42	37	<b>31</b>
Other Bank / Building Society account		19	35	38	42	44	49	46	48	47	<b>39</b>
Stocks and shares / member of a Share Club		3	6	13	17	22	22	22	21	15	<b>14</b>
Unit trusts		-	1	2	3	5	5	6	7	4	<b>3</b>
Endowment Policy not linked		-	-	2	3	2	2	-	-	-	<b>1</b>
Premium Bonds		5	6	10	15	22	26	27	27	29	<b>15</b>
National Savings Bonds		1	-	1	2	3	4	4	7	5	<b>2</b>
Company Share Scheme / profit sharing		1	3	4	4	3	2	-	-	-	<b>3</b>
Credit Unions		1	-	1	1	1	1	-	-	-	<b>1</b>
Any other type of asset		-	-	1	1	1	1	2	2	1	<b>1</b>
<hr/>											
Any type of account:	including POCAs	90	94	95	95	96	96	97	97	98	<b>95</b>
	excluding POCAs	89	93	94	94	94	95	94	95	96	<b>93</b>
No accounts:	including POCAs	10	6	5	5	4	4	3	3	2	<b>5</b>
	excluding POCAs	11	7	6	6	6	5	6	5	4	<b>7</b>
Any Direct Payment Account:	including POCAs	90	93	95	94	95	95	96	96	97	<b>94</b>
	excluding POCAs	89	92	93	93	93	94	93	94	95	<b>93</b>
<b>Sample size (=100%)</b>		<b>1,817</b>	<b>2,998</b>	<b>3,797</b>	<b>3,668</b>	<b>1,665</b>	<b>1,834</b>	<b>2,770</b>	<b>1,575</b>	<b>390</b>	<b>20,514</b>

**Table 4.7 : Continued**

		Percentage of Females									
		Age								All females	
Type of savings and investments		16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84		85+
<b>Females</b>											
Current account		84	90	90	91	90	92	90	87	85	<b>89</b>
NSI Savings Account		2	2	3	3	5	4	4	4	6	<b>3</b>
Basic Bank account		6	6	6	5	4	4	3	3	3	<b>5</b>
Post Office Card Account (POCA)		2	3	4	4	4	4	8	12	17	<b>5</b>
ISA		15	27	28	35	43	50	48	37	30	<b>33</b>
Other Bank / Building Society account		23	37	42	44	48	51	47	46	39	<b>41</b>
Stocks and shares / member of a Share Club		2	4	10	14	17	20	17	16	10	<b>11</b>
Unit trusts		-	-	1	3	4	6	6	3	2	<b>2</b>
Endowment Policy not linked		-	-	2	2	2	1	-	-	0	<b>1</b>
Premium Bonds		4	6	12	18	23	26	27	22	22	<b>16</b>
National Savings Bonds		-	-	1	2	3	4	5	7	5	<b>2</b>
Company Share Scheme / profit sharing		1	2	3	3	2	1	-	-	0	<b>1</b>
Credit Unions		-	1	1	1	1	-	-	-	-	<b>1</b>
Any other type of asset		-	-	1	1	1	1	2	1	2	<b>1</b>
Any type of account:	including POCAs	90	95	96	96	96	97	96	96	95	<b>95</b>
	excluding POCAs	90	94	95	95	94	95	94	93	92	<b>94</b>
No accounts:	including POCAs	10	5	4	4	4	3	4	4	5	<b>5</b>
	excluding POCAs	10	6	5	5	6	5	6	7	8	<b>6</b>
Any Direct Payment Account:	including POCAs	90	95	96	96	95	96	96	95	95	<b>95</b>
	excluding POCAs	89	94	94	94	93	94	93	92	91	<b>93</b>
<b>Sample size (=100%)</b>		<b>2,127</b>	<b>3,626</b>	<b>4,256</b>	<b>3,953</b>	<b>1,764</b>	<b>2,026</b>	<b>3,049</b>	<b>1,835</b>	<b>627</b>	<b>23,263</b>

**Table 4.7 : Continued**

		Percentage of Adults									
		Age									
Type of savings and assets		16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	All adults
<b>All Adults</b>											
Current account		83	89	90	91	90	91	91	89	87	<b>89</b>
NSI Savings Account		2	2	3	3	4	4	4	4	5	<b>3</b>
Basic Bank account		7	6	6	5	5	4	3	3	3	<b>5</b>
Post Office Card Account (POCA)		2	2	4	4	4	5	8	11	15	<b>5</b>
ISA		14	25	28	33	42	49	47	40	33	<b>32</b>
Other Bank / Building Society account		21	36	40	43	46	50	47	47	42	<b>40</b>
Stocks and shares / member of a Share Club		3	5	11	15	20	21	19	18	12	<b>13</b>
Unit trusts		-	1	2	3	5	6	6	5	2	<b>3</b>
Endowment Policy not linked		-	-	2	3	2	1	-	-	-	<b>1</b>
Premium Bonds		5	6	11	17	22	26	27	24	25	<b>15</b>
National Savings Bonds		-	-	1	2	3	4	5	7	5	<b>2</b>
Company Share Scheme / profit sharing		1	2	3	3	3	1	-	-	-	<b>2</b>
Credit Unions		-	1	1	1	1	1	-	-	-	<b>1</b>
Any other type of asset		-	-	1	1	1	1	2	1	1	<b>1</b>
Any type of account:	including POCAs	90	94	96	96	96	97	96	97	96	<b>95</b>
	excluding POCAs	89	93	94	94	94	95	94	94	93	<b>93</b>
No accounts:	including POCAs	10	6	4	4	4	3	4	3	4	<b>5</b>
	excluding POCAs	11	7	6	6	6	5	6	6	7	<b>7</b>
Any Direct Payment Account:	including POCAs	90	94	95	95	95	96	96	96	95	<b>94</b>
	excluding POCAs	89	93	94	94	93	94	93	93	92	<b>93</b>
<b>Sample size (=100%)</b>		<b>3,944</b>	<b>6,624</b>	<b>8,053</b>	<b>7,621</b>	<b>3,429</b>	<b>3,860</b>	<b>5,819</b>	<b>3,410</b>	<b>1,017</b>	<b>43,777</b>

**Table 4.8 : Households by type of savings and investments, and total weekly household income**

		Total weekly household income										Percentage of households	
Type of savings and investments		Less than £100 a week	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	All households
Current account		86	81	85	90	94	95	96	96	97	96	97	<b>92</b>
NSI Savings Account		4	3	3	3	4	4	4	4	4	5	8	<b>4</b>
Basic Bank account		5	6	6	7	6	8	7	6	7	9	7	<b>7</b>
Post Office Card Account (POCA)		4	12	12	9	7	7	4	4	3	3	4	<b>7</b>
ISA		25	23	26	31	38	41	43	48	51	49	57	<b>40</b>
Other Bank / Building Society account		34	29	30	38	43	48	51	55	60	59	70	<b>48</b>
Stocks and shares / member of a Share Club		11	9	10	11	15	16	17	18	22	25	31	<b>17</b>
Unit trusts		2	1	2	2	3	3	4	3	4	6	8	<b>4</b>
Endowment Policy not linked		2	1	-	1	1	1	2	1	2	2	4	<b>2</b>
Premium Bonds		13	13	15	18	20	21	22	23	24	27	31	<b>21</b>
National Savings Bonds		3	3	3	3	3	3	2	4	4	3	4	<b>3</b>
Company Share Scheme / profit sharing		1	-	-	1	2	2	2	5	5	6	10	<b>3</b>
Credit Unions		-	-	1	1	1	1	1	2	1	2	1	<b>1</b>
Any other type of asset		1	1	1	1	1	1	1	1	2	2	2	<b>1</b>
Any type of account:	including POCAs	92	95	97	97	98	98	98	97	98	98	98	<b>97</b>
	excluding POCAs	90	89	92	95	97	98	98	97	98	98	98	<b>96</b>
No accounts:	including POCAs	8	5	3	3	2	2	2	3	2	2	2	<b>3</b>
	excluding POCAs	10	11	8	5	3	2	2	3	2	2	2	<b>4</b>
Any Direct Payment Account:	including POCAs	91	94	97	97	98	98	97	97	98	97	98	<b>97</b>
	excluding POCAs	90	88	91	95	97	97	97	97	98	97	98	<b>95</b>
<i>Sample size (=100%)</i>		<i>511</i>	<i>2,426</i>	<i>4,012</i>	<i>3,631</i>	<i>2,641</i>	<i>2,136</i>	<i>1,874</i>	<i>1,511</i>	<i>1,209</i>	<i>1,018</i>	<i>4,236</i>	<b><i>25,205</i></b>

**Table 4.9 : Households by amount of savings and investments, and composition**

Amount of savings and investments	Percentage of households										
	Households without children				Households with children			Household composition			
	One male adult	One female adult	Two adults	Three or more adults	One adult	Two adults	Three or more adults	<i>Households with one or more adults over pension age</i>	<i>Households with one or more disabled adults under pension age</i>	<i>Households with one or more adults unemployed under pension age</i>	All households
No savings	37	29	20	21	63	34	35	20	43	53	30
Less than £1,500	18	19	16	19	22	23	21	14	20	20	19
£1,500 but less than £3,000	6	8	7	8	4	8	8	7	6	5	7
£3,000 but less than £8,000	13	17	16	16	6	13	13	16	10	8	15
£8,000 but less than £10,000	3	4	5	3	-	3	4	5	2	2	4
£10,000 but less than £16,000	7	8	9	10	2	6	6	9	5	4	7
£16,000 but less than £20,000	3	3	4	3	-	2	1	4	2	2	3
£20,000 or more	12	12	23	21	2	11	13	25	11	7	16
<i>Sample size (=100%)</i>	<i>3,402</i>	<i>4,327</i>	<i>8,432</i>	<i>1,487</i>	<i>1,845</i>	<i>4,967</i>	<i>745</i>	<i>8,931</i>	<i>4,427</i>	<i>1,560</i>	<i>25,205</i>

**Table 4.10 : Benefit units by amount of savings and investments, and family type**

Amount of savings and investments	Percentage of benefit units							
	Family type							
	Pensioner couple	<i>Pensioner couple married or civil partnered</i>	<i>Pensioner couple cohabiting</i>	Single male pensioner	Single female pensioner	Couple with children	<i>Couple with children married or civil partnered</i>	<i>Couple with children cohabiting</i>
No savings	16	16	19	25	27	34	31	47
Less than £1,500	12	12	14	15	18	22	21	26
£1,500 but less than £3,000	5	5	9	7	8	8	9	7
£3,000 but less than £8,000	15	15	14	16	18	13	15	8
£8,000 but less than £10,000	5	5	1	5	4	3	3	2
£10,000 but less than £16,000	10	10	5	9	8	6	7	4
£16,000 but less than £20,000	4	4	2	4	3	2	2	1
£20,000 or more	33	33	37	18	14	11	12	4
<b>Sample size (=100%)</b>	<b>3,696</b>	<b>3,573</b>	<b>123</b>	<b>1,241</b>	<b>3,253</b>	<b>5,406</b>	<b>4,493</b>	<b>913</b>

Amount of savings and investments	Percentage of benefit units							<b>All benefit units</b>
	Family type							
	Couple without children	<i>Couple without children married or civil partnered</i>	<i>Couple without children cohabiting</i>	Single with children	Single male without children	Single female without children		
No savings	22	22	24	63	54	50	<b>37</b>	
Less than £1,500	19	17	23	22	19	23	<b>19</b>	
£1,500 but less than £3,000	7	7	9	4	6	7	<b>7</b>	
£3,000 but less than £8,000	17	16	19	6	8	10	<b>13</b>	
£8,000 but less than £10,000	4	4	5	-	2	2	<b>3</b>	
£10,000 but less than £16,000	9	9	7	2	4	4	<b>6</b>	
£16,000 but less than £20,000	4	4	3	-	1	1	<b>2</b>	
£20,000 or more	18	21	10	2	5	4	<b>13</b>	
<b>Sample size (=100%)</b>	<b>5,289</b>	<b>4,054</b>	<b>1,235</b>	<b>2,142</b>	<b>4,776</b>	<b>3,675</b>	<b>29,478</b>	

**Table 4.11 : Benefit units by amount of savings and investments, and economic status**

Percentage of benefit units

Amount of savings and investments	Economic status								All benefit units
	One or more full-time self-employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not working	No full-time work, one or more part-time work	Workless, one or more aged 60 or over	Workless, one or more unemployed	Workless, other inactive	
No savings	29	33	22	32	42	24	76	71	<b>37</b>
Less than £1,500	19	24	21	20	19	15	13	14	<b>19</b>
£1,500 but less than £3,000	8	8	9	6	6	7	4	4	<b>7</b>
£3,000 but less than £8,000	14	15	17	14	9	16	4	5	<b>13</b>
£8,000 but less than £10,000	4	3	4	4	2	4	1	1	<b>3</b>
£10,000 but less than £16,000	7	7	7	6	5	9	2	2	<b>6</b>
£16,000 but less than £20,000	3	2	3	3	1	4	-	-	<b>2</b>
£20,000 or more	16	8	15	15	15	22	1	3	<b>13</b>
<i>Sample size (=100%)</i>	<i>2,129</i>	<i>7,835</i>	<i>2,300</i>	<i>2,132</i>	<i>2,908</i>	<i>7,647</i>	<i>1,151</i>	<i>3,376</i>	<b><i>29,478</i></b>

**Table 4.12 : Households by amount of savings and investments, and total weekly household income**

Amount of savings and investments	Total weekly household income											Percentage of households
	Less than £100	£100 but less than £200	£200 but less than £300	£300 but less than £400	£400 but less than £500	£500 but less than £600	£600 but less than £700	£700 but less than £800	£800 but less than £900	£900 but less than £1,000	£1,000 or more	<b>All households</b>
No savings	45	46	43	38	33	30	26	22	19	17	12	<b>30</b>
Less than £1,500	16	17	19	20	21	21	22	22	21	20	15	<b>19</b>
£1,500 but less than £3,000	5	7	6	7	7	7	8	10	8	10	7	<b>7</b>
£3,000 but less than £8,000	11	12	13	12	13	13	15	17	17	18	18	<b>15</b>
£8,000 but less than £10,000	4	3	3	4	3	3	4	4	4	5	4	<b>4</b>
£10,000 but less than £16,000	6	6	6	6	7	7	8	9	9	8	10	<b>7</b>
£16,000 but less than £20,000	2	2	2	2	2	3	3	3	4	4	4	<b>3</b>
£20,000 or more	10	7	8	11	13	16	15	14	18	18	29	<b>16</b>
<i>Sample size (=100%)</i>	511	2,426	4,012	3,631	2,641	2,136	1,874	1,511	1,209	1,018	4,236	<b>25,205</b>

# 5 Carers and Disability

## Introduction

Extensive information on disability is collected on the Family Resources Survey (FRS); it now stands as one of the key sources of information on the adult and child disabled populations.

The estimates for disabled people cover the number of people with a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities.

Everyone classified as disabled under this definition would also be classified as disabled under the general definition of disability in the Equality Act (EA) which has applied since 1 October 2010. However, some individuals classified as disabled and having rights under the EA would not be captured by this definition.

The FRS collects information on those giving and receiving help on an informal basis; that is, not as part of a paid job. What should be counted as care is not prescriptively defined. Respondents are asked if anyone in the household receives care, or if anyone gives care to anyone living outside the household. Questions are then asked about 'who' is receiving the help or being looked after. There are then follow-up questions for each person named, about who provides the help and the frequency of care. Note that the follow-up questions are only asked for those receiving help at least once a week.

Information on carers and those receiving care is used within the DWP in the modelling of benefits, such as Carer's Allowance, and Disability Living Allowance, as well as in analyses of work incentive issues.

## Contents and points to note when interpreting tables

Tables **5.1** to **5.4** and **5.8** look at those providing care. Carers are counted only once, even if they look after more than one individual. Carers outside the household are not included in these tables as they are not identified individually within the questionnaire, and they may also produce instances of double counting.

Tables **5.5** and **5.6** look at household members receiving care. An individual is recorded as receiving care if they receive care from another person in the household and/or from someone outside the household. They are counted only once no matter how many people provide care to them. The number receiving care is lower (2,893) than the number providing care (4,545). This will be, in part, because many recipients of care, received help from more than one person within their household, each of whom was recorded as a separate carer.

Table 5.7 provides analysis on individuals with a disability

Table 5.1 provides analysis of adult informal carers by age, gender and frequency of care; the overall sample size available is quite small and therefore these findings should be treated with caution.

Tables 5.2 and 5.8 look at the sex of the carer and their relationship with the person being cared for. Those giving care to more than one person have been combined into one group. For non-household members, more than one person receiving care means more than one entry in either the 'relative', 'friend/neighbour', 'client of voluntary organisation' or 'other non-household' group. However, if someone cared for more than one 'friend/neighbour', for example, this would not be picked up by the questionnaire. Table 5.8 also provides information on how long care has been provided.

Tables 5.3 and 5.7 use the International Labour Organisation (ILO) definitions of employment in harmonisation with other government surveys. The employment status categories for student, looking after family/home and temporarily sick/injured are aggregated with 'other inactive'.

Tables 5.4 and 5.6 show the main source of income received by the households in which the carer and the person being cared for live by gender. 'Main source' is calculated as the category of income that gives the highest amount and results should be interpreted with caution since some households may have more than one source that provides similar proportions.

Table 5.5 provides analysis of household members receiving care by gender and frequency of care.

Comparison of the 2001-02 FRS data with census information suggested that the FRS under-reported those giving care. This is further supported by comparisons with the General Lifestyle Survey's (GLF) modules on informal care, which suggest that the FRS under-reports both those receiving and those giving care. This is particularly where care is required less frequently and may be accounted for by the way the questions are asked. On the FRS, questions are asked as part of the household schedule, and, unlike the GLF, it is not always the case that the person providing or giving the care is addressed directly. GLF data therefore provide a more complete picture of all types of informal care. Uses of FRS data, such as in the modelling of benefits such as Carer's Allowance, are applicable to those requiring more frequent caring.

It should also be noted that the FRS does not record information on individuals in nursing or retirement homes. This means that figures relating to the most elderly individuals may not be representative of the United Kingdom population, as many of those who require care at this age will have moved into homes where they can receive more frequent help; however care within nursing homes is likely to be 'formal' and is not collected by the FRS.

## Key definitions used

(for a full explanation of all definitions please refer to the Glossary)

- Adult
- Age
- Child
- Disability, including limiting long standing illness
- Employment status
- Household
- Individual
- Informal carers
- Main source of weekly household income

## Changes to tables between 2008-09 and 2009-10

Tables **5.2** and **5.8** now present figures for spouse/civil partners and cohabittees as separate categories.



