

## Working-age adults

### Commentary

#### 1. Key findings

- In general, there was a slight increase<sup>1</sup> in the percentage of working-age adults in *relative low income*<sup>2</sup> between 1998/99 and 2010/11. The percentage of working-age adults in *relative low income*, both *Before* and *After Housing Costs*, in 2010/11 was close to a historic high<sup>3</sup> although working-age adults are still slightly less likely to be in *relative low income* than the population as a whole, *Before Housing Costs*.
- Between 2009/10 and 2010/11, there was a mixture of no change and slight reductions<sup>4</sup> in the percentage of working-age adults in *relative low income*. Levels remained about the same because *incomes* for working-age adults at the lower end of the income distribution fell by about the same proportion as *incomes* around the *median*. There was a mixture of no change and small increases in the proportion of working-age adults in *absolute low income*.
- Working-age adults in workless families were much more likely to live in *low-income* households than those in families with at least one adult in work. However, because the majority of working-age adults lived in families where at least one adult was in work in 2010/11, around half of all working-age adults living in *low income* were living in families where at least one adult was in work. This was true for both *relative* and *absolute low income*.
- Working-age adults living in families with certain characteristics were more likely to live in *low-income households*. Single working-age adults were more likely to be in low income than couples, as were working-age adults living in a household with a head from an ethnic minority and younger working-age adults, especially younger working-age adults with children.

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<sup>1</sup> The statistical significance of movements based on the relative and absolute low-income threshold of 60 per cent of median, Before and After Housing Costs, have been tested. Only the After Housing Costs increase between 1998/99 and 2010/11 is statistically significant.

<sup>2</sup> Technical terms in the key findings in italics are explained immediately before the tables.

<sup>3</sup> Figures from the Institute for Fiscal Studies (IFS) which present data since 1961 show relative low income rates for working-age adults were only higher than their 2010/11 levels Before Housing Costs in 1991-1993 and 2007/08-2009/10, while After Housing Costs levels were only higher in 2008/09 and 2009/10 (see <http://www.ifs.org.uk/fiscalFacts/povertyStats>).

<sup>4</sup> No statistically significant changes based on a threshold of 60 per cent of median income.

## 5 Working-age adults

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### 2. How is this information used?

The Coalition Government published its strategy for Social Justice<sup>5</sup> on 13 March 2012 and its Social Mobility Strategy<sup>6</sup> on 5 April 2011. The Social Mobility Strategy is about ensuring people are able to move up the social ladder, regardless of background; while the Social Justice Strategy is about ensuring everybody can put a foot on that ladder. Both strategies look beyond the measures of low-income presented here, and set out to develop measures of life chances and multiple disadvantage. However, the income-based low-income measures in this report give useful contextual information to these strategies.

### 3. Drivers

As described in **Chapter 2**, median equivalised household income fell between 2009/10 and 2010/11, which in turn reduced the relative poverty thresholds. Individual median earnings as shown in the FRS in 2010/11 were about the same as in 2009/10 in cash terms, and fell by around 4 per cent in real terms over this period because of a higher inflation rate than most past years (see **Table 2.1tr**). This was one of the main factors leading to the reduction in median incomes.

Benefit and tax credit income grew in cash terms and fell only slightly in real terms. This meant that low-income households in receipt of benefits and tax credits saw their income fall less in 2010/11 than households at the median, tending to decrease the overall rate of relative low income, Before and After Housing Costs.

Working-age adults with children saw a decrease in rates of relative low income while working-age adults without children had stable rates of relative low income. This is because, as shown in **Figure 2.2** in **Chapter 2**, households with children in the lowest quintiles generally received a larger proportion of their income from benefits and tax credits and a smaller proportion from earnings than households containing working-age adults alone in these quintiles. So because benefit and tax credits income grew more than earned income, working-age adults with children saw their overall income fall less in real terms in 2010/11 than working-age adults without children, who had more income from earnings. This led to a decrease in the rate of relative low income for working-age adults with children compared to working-age adults without children.