**Table 5.1: Adult informal carers by gender, age and number of hours per week providing care**

Percentage of male adult carers								Sample size (=100%)
Male								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	..	..	..	..	..	..	..	64
25-34	31	33	9	3	9	7	10	124
35-44	34	32	7	4	7	5	10	236
45-54	33	35	6	4	8	6	8	369
55-59	32	38	5	3	9	4	9	194
60-64	28	33	9	4	13	4	8	219
65-74	23	31	8	3	16	5	14	301
75+	13	21	9	7	21	8	21	179
<b>All male carers</b>	<b>29</b>	<b>33</b>	<b>7</b>	<b>4</b>	<b>11</b>	<b>6</b>	<b>10</b>	<b>1,686</b>

Percentage of female adult carers								Sample size (=100%)
Female								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	30	29	10	7	9	7	8	120
25-34	39	29	7	4	9	4	7	277
35-44	29	33	4	5	13	5	11	490
45-54	26	37	8	4	10	6	8	681
55-59	22	40	9	7	10	3	9	304
60-64	22	39	8	5	12	5	8	324
65-74	21	31	7	6	18	4	12	365
75+	17	25	7	9	19	5	17	165
<b>All female carers</b>	<b>26</b>	<b>34</b>	<b>7</b>	<b>5</b>	<b>12</b>	<b>5</b>	<b>10</b>	<b>2,726</b>

Percentage of adult carers								Sample size (=100%)
All								
Age	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	
16-24	31	34	6	6	11	6	6	184
25-34	36	30	7	4	9	5	8	401
35-44	31	33	5	4	11	5	10	726
45-54	28	36	7	4	10	6	8	1,050
55-59	26	39	8	5	9	3	9	498
60-64	25	37	9	5	12	4	8	543
65-74	22	31	8	5	17	4	13	666
75+	15	23	8	8	20	6	19	344
<b>All carers</b>	<b>27</b>	<b>34</b>	<b>7</b>	<b>5</b>	<b>12</b>	<b>5</b>	<b>10</b>	<b>4,412</b>

**Table 5.2: Informal carers by relationship to person being cared for and whether living in or outside the household**

Person cared for	Carers		All informal carers
	Male	Female	
<b>Household member</b>			
Parent	8	5	6
Spouse/civil partner	21	15	18
Cohabitee	2	1	2
Son/Daughter	8	9	9
Brother/Sister	1	1	1
Other relative	2	2	2
Non-relative	1	-	-
<b>Non-household member</b>			
Parent	34	38	36
Spouse/civil partner	-	-	-
Son/Daughter	3	3	3
Other relative	6	10	8
Friend/neighbour	6	7	7
Client of Voluntary Group	-	-	-
Other	-	-	-
<b>More than 1 person cared for</b>			
inside of Household	2	2	2
outside of Household	2	3	3
both inside & outside of Household	2	3	3
<i>Sample size (=100%)</i>	1,751	2,794	4,545

**Table 5.3: Adult informal carers by employment status and gender**

Employment status	Percentage of adults					
	Adult carers			All adults		
	Male	Female	All adult carers	Male	Female	All adults
<b>Employee</b>						
full time	39	26	<b>31</b>	49	31	<b>40</b>
part time	6	20	<b>14</b>	5	19	<b>12</b>
<b>Self employed</b>						
full time	9	2	<b>5</b>	9	2	<b>5</b>
part time	2	3	<b>3</b>	2	2	<b>2</b>
<b>ILO unemployed</b>	5	3	<b>4</b>	6	3	<b>4</b>
<b>Retired</b>	25	22	<b>23</b>	18	25	<b>22</b>
<b>Permanently sick/disabled</b>	7	6	<b>6</b>	6	5	<b>5</b>
<b>Other inactive</b>	8	18	<b>14</b>	6	13	<b>10</b>
<i>Sample size (=100%)</i>	1,686	2,726	<b>4,412</b>	20,514	23,263	<b>43,777</b>

**Table 5.4: Informal carers by gender, main source of total weekly household income and hours caring**

Percentage of informal carers

Main source of household income	Number of hours per week							All male carers	All female carers	All carers
	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours			
Wages and salaries	64	56	44	40	25	46	28	<b>49</b>	<b>50</b>	<b>50</b>
Self employment income	7	6	4	2	3	8	3	<b>6</b>	<b>5</b>	<b>5</b>
Investments	1	1	1	-	-	1	-	<b>1</b>	<b>1</b>	<b>1</b>
Tax Credits	2	2	3	2	3	1	1	<b>1</b>	<b>2</b>	<b>2</b>
Retirement Pension plus any IS/PC	8	11	17	22	27	17	25	<b>16</b>	<b>14</b>	<b>15</b>
Other pensions	11	11	12	7	8	8	10	<b>11</b>	<b>9</b>	<b>10</b>
Social Security - disability benefits	-	1	2	2	3	1	2	<b>1</b>	<b>1</b>	<b>1</b>
Other Social Security benefits	7	11	17	23	30	16	30	<b>15</b>	<b>16</b>	<b>15</b>
Other sources	1	1	1	2	1	2	1	<b>1</b>	<b>2</b>	<b>1</b>
<i>Sample size (=100%)</i>	<i>1,158</i>	<i>1,518</i>	<i>341</i>	<i>233</i>	<i>561</i>	<i>238</i>	<i>475</i>	<b><i>1,751</i></b>	<b><i>2,794</i></b>	<b><i>4,545</i></b>

**Table 5.5: Individuals receiving care by gender, age and frequency of care**

Age	Frequency of care received by males					Percentage of males
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	63	25	5	4	
16-24	..	..	..	..	..	60
25-34	..	..	..	..	..	49
35-44	..	..	..	..	..	93
45-54	35	29	16	12	8	123
55-59	..	..	..	..	..	79
60-64	41	25	14	15	4	124
65-74	40	22	14	15	8	238
75-84	39	22	18	14	7	234
85+	35	21	12	21	11	132
<b>All males receiving care</b>	<b>42</b>	<b>23</b>	<b>13</b>	<b>15</b>	<b>7</b>	<b>1,301</b>

Age	Frequency of care received by females					Percentage of females
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	..	..	..	..	
16-24	..	..	..	..	..	56
25-34	..	..	..	..	..	61
35-44	26	23	17	19	15	119
45-54	40	23	18	12	6	161
55-59	36	20	17	16	11	109
60-64	27	27	22	18	6	100
65-74	37	25	15	13	10	299
75-84	24	17	19	22	18	359
85+	22	13	26	25	14	255
<b>All females receiving care</b>	<b>32</b>	<b>19</b>	<b>18</b>	<b>18</b>	<b>12</b>	<b>1,592</b>

Age	Frequency of care received by all individuals					Percentage of individuals
	Continuous	Several times a day	Once or twice a day	Several times a week	Once a week	Sample size (=100%)
	0-15	65	21	6	5	
16-24	48	25	7	16	4	116
25-34	42	15	11	24	8	110
35-44	33	23	15	19	11	212
45-54	38	26	17	12	7	284
55-59	41	17	18	16	9	188
60-64	35	26	18	16	5	224
65-74	38	24	15	14	9	537
75-84	29	19	19	19	14	593
85+	26	15	22	23	13	387
<b>All individuals receiving care</b>	<b>37</b>	<b>21</b>	<b>16</b>	<b>17</b>	<b>10</b>	<b>2,893</b>

**Table 5.6: Individuals receiving care by main source of total weekly household income and gender**

Main source of household income	Percentage of individuals					
	Individuals receiving care only			All individuals		
	Male	Female	All	Male	Female	All
Wages and salaries	21	18	<b>19</b>	62	58	<b>60</b>
Self employment income	2	2	<b>2</b>	7	6	<b>7</b>
Investments	1	-	<b>1</b>	1	1	<b>1</b>
Tax Credits	2	1	<b>1</b>	2	3	<b>2</b>
Retirement Pension plus any IS/PC	32	45	<b>40</b>	9	13	<b>11</b>
Other pensions	10	10	<b>10</b>	7	7	<b>7</b>
Social Security - disability benefits	4	3	<b>3</b>	-	-	<b>-</b>
Other Social Security benefits	28	20	<b>23</b>	10	10	<b>10</b>
Other sources	1	1	<b>1</b>	2	3	<b>2</b>
<i>Sample size (=100%)</i>	<i>1,301</i>	<i>1,592</i>	<b><i>2,893</i></b>	<i>27,543</i>	<i>29,887</i>	<b><i>57,430</i></b>

**Table 5.7 Adults with a disability, including limiting long standing illness, by employment status and gender**

Employment status	Percentage of adults					
	Individuals with a disability			All individuals		
	Male	Female	All with a disability	Male	Female	All individuals
<b>Employee</b>						
full time	18	10	14	49	31	40
part time	3	9	6	5	19	12
<b>Self employed</b>						
full time	3	1	2	9	2	5
part time	1	1	1	2	2	2
<b>ILO unemployed</b>	4	2	3	6	3	4
<b>Retired</b>	41	51	46	18	25	22
<b>Permanently sick/disabled</b>	25	20	22	6	5	5
<b>Other inactive</b>	4	6	5	6	13	10
<i>Sample size (=100%)</i>	4,756	5,644	10,400	20,514	23,263	43,777

**Table 5.8: The length of time care has been provided by gender, whether the individual resides within the household and their relationship**

Person cared for	Percentage of male informal carers							All males
	How long has care been provided							
	less than 6 months	more than 6 months, less than 1 year	more than 1 year, less than 3 years	more than 3 years, less than 5 years	more than 5 years, less than 10 years	more than 10 years	undefined	
<b>Males</b>								
<b>Household member</b>								
Parent	..	5	9	12	10	4	..	<b>8</b>
Spouse/civil partner	..	13	22	15	24	24	..	<b>21</b>
Cohabitee	..	2	1	3	1	2	..	<b>2</b>
Son/Daughter	..	6	5	5	7	15	..	<b>8</b>
Brother/Sister	..	1	-	1	-	1	..	<b>1</b>
Other relative	..	2	3	3	1	1	..	<b>2</b>
Non-relative	..	2	1	-	-	1	..	<b>1</b>
<b>Non-household member</b>								
Parent	..	50	40	37	34	23	..	<b>34</b>
Spouse/civil partner	..	0	-	-	1	-	..	<b>-</b>
Son/Daughter	..	0	2	2	2	6	..	<b>3</b>
Other relative	..	6	8	7	6	3	..	<b>6</b>
Friend/neighbour	..	10	7	8	6	5	..	<b>6</b>
Client of Voluntary Group	..	0	-	-	-	-	..	<b>-</b>
Other	..	0	1	1	-	-	..	<b>-</b>
<b>More than 1 person cared for</b>								
inside of Household	..	1	0	1	1	5	..	<b>2</b>
outside of Household	..	1	-	3	2	5	..	<b>2</b>
both inside & outside of Household	..	1	0	2	3	4	..	<b>2</b>
<b>Sample size (=100%)</b>	<b>59</b>	<b>103</b>	<b>343</b>	<b>311</b>	<b>425</b>	<b>506</b>	<b>4</b>	<b>1,751</b>

**Table 5.8: Continued**

Person cared for	Percentage of female informal carers							All females
	How long has care been provided							
	less than 6 months	more than 6 months, less than 1 year	more than 1 year, less than 3 years	more than 3 years, less than 5 years	more than 5 years, less than 10 years	more than 10 years	undefined	
<b>Females</b>								
<b>Household member</b>								
Parent	6	6	5	8	5	2	..	<b>5</b>
Spouse/civil partner	7	10	14	16	16	17	..	<b>15</b>
Cohabitee	1	0	1	2	1	1	..	<b>1</b>
Son/Daughter	1	5	5	6	8	19	..	<b>9</b>
Brother/Sister	0	1	1	1	1	1	..	<b>1</b>
Other relative	5	1	1	3	2	2	..	<b>2</b>
Non-relative	0	0	0	-	-	-	..	-
<b>Non-household member</b>								
Parent	42	55	46	41	40	23	..	<b>38</b>
Spouse/civil partner	1	-	-	1	-	-	..	-
Son/Daughter	5	0	2	3	2	5	..	<b>3</b>
Other relative	19	13	12	10	9	7	..	<b>10</b>
Friend/neighbour	13	6	10	5	7	6	..	<b>7</b>
Client of Voluntary Group	1	0	1	-	-	-	..	-
Other	1	0	0	0	1	-	..	-
<b>More than 1 person cared for</b>								
inside of Household	0	1	0	1	1	4	..	<b>2</b>
outside of Household	0	2	1	2	3	5	..	<b>3</b>
both inside & outside of Household	0	0	-	1	4	9	..	<b>3</b>
<b>Sample size (=100%)</b>	<b>119</b>	<b>182</b>	<b>597</b>	<b>479</b>	<b>629</b>	<b>779</b>	<b>9</b>	<b>2,794</b>

**Table 5.8: Continued**

Person cared for	Percentage of informal carers							All individuals
	How long has care been provided							
	less than 6 months	more than 6 months, less than 1 year	more than 1 year, less than 3 years	more than 3 years, less than 5 years	more than 5 years, less than 10 years	more than 10 years	undefined	
<b>All informal carers</b>								
<b>Household member</b>								
Parent	6	6	7	9	7	3	..	<b>6</b>
Spouse/civil partner	11	11	17	16	19	20	..	<b>18</b>
Cohabitee	2	1	1	2	1	2	..	<b>2</b>
Son/Daughter	1	5	5	5	8	17	..	<b>9</b>
Brother/Sister	-	1	1	1	1	1	..	<b>1</b>
Other relative	3	1	2	3	1	1	..	<b>2</b>
Non-relative	0	1	1	-	-	-	..	-
<b>Non-household member</b>								
Parent	41	53	44	39	38	23	..	<b>36</b>
Spouse/civil partner	1	-	-	1	1	-	..	-
Son/Daughter	5	0	2	2	2	5	..	<b>3</b>
Other relative	16	11	11	9	8	6	..	<b>8</b>
Friend/neighbour	11	7	9	6	7	5	..	<b>7</b>
Client of Voluntary Group	1	0	1	-	-	-	..	-
Other	1	0	-	-	1	-	..	-
<b>More than 1 person cared for</b>								
inside of Household	0	1	0	1	1	5	..	<b>2</b>
outside of Household	0	2	1	3	2	5	..	<b>3</b>
both inside & outside of Household	0	-	-	1	3	7	..	<b>3</b>
<b>Sample size (=100%)</b>	<b>178</b>	<b>285</b>	<b>940</b>	<b>790</b>	<b>1,054</b>	<b>1,285</b>	<b>13</b>	<b>4,545</b>

# 6 Occupation and Employment

## Introduction

The Family Resources Survey (FRS) asks a number of questions relating to income from jobs and the number of jobs held, from which the respondents' economic and socio-economic status are derived, as well as the Standard Occupational Classification of their job. For those respondents not working, questions are asked regarding why they are not working and how long it is since they last worked.

## Contents and points to note when interpreting tables

Table **6.1** shows economic status by sex and age. The Glossary provides definitions for the categories of economic status used within the FRS. The FRS definition for full-time work is based upon self assessment.

In line with International Labour Organisation (ILO) definitions, if someone who is on a government training scheme for employment, is working unpaid or receives money for an odd job they are classified as a working adult on the FRS. However, these people are not asked the Standard Occupational Classification question. This explains why there appear to be a number of adults in Table **6.3** who fall into the 'not recorded' Standard Occupational Classification. For the purpose of this table, all working adults not asked Standard Occupational Classification questions are put into this group.

ILO unemployed adults in Table **6.1** are asked further questions regarding the time since they were last in paid employment, with the results displayed in Table **6.2**. This table has been categorised by age and sex to provide a more detailed analysis.

Table **6.3** analyses all working adults, including the self-employed, by gender and whether they work full or part-time.

The economic status of benefit units with children and childcare costs is examined in Table **6.4**. The weekly cost of childcare as a percentage of total benefit unit income is analysed in Table **6.5**. Table **6.6** shows the economic status of the head of the benefit unit by the age of the youngest child.

Table **6.7** shows pension provision by economic status and gender.

## Key definitions used

(for a full explanation of all definitions please refer to the Glossary)

- Adult
- Age
- Benefit unit
- Child
- Childcare costs
- Economic status
- Employment status
- Head of benefit unit
- Savings
- Standard Occupational Classification
- Total weekly benefit unit income
- Working age
- Pension Schemes

## Changes to tables between 2008-09 and 2009-10

The economic status indicator used in **6.4**, **6.5** and **6.6** has changed for 2009-10. The tables now use the ILO definition of economic status and are in line with the HBAI 2009-10 publication. As a result the majority of those benefit units previously classified as 'Workless, one or more sick or disabled' are now captured among the heading 'Workless, other inactive'. Revised tables for earlier years are available on request.

Table **6.7** has been added to the 2009-10 publication. In consultation with users, questions about pension provision have been revised to identify current scheme memberships. This has enabled the re-introduction of tables based upon pension provision for the first time since the 2006-07 FRS publication. See [FRS 2007-08 Chapter 7](#) '*Changes to tables between 2006-07 and 2007-08*' for further details.

**Table 6.1: Adults by gender, economic status and age**

Economic status	Age								Percentage of adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	All males
<b>Males</b>									
Employees									
full time	41	71	69	66	53	33	4	-	<b>49</b>
part time	14	4	3	3	5	8	5	1	<b>5</b>
All Employees	55	75	72	69	58	40	9	1	<b>54</b>
Self employed									
full time	3	8	13	13	13	10	4	1	<b>9</b>
part time	1	1	1	1	3	3	3	1	<b>2</b>
All Self employed	4	9	14	14	16	14	7	2	<b>10</b>
All in employment									
full time	44	79	82	79	66	43	8	1	<b>58</b>
part time	15	5	4	4	8	11	8	2	<b>7</b>
All in employment	60	84	86	83	74	54	16	3	<b>64</b>
ILO unemployed	17	7	5	5	4	3	-	0	<b>6</b>
Retired	-	0	-	1	5	22	80	97	<b>18</b>
Student	16	2	-	-	-	0	0	0	<b>3</b>
Looking after family/home	-	1	1	1	1	-	-	0	<b>-</b>
Permanently sick/disabled	3	3	5	8	12	16	3	0	<b>6</b>
Temporarily sick/disabled	1	1	-	1	1	1	-	0	<b>-</b>
Other inactive	4	2	2	2	3	4	2	0	<b>2</b>
<i>Sample size (=100%)</i>	1,817	2,998	3,797	3,668	1,665	1,834	2,770	1,965	<b>20,514</b>

**Table 6.1: Continued**

Economic status	Age								Percentage of adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	All females
<b>Females</b>									
Employees									
full time	36	52	41	44	35	13	1	-	<b>31</b>
part time	20	18	28	26	24	18	6	-	<b>19</b>
All Employees	57	70	69	70	59	30	7	1	<b>50</b>
Self employed									
full time	1	2	3	4	3	3	1	-	<b>2</b>
part time	1	2	3	3	3	3	2	-	<b>2</b>
All Self employed	2	4	6	7	6	6	3	-	<b>4</b>
All in employment									
full time	37	54	44	47	38	15	2	-	<b>33</b>
part time	21	19	31	29	27	21	8	1	<b>21</b>
All in employment	59	73	75	76	65	36	10	1	<b>54</b>
ILO unemployed	9	3	3	3	2	1	0	-	<b>3</b>
Retired	-	-	-	1	8	49	84	99	<b>25</b>
Student	17	2	1	-	-	-	-	0	<b>3</b>
Looking after family/home	9	14	12	6	4	3	1	0	<b>7</b>
Permanently sick/disabled	3	4	5	9	14	6	2	0	<b>5</b>
Temporarily sick/disabled	-	-	-	1	1	-	-	0	<b>-</b>
Other inactive	3	3	3	4	6	5	2	0	<b>3</b>
<b>Sample size (=100%)</b>	<b>2,127</b>	<b>3,626</b>	<b>4,256</b>	<b>3,953</b>	<b>1,764</b>	<b>2,026</b>	<b>3,049</b>	<b>2,462</b>	<b>23,263</b>

**Table 6.1: Continued**

Economic status	Age								Percentage of adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	All adults
<b>All adults</b>									
Employees									
full time	39	62	55	55	44	22	2	-	<b>40</b>
part time	17	11	16	15	15	13	6	1	<b>12</b>
All Employees	56	72	70	69	59	35	8	1	<b>52</b>
Self employed									
full time	2	5	8	8	8	6	2	-	<b>5</b>
part time	1	1	2	2	3	3	2	1	<b>2</b>
All Self employed	3	6	10	10	11	10	5	1	<b>7</b>
All in employment									
full time	41	67	63	63	52	29	5	-	<b>45</b>
part time	18	12	18	17	18	16	8	1	<b>14</b>
All in employment	59	79	80	80	70	45	13	2	<b>59</b>
ILO unemployed	13	5	4	4	3	2	-	-	<b>4</b>
Retired	-	-	-	1	6	36	82	98	<b>22</b>
Student	16	2	1	-	-	-	-	0	<b>3</b>
Looking after family/home	4	7	6	3	2	1	1	0	<b>4</b>
Permanently sick/disabled	3	4	5	8	13	11	2	0	<b>5</b>
Temporarily sick/disabled	-	1	-	1	1	-	-	0	<b>-</b>
Other inactive	4	2	2	3	5	5	2	0	<b>3</b>
<b>Sample size (=100%)</b>	<b>3,944</b>	<b>6,624</b>	<b>8,053</b>	<b>7,621</b>	<b>3,429</b>	<b>3,860</b>	<b>5,819</b>	<b>4,427</b>	<b>43,777</b>

**Table 6.2: Unemployed adults under pension age by gender, length of time since last in paid employment and age**

Time since last employed	Age					Gender		
	16-24	25-34	35-44	45-54	55+	All males	All females	All adults
Never worked	44	12	6	3	2	18	25	20
Less than 6 months	22	33	32	33	31	31	23	29
6 months but less than 1 year	14	16	14	18	21	18	10	16
1 year but less than 2 years	13	20	18	18	20	18	15	17
2 years but less than 5 years	7	11	15	13	14	9	14	11
5 years or more	1	7	15	15	12	5	13	8
<i>Sample size (=100%)</i>	<i>499</i>	<i>373</i>	<i>360</i>	<i>291</i>	<i>171</i>	<i>1,050</i>	<i>644</i>	<i>1,694</i>

**Table 6.3: Working adults by employment status, gender and Standard Occupational Classification**

Percentage of working adults

Employment status	Standard Occupational Classification										All male employees	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>Male employees</b>												
Full time	97	93	95	89	95	77	65	93	78	..		<b>90</b>
Part time	3	7	5	11	5	23	35	7	22	..		<b>10</b>
<i>Sample size (=100%)</i>	<i>1,977</i>	<i>1,479</i>	<i>1,520</i>	<i>586</i>	<i>1,456</i>	<i>317</i>	<i>461</i>	<i>1,189</i>	<i>1,267</i>	<i>81</i>		<b>10,333</b>
Employment status	Standard Occupational Classification										All female employees	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>Female employees</b>												
Full time	85	76	73	62	54	58	40	71	35	..		<b>63</b>
Part time	15	24	27	38	46	42	60	29	65	..		<b>37</b>
<i>Sample size (=100%)</i>	<i>1,207</i>	<i>1,344</i>	<i>1,793</i>	<i>2,077</i>	<i>185</i>	<i>1,730</i>	<i>1,091</i>	<i>216</i>	<i>1,187</i>	<i>55</i>		<b>10,885</b>
Employment status	Standard Occupational Classification										All adult employees	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>All adult employees</b>												
Full time	92	85	84	68	91	61	49	90	58	98		<b>77</b>
Part time	8	15	16	32	9	39	51	10	42	2		<b>23</b>
<i>Sample size (=100%)</i>	<i>3,184</i>	<i>2,823</i>	<i>3,313</i>	<i>2,663</i>	<i>1,641</i>	<i>2,047</i>	<i>1,552</i>	<i>1,405</i>	<i>2,454</i>	<i>136</i>		<b>21,218</b>

**Table 6.3: Continued**

Percentage of working adults

Employment status	Standard Occupational Classification										All male self employed	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>Male self employed</b>												
Full time	90	77	77	..	92	..	..	86	78	..	..	<b>84</b>
Part time	10	23	23	..	8	..	..	14	22	..	..	<b>16</b>
<i>Sample size (=100%)</i>	299	269	279	21	791	18	35	228	104	70	..	<b>2,114</b>
Employment status	Standard Occupational Classification										All female self employed	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>Female self employed</b>												
Full time	72	42	46	..	..	56	..	..	..	..	..	<b>50</b>
Part time	28	58	54	..	..	44	..	..	..	..	..	<b>50</b>
<i>Sample size (=100%)</i>	157	123	216	70	62	168	27	24	49	70	..	<b>966</b>
Employment status	Standard Occupational Classification										All adult self employed	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>All adult self employed</b>												
Full time	84	66	64	..	90	57	..	81	67	57	..	<b>74</b>
Part time	16	34	36	..	10	43	..	19	33	43	..	<b>26</b>
<i>Sample size (=100%)</i>	456	392	495	91	853	186	62	252	153	140	..	<b>3,080</b>

**Table 6.3: Continued**

Percentage of working adults

Employment status	Standard Occupational Classification										All male working adults	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>Male working adults</b>												
Full time	96	91	92	88	94	77	66	92	78	79	<b>89</b>	
Part time	4	9	8	12	6	23	34	8	22	21	<b>11</b>	
<i>Sample size (=100%)</i>	<i>2,276</i>	<i>1,748</i>	<i>1,799</i>	<i>607</i>	<i>2,247</i>	<i>335</i>	<i>496</i>	<i>1,417</i>	<i>1,371</i>	<i>151</i>	<b><i>12,447</i></b>	
Employment status	Standard Occupational Classification										All female working adults	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>Female working adults</b>												
Full time	83	73	70	61	55	58	40	68	35	76	<b>62</b>	
Part time	17	27	30	39	45	42	60	32	65	24	<b>38</b>	
<i>Sample size (=100%)</i>	<i>1,364</i>	<i>1,467</i>	<i>2,009</i>	<i>2,147</i>	<i>247</i>	<i>1,898</i>	<i>1,118</i>	<i>240</i>	<i>1,236</i>	<i>125</i>	<b><i>11,851</i></b>	
Employment status	Standard Occupational Classification										All working adult	
	Managers & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Personal Service Occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded		
<b>All working adults</b>												
Full time	91	83	81	67	91	61	49	88	59	77	<b>76</b>	
Part time	9	17	19	33	9	39	51	12	41	23	<b>24</b>	
<i>Sample size (=100%)</i>	<i>3,640</i>	<i>3,215</i>	<i>3,808</i>	<i>2,754</i>	<i>2,494</i>	<i>2,233</i>	<i>1,614</i>	<i>1,657</i>	<i>2,607</i>	<i>276</i>	<b><i>24,298</i></b>	

**Table 6.4: Benefit units with childcare costs by economic status**

Percentage of benefit units with childcare costs

Weekly costs of childcare	Economic status					Others	All benefit units with childcare costs
	One or more full-time self employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not in work			
Less than £20	34	20	28	51		48	<b>32</b>
£20 but less than £40	16	14	14	15		17	<b>15</b>
£40 but less than £60	10	12	14	9		7	<b>11</b>
£60 but less than £80	10	11	11	4		9	<b>10</b>
£80 but less than £100	8	7	8	5		6	<b>7</b>
£100 but less than £120	7	9	7	2		2	<b>6</b>
£120 but less than £140	3	6	5	-		5	<b>5</b>
£140 but less than £160	1	5	5	3		2	<b>4</b>
£160 or more	11	15	8	11		4	<b>10</b>
<i>Sample size (=100%)</i>	<i>188</i>	<i>525</i>	<i>424</i>	<i>176</i>		<i>302</i>	<b><i>1,615</i></b>

**Table 6.5: Benefit units with childcare costs by weekly cost as a percentage of total weekly benefit unit income and economic status**

Percentage of total income	Economic status					Percentage of benefit units with childcare costs	
	One or more full-time self employed	Single or couple, all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not in work	Others	All benefit units with childcare costs	
More than 0 but less than 5%	48	42	52	74	51	<b>50</b>	
5% but less than 10%	25	27	27	13	15	<b>23</b>	
10% but less than 15%	13	14	11	6	8	<b>11</b>	
15% but less than 20%	7	8	5	3	9	<b>6</b>	
20% but less than 25%	2	3	2	1	3	<b>3</b>	
25% but less than 30%	3	2	1	0	5	<b>2</b>	
30% or more	3	5	1	3	8	<b>4</b>	
<i>Sample size (=100%)</i>	188	525	424	176	302	<b>1,615</b>	

**Table 6.6: Benefit units with children by economic status and age of youngest child**

Economic status	Percentage of benefit units with children				All couples with children
	Age of youngest child				
	0-4	5-10	11-15	16-19	
<b>Couples with children</b>					
One or more full-time self employed	14	16	17	15	15
Both in full-time work	22	22	30	38	25
One in full-time work, one in part-time work	26	33	28	25	28
One in full-time work, one not working	25	18	14	10	20
No full-time, one or more in part-time work	5	6	5	5	5
Workless, one or more unemployed	4	2	1	1	2
Workless, other inactive	4	4	5	5	5
<i>Sample size (=100%)</i>	2,363	1,490	1,109	444	5,406
Economic status	Age of youngest child				All singles with children
	Age of youngest child				
	0-4	5-10	11-15	16-19	
<b>Singles with children</b>					
Self employed	1	3	5	5	3
In full-time work	14	24	36	42	26
In part-time work	23	31	30	23	27
Unemployed	7	9	9	6	8
Workless, other inactive	54	33	21	24	35
<i>Sample size (=100%)</i>	719	662	558	203	2,142

**Table 6.7: Pension provision: adults by gender and economic status**

Pension provision	Percentage of adults		
	Males	Females	All adults
<b>Employees</b>			
Employer sponsored pension provision			
Occupational pension	29	32	30
Group Personal pension	11	10	10
Group Stakeholder pension	4	3	4
Any employer sponsored pension <sup>1</sup>	45	47	46
Personal pension	8	4	6
Stakeholder pension	1	1	1
All pension participation	52	51	51
<i>Sample size (=100%)</i>	<i>10,333</i>	<i>10,885</i>	<i>21,218</i>
<b>Self-employed</b>			
Personal pension	22	13	19
Stakeholder pension	1	3	2
Other <sup>2</sup>	1	2	1
All pension participation	23	17	21
<i>Sample size (=100%)</i>	<i>2,114</i>	<i>966</i>	<i>3,080</i>
<b>Inactive<sup>3</sup></b>			
Personal pension	1	1	1
Stakeholder pension	-	-	-
All pension participation	1	1	1
<i>Sample size (=100%)</i>	<i>8,067</i>	<i>11,412</i>	<i>19,479</i>
<b>All adults</b>			
Employer sponsored pension provision			
Occupational pension	16	16	16
Group Personal pension	6	5	5
Group Stakeholder pension	2	2	2
Any employer sponsored pension <sup>1</sup>	25	24	24
Personal pension	7	3	5
Stakeholder pension	1	1	1
All pension participation	31	26	28
<i>Sample size (=100%)</i>	<i>20,514</i>	<i>23,263</i>	<i>43,777</i>

<sup>1</sup> Includes pensions where type of pension is unknown.

<sup>2</sup> Includes doctors and dentists in private practice who are members of an occupational scheme.

<sup>3</sup> Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.



# 7 Methodology

## Population

The Family Resources Survey (FRS) sample aims to cover private households in the United Kingdom. This report covers the period from April 2009 to March 2010.

## Sample selection

### **The sampling frame in Great Britain**

The Great Britain FRS sample is drawn from the Royal Mail's small users Postcode Address File (PAF). The small users PAF is a list of all addresses where fewer than 50 items of mail are received a day and ONS update the list twice a year.

By using only the small-user delivery points most large institutions and businesses were excluded from the sample. In addition some delivery points were flagged as small-business addresses and were excluded. However, some small-business and other ineligible addresses remained on the sampling frame. If sampled, they were recorded as ineligible once the interviewer verified that no private household lived there.

### **The sample design in Great Britain**

The Great Britain FRS uses a stratified clustered probability sample design. The survey samples 1,848 postcode sectors with a probability of selection that is proportional to size. Each sector is known as a Primary Sampling Unit (PSU).

The PSUs are stratified by 27 regions and also by three other variables, described below, derived from the 2001 Census of Population. Stratifying ensures that the proportions of the sample falling into each group reflect those of the population.

Within each region the postcode sectors are ranked and grouped into eight equal bands using the proportion of households where the household reference person (HRP) is in NS-SEC 1 to 3. Within each of these eight bands, the PSUs are ranked by the proportion of economically active adults aged 16-74 and formed into two further bands, resulting in 16 bands for each region. These are then ranked according to the proportion of economically active men aged 16-74 who are unemployed. This set of stratifiers is chosen to have a maximum effectiveness on the accuracy of two key variables: household income and housing costs. Table 7.1 summarises the stratifiers:

**Table 7.1: FRS sample stratifiers (Great Britain)**

Regions	19 in England (inc. Metropolitan/non-Metropolitan split; 4 in London) 2 in Wales 6 in Scotland
The proportion of households where the HRP is in NS-SEC 1 to 3	8 equal bands
The proportion of economically active adults aged 16-74	2 equal bands
The proportion of economically active men aged 16-74 who are unemployed	Sorted within above bands

Within each PSU a sample of addresses is selected. In 2009-10, 24 addresses were selected per PSU; this was the same as in 2008-09. The total Great Britain set sample size in 2009-10 was 44,352 addresses. Each address had approximately a 1-in-589 chance of being included in the survey. For England each address had approximately a 1-in-645 chance and each address in Wales had approximately a 1-in-648 chance of inclusion in the survey. In order to improve the quality of estimates for Scotland the PSUs in Scotland are over-sampled. Approximately twice the number of PSUs were sampled in Scotland than would be required under an equal-probability sample of the UK. Therefore, 7,684 addresses were selected in Scotland, with approximately a 1-in-323 chance of being included in the survey.

Each year, one half of the PSUs are retained from the previous year's sample, but with new addresses chosen; for the other half of the sample, a fresh selection of PSUs is made (which in turn will be retained for the following year). This is to improve comparability between years.

### **The sampling frame in Northern Ireland**

The Northern Ireland FRS sample is drawn from the Valuation and Lands Agency (VLA) property database. This is the most up-to-date listing of private households in Northern Ireland and is made available to the Northern Ireland Statistics and Research Agency for research purposes.

### **The sample design in Northern Ireland**

The Northern Ireland FRS sample uses a stratified sample design. The complete VLA list of private addresses is stratified into three regions; Belfast (Belfast District Council only), East of Northern Ireland and West of Northern Ireland. In total 3,600 addresses are selected, with the number of addresses drawn from each region proportional to the number of addresses in the region. Each address has approximately a 1-in-205 chance of being selected for the survey.

## Data collection

### Data collection in Great Britain

A Consortium of the Office for National Statistics (ONS) and the National Centre for Social Research (NatCen) has been conducting fieldwork for the FRS since 1992. As part of the good practice in government programme, the FRS contract has been tendered four times since 1992. The consortium was successful all four times and holds the contract until 2015.

Interviews are carried out jointly on behalf of the DWP by interviewers from ONS and NatCen. Each month the PSUs are systematically divided between the two organisations and then assigned to the field staff.

Before interviewers visit the selected addresses a letter is sent to the occupier, explaining that they have been chosen for the survey and that an interviewer will call. The letter also explains that the survey relies on the voluntary co-operation of respondents and emphasises that information given in the interview will be treated in the strictest confidence and used only for research and statistical analysis.

The interviewers are asked to call at the address. If contact is not made on the first attempt, a minimum of six calls is required and these calls have to be made at different times of the day and on different days of the week, including one weekend call. In 2009-10, FRS interviewers averaged seven calls per address before returning it as a non-contact. Addresses returned as non-contacts or partial refusals can be reissued to another interviewer where appropriate, in the hope that an interview at the non-responding household can still be achieved. Interviewing at re-issued addresses can be carried out at any point in the remaining survey year.

### Data collection in Northern Ireland

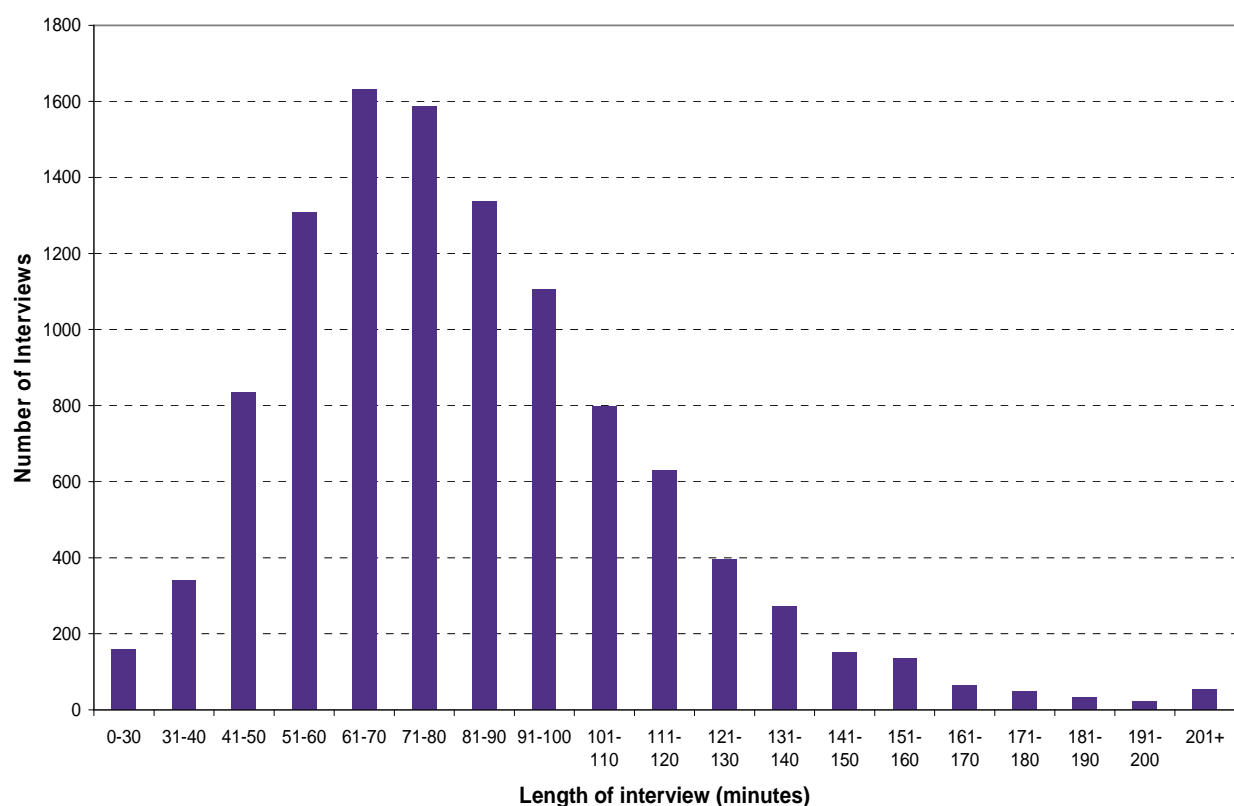
In Northern Ireland the sampling and fieldwork (including interviews of re-issued cases) for the survey are carried out by the Central Survey Unit at the Northern Ireland Statistics and Research Agency. The responsibilities for programming the survey questionnaire, making annual modifications, initial data processing and data delivery are retained within ONS and NatCen.

### Length of interview

The data is collected using face-to-face interviewing. The length of each fully co-operating interview was recorded by the interviewer. This could vary considerably depending on the size of household being interviewed and the circumstances of household members. The average (mean) interview length for Great Britain is around one hour and 24 minutes, but the time will vary according to the size of household and its circumstances. Less than twelve per cent of interviews lasted more than two hours.

The distributions of interview lengths are shown in Figure 1 for ONS in GB. Interviews carried out by NatCen will have similar interview length patterns.

**Figure 1 Length of Interview 2009-10 (data from ONS sample cases for GB only)**



### Multi-household procedures

If more than one household or business received mail at an address, the sampling process was adjusted to take account of the differing probabilities of selection this introduced<sup>1</sup>.

### Ineligible addresses

Addresses containing no private households were classed as ineligible and excluded. The most common types of excluded addresses were non-residential or vacant addresses, and addresses that contained only communal establishments, such as hostels, hotels and boarding houses

## The FRS questionnaire

The FRS was one of the first Government surveys to use Computer Assisted Personal Interviewing (CAPI). The questionnaire is divided into three parts. The first part is the household schedule which is addressed to one person in the household (usually the household reference person, although other members are encouraged to be present) and mainly asks household level information, such as relationships of individuals to each other, tenure and housing costs. Next is the individual schedule

<sup>1</sup> Multi households are not selected in Northern Ireland.

which is addressed to each adult in turn and asks questions about employment, benefits and tax credits, pensions, investments and other income. Information on children in the household is collected by proxy from a responsible adult. A final section goes on to ask the value held by investment type for respondents with savings between £1,500 and £20,000.

Interviewers new to the FRS are briefed on the questionnaire and an annual re-briefing is given to all interviewers on changes to the questionnaire. Those who have been working on the survey for some time also complete a written field report each year, describing their experiences with particular parts of the questionnaire, and commenting on how changes are received in the field.

Prior to the start of fieldwork, DWP consulted FRS users and drew up a list of possible questionnaire changes. In particular, users were asked to identify individual questions or sections which were no longer of interest. The FRS questionnaire is lengthy and demanding and a key concern is, where possible, to reduce (or at least not increase) its length, so as not to overburden respondents or interviewers. As part of the process of agreeing annual changes, suggestions from contractors are also considered, as well as those arising from an evaluation of feedback from interviewers.

## Consultation of documentation

Interviewers are encouraged to consult documentation from respondents at all stages of the interview to ensure that the data are as accurate as possible. For some items, whether or not certain documents are consulted is recorded on the questionnaire, helping users of the data to judge the accuracy.

Of those who answered questions on income from employment, employees consulted their latest payslip in 36 per cent of cases in 2009-10. However, it should be noted that in a further 12 per cent of cases employees simply did not have a payslip to consult.

Of those who answered questions on benefit and payable tax credit receipt, some form of documentation (a letter from the DWP or HM Revenue and Customs or a bank statement) was consulted for 56 per cent of all payments received.

46 per cent of households consulted a Council Tax bill or statement in answering questions on their Council Tax payments.

In addition, self-employed respondents are asked if they have documentation when they provide information about the profit or loss of their business. Of the 72 per cent of self-employed respondents who had prepared business accounts, 24 per cent were able to refer to such documentation.

## Response

In each eligible household, the FRS sought to interview all adults aged 16 and over, except those aged 16 to 19 who were unmarried and still in full-time education or unwaged training (because they were classed as dependent children). A household

is defined as fully co-operating when it meets this requirement. In addition, to count as fully co-operating, there must be fewer than 13 'don't know' or 'refusal' answers to monetary amount questions in the benefit unit schedule (i.e. excluding the assets section of the questionnaire).

Proxy interviews are accepted only under restricted circumstances. In 2009-10, for those households classed as fully co-operating, proxy responses were obtained for 17 per cent of adults.

It should be noted that all data shown in the main body of this publication refer only to fully co-operating households.

Households that are not fully co-operating are further classified as partially co-operating, refusals, or unable to make contact. To be classified as partially co-operating a full interview has to be obtained from the HRP's benefit unit.

Table M.1 summarises the household response. The original sample chosen for 2009-10 consisted of 48,315 addresses. However, 5,188 were then found to be ineligible because they were empty or did not contain any private households. Adjusting the uncertain eligibility by the proportion of known ineligible gives the effective sample of 43,127 households. In total, 25,205 households fully co-operated (58 per cent), 728 partially co-operated (two per cent) and 13,843 refused to proceed with the interview (32 per cent). The interviewer was unable to make contact with 1,810 households (four per cent).

When respondents refuse to participate in the FRS, interviewers record up to three reasons for refusal <sup>2</sup>. In Great Britain, the most common reasons given were that 'they couldn't be bothered' (23 per cent) and that answering questions from the FRS would be an 'invasion of privacy' (20 per cent). Concerns about confidentiality were raised by only 8 per cent of households. 18 per cent said they were 'genuinely too busy', and 14 per cent said they 'don't believe in surveys'.

Table M.2 shows response rates broken down by region. Response rates are calculated as follows:

$$\frac{100 \times \text{Number of fully co-operating households}}{\text{Number of eligible households after adjustment}}$$

The overall response rate for the FRS in 2009-10 was 58 per cent.

Northern Ireland had the highest response rate where 65 per cent of all households selected responded fully. London had the lowest response rate where only 49 per cent of the chosen households fully co-operated. The variations in response rates reflect those of other major surveys, including the Census of Population, i.e. that response rates are generally lower in large city areas.

### **Non-response**

The lower the response rate to a survey, the greater the likelihood that those who responded are significantly unlike those who did not, and so the greater the risk of

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<sup>2</sup> Since between one and three reasons for refusal are given, the following percentages do not add to 100%.

systematic bias in the survey results. Unless information is available about the nature and extent of such bias there are likely to be problems in generalising the sample results to the population.

For a United Kingdom survey of the size and complexity of the FRS, the total non-response rate in 2009-10 of 42 per cent is not considered unreasonable. However, any information that can be obtained about the non-respondents is useful both in terms of future attempts to improve the overall response rate and potentially in improving the weighting of the sample results. It is considered a priority for the FRS to obtain as much information as possible about non-respondents. The following sections outline some of the analyses that have been carried out in this direction.

### **FRS non-response and ACORN classifications**

A number of household characteristics were associated with a higher or lower response rate on the FRS<sup>3</sup>. Lower response rates than the average were seen in:

- households in London
- single person households
- households containing couples with non-dependent children or lone parents
- households in purpose-built flats or maisonettes
- households who owned their house outright
- households whose HRP was self-employed or unemployed

In contrast, higher response rates occur, for example, in households with dependent children. A greater understanding of how these varied characteristics interact and influence survey response can be useful for weighting of results and for maximising response rates in the future.

In the analysis of non-response for 2004-05<sup>4</sup>, work was undertaken to compare ACORN categories for respondents and non-respondents according to six broad groups. ACORN is a geo-demographic classification system developed by CACI Marketing Systems which classifies areas into 54 types, using Census data items such as age, sex, marital status, occupation, education, home ownership, car ownership, family structure and ethnic group. It was found that the distribution of respondent and non-respondent households across the six groups was broadly similar.

### **FRS non-response and Council Tax band**

Comparisons were made by country between 2009-10 Great Britain FRS data and administrative data on the number of households within each Council Tax band. Table M.3 shows that FRS proportions were similar to those obtained from examining administrative data.

### **Non-response form analysis**

Direct information about the non-responding households is valuable, although by definition difficult to obtain. However, some non-responding households who are not

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<sup>3</sup> Freeth, S. & Sowman, P. (2005) The Family Resources Survey, Report of the 2001 Census-linked study of survey non-response (available on our website within the report section: <http://research.dwp.gov.uk/asd/frs/reports/>)

<sup>4</sup> A description of non-respondents to the Family Resources Survey 2004-05'. National Centre for Social Research

willing to take part in the full survey might be willing to provide some basic information by completing a non-response form.

Further information is available in 'A description of non-respondents to the Family Resources Survey 2005-06'<sup>5</sup>.

### **Validation, editing, conversion and imputation**

In addition to unit non-response, where a household does not participate, a problem inherent in all large surveys is item non-response. This occurs when a household agrees to give an interview, but either does not know the answer to certain questions or refuses to answer them. This does not prevent them being classified as fully co-operating households because there is enough known data to be of good use to the analyst (although see the first paragraph of the Response section above for information about non-response to monetary questions).

The fact that the FRS allows missing values in the data can create problems for users, so missing values are imputed where appropriate. The policy has been that for variables that are components of key derived variables, such as total household income and housing costs, and areas key to the work of the Department, such as benefit receipt, there should be no missing information in the final data.

In addition to imputation, prior to publication, FRS data is put through several stages of validation and editing. This ensures the final data presented to the public are as accurate as possible.

The stages in the validation, editing, conversion and imputation process are laid out below.

#### **Stage one - the interview**

One of the benefits of interviewing using CAPI is that in-built checks can be made at the interview stage. This helps to check respondents' responses and also that interviewers do not make keying errors. There are checks to ensure that amounts are within a valid range and also cross-checks which make sure that an answer does not contradict a previous response. However, it is not possible to check all potential inconsistencies, as this would slow down the program to an unacceptable degree, and there are also capacity constraints on interviewer notes. Interviewers can override most checks if the answers are found to be accurate when confirmed with respondents.

#### **Stage two - post-interview checks**

Once an interview has taken place, data are returned to ONS, NatCen or NISRA. At this stage editing based on any notes made by interviewers takes place. Notes are made by the interviewer when a warning has been overridden, for example, where an amount is outside the specified range, but the respondent has documentation to prove it is correct. Office-based staff make editing decisions based on these notes. Other edits that take place at this stage are checking amounts of fixed rate benefits such as Child Benefit, and where possible, separating multiple benefit payments into their constituent parts.

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<sup>5</sup> 'A description of non-respondents to the Family Resources Survey 2005-06'. National Centre for Social Research (2009).

### **Stage three - data conversion**

Before it can be validated further, the FRS data must be converted from its CAPI format into SAS readable tables. Using DWP specifications, SAS tables are created by ONS, with each table recording information from different parts of the questionnaire. Both the DWP and ONS then carry out validation checks on key input and output variables to ensure that the data have converted correctly to the new format. Checks include ensuring that the number of adults and children recorded is correct, and that records are internally consistent.

### **Stage four - pre-imputation cleaning**

In preparation for imputing missing values, data are made as clean as possible. This involves edits and checks of the following nature:

#### **Weekly amounts**

In the FRS, monetary amounts are converted to a weekly value. To calculate this, respondents are usually asked firstly the amount and then the length of time this covered. This is known as a period code. As part of the conversion process outlined in stage three, period codes are used in conjunction with amount variables to give weekly totals for all receipts and payments. Some variables, such as interest on savings accounts, refer to the amount paid in the last year. These are also converted to a weekly amount.

Sometimes the period code relates to a lump sum or a one-off payment. In these cases, the corresponding value does not automatically convert to a weekly amount. In order for the data to be consistent across the survey, edits are applied to convert most lump sums and one-off payments to weekly amounts. In the same way, where period codes were previously recorded as 'don't know' or 'refused', these are imputed so that the corresponding amount can be converted to a weekly value in the final dataset.

#### **Zero amounts**

In previous years, it was possible for interviewers to enter zero amounts when it was inappropriate to do so, for example in response to a question on receipt of benefit, when in fact the amount should be entered as missing. This created problems at later stages of analysis. Zero amounts can no longer be entered without a warning message to the interviewer. Some interviewers try to avoid this message by recording near-zero amounts. As a result, all near-zero values are examined and a decision taken as to whether the value is genuine or whether the value should be treated as missing.

#### **Outliers**

Statistical reports of the data are produced to show individual cases where an amount was greater than three standard deviations away from the mean. For these cases, the individual record is examined and where necessary (if a value looks unrealistic), the case is edited. The outliers remaining in the database are verified as being true values by examining other relevant data. Compared to earlier years, the number of these types of edits that now have to be carried out are small because of range checks that have been put into the CAPI questionnaire.

### **Credibility checks**

Checks are carried out for the internal consistency of certain variables. For example, one check ensures that payments to the mortgage from outside the household that are included in the mortgage payment are not greater than the mortgage payment itself. Such cases are examined and edited where necessary.

### **Stage five - imputation**

The responses to some questions are much more likely to have missing values than others. For example, it is very unlikely that a respondent will refuse to give or will not know their age or marital status, whereas it is much more likely that they will not be able to provide detailed information on the exact amounts of interest received from an investment.

The two areas where missing values are a major problem are income from self-employment and income from investments. Data in the tables provided in this publication include imputed values. However, for some variables missing values remain, such as hours of care.

Table M.4 illustrates the extent of missing values. In 2009-10 from around 15.5 million set values in the FRS database, fewer than one per cent were originally recorded as either 'don't know' or 'refused'. Out of 126,446 missing values, approximately 93 per cent were imputed. This is a change from 2008-09 where there were 90,971 missing values with 88 per cent being imputed. This large increase in missing values in 2009-10 is due to imputation of missing and proxy responses for the pensioner material deprivation questions where proxy responses had to be converted to missing responses to allow for the imputation methodology to be implemented.

A combination of methods of imputation was used for the 2009-10 FRS data. The main ones are summarised below in the order in which they were used.

### **Closing down routes**

As with any questionnaire, a typical feature of the FRS is the gatekeeper question positioned at the top of a block of further questions, at which a particular response will open up the block. If the gatekeeper question is answered as 'don't know' or 'refused', the block is skipped. This results in a potential problem.

A missing gatekeeper variable could be imputed such that a further series of answers would be expected. However, these answers will not appear because a whole new route has been opened. For example, if the amount of rent is missing for a record and has since been imputed, any further questions about rent would not have been asked. From the post-imputed database, it will appear that these questions should have been asked because a value is there for rent.

This is why, where appropriate, the decision was taken that, with imputations, a route should be closed down. In most cases, gatekeeper variables are of the 'yes/no' type. These would be imputed to 'no', assuming that if a respondent does not know whether an item is received or paid, then it is not.

### **Hotdecking**

This essentially looks at characteristics within a record containing the missing value to be imputed and matches it up to another record with similar characteristics for which the variable is not missing. It then takes the known variable and copies it to the missing case. For example, when imputing the Council Tax band of a household, the number of bedrooms, type of accommodation and Standard Statistical Region are used to search for a case with a similar record. This method ensures that imputed solutions are realistic, and gives a wide range of solutions maintaining variability in the data.

### **Algorithms**

These are used to impute missing values for certain variables, for example variables relating to mortgages and to Council Tax. The algorithms range from very simple calculations to more sophisticated models based on observed relationships within the data and individual characteristics, such as age and gender.

### **'Mop-up' imputation**

This is achieved by running a general validation report of all variables and looking at those cases where missing values are still present. At this stage, variables are looked at on a case-by-case basis to decide what to impute.

Credibility checks are re-run to identify any inconsistencies in the data caused by imputation, and edits are applied where necessary.

All imputations, by each of the methods above, are applied to the unimputed dataset via a transaction database. This ensures that it is always possible to reproduce the original data.

### **Points to note with imputed data**

Although a great deal of time has been spent on imputing missing values, it should be remembered that they represent only a very small proportion (typically one per cent) of the dataset as a whole. However, the following points should be noted:

- as mentioned above, in certain situations, imputed values will be followed by 'skipped' values. It was decided in some cases that it was better to impute the top of a route only and not to impute large amounts of data. There are a small proportion of imputations for which it was not possible to close down a route. These cases are followed by 'skipped' responses (where a value might otherwise be expected).
- imputation will have a greater effect on the distribution of original data for variables that have a higher proportion of non-response, as proportions of imputed data will be higher.

### **Stage six – state support validation**

Information on state benefits and tax credits received is one of the key areas of the FRS and it is very important that this section is thoroughly validated and cleaned.

It is not appropriate to use the imputation methods outlined above for benefits data so instead a separate procedure of validation and editing is used. The following types of validation were carried out for 2009-10 FRS data:

### **Missings**

For cases where a respondent had answered 'yes' to whether they are in receipt of a particular benefit, but did not give the amount received, an imputation decision has been made depending on the benefit. For benefits such as Income Support, where the rate would vary greatly depending on the situation of the respondent, individual benefit assessments have been carried out. However, for benefits such as Retirement Pension, where fewer rates apply, a more general method has been used.

### **Near-zero amounts**

Where benefit amounts are recorded as near-zero, the case is examined individually and an edit decision is made.

### **Multiple benefits**

Any remaining combined benefit amounts (for example where Retirement Pension is paid with Attendance Allowance) not split at the editing in stage two, are edited by carrying out benefit entitlement assessments on individual cases, while preserving the reported total.

### **Validation reports**

Computer programs are run to carry out a final check for benefit entitlement and to output any cases that look unreasonable. All cases detected as a result of this validation exercise are individually checked and edited where necessary.

## **Stage seven – derived variables**

Derived variables (DVs) are customised variables in the FRS datasets, derived using information collected both in the survey and some from other sources. They are created at the data users' request, as the main purposes of the DVs are to make it easier for the users to carry out analysis and to ensure consistent definitions are used in all FRS analyses. For example, INDINC is a DV that sums all components of income to give an individual's total income - information on respondents' income from various sources is collected in the survey.

As new information is collected in the survey, the relevant DVs are updated if necessary. Any unnecessary DVs, as determined by user feedback, are removed from the dataset.

Following user consultation in 2009 the number of DV's has been reduced from 279 in 2008-09 to 242 DVs in the 2009-10 dataset.

## **Quality of benefits data**

As part of the data validation process, comparisons are made between the FRS and other data sources. Table M.6 shows a comparison of FRS benefit recipients and numbers of benefit recipients on administrative data. The table shows both FRS sample data and grossed up sample estimates (see Grossing, below). Despite much time and effort being spent on benefit validation, there are still areas where there are known problems with the FRS data. The FRS under-reports receipt for most of the

benefits. The discrepancies between FRS and administrative data are particularly pronounced for Attendance Allowance and Pension Credit.

Users should note that some of the discrepancies in the two sources of data might be due to the fact that it is not always possible to compare like with like. Adjustments are made to try to eliminate some of the differences between the two sources. For example, the denominator for the administrative and the FRS data in Table M.6 is the same and the administrative data figures for Retirement Pension and Widow's Benefit have been adjusted to remove those residing overseas. However, there remains a problem in comparing the two sources: the FRS interviews members of private households only, whereas administrative benefit systems (apart from Income Support and Pension Credit) do not distinguish between private households and institutions. For most benefits, only a very small proportion of recipients will be in institutions, but this will have a greater effect on Attendance Allowance comparisons.

The number of families in receipt of Child Benefit is the source of one of the control totals used to weight the sample, and so is not included in the comparison.

### **Grossing**

The 2009-10 FRS publication presents tabulations where the percentages refer to sample estimates grossed up to apply to the whole population.

Grossing-up is the term usually given to the process of applying factors to sample data so that they yield estimates for the overall population. The simplest grossing system would be a single factor; the uniform grossing factor can be calculated as the number of households in the population divided by the number in the achieved sample. However, surveys are normally grossed by a more complex set of grossing factors that attempt to correct for differential non-response at the same time as they scale up sample estimates.

The system used to calculate grossing factors for the FRS divides the sample into different groups. The groups are designed to reflect differences in response rates among different types of households. They have also been chosen with the aims of DWP analyses in mind. The population estimates are based on control variables, with values derived from external data sources. The grossing factors ensure the FRS produces population estimates that are the same as the control variables.

### **Grossing the data for Great Britain**

In 2002, DWP statisticians, in consultation with other departments, started reviewing the grossing methodology. Work on this was completed in 2003-04, and a new grossing regime incorporating revisions to both the old grossing regime and the revised population counts based on post 2001 Census data was incorporated into the FRS. The full report is available at <http://research.dwp.gov.uk/asd/frs/reports>.

This regime has been adopted for the production of figures shown in this publication. Details of the grossing regime are shown in table 7.2:

**Table 7.2: Grossing regime for Great Britain**

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Individuals (Age, sex and Government Office Region)	Male children: 0-9, 10-19 dependants Male adults: 16-24 (non-dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+ Female children: 0-9, 10-19 dependants Female adults: 16-24 (non-dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80+	Office for National Statistics (ONS)
Dependants aged 16-19 years old	England, Wales, Scotland	DWP estimates using data derived from ONS and HMRC
Benefit units (with children)	England and Wales (combined), Scotland	HMRC Child benefit data
Benefit units (with children)	Lone parents: Male, female	LFS estimates
Households (Tenure type)	LA renters, private renters, owner occupiers	Communities and Local Government (CLG)
Households (Council Tax Band)	A and Not Valued Separately, B, C-D, E-H/I	Valuation Office, Scottish Government
Households (Region)	London, Scotland, rest of Great Britain	Communities and Local Government

The new regime is a mixture of some controls at a Region (formerly Government Office Region) level, some at a Great Britain level, and some that separate out Scotland and in one case, London; only the population counts are at Region level. A grossed count of the number of owner-occupying households would thus tie in with the CLG figure, whilst the grossed number of men aged 35-39 would be consistent with the ONS estimate. Some adjustments have been made to the original control total data sources so that definitions match those in the FRS, e.g. an adjustment has been made to the demographic data to exclude people not resident in private households.

In order to reconcile control variables at different levels and estimate their joint population, software provided by the French National Statistics Institute has been used. This software makes the final weighted sample distributions match the population distributions. This process is known as calibration weighting. It should be noted that if a few cases are associated with very small or very large grossing factors, grossed estimates will have relatively wide confidence intervals.

Careful consideration has been given to the combination of control totals and the way age ranges, Council Tax bands and so on, have been grouped together. The

aim has been to strike a balance so that the grossing system will provide, where possible, accurate estimates in different dimensions without significantly increasing variances.

### Grossing the data for Northern Ireland

Households in Northern Ireland were included in the FRS for the first time in 2002-03. Post 2001 census data was used in the Northern Ireland grossing regime from this date, so it was not necessary to update it when the Great Britain grossing regime was updated in 2003-04. There are some differences between the methods used to gross the Northern Ireland sample as compared with the Great Britain sample:

- local taxes in Northern Ireland are collected through the rates system, so Council Tax Band as a control variable is not applicable.
- Northern Ireland housing data are based largely on small-sample surveys. It is not desirable to introduce the variance of one survey into another by using it to compute control totals; therefore tenure type has not been used as a control variable.

Details of the grossing regime for Northern Ireland are shown in table 7.3:

**Table 7.3: Grossing regime for Northern Ireland**

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Individuals (Age/sex)	Male Children: 0-9, 10-19  Male adults: 16-24 (non dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+  Female children: 0-9, 10-19  Female adults: 16-24 (non dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80+	Northern Ireland Statistics and Research Agency (NISRA)
Benefit units (with children)	Lone parents	Northern Ireland Department for Social Development (DSD) estimates
Households		DSD estimates

The same software used for the Great Britain grossing regime was used to reconcile the control variables at different levels and estimate their joint population.

### Reliability of estimates

All survey estimates have a sampling error attached to them, calculated from the variability of the observations in the sample. From this, a margin of error (confidence

interval) is derived. It is this confidence interval, rather than the estimate itself, that is used to make statements about the likely 'true' value in the population; specifically, to state the probability that the true value will be found between the upper and lower limits of the confidence interval. In general, a confidence interval of the estimate plus or minus two standard errors is used to state, with 95 per cent confidence, that the true value falls within that interval. A small margin of error will result in a narrow interval, and hence a more precise estimate of where the true value lies.

The sample in Great Britain for the FRS, as described earlier, is selected using a stratified multi-stage design, based on addresses clustered within postcode sectors, while the sample in Northern Ireland can be treated as a simple random sample. The sampling error estimate is therefore not simply based on the variability among all units in the sample (whether households or individuals), but must also take into account the variability within and between postcode sectors. For example, if a sample characteristic is distributed differently by postcode sector (i.e. is clustered) this produces a greater overall variance than would occur in a simple random sample of the same size. In other words, the complex (actual) sampling error is normally greater than the standard error calculated under the assumption of simple random sampling.

The size of the actual standard error relative to the standard error calculated under the assumption of simple random sampling is represented by the design factor, which is calculated as the ratio of the two. Where the standard errors are the same, the design factor is one, implying that there is no loss of precision associated with the use of a clustered sample design. In most cases, the design factor will be greater than one, implying that the estimates based on the clustered sample are less precise than those for a simple random sample of the same size. Similarly a design factor less than one implies the estimate is more precise than would be obtained from a simple random sample.

Tables SE.1 to 9 provide standard errors and design factors for a selection of variables from the 2009-10 FRS. In common with other tabulations the percentages and sampling errors incorporate weighting factors which are designed to compensate for non-response. An example of how to interpret them follows:

*Example: Table SE.1: Standard errors for household composition*

*Table SE.1 shows that 8.3 per cent of households were composed of two adults and one child. The standard error is 0.2. This can be interpreted in the following manner:*

*It can be estimated with 95 per cent confidence that the true percentage of households composed of two adults and one child is:*

$$8.3 \pm 2 \times (0.2) = 8.3 \pm 0.4$$

*i.e. if sampling error is the sole source of error, the percentage of the households composed of two adults and one child is between 7.9 and 8.7 per cent, with 95 per cent confidence.*

*The design factor for this variable was 1.2. This implies that the effect of using a clustered sample rather than a simple random sample results in a loss in precision of*

*twenty per cent on standard errors. Similarly, a design factor of 0.9 would have denoted a gain in precision of ten per cent.*

The sampling errors shown are likely to be slightly larger than the true sampling errors because the software used for the calculation does not take into account the improvement in precision due to post-stratification.

In addition to sampling errors, consideration should also be given to non-sampling errors. Sampling errors arise through the process of random sampling and the influence of chance. Non-sampling errors arise from the introduction of some systematic bias in the sample as compared to the population it is supposed to represent. As well as response bias, such biases include inappropriate definition of the population, misleading questions, data input errors or data handling problems – in fact any factor that might lead to the survey results systematically misrepresenting the population. There is no simple control or measurement for such non-sampling errors, although the risk can be minimised through careful application of the appropriate survey techniques from the questionnaire and sample design stages through to analysis of results.

### **The need for harmonisation of concepts and definitions**

There are a wide range of Government surveys of persons and households that provide sources of social and economic statistics. As well as the FRS, there are other surveys including the Labour Force Survey, the Living Costs and Food Survey (previously the Expenditure and Food Survey), the Survey of English Housing and the General Lifestyle Survey. These surveys were designed at different times to meet different needs. There is also the Census of Population.

In order to improve comparability of statistics, harmonised concepts were developed to make the interpretation and analysis of these data easier, so that they allow users of published sources to see a more coherent picture of society and trends within it, and to help users plan surveys (e.g. at a local level) that can provide data comparable with national surveys. A list of the harmonised questions (inputs) and outputs is available at

<http://www.ons.gov.uk/about-statistics/harmonisation/index.html>.

Different surveys have different purposes and hence cover topics in different depth. Harmonised questions are designed to provide the recommended minimum information to allow common classifications and facilitate the analysis of data from different surveys in combination. Not all surveys will include questions on all topics or in every year, but the recommendation is that where a topic is covered harmonised questions should be included wherever possible.

Some surveys will require further detail on topics than can be obtained from the harmonised questions alone. It will normally be the case that such surveys already ask for that detail. The harmonised questions have been designed so that these surveys can either derive the response to the harmonised questions without asking them directly or combine them with the further detail without adding to the length of interview.

Harmonisation that extends to nearly all major Government household surveys covers a primary set of concepts and questions, whereas concepts and questions that apply only for a selected group of surveys belong to a secondary set.

### Harmonised primary standards

- demographic information, household composition and relationships
- economic status
- educational attainment
- ethnic group
- full or part-time work (self-assessed)
- geography
- industry, occupation, employment status and socio-economic class
- sexual identity
- survey reference period
- tenure

### Harmonised secondary standards

- Accommodation, length of residence and motor vehicles
- benefits and tax credits
- consumer durables
- crime and fear of crime
- detailed income for substantive analysis
- general health and carers
- housing costs and benefits
- income for analysis and income as a variable
- internet access
- national and religious identity
- selected job details
- social capital
- qualifications

Harmonised outputs have also been produced. The use of these outputs will be affected by the sample size of the individual survey and it is neither feasible nor desirable to produce all outputs from different surveys in a completely harmonised way. The FRS uses harmonised outputs wherever possible, which should allow users to interpret data more easily.

### **Comparisons with other surveys**

Some of the information collected by the FRS is also available in other Government surveys and comparisons of results can be a useful method of validation.

DWP and ONS have jointly investigated the reasons for the FRS consistently giving higher estimates, than does the Labour Force Survey (LFS), of the proportion of children in workless households. This proportion is the subject of a DWP impact indicator and also a key driver in relation to the DWP, DfE and HM Treasury joint work on the national Child Poverty Strategy published in April 2011 which sets out the Government's approach to tackling poverty for this Parliament and up to 2020. The recommendations follow on from the steps set out in the Child Poverty Act 2010.

A report on this investigation and the recommendations can be found on the FRS website at <http://research.dwp.gov.uk/asd/frs/reports/index.php?page=intro>.

### **Differences due to survey design features**

The differences in the way in which data are collected, even using harmonised survey questions, are extremely important. There are a variety of factors that can lead to different estimates for harmonised questions across surveys, which include:

- question wording and context effects
- definitional differences
- non-response bias
- geographical coverage
- sampled population
- mode effect (e.g. telephone or face-to-face interviewing)
- acceptance of proxy information
- treatment of multi-households
- unit of analysis
- field procedures
- item non-response
- time period
- organisational effects

### **Linking Family Resources Survey data to administrative data held by the DWP**

The ongoing work programme to link the FRS to appropriate sources of administrative income data started in 2005.

This followed a Strategic Review of the Family Resources Survey (FRS) in 2004. One outcome was the request by key users that through linking administrative data to the FRS, that fuller use was made of all available data – particularly those administrative data on income held by DWP.

The benefits of such data linking would be to further validate the quality of the survey data and to allow longitudinal analysis of the data – i.e. both before and after the survey interview period.

Following this, a feasibility study into linking FRS data with administrative data by DWP was carried out and, in 2005, a full proposal was written and presented to a working group. This paper looked at a number of legal and ethical issues regarding respondents' consent and linking. As a result, work to take forward the linking project was approved by the Department's Work and Pensions Longitudinal Study (WPLS) Ethics Committee.

In order to progress this work, DWP had to seek *informed* consent from FRS respondents to link their survey responses to DWP information. A question asking for this consent was piloted and cognitively tested, and was subsequently introduced into the questionnaire in November 2006, i.e. part way through the 2006-07 survey year.

Using this initial consent question, the proportion of individuals who agreed to have their survey responses linked to administrative data was relatively low. For example,

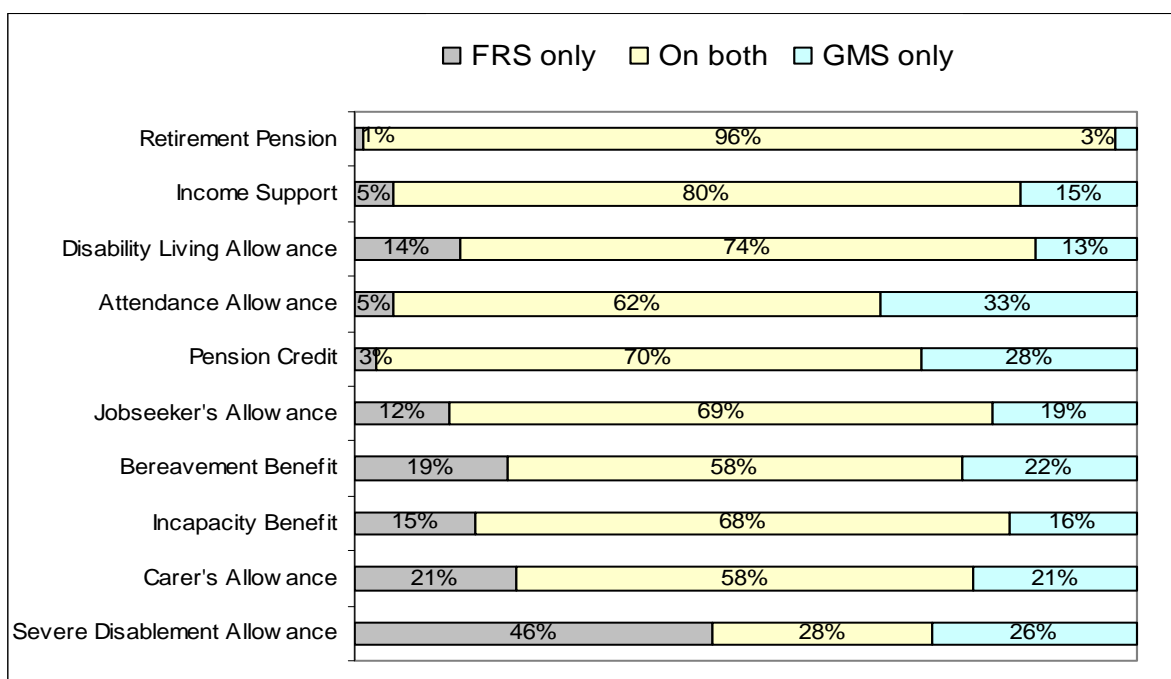
for respondents who were interviewed face-to-face, the consent rate was approximately 40 to 45 per cent. However, if proxy respondents who cannot be asked for their consent is taken into account, this fell to around 35 per cent. A new question was developed and tested during 2007, and introduced from April 2008. This version has consistently achieved higher consent rates of between 60 and 65 per cent.

The data collected in 2008-09 and 2009-10 so contain full FRS survey years over which this consent question eliciting the higher consent rate, has been used.

Names and addresses of respondents are kept confidential and only made available to a small team of named staff at DWP who carry out the linking. Furthermore, linked data are anonymised (i.e. all means of identifying respondents are removed from the data) and are used for research and statistical purposes only.

The graph 7.1 below shows for the 2008-09 survey year the percentage of adults in receipt of DWP benefits according to FRS and administrative data. It can be seen that some income sources are better represented on the FRS than others. For example, 96 per cent of adults in receipt of Retirement Pension are represented on both sources, while only 28 per cent of those in receipt of Severe Disablement Allowance are.

**Figure 7.1: Percentage of adults shown in receipt of DWP benefits from FRS and administrative data 2008-09**



Although for different years, this graph also complements the results in Table [M.6] which show the total level of benefit receipt from all benefit recipients on the FRS (i.e. not just those who have consented to data linking) and compares against benefit recipients from administrative data at fixed points during 2008-09.

Work has continued since the last (2008-09) publication to investigate the linking of a wider range of income components from consenters' FRS data to available

administrative sources. These include DWP state benefits and pensions, housing and council tax benefits, and some private pensions. In particular the methodologies and assumptions used to link to benefits data have been tailored to reflect criteria by which those benefits are claimed. In addition, tax credits data are, for the first time, expected to be available for linking to 2009-10 data during the current (2011) year.

For all linked data, we assess the numbers in receipt, and the monetary values of their income components as recorded on survey and administrative data sources. Data from FRS 2009-10 will therefore continue to be analysed in this way while linking employs the methodologies refined and finalised over the last year.

The early outcomes of this work have been shared through meetings and papers with members of an internal cross-departmental Data Linking Working Group. Outputs are, however, still viewed as experimental, and will not be included as part of the main chapters of the FRS report.

Analysis using FRS 2009-10 data will be based on a sample of around 21,250 individuals who consented to data linkage in that year. Using more discriminating linking methods, we also now achieve an improved match rate – i.e. of consenters to their administrative data - of over 80 per cent. This has increased from 74 per cent in 2008-09.

The full extent of the FRS dataset which we are unable to link has also become more understood over the last year. This unlinked portion represents those who refuse to give their consent, those proxy respondents who could not be asked for consent, and finally those consenters for whom we are unable to find a successful match between survey and administrative data. Overall this unlinked portion represents around 50 per cent of the entire FRS dataset.

Parallel work is continuing to assess the extent to which respondents whose survey data are unable to be linked to an administrative equivalent would introduce an overall bias to estimates. The objective of this high priority project is therefore to identify any bias, and, where justified, to adjust unlinked data accordingly. The outcome of this project is expected to report by the end of 2011.



**Table M.1: Response in the 2009-10 Family Resources Survey (UK)**

	Number of households	Percentage of effective sample
Set sample of addresses	47,952	
Additional households	363	
Set sample of households	48,315	
Ineligible (after adjustment) <sup>1</sup>	5,188	
Effective sample (eligible households after adjustment)	43,127	100
Fully co-operating households	25,205	58
Partially co-operating households	728	2
Refusals	13,843	32
Households with no contact	1,810	4

<sup>1</sup> After adjustment = the total after 'unknown ineligible' have been assigned as either eligible or ineligible.

**Table M.2: Regional response rates**

Region/Country	Percentage of households
North East	62
North West	59
Yorkshire and the Humber	62
East Midlands	61
West Midlands	60
East	60
London	49
South East	54
South West	52
England	57
Wales	61
Scotland	63
Northern Ireland	65
<b>United Kingdom</b>	<b>58</b>

**Table M.3: Proportion of households in each Council Tax band by country, FRS data<sup>1,2</sup> and administrative data (Great Britain only)**

Council Tax band	England		Wales		Scotland	
	Administrative data	FRS 2009-10	Administrative data	FRS 2009-10	Administrative data	FRS 2009-10
Band A	25	24	15	13	22	20
Band B	20	20	21	21	24	25
Band C	22	21	22	24	16	16
Band D	15	17	16	20	13	15
Band E	9	9	13	11	13	13
Band F	5	5	8	6	7	7
Band G	4	3	4	3	5	4
Band H/I <sup>3</sup>	1	1	1	2	-	1
<i>Sample size (=100%)</i>	<i>22,770,000</i>	<i>17,853</i>	<i>1,370,000</i>	<i>1,138</i>	<i>2,350,000</i>	<i>4,078</i>

<sup>1</sup> Ungrossed figures

<sup>2</sup> Properties not valued are excluded separately

<sup>3</sup> Band I in Wales only

**Table M.4: Summary of imputation in 2008-09 and 2009-10 FRS**

	2008-09		2009-10	
	Values	Percentage of values	Values	Percentage of values
<b>Responses<sup>1</sup></b>				
Expected number of responses	15,528,351		15,563,995	
Valid responses	15,437,380	99	15,437,549	99
Missing values (don't know / refused) <sup>2</sup>	90,971	1	126,446	1
<b>Treatment of missing values</b>				
Left as Missing	11,003	12	8,743	7
Imputed	79,968	88	117,703	93
<b>Imputation methods</b>				
Hotdeck	45,646	57	45,340	39
Bulk Edits and algorithms	14,359	18	46,496	40
Other imputation method	9,768	12	1,976	2
Benefit editing	10,195	13	23,891	20

<sup>1</sup> Responses to the question 'Total Interest received' are excluded from this summary due to low quality of data and a large number of unedited cases.

<sup>2</sup> Increase in missing values in 2009-10 is due to pensioner material deprivation work in this year.

**Table M.5: Extent of imputation<sup>1</sup>**

Variable	Actual number missing	Proportion of final values	
		imputed <sup>1</sup>	Method of Imputation
Amount of National insurance lump sum	215	68	Hotdeck
Amount incl in rent for water/sewerage	558	45	Hotdeck
How much income tax deducted last time	153	48	Hotdeck
Amount of profit before tax	133	34	Bulk edit
Amount of tax in last 12mths (s-empl)	516	33	Hotdeck
Amount of net profit or loss	803	32	Hotdeck
Whether inv interest before or after tax	68	29	Hotdeck
Number of shares/bonds/units held	516	34	Hotdeck
Whether PROFIT1 before or after tax	816	26	Hotdeck

<sup>1</sup> Figures for final values imputed are only given when a minimum of 30 cases are imputed and this comprises more than 25 per cent of the final values

**Table M.6: Receipt of state support, FRS data and administrative data  
(Great Britain only)**

Benefit received	2009-10 FRS			Administrative data		Benefit units
	Ungrossed percentage	Grossed number <sup>1</sup> (1,000s)	Grossed percentage	Number <sup>1</sup> (1,000s)	Percentage <sup>2</sup>	Percentage undercount <sup>2</sup>
	Income Support <sup>3,4</sup>	5	1,300	4	1,910	6
Pension Credit <sup>3,4</sup>	7	1,800	6	2,580	8	-32
Housing Benefit <sup>5</sup>	14	3,700	12	4,550	14	-19
Council Tax Benefit <sup>5,6</sup>	19	5,100	16	5,570	18	-9
<b>All Benefit units</b>	<b>100.0</b>	<b>31,400</b>	<b>100.0</b>	<b>31,400</b>	<b>100.0</b>	

Tax credit received	In-work benefit units					
Working Tax Credit <sup>7</sup>	11	1,800	9	2,240	11	-20
Child Tax Credit <sup>7</sup>	21	3,700	19	4,090	21	-10
<b>All in-work Benefit units</b>	<b>100.0</b>	<b>19,500</b>	<b>100.0</b>	<b>19,500</b>	<b>100.0</b>	

Benefit received	Adults					
Retirement Pension <sup>3,4,8</sup>	27	10,800	23	11,270	24	-4
Widows Benefit <sup>3,4,9</sup>	-	100	-	110	-	-
Jobseeker's Allowance <sup>3,4,10</sup>	2	1,200	3	1,370	3	-10
Incapacity Benefit <sup>3,4,10</sup>	3	1,100	2	1,180	3	-7
Severe Disablement Allowance <sup>3,4</sup>	-	100	-	240	1	-
Attendance Allowance <sup>3,4</sup>	2	1,000	2	1,610	3	-39
Carer's Allowance <sup>3,4</sup>	1	400	1	520	1	-25
Employment and Support Allowance <sup>3,4</sup>	-	200	-	340	1	-
<b>All Adults<sup>11</sup></b>	<b>100.0</b>	<b>46,400</b>	<b>100.0</b>	<b>46,400</b>	<b>100.0</b>	

Benefit received	Individuals aged 16 or over					
Disability Living Allowance (Care) <sup>3,4,12</sup>	4	1,900	4	2,290	5	-19
Disability Living Allowance (Mobility) <sup>3,4,12</sup>	4	1,800	4	2,480	5	-29
<b>All individuals aged 16 or over</b>	<b>100.0</b>	<b>47,900</b>	<b>100.0</b>	<b>47,900</b>	<b>100.0</b>	

<sup>1</sup> Administrative numbers have been rounded to the nearest 10,000 and FRS numbers to the nearest 100,000. Administrative numbers include recipients living in non-private households (apart from Income Support and Pension Credit).

<sup>2</sup> Denominator for administrative and FRS data is the same to eliminate some of the difference between the two sources.

<sup>3</sup> Administrative data is an average of quarterly data for May 2009, August 2009, November 2009 and February 2010.

<sup>4</sup> Administrative data is taken from 100 per cent Work and Pensions Longitudinal Study data.

<sup>5</sup> Administrative figures for HB and CTB are based on caseload National Statistics, derived from the Single Housing Benefit Extract. Please see <http://research.dwp.gov.uk/asd/index.php?page=hbctb> for more information

<sup>6</sup> Council Tax Benefit FRS data available for the first person in the household only. Administrative data for Council Tax Benefit excludes any second adult rebate cases.

<sup>7</sup> Administrative data (HMRC) as at April 2009 and December 2009 (averaged). Working families (benefit units) only have been used for this comparison, as some out-of-work families with children do not receive CTC but instead receive the equivalent amount

<sup>8</sup> State Pension data excludes those recipients who reside overseas.

<sup>9</sup> Includes Widows Pension, Widowed Mother's Allowance and Bereavement Benefit recipients but excludes the overseas recipients. Bereavement Benefit replaced Widows Pension in 2001.

<sup>10</sup> Figures excludes 'Nil Benefit' cases.

<sup>11</sup> FRS figure used as a base for both comparisons and excludes those aged 16-19 in full time non-advanced education.

<sup>12</sup> Includes those receiving both care and mobility components, figure excludes recipients under 16 and excluded cases.

**Table SE.1: Standard errors for household composition**

Household composition	Percentage of all households	Standard error	Design factor
<b>Households without children</b>			
One adult			
male adult over pension age	<b>3.8</b>	0.1	1.0
female adult over pension age	<b>10.4</b>	0.2	1.1
male adult under pension age	<b>10.0</b>	0.2	1.3
female adult under pension age	<b>5.5</b>	0.2	1.1
Two adults			
both over pension age	<b>10.5</b>	0.2	1.0
one over pension age	<b>4.9</b>	0.1	1.1
both under pension age	<b>18.1</b>	0.3	1.2
Three or more adults	<b>7.8</b>	0.2	1.3
<b>All households without children</b>	<b>70.9</b>	0.3	1.2
<b>Households with children</b>			
One adult			
one child	<b>3.2</b>	0.1	1.0
two children	<b>2.0</b>	0.1	1.0
three or more children	<b>0.6</b>	0.0	0.8
Two adults			
one child	<b>8.3</b>	0.2	1.2
two children	<b>8.3</b>	0.2	1.1
three or more children	<b>2.9</b>	0.1	1.0
Three or more adults			
one child	<b>2.5</b>	0.1	1.3
two children	<b>1.0</b>	0.1	1.3
three or more children	<b>0.4</b>	< 0.1	1.2
<b>All households with children</b>	<b>29.1</b>	0.3	1.2
<b>Households with one or more adults over pension age</b>	<b>32.2</b>	0.3	1.1
<b>Households with one or more disabled adults under pension age</b>	<b>17.5</b>	0.3	1.1
<b>Households with one or more unemployed adults under pension age</b>	<b>6.9</b>	0.2	1.2
<b>All households</b>	<b>100.0</b>		

**Table SE.2: Standard errors for Council Tax band (Great Britain only)**

Council Tax band	Percentage of all households	Standard error	Design factor
Band A	<b>23.9</b>	0.4	1.4
Band B	<b>19.9</b>	0.3	1.3
Band C	<b>19.8</b>	0.3	1.3
Band D	<b>16.3</b>	0.3	1.3
Band E	<b>9.9</b>	0.2	1.2
Band F	<b>5.3</b>	0.2	1.3
Band G	<b>3.6</b>	0.2	1.3
Band H/ <sup>1</sup>	<b>0.8</b>	0.1	1.4
Not valued separately	<b>0.6</b>	0.1	1.5
<b>All households</b>	<b>100.0</b>		

<sup>1</sup> Band I in Wales only

**Table SE.3: Standard errors for components of total weekly household income**

---

Source of income	Percentage of average total weekly household income	Standard error	Design factor
Wages and salaries	<b>63.2</b>	0.5	1.3
Self employment income	<b>9.1</b>	0.5	1.2
Investments	<b>2.1</b>	0.1	1.4
Tax Credits	<b>1.9</b>	< 0.1	1.1
State Retirement Pension plus any IS/PC	<b>6.9</b>	0.1	1.1
Other pensions	<b>7.3</b>	0.2	1.1
Social Security disability benefits	<b>1.3</b>	< 0.1	1.1
Other Social Security benefits	<b>5.6</b>	0.1	1.2
Other sources	<b>2.6</b>	0.2	1.2
<b>All households</b>	<b>100.0</b>		

---

**Table SE.4: Standard errors by state support receipt**

Benefit units by state support receipt	Percentage of all benefit units receiving state support	Standard error	Design factor
Working Tax Credit	5.7	0.1	1.1
Child Tax Credit	14.7	0.2	1.2
Income Support	4.3	0.1	1.1
Pension Credit	5.6	0.1	1.0
Housing Benefit	11.7	0.2	1.2
Council Tax Benefit <sup>1</sup>	15.7	0.2	1.1
Retirement Pension	25.6	0.3	1.2
Widow's Benefit	0.4	< 0.1	1.0
Jobseekers Allowance	3.8	0.1	1.2
Employment & Support Allowance	0.6	0.1	1.1
Incapacity Benefit	3.4	0.1	1.1
Severe Disablement Allowance	0.4	< 0.1	1.0
Attendance Allowance	3.0	0.1	1.0
Carer's Allowance	1.2	0.1	1.0
Disability Living Allowance (care component)	5.9	0.1	1.1
Disability Living Allowance (mobility component)	5.5	0.1	1.0
Industrial Injuries Disablement Benefit	0.5	< 0.1	1.0
War Disablement Pension	0.3	< 0.1	1.0
Child Benefit	22.9	0.3	1.2
On any income related benefit	20.1	0.3	1.2
On any non-income related benefit	57.5	0.4	1.4
All in receipt of Benefits	61.4	0.4	1.4
All in receipt of Tax Credits	15.6	0.2	1.2
All not in receipt of state support	38.0	0.4	1.4
<b>All benefit units</b>	<b>100.0</b>		

<sup>1</sup> This is support for Rates payable to those receiving Housing Benefit in Northern Ireland

**Table SE.5: Standard errors for tenure and accommodation type**

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Tenure and type of accommodation	Percentage of all households	Standard error	Design factor
All Owners	<b>68.5</b>	0.4	1.3
Owned outright	<b>33.3</b>	0.4	1.3
Buying with a mortgage	<b>35.2</b>	0.4	1.3
All Social Rented Sector Tenants	<b>16.7</b>	0.3	1.3
All Rented Privately	<b>14.9</b>	0.3	1.3
<b>All Households</b>	<b>100.0</b>		

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**Table SE.6: Standard errors for types of account held**

Type of account	Percentage of all adults	Standard error	Design factor
Current account	<b>89.3</b>	0.3	2.0
NSI Savings Accounts	<b>3.1</b>	0.1	1.5
Basic Bank account	<b>5.0</b>	0.2	1.7
Post Office Card Account (POCA)	<b>4.6</b>	0.1	1.4
ISAs	<b>32.3</b>	0.4	1.8
Other Bank / Building Society account	<b>39.9</b>	0.4	1.9
Stocks and shares / member of a shares club	<b>12.6</b>	0.2	1.5
Unit trusts	<b>2.8</b>	0.1	1.5
Endowment Policy not linked	<b>1.1</b>	0.1	1.3
Premium Bonds	<b>15.4</b>	0.3	1.5
National Savings Bonds	<b>2.3</b>	0.1	1.3
Company Share Scheme / profit sharing	<b>2.0</b>	0.1	1.2
Credit Unions	<b>0.7</b>	< 0.1	1.0
Any other type of asset	<b>0.9</b>	0.1	1.3
Any type of account:			
including POCAs	<b>95.0</b>	0.2	2.4
excluding POCAs	<b>93.4</b>	0.3	2.2
No accounts:			
including POCAs	<b>5.0</b>	0.2	2.4
excluding POCAs	<b>6.6</b>	0.3	2.2
Any Direct Payment Account:			
including POCAs	<b>94.5</b>	0.3	2.4
excluding POCAs	<b>92.8</b>	0.3	2.2
<b>All adults</b>	<b>100.0</b>		

**Table SE.7: Standard errors for employment status**

Adults by employment status	Percentage of all adults	Standard error	Design factor
Employee			
full time	<b>39.8</b>	0.3	1.3
part time	<b>12.1</b>	0.2	1.2
Self employed			
full time	<b>5.4</b>	0.1	1.3
part time	<b>1.9</b>	0.1	1.2
All in employment			
full time	<b>45.2</b>	0.3	1.3
part time	<b>14.0</b>	0.2	1.2
ILO unemployed	<b>4.3</b>	0.1	1.3
Retired	<b>21.6</b>	0.3	1.3
Student	<b>2.6</b>	0.2	2.4
Looking after family/home	<b>3.8</b>	0.1	1.2
Permanently sick/disabled	<b>5.5</b>	0.1	1.3
Temporarily sick/disabled	-	< 0.1	1.1
Other inactive	<b>2.7</b>	0.1	1.2
<b>Total adults</b>	<b>100.0</b>		

**Table SE.8: Standard errors for ethnic group by head of benefit units**

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Ethnic group	Percentage of all benefit units	Standard error	Design factor
White	<b>90.7</b>	0.3	2.7
Mixed	<b>1.0</b>	< 0.1	1.5
Asian or Asian British	<b>4.3</b>	0.2	2.7
<i>Indian</i>	<b>2.1</b>	0.1	2.5
<i>Pakistani and Bangladeshi</i>	<b>1.6</b>	0.1	2.6
Black or Black British	<b>2.5</b>	0.1	2.1
<i>Black Caribbean</i>	<b>1.1</b>	0.1	1.8
<i>Black African or Black Other</i>	<b>1.4</b>	0.1	1.9
Chinese and other ethnic groups	<b>1.4</b>	0.1	1.8
<b>Total benefit units</b>	<b>100.0</b>		

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Source: 2007-08, 2008-09 and 2009-10 Family Resources Survey, United Kingdom

**Table SE.9: Standard errors for amount of savings and assets**

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Amount of savings and assets	Percentage of all benefit units	Standard error	Design factor
No savings	<b>36.6</b>	0.5	1.7
Less than £1,500	<b>12.6</b>	0.3	1.3
£1,500 but less than £3,000	<b>7.1</b>	0.2	1.2
£3,000 but less than £8,000	<b>12.9</b>	0.2	1.2
£8,000 but less than £10,000	<b>2.8</b>	0.1	1.1
£10,000 but less than £16,000	<b>5.9</b>	0.2	1.2
£16,000 but less than £20,000	<b>2.2</b>	0.1	1.1
£20,000 or more	<b>19.8</b>	0.3	1.4
<b>Total benefit units</b>	<b>100.0</b>		

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# Glossary and Notes on definitions

Further details on these definitions, including full derivations of variables, are available on request from the DWP Family Resources Team, at the address listed in the Introduction.

## **Adult**

All those individuals who are aged 16 and over, unless defined as a dependent child (see **Child**); all adults in the household are interviewed as part of the Family Resources Survey.

## **Age**

Respondent's age at last birthday (i.e. at the time of the interview).

## **All in receipt of benefit**

Benefit units or households with at least one member who receives at least one Social Security **Benefit**. This includes receipt of benefits such as Back-to-Work Bonus and Maternity Benefits that are not shown separately in the tables. It does not include tax credits – see **All in receipt of Tax Credits**.

## **All in receipt of Tax Credits**

Benefit units or households with at least one member who receives at least one **Tax Credit**.

## **All not in receipt of state support**

Benefit units or households where with no members claiming any benefit or tax credit.

## **Any Income related benefit**

Benefit units or households with at least one member who receives at least one **Income related benefits**.

## **Any non-income related benefit**

Benefit units or households with at least one member who receives at least one **Non-income related benefits**.

## **Any other type of asset**

See **Savings and Investments Products**.

## **Any pension**

In receipt of any type of pension – see **Pension Schemes**.

## **Any type of account**

Possesses any account or investment for which information is collected on the survey – see **Savings and Investments Products**.

**Attendance Allowance**

See **Benefits**.

**Basic Bank account**

See **Savings and Investments Products**.

**Benefit unit**

A single adult or a married or cohabiting couple and any dependent children; from January 2006 same-sex partners (civil partners and cohabittees) are included in the same benefit unit.

**Benefits**

The government pays money to individuals in order to support them financially under various circumstances. Most of these benefits are administered by the Department for Work and Pensions. The exceptions are *Housing Benefit* and *Council Tax Benefit*, which are administered by Local Authorities. **Tax Credits** are not treated as benefits, but both tax credits and benefits are included in the term *State Support*.

Benefits are often divided into *Income related benefits* and *Non-income related benefits*. Income related benefit awards vary depending on the recipient's income and savings. Non-income related benefit awards can vary depending on the recipient's circumstances (level of disability, for example), but not on income and savings.

Income related benefits	Non-income related benefits
Jobseeker's Allowance (income-based element)	Disability Living Allowance (both mobility and care components)
Income Support	Attendance Allowance
Employment and Support Allowance (income-related element)	Employment and Support Allowance (contributory based element)
Pension Credit	Widow's/Bereavement Payment
Housing Benefit	Child Benefit
Council Tax Benefit	Retirement Pension
Rates Rebate	Widowed Mother's/Parent's Allowance
In work credit	Armed Forces Compensation Scheme
Social Fund – Funeral Grant	Incapacity Benefit
Social Fund – Sure Start Maternity Grant	Severe Disablement Allowance
Social Fund – Community Care Grant	Jobseeker's Allowance (contributory based element)
Return to Work Credit	Widow's Pension/Bereavement Allowance
Child Maintenance Bonus	Carer's Allowance
Northern Ireland Rate Relief for full-time students, trainees, under 18s and those leaving care	Industrial Injuries Disablement Benefit
Northern Ireland Other Rate Rebate	Statutory Maternity/Paternity/Adoption Pay
Job Grant	Statutory Sick Pay
Work Search Premium	Maternity Allowance
	Guardian's Allowance

Income related benefits	Non-income related benefits
	Winter Fuel Payments
	Other state benefits
	Health in Pregnancy Grant
	Northern Ireland Disability Rate Rebate
	Northern Ireland Lone Pensioner Rate Rebate

*Disability-related benefits* is the term used to describe all the benefits paid on the grounds of disability. These are Disability Living Allowance, Severe Disablement Allowance, Attendance Allowance, War Disablement Pension and Industrial Injuries Disablement Benefit. Prior to 2008-09, Incapacity Benefit was included in this group. From 2009-10 the Northern Ireland Disability Rate Rebate was included in this group.

The main benefits are listed below. This list is not exhaustive.

- *Armed Forces Compensation Scheme*: Replaces the *War Widow's Pension* and *War Disablement Pension* from 6<sup>th</sup> April 2005. It can pay a lump sum and a regular payment to personnel injured or disabled in service in the Armed Forces. A pension can also be paid to surviving partners, including same-sex and unmarried partners if they were in a "substantial relationship" with the deceased.
- *Attendance Allowance*: A Social Security benefit for people aged 65 or over who need help with personal care because of a mental or physical disability. There are two rates, a lower rate for attendance during day or night, and a higher rate for day and night.
- *Bereavement Benefits*: Any or all of the range of Bereavement Benefits that were introduced on 9<sup>th</sup> April 2001:
  - *Bereavement Payment*: Widows/widowers are eligible to receive Widow's/Bereavement Payments if their late spouse satisfied certain National Insurance contribution conditions. Widows are also eligible if their late husband died as the result of an industrial injury or disease and she was under 60 when her late husband died, or if she was over 60 and he was not entitled to a Category A retirement pension when he died. The payment is a tax free lump sum of £2,000. For the purposes of the Sources of Income tables in this publication, this is treated as covering a period of one year (see **Weeklyisation** for how this annual value is treated in the Family Resources Survey).
  - *Bereavement Allowance*: A Social Security benefit paid for up to 52 weeks to widows and widowers who were 45 or over, but less than pension age, when their spouse died. Bereavement Allowance cannot be received at the same time as Widowed Parent's Allowance. The amount paid is on a sliding scale depending on the widow or widower's age.

- *Widowed Parent's Allowance*: A widow or widower is eligible for National Insurance Widow's benefits if his or her late husband or wife met certain National Insurance contribution conditions. Widowed Mother's Allowance or Widowed Parent's Allowance can be paid to a widow or widower as long as he or she is entitled to Child Benefit for at least one qualifying child, or she is pregnant by her late husband, or in certain cases of artificial insemination. Child dependency increases are paid for each child.

These replaced the old system of widows' benefits and can be claimed by men and women whose spouse died on or after 9<sup>th</sup> April 2001. Widows whose husband died before this date would continue to receive widows' benefits.

- *Carer's Allowance* (formerly Invalid Care Allowance): A Social Security benefit for people aged 16 or over, not in full-time education with 21 hours or more a week of supervised study, nor earning more than the lower earnings limit for National Insurance after certain deductions have been made (such as Income Tax), who spend at least 35 hours a week caring for someone who is ill or disabled. The ill or disabled person must be getting either higher or middle rate Disability Living Allowance Care component or Attendance Allowance or a Constant Attendance Allowance at the maximum rate under the War Pensions or Industrial Injuries Scheme.
- *Child Benefit*: A Social Security benefit paid for each child under 16 years, or under 19 and still in full-time non-advanced education (or on unwaged training). This can only be received by one parent.
- *Council Tax Benefit*: A Social Security benefit administered by the local authority designed to help people on low incomes pay their Council Tax. There are two types of Council Tax Benefit, maximum Council Tax Benefit (Main Benefit) and Second Adult Rebate. If a person qualifies for both, they will be paid the higher rate. Council Tax Benefit may be received for a further four weeks by people aged under 60 when they start working full-time following a period of at least six months being unemployed, by people on a Government Training Scheme or on Income Support as a lone parent or carer. This is called Extended Payment of Council Tax Benefit.

Note: Council Tax Benefit does not exist within Northern Ireland. However those renting in Northern Ireland receive help with their rates through Housing Benefit. This is included in Council Tax Benefit figures. For tables which show benefit units by benefit receipt, Council Tax Benefit is allocated to the first benefit unit in the household.

- *Disability Living Allowance*: A Social Security benefit for people who become disabled before the age of 65 and need help with personal care, getting around or both. This benefit has two components:
  - *Care component*: For assistance with personal care, e.g. washing, dressing, using the toilet, cooking a main meal. It is paid at three rates depending on the extent of care needed.

- *Mobility component*: For those who cannot walk or have difficulty in walking. It is paid at two rates depending on the extent of the difficulties.
- *Employment and Support Allowance*: A Social Security benefit that replaced *Incapacity Benefit* and *Income Support* (paid on grounds of incapacity) for new claims from October 2008. There are contributory and income related components to the benefit. For more information, see [http://www.direct.gov.uk/en/DisabledPeople/FinancialSupport/esa/DG\\_171894](http://www.direct.gov.uk/en/DisabledPeople/FinancialSupport/esa/DG_171894).
- *Housing Benefit*: A Social Security benefit that is administered by local authorities, which is designed to assist people who rent their homes and have difficulty meeting their housing costs. Council tenants on Housing Benefit get a rent rebate which means that their rent due is reduced by the amount of that rebate. Private and housing association tenants usually receive Housing Benefit (or rent allowance) personally, although sometimes it is paid direct to the landlord. Housing Benefit may be received for a further four weeks by people aged under 60 when they start working full-time following a period of at least six months being unemployed, by people on a Government Training Scheme or on Income Support as a lone parent or carer. This is called **Extended Payment of Housing Benefit**.
- *Incapacity Benefit*: A Social Security benefit that replaced Sickness Benefit and Invalidity Benefit from 13 April 1995. It is paid to people who are assessed as being incapable of work and who meet the contribution conditions. Incapacity Benefit was closed to new claims from October 2008; new claimants after that date receive *Employment and Support Allowance* instead.
- *Income Support*: A Social Security benefit for adults aged 18 or over who are working less than 16 hours a week, or have a partner working less than 24 hours a week and who have less money coming in than the law says they need to live on. In general, Income Support is now only available to people who are not required to be available for work such as pensioners, lone parents and sick or disabled people. It is made up of personal allowances for each member of the benefit unit, premiums for any special needs and housing costs, principally for mortgage interest payments. It is often paid to top up other benefits or earnings from part-time work. From October 2008, Income Support was closed to new claims made on the grounds of incapacity. Claimants would apply for *Employment and Support Allowance* instead.
- *Industrial Injuries Disablement Benefit (IIDB)*: A Social Security benefit provided for employees who are disabled because of an industrial accident or prescribed industrial disease. To get the basic benefit the person needs a medical assessment of the degree of their disability.
- *Jobseeker's Allowance (JSA)*: A Social Security benefit that is payable to people under state pension age who are available for, and actively seeking work of at least 40 hours per week. Certain groups of people, including carers and those with a physical or mental condition, are able to restrict

their availability to less than 40 hours depending upon their personal circumstances. Jobseeker's Allowance replaced Unemployment Benefit and Income Support for unemployed people on the 7th October 1996. There is a contribution based or income based route of entry to Jobseeker's Allowance. The different elements are separated in the 'any income related benefit' and 'any non-income related benefit' categories. However, the individual row for Jobseeker's Allowance includes both elements.

- *Pension Credit*: A Social Security benefit paid to those aged 60 or over. It replaced the Minimum Income Guarantee component of *Income Support* from October 2003. It is administered by the Pensions, Disability and Carers Service, a part of the DWP. There are two main elements to Pension Credit:
  - *Guarantee Credit*: an amount paid to bring a recipient's income up to the minimum amount a pensioner can be expected to live on. There are additional amounts for owner occupiers' housing costs, for disability and for caring responsibilities.
  - *Savings Credit*: this is available only to pensioners aged 65 and over and pays an additional amount to those who have made provision for their retirement over and above the state pension.

For more information, see

<http://www.direct.gov.uk/en/Pensionsandretirementplanning/PensionCredit/index.htm>

- *Retirement Pension*: A Social Security benefit paid to those over Pension age. There are two categories of contributory Retirement Pension and two categories of non-contributory Retirement Pension. For more information, see <http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/index.htm>.
- *Severe Disablement Allowance*: A Social Security benefit for people who are incapable of work and who do not satisfy the contribution conditions for *Incapacity Benefit*. Severe Disablement Allowance was abolished for new claimants on 6th April 2001. However, certain people entitled to SDA before that date can continue to receive it. Claimants needed to be aged between 16 and 65 when they made their claim and must have been incapable of work for at least 28 weeks.
- *Social Fund*: The Social Fund is an amount of money reserved by the government to make one-off payments for various reasons. These include Funeral, Winter Fuel and Cold Weather Payments, Maternity and Community Care Grants and Budgeting and Crisis Loans. They are available to people who are on certain Social Security benefits and who meet various other conditions. Loans are interest free and the amounts, along with Community Care Grants, are discretionary, not a standard amount.

- *War Disablement Pension*: A Social Security benefit for people who were disabled whilst in the Armed Forces between 1914 and 1921 or any time after 2nd September 1939. It is paid at a rate which varies according to the degree of disablement. Replaced for new claims from 6<sup>th</sup> April 2005 by the *Armed Forces Compensation Scheme*.
- *War Widow's Pension*: A Social Security benefit for widows of servicemen who died as a result of service in HM Forces. The standard rate of pension may be paid if the widow has a dependant child or is over 40 or is incapable of self-support; otherwise, the lower rate is paid. Replaced for new claims from 6<sup>th</sup> April 2005 by the *Armed Forces Compensation Scheme*.
- *Widow's Benefits/Bereavement Benefits*: Widow's Benefits/Bereavement Benefits includes the receipt of Bereavement Allowance/Widow's Pension, Widowed Mother's Allowance/Widowed Parent's Allowance or Bereavement Payment/Widow's Payment. See *Bereavement Benefits* for further details.

***Bereavement Allowance***

See ***Benefits***.

***Bereavement Benefits***

See ***Benefits***.

***Bereavement Payment***

See ***Benefits***.

***Carer's Allowance (formerly Invalid Care Allowance)***

See ***Benefits***.

***Child***

A dependent child is defined as an individual aged under 16. A person will also be defined as a child if they are 16 to 19-years old and they are:

- Not married nor in a Civil Partnership nor living with a partner; and
- Living with parents; and
- in full-time non-advanced education or in unwaged government training.

***Child Benefit***

See ***Benefits***.

***Childcare costs***

The amount paid for childcare in a week. From 2005-06 the last amount paid was collected instead of collecting both term time and holiday childcare costs.

***Child Tax Credit***

See ***Tax Credits***.

**Company share schemes/profit sharing**  
See **Savings and Investments Products**.

**Council Tax**

Council Tax replaced the Community Charge from April 1993. The tax is based on the property value of a dwelling (which is split into bands) and assumes two adults per household. The full bill consists of a property and a personal element. Status discounts, which reduce or eliminate the personal element of the tax, are available to single person and certain other households. An exemption may apply to some households, the most common type being accommodation occupied solely by students or where the accommodation is owned by the Ministry of Defence as armed forces accommodation.

Bands of property value of a dwelling are used in the calculation of Council Tax. Different bands exist in England, Scotland (both valuation as at 1<sup>st</sup> April 1991) and Wales (valuation as at 1<sup>st</sup> April 2005):

	England	Scotland	Wales
A	up to £40,000	up to £27,000	up to £44,000
B	£40,001 - £52,000	£27,001 - £35,000	£44,001 - £65,000
C	£52,001 - £68,000	£35,001 - £45,000	£65,001 - £91,000
D	£68,001 - £88,000	£45,001 - £58,000	£91,001 - £123,000
E	£88,001 - £120,000	£58,001 - £80,000	£123,001 - £162,000
F	£120,001 - £160,000	£80,001 - £106,000	£162,001 - £223,000
G	£160,001 - £320,000	£106,001 - £212,000	£223,001 - £324,000
H	£320,001+	£212,000+	£324,001 - £424,000
I	N/A	N/A	£424,001+

Households where the landlord is liable for the tax, for example where they are sub-let as part of larger premises are not valued separately. The landlord may decide to recover some or all of the cost of the tax by increasing rent charges.

**Council Tax Benefit**  
See **Benefits**.

**Couple**

Two adults who are married (spouse), or in a civil partnership (partner), or are assumed to be living together as such (cohabitee).

**Credit Union**

See **Savings and Investments Products**.

**Current account**

See **Savings and Investments Products**.

**Dependant child**

See **Child**.

**Derived Variables (DVs)**

Derived variables are customised variables in the Family Resources Survey dataset, derived using information collected in the survey and from auxiliary sources, such as the Average Earnings Index produced by the Office for National Statistics. The main purposes of the derived variables are to make it easier for the users to carry out analysis and to ensure consistent definitions are used in all Family Resources Survey analyses.

**Direct payment account**

See **Savings and Investments Products**.

**Disability, including limiting long standing illness**

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 general definition of disability in the Equality Act (EA) (and the Disability Discrimination Act which was in force at the time of the survey). However, some individuals classified as disabled and having rights under the EA would not be captured by this definition. This definition of disability differs from that used for **Economic status**.

**Disability Living Allowance**

See **Benefits**.

**Disability-related benefits**

See **Benefits**.

**Economic status (adults)**

This classification is equivalent to the harmonised output category for economic status (see the Methodology chapter for more information on harmonisation). It is based on respondents' answers to questions on current economic status.

The category for 'workless, other inactive' also includes those not actively seeking work because they are: classified as a student, looking after the home, temporarily or permanently sick or disabled adults and those who are not actively seeking or available for employment.

- **Employee - both full-time and part-time:** Based on self-assessment for the main job rather than number of hours worked; includes those doing unpaid work in a business that a relative owns.
- **Self-employed - both full-time and part-time:** Based on self-assessment for the main job rather than number of hours worked; includes those doing unpaid work in their own business.

- *ILO unemployed*: Defined as all those who were without a job at the time the survey was conducted but who were able to start work within the next fortnight and had actively looked for work in the last four weeks or had recently found a job and were waiting to start.
- *Economically inactive*: Individuals, who are not actively seeking work, would not like to work and cannot start work within two weeks, are classified in one of the following sub-categories:
  - *Retired*: individuals who are over State Pension Age or say they are retired.
  - *Student*: individuals who have not completed their education.
  - *Looking after family/home*: working age individuals who are looking after their family and/or their home.
  - *Permanently sick or disabled*: working age individuals who have been sick, injured or disabled for longer than 28 weeks.
  - *Temporarily sick or disabled*: working age individuals who have been sick, injured or disabled for less than 28 weeks. Note that the sick or disabled definitions are different to that used for ***Disability, including limiting long standing illness***, as they are based on different questions that are only asked of working age adults who are not working.
  - *Other inactive*: all respondents not already classified above.

#### ***Economic status (benefit units)***

This classification is consistent with that used in ***Households Below Average Income*** (HBAI) report and is based on the economic status of adults (see ***Economic status (adults)***). Benefit units are allocated to the first category that applies.

#### ***Economically inactive***

Individuals who are out of work but do not meet the criteria to be ***ILO unemployed***.

#### ***Employer Sponsored Pension***

See ***Pension schemes***.

#### ***Employment and Support Allowance***

See ***Benefits***.

#### ***Employment Status***

This classification is equivalent to ***Economic status (adults)*** but includes those in employment only.

#### ***Endowment mortgage***

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage. When the policy matures the sum received

will be used to repay the original sum borrowed under that mortgage. The original mortgage amount remains outstanding until the policy matures; in the meantime the borrower pays interest to the lender and premiums on the endowment policy to the insurance company. Endowment policy premiums are not included as part of **Housing Costs**.

***Endowment policy not linked***

See ***Savings and Investments Products***.

***Ethnic group***

The ethnic group to which respondents consider that they belong. The Family Resources Survey questions are in line with National Statistics' harmonisation guidance. There are five main output categories, two of which are further disaggregated. For more information on harmonisation see the Methodology chapter. The categories are:

1. White
2. Mixed
3. Asian or Asian British
  - a. Indian
  - b. Pakistani or Bangladeshi
  - c. Other Asian
4. Black or Black British
  - a. Black Caribbean
  - b. Black Non-Caribbean (includes Black African and Black Other)
5. Chinese or Other ethnic group

*Note:* estimates are not provided for the Other Asian category due to small sample sizes.

***Extended Payment of Council Tax and/or Housing Benefit***

Entitlement to ***Income Support, Employment and Support Allowance*** (income related), ***Jobseeker's Allowance*** (income based), ***Incapacity Benefit*** or ***Severe Disablement Allowance*** can provide a "passport" on to ***Housing Benefit*** and/or ***Council Tax Benefit***. If the "passporting" benefit ceases because the claimant starts work or their pay or hours of work increases then an extended payment of Council Tax and/or Housing Benefit may be payable for up to four weeks after their claim has been terminated.

***Family type***

- ***Pensioner couple: Benefit units*** headed by a couple where the ***Head of the Benefit Unit*** is over state pension age. Note that this differs from the definition used in the ***Households Below Average Income*** report, which

defines a benefit unit as a pensioner couple if either adult is over state pension age.

- *Pensioner couple, married or civil partnered*: Benefit units headed by a couple where the Head of the Benefit Unit is over state pension age and the couple are married or in a civil partnership.
- *Pensioner couple, cohabiting*: Benefit units headed by a couple where the Head of the Benefit Unit is over state pension age and the couple are not married nor in a civil partnership.
- *Single male pensioner*: Benefit units headed by a single male adult over state pension age.
- *Single female pensioner*: Benefit units headed by a single female adult over state pension age.
- *Couple with children*: Benefit units headed by a (non-pensioner) couple with dependent children.
- *Couple with children, married or civil partnered*: Benefit units headed by a (non-pensioner) couple with dependent children and the couple are married or in a civil partnership.
- *Couple with children, cohabiting*: Benefit units headed by a (non-pensioner) couple with dependent children and the couple are not married nor in a civil partnership.
- *Couple without children*: Benefit units headed by a (non-pensioner) couple with no dependent children.
- *Couple without children, married or civil partnered*: Benefit units headed by a (non-pensioner) couple with no dependent children and the couple are married or in a civil partnership.
- *Couple without children, cohabiting*: Benefit units headed by a (non-pensioner) couple with no dependent children and the couple are not married nor in a civil partnership.
- *Single with children*: Benefit units headed by a (non-pensioner) single adult (male or female) with dependent children.
- *Single male without children*: Benefit units headed by a (non-pensioner) single male adult with no dependent children.
- *Single female without children*: Benefit units headed by a (non-pensioner) single female adult with no dependent children.

See also ***couple*** and ***child***.

**Full-time education**

Individuals registered as full-time at an educational establishment. Students on sandwich courses are coded as students or as working according to their position at the time of interview.

**Group Personal Pension (GPP)**

See *Pension schemes*.

**Group stakeholder pension (GSHP)**

See *Pension schemes*.

**HBAI**

See *Households Below Average Income*.

**Head of benefit unit**

The Head of **Benefit Unit** is either the **Household Reference Person** if the Household Reference Person belongs to the benefit unit or, if not, it is the first person from the benefit unit in the order that they were named in the interview.

**Head of household**

Head of household was replaced by **Household Reference Person** in April 2001. However we have continued to refer to 'Head' (of household) in tables.

*Note:* Where we use the term 'Head' in reference to households, this is the Household Reference Person and is not necessarily the **Head of the benefit unit**.

**Household**

A single person or group of people living at the same address as their only or main residence, who either share one meal a day together or share the living accommodation (i.e. a living room). A household will consist of one or more **benefit units**.

**Household composition**

The classification of households into those with and without children leads to mutually exclusive categories, which add to the total number of households in the sample. The remaining categories are:

- *Households with one or more adults over pension age*
- *Households with one or more disabled adults under pension age: see **Disability, including long standing illness**.*
- *Households with one or more unemployed adults: Households where at least one adult is unemployed; as defined by the International Labour Organisation (see **ILO Unemployed**).*

These categories may overlap with one another.

**Household Reference Person (HRP)**

The highest income householder, without regard to gender.

- In a single adult household, the HRP is the sole householder (i.e. the person in whose name the accommodation is owned or rented).
- If there are two or more householders, the HRP is the householder with the highest personal income from all sources.
- If there are two or more householders who have the same income, the HRP is the eldest householder.

Before April 2001, the Household Reference Person was known as the Head of Household. Where we refer to 'Head' in tables referring to households, this is the HRP. The **Head of benefit unit** will not necessarily be the HRP.

### ***Households Below Average Income***

An analysis of the income distribution, largely based on the Family Resources Survey dataset, which has been produced by the DWP from 1994-95 to 2009-10. See <http://research.dwp.gov.uk/asd/index.php?page=hbai> for more information.

### ***Housing Benefit***

See ***Benefits***.

### ***ILO Unemployed***

Unemployed, according to the International Labour Organisation (ILO), are those adults who are under state pension age and not working but are available and have been actively seeking work in the last four weeks; includes those who were waiting to take up a job already obtained and will start in the next two weeks.

### ***Incapacity Benefit***

See ***Benefits***.

### ***Income-related benefits***

See ***Benefits***.

### ***Income-related state support***

See ***Benefits***.

### ***Income Support***

See ***Benefits***.

### ***Individual***

An ***adult*** or ***child***.

### ***Industrial Injuries Disablement Benefit (IIDB)***

See ***Benefits***.

### ***Informal carers***

Individuals who provide any regular service or help to someone, in or outside of their household who is sick, disabled or elderly; excludes those who give this help as part of a formal job.

**Individual Savings Account (ISA)**

See **Savings and Investments Products**.

**Investment Trust**

See **Savings and Investments Products**.

**Jobseeker's Allowance**

See **Benefits**.

**Length of residency**

The length of time the **Household Reference Person** (only) has lived at the address. Other household members may have resided there for shorter or longer periods.

**Main source of total weekly household income**

This is the source of income (see **Sources of income**) which is the largest proportion of weekly income for the household. Figures should be interpreted with caution. For example a household might have similar proportions of income from two or more sources, so a very small change in income would change the classification.

**Maintenance**

A payment which is being received from a previous partner either directly, or by being passed on by a court, the Child Maintenance and Enforcement Commission or DWP (separately from any Income Support/MIG payment). From 2008-09, the focus of the questions changed to cover child maintenance only and exclude, for example, alimony.

**Marital status**

De facto marital status:

- *Married / Civil partnership*: currently married or in a civil partnership, and not separated from spouse (excludes temporary absences).
- *Cohabiting*: not married, but living as a couple; includes same-sex couples.
- *Single*: never married, or never in a civil partnership.
- *Widowed*: widowed and not cohabiting.
- *Separated*: married or in a civil partnership, but separated from spouse and not cohabiting.
- *Divorced / Civil partnership dissolved*: marriage or civil partnership legally dissolved and not cohabiting.

**Mortgage interest**

For endowment, pension, and Unit Trust mortgages, quoted mortgage interest figures are used. For repayment mortgages interest is calculated on the basis of the amount of mortgage outstanding multiplied by the interest rate current at the time of interview.

Quoted interest figures are checked to ensure that other payments (e.g. for mortgage protection policies, structural insurance or interest on top-up loans for purposes unrelated to housing costs) are excluded and adjusted to include payments made by individuals outside the household. Figures are also net of tax relief.

***National Savings Bonds***

See ***Savings and Investments Products***.

***Non-income-related benefits***

See ***Benefits***.

***Non-income-related state support***

See ***Benefits***.

***NS& I savings accounts***

See ***Savings and Investments Products***.

***Occupational pension***

See ***Pension schemes***.

***Other bank/building society account***

See ***Savings and Investments Products***.

***Partner***

See ***Couple***.

***Pension age***

Currently 65 for men, 60 for women. This has started changing from April 2010, bringing the state pension age for women up to 65 in one month increments every two months over a period of ten years.

***Pension Credit***

See ***Benefits***.

***Pensioner benefit unit***

Benefit units whose ***Family type*** is pensioner couple, single male pensioner or single female pensioner.

***Pension mortgage***

Similar to an ***endowment mortgage***, but is available only to the self-employed and those who are not members of an occupational pension scheme. Interest only is paid to the lender and monthly contributions are paid into a pension plan which is designed to repay the mortgage when the borrower retires. In addition, it is necessary to arrange a separate term assurance policy designed to repay the mortgage if the borrower should die before the end of the mortgage term. The assurance policy serves the same purpose as a mortgage protection policy.

*Note:* Payments to the pension plan and premiums on the assurance policy are not included as part of Housing Costs.

## **Pension Schemes**

- *Employer Sponsored Pension*: schemes that are set-up and run by the employer. An efficient means of increasing employee benefits and remuneration.
- *Group Personal Pension*: some employers who do not offer an occupational pension scheme may arrange for a pension provider to offer their employees a personal pension instead. The employer may have negotiated special terms with the provider which means that administration charges are lower than those for individual personal pensions. Although they are sometimes referred to as company pensions, they are not run by employers and should not be confused with occupational pensions; which have different tax, benefit and contribution rules.
- *Group stakeholder pension*: like Group Personal Pensions, an employer can make an arrangement with a pension provider and offer their employees a Group Stakeholder Pension (see *Stakeholder Pension*).
- *Occupational pension*: an occupational pension scheme is an arrangement an employer makes to give their employees a pension when they retire. Employees may become a member of an employer's pension scheme on a voluntary basis. Occupational pension schemes can be contracted in to or out of **State Second Pension**.
- *Personal pension*: a pension provided through a contract between an individual and the pension provider. The pension which is produced will be based upon the level of contributions, investment returns and annuity rates; a personal pension can be either employer provided (see *Group personal pension*) or privately purchased (see *Private pension*).
- *Private pension (non-state)*: includes occupational pensions (also known as work or company pensions) and personal pensions (including stakeholder pensions). People can have several different non-state pensions at once, but can only have one contracted out pension at a time.
- *Stakeholder pension*: stakeholder pensions were introduced in April 2001. They enable those without earnings, such as non-earning partners, carers, pensioners and students, to pay into a pension scheme. Almost everybody up to the age of 75 may take out a stakeholder pension and it is not necessary to make regular contributions. For more information, see [http://www.direct.gov.uk/en/Pensionsandretirementplanning/Companyandpersonalpensions/PersonalPensions/DG\\_4017567](http://www.direct.gov.uk/en/Pensionsandretirementplanning/Companyandpersonalpensions/PersonalPensions/DG_4017567).

### **Personal pension**

See **Pension schemes**.

### **Post Office Card account (POCA)**

See **Savings and Investments Products**.

### **Premium Bond**

See **Savings and Investments Products**.

**Private pension (non-state)**

See **Pension schemes**.

**Region**

Regional classifications are based on the standard statistical geography of the former Government Office Regions: nine in England, and a single region for each of Wales, Scotland and Northern Ireland. Government Office Regions are built up of complete counties or unitary authorities. Tables also include statistics for England as a whole, and split London into Inner and Outer to aid comparison with other Family Resources Survey-based publications. For more information on National Statistics geography, see <http://www.statistics.gov.uk/geography>.

**Rent-free accommodation**

Accommodation provided free by an employer or by an organisation to a self-employed respondent, provided that the normal activities of the informant are to further the cause of the organisation (e.g. Church of England clergy). Accommodation is not rent-free if anyone, apart from an employer or organisation, is paying a rent or mortgage on a property on behalf of the respondent.

**Repayment mortgage**

Money borrowed for the purchase of the house is repaid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments consist partly of repayments of the original loan and partly of interest.

**Retirement Pension**

See **Benefits**.

**Savings**

The total value of all liquid assets, including fixed term investments. Figures are taken from responses to questions on the value of assets or estimated from the interest on the savings when these questions are not asked. The main text gives more information on the questions asked and data quality. Note that banded savings do not include assets held by children in the benefit unit/household. The derivation of total savings used in the tables means that “no savings” specifically relates to cases where either the respondent said that they had no accounts/investments, refused to answer or didn’t know or that some accounts/investments were recorded but that none of them yielded any interest/dividends.

**Savings and Investments Products**

The Family Resources Survey asks questions about all Savings and Investments Products, including bank and building society accounts and stocks and shares. The products and groups of products used in this publication are:

- **Basic Bank account.** This type of account is similar to a *current account*. Payments can be received from other sources and it can pay bills by direct debit, but unlike a current account there are no overdraft facilities.

Withdrawals can be made from cash machines and, in some cases, over the counter of the bank or building society itself. See: [http://www.moneymadeclear.fsa.gov.uk/products/bank\\_accounts/bank\\_accounts.html](http://www.moneymadeclear.fsa.gov.uk/products/bank_accounts/bank_accounts.html).

- *Company share schemes/profit sharing*: Some companies provide extra rewards or bonuses to their employees depending on the profitability of the company. In publicly traded companies, this often takes the form of shares in the company. All schemes of this general type are included under this heading.
- *Credit Union*: A credit union is a financial co-operative similar in many respects to mainstream building societies. Its members both own and control the credit union, which is run solely for their benefit. All members of a specific credit union must share what is known as a “common bond” i.e. they must be connected in some way or another to the other members of that credit union. All the members pool their savings together into a single ‘pot’ from which loans can be made to members from that credit union. Members who have deposited money into the credit union receive an annual dividend while those to whom money is lent have to pay interest on the loan.
- *Current Account*: This includes all current accounts, with both banks and building societies, which are used for day-to-day transactions; with a cheque book and/or bank card. Overdraft facilities may be offered, but interest payments will normally be minimal.
- *Endowment policy not linked*: An endowment policy taken out to repay a mortgage (see **Endowment mortgage**) but no longer used to do so. This is where the mortgage has either been paid off or, more usually, converted to a different method of repayment. The respondent has decided to retain the endowment as an investment in its own right, even though it is no longer intended to repay the mortgage.
- *ISA*: An Individual Savings Account (ISA) is a tax free Government savings scheme which replaced Personal Equity Plans (PEP) and TESSAs in April 1999; it is usually arranged via a bank or building society.
- *Investment Trust*: See *Unit Trust*.
- *National Savings Bonds*: All types of National Savings investments in this category collected on the survey, except Easy Access and Investment accounts:
  - *FIRST Option Bonds*: an accumulating lump sum investment of between £1,000 and £250,000. Interest is paid net of tax and credited annually. The rate is reviewed each year and holders have the option to withdraw or continue.
  - *Fixed Rate Savings Bonds*: replaced new issues of FIRST Option Bonds.

- *National Savings Capital Bonds*: minimum purchase is £100 and a maximum holding of £250,000; interest is fixed for five years and credited annually gross of tax (although taxable).
- *National Savings Certificates*: fixed or index-linked to changes in the RPI, for lump sum savings of £100 or more. Maximum earnings are obtained after five years and interest on investments is tax free.
- *Pensioner's Guaranteed Income Bonds*: available to those aged over 65, giving a fixed interest rate over five years with income paid monthly gross of tax; minimum investment is £500.
- *National Savings Income Bonds*: minimum purchase is £2,000 and a maximum holding of £250,000; interest is paid monthly gross of tax (although taxable).
- *National Savings Deposit Bonds*: no longer available, but earlier bonds are still valid. These were available in multiples of £50 and offered premium rates of interest which was paid gross of tax.
- *Children's Bonus Bonds*: can be bought for any child under 16 as a five year accumulating investment; interest is paid gross of tax.
- *Yearly Plan*: yearly plan certificates can still be held, though new applications stopped in January 1995. Under the scheme monthly standing order payments of £20 were made (to a maximum of £400); after twelve months a Yearly Plan certificates was issued. The certificates earn tax free interest, paid monthly, and reach maturity value after four years. After the fourth year, interest is paid three-monthly at a lower rate.
- *NS& I savings accounts*: The National Savings & Investments (*NS& I*) Investment Account and Easy Access Savings Account.
- *Other bank/building society account*: Accounts belonging to adults recorded under categories "savings account, investment account/bond, any other account with bank building society, etc".
- *Post Office Card Account (POCA)*: This type of account can only be used to receive Social Security benefits, state pensions and/or tax credit payments. No other payments, such as Housing Benefit, occupational pensions, or wages can be paid into it. Payments can only be collected over the counter at a Post Office and will not incur any charges or accrue interest on money contained therein. Due to the limited capability to receive payments, these accounts are included or excluded in tables as noted.
- *Premium Bond*: Investments which do not earn interest, but are entered in a monthly draw for tax-free money prizes.
- *Stocks and Shares*: This includes bonds, debentures and other securities which are usually bought and sold on the financial markets. Bonds issued

by foreign governments and local authorities are also recorded here. A share is a single unit of ownership in a company. 'Stocks' is the general term for various types of security issued by companies to attract investment in the form of loans. Members of a shares club are included with those owning stocks and shares.

- *Unit Trusts*: A collectively managed investment in the financial markets, where investors buy 'units' of a fund, that invests in shares, stocks, Gilts, etc. Interest (the 'dividend') is paid net of tax, usually half yearly. The data presented for Unit Trusts also includes Investment Trusts, since these two assets are collected together in the Family Resources Survey.
- *Any other type of asset*: Due to small ownership, this amalgamated variable consists of the following three assets:
  - *Guaranteed Equity Bond (GEB)*: a one-off five-year investment, giving a return linked to a stock-market index, such as the Financial Times Stock Exchange (FTSE) index. At the end of the term it will pay back the amount invested plus a percentage of any increase in the index. Note that some GEBs may not pay back the full amount if the index falls below a certain level. There are usually minimum and maximum investments; typically £1,000 and £1,000,000.
  - *Gilts or Government Gilt-edged stock (including War Loan)*: these raise money for the UK Government by offering a secure investment, usually over a fixed period and with a fixed rate of interest, although some are index-linked. Interest is paid half-yearly. Gilts can be bought and sold on the stock market. At the end of the fixed term the holder is repaid the original purchase price. The value of the gilt is the current market price, which might be higher or lower than the original purchase price.
  - *Save As You Earn (SAYE)*: a three, five or seven year regular monthly savings scheme for employees. At the end of the term, the employee can either use the savings to buy the shares in their company or take the accumulated investment. For more information, see [http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/WorkingAndPayingTax/DG\\_10022224](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/WorkingAndPayingTax/DG_10022224)

The above products cover all types of savings. Some of them are grouped together in other ways in the tables:

- *Direct Payment Account*: A direct payment account is one that can accept electronic payment of benefits via the Banker's Automated Clearing System (BACS) system. Such accounts were formerly known as Automatic Credit Transfer (ACT) accounts. The types of accounts included as such in this report are:
  - *Current account*
  - *National Savings and Investments Savings Accounts*

- *Savings, investments etc*
- *Basic Account*

Where noted, *Post Office Card Accounts* are also included in this group.

**Severe Disablement Allowance**

See **Benefits**.

**Shared ownership schemes**

The householder part-owns and part-rents the property, so pays a mortgage and a rent on the same property. In these circumstances, both the rented and owner questions will be asked.

**Social Fund**

See **benefits**.

**Social Security Benefits**

Refers to all **Benefits**, but does not include **Tax Credits**.

**Sources of income**

- *Wages and salaries*: for a respondent currently working as an employee, income from wages and salaries is equal to: gross pay before any deductions, less any refunds of income tax, any motoring and mileage expenses, any refunds for items of household expenditure and any Statutory Sick Pay or Statutory Maternity Pay, plus bonuses received over the last 12 months (converted to a weekly amount) and any children's earnings from part-time jobs.
- *Self-employed income*: the total amount of income received from self-employment gross of tax and national insurance payments, based on profits where the individual considers themselves as running a business or on estimated earnings/drawings otherwise. Excludes any profit due to partners in the business. Any losses are deducted.
- *Investments*: Interest and dividends received on savings and investments. See **Savings and Investments Products** for details of investments covered by the Family Resources Survey.
- *Tax credits*: Income from **Tax Credits**.
- *State Retirement Pension plus any IS/PC*: for any adults who are over state pension age, any **Retirement Pension** plus any **Income Support** or **Pension Credit** which is received; these benefits are shown together because of known problems with separating these amounts for pensioners.
- *Other pensions*: payments received from occupational, stakeholder and personal pension schemes; widow's employee pensions, trade union and friendly society pensions, annuity pensions, trusts and covenants.
- *Social Security disability benefits*: payments received from any of the benefits payable due to disability – see **Benefits**.

- *Other Social Security benefits*: payments received from any of the other **Benefits**.
- *Other sources*: payments from all other sources including, for example, baby-sitting, allowances from absent spouses, organisations, royalties, odd jobs, sub-tenants, educational grants and free welfare milk.

### **Spouse**

Spouse refers to a married partner (see **Couple**) and, from 2005-06, includes same-sex civil partners. Information on civil partnership was collected from January 2006 and from that date civil partners were included in the same benefit unit.

### **Stakeholder pension (SHP)**

See **Pension schemes**.

### **Standard Occupational Classification**

The United Kingdom's official occupational classification, revised, updated and published in June 2000. For more information, see

<http://www.ons.gov.uk/about-statistics/classifications/archived/SOC2000/index.html>

### **State Second Pension (formerly SERPS now known as S2P)**

Available to individuals who satisfy certain contribution conditions, S2P does not have to be claimed separately from the basic **Retirement Pension** and is not affected by the receipt of other income. Calculation of benefit is by reference to earnings from 6<sup>th</sup> April 1978 or the start of working life, whichever is later. Individuals can contract out of the State Second Pension as part of an occupational pension scheme or personal pension scheme.

### **State support**

An individual is in receipt of state support if they receive either a Social Security benefit (see **Benefits**) or a payable **Tax Credit**.

### **Stocks and shares**

See **Savings and Investments Products**.

### **Tax Credits**

Child Tax Credit and Working Tax Credit have now fully replaced Working Families Tax Credit, Disabled Persons Tax Credit, Children's Tax Credit and the child dependency element for all new claims to the following benefits:

- Income Support
- Jobseeker's Allowance (income based)
- Bereavement Benefit
- Incapacity Benefit
- Retirement Pension

- Severe Disablement Allowance

Tax credits are paid by HM Revenue & Customs.

- *Child Tax Credit*: provides support to families with children, and replaces the child dependent elements that were previously paid with the benefits named above, and with Working Families Tax Credit and Disabled Persons Tax Credit, as well as Children's Tax Credit.
- *Working Tax Credit*: is a payment to top up the earnings of working people on low incomes, including those who do not have children. There are extra credits for those recipients in working households where someone has a disability. Working Tax Credit is available to employees and the self-employed, and includes support for the costs of qualifying childcare, thus replacing Childcare Tax Credit.

See <http://www.hmrc.gov.uk/taxcredits/index.htm> for more information.

### **Tenure**

Types of renting or ownership.

- *Social renting*: includes all cases where the local authority is the landlord, and all housing associations including New Town Development Corporations and the Scottish Special Housing Association except where accommodation is part of job.
- *Rented privately*: includes rent free cases
- *Buying with a mortgage*: Includes local authority and housing association part-own/part-rent, and co- and shared ownership arrangements.
- *Owned outright*: Households who have paid off any mortgage or loan used to purchase the property. These households may have other loans secured on their property for which information is collected on the Family Resources Survey. However, these payments are excluded from **Housing costs**.

Prior to 2008-09, social renting was split into council and housing association groups. This division has been removed because it was found to be unreliable. Comparison with administrative data showed that a significant number of housing association tenants wrongly reported that they were council tenants. A split between furnished and unfurnished private renting was also removed in 2008-09 due to lack of interest from FRS data users.

### **Total weekly benefit unit income**

Is the total weekly income from all sources (see **Sources of income**) for all adults and children in the benefit unit.

### **Total weekly household income**

Is the total weekly income from all sources (see **Sources of income**) for all adults and children in the household.

**Total weekly individual income**

Is the total weekly income from all sources (see **Sources of income**) for an adult.

**Unemployed**

See **ILO unemployed**.

**Unit trusts**

See **Savings and Investments Products**.

**War Disablement Pension**

See **Benefits**.

**War Widow's Pension**

See **Benefits**.

**Weeklyisation**

All monetary amounts in the Family Resources Survey are presented as weekly values. If a respondent reported a payment covering a period other than a week (for example a monthly salary), the average weekly amount is calculated. Lump sums and one-off payments are treated as if they were annual payments for this purpose.

**Widowed Mother's Allowance/Widowed Parents Allowance**

See Bereavement Benefits in the definition of **Benefits**.

**Widow's Benefits/Bereavement Benefits**

See Bereavement Benefits in the definition of **Benefits**.

**Widow's Payment**

See Bereavement Benefits in the definition of **Benefits**.

**Widow's Pension**

See Bereavement Benefits in the definition of **Benefits**.

**Working**

All respondents with an employment status of full/part-time employed or full/part-time self-employed.

**Working Age**

Adults (see **Adult** and **Child**) under pension age (see **Pension age**).

**Working Tax Credit**

See **Tax Credits**.

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