In addition, many benefits and tax credit elements were uprated<sup>7</sup> in 2010/11 by 1.5 per cent or 1.8 per cent, but the child element of Child Tax Credit increased by £20 above indexation, giving an effective uprating of 2.9 per cent. This increased the incomes of working-age adults with children, particularly those with lower incomes or with more children, relative to others.

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<sup>5</sup> Available at <http://www.dwp.gov.uk/policy/social-justice/>.

<sup>6</sup> Available at <https://update.cabinetoffice.gov.uk/resource-library/opening-doors-breaking-barriers-strategy-social-mobility>.

<sup>7</sup> See the DWP Abstract of Statistics at <http://research.dwp.gov.uk/asd/index.php?page=abstract> for benefit rates and details of the various uprating series used.

In contrast to relative low income, levels of absolute low income for working-age adults were about the same in 2010/11 as in 2009/10<sup>8</sup>. For a reduction in absolute low income over the period, incomes in 2010/11 would have had to increase by more than inflation. Instead household incomes of working-age adults in low-income households increased by about the same level as inflation, meaning levels of absolute low income stayed at the same level.

#### 4. What the figures show<sup>9</sup>

**Trends in relative low income:** As shown in **Figure 1.3** in **Chapter 1** and **Table 5.1tr**, there was an increase in the proportion of working-age adults in relative low income between the years 1998/99<sup>10</sup> and 2010/11 both Before and After Housing Costs<sup>11</sup>. The figures stayed around the same level between 1998/99 and 2004/05, and have risen since then<sup>12</sup>.

At 15 per cent for 2010/11, relative low income Before Housing Costs was close to its highest rate, with much of the increase since 1998/99 driven by lower increases in state support for working-age adults without children<sup>13</sup>. There was a 1 percentage point decrease between 2009/10 and 2010/11<sup>14</sup>, with this reduction driven primarily by working-age adults in families containing children who receive a larger proportion of their incomes from state support, the above indexation increases in the child element of Child Tax Credit income and the reduction in median incomes, as described above. After Housing Costs, relative low income also fell by 1 percentage point to 21 per cent between 2009/10 and 2010/11<sup>15</sup>.

**Trends in absolute low income:** Looking at **Table 5.2tr**, over the period 1998/99 to 2010/11, there was a marked fall in the proportion of working-age adults in absolute low income both Before and After Housing Costs<sup>16</sup>. This reduction occurred between 1998/99 and 2002/03 with levels broadly unchanged since then.

In 2010/11, the proportion of working-age adults in absolute low income, Before Housing Costs, was 10 per cent, unchanged from the levels seen in 2009/10. After Housing Costs, the proportion of working-age adults in absolute low income remained at 16 per cent. This is because, as noted above, low-income households with working-age adults did not see their income rise in real terms.

**Work status:** Working-age adults in workless households were much more likely to live in low-income households than those in households with at least one adult in work (see **Table 5.7db**). Just 6 per cent of working-age adults in households with all adults in work were in relative low income, Before Housing Costs. This increased to

<sup>8</sup> Looking at a threshold of 60 per cent of median, Before and After Housing Costs, there are no statistically significant changes.

<sup>9</sup> This analysis is based on a 60 per cent of median income threshold.

<sup>10</sup> 1998/99 is the first year where results are available for the United Kingdom.

<sup>11</sup> This increase is only statistically significant, After Housing Costs.

<sup>12</sup> These increases since 2004/05 are statistically significant, both Before and After Housing Costs.

<sup>13</sup> See Table 4.3 of the 2011 IFS commentary available at <http://www.ifs.org.uk/publications/5584>.

<sup>14</sup> This reduction is not statistically significant.

<sup>15</sup> This reduction is not statistically significant.

<sup>16</sup> These reductions are statistically significant.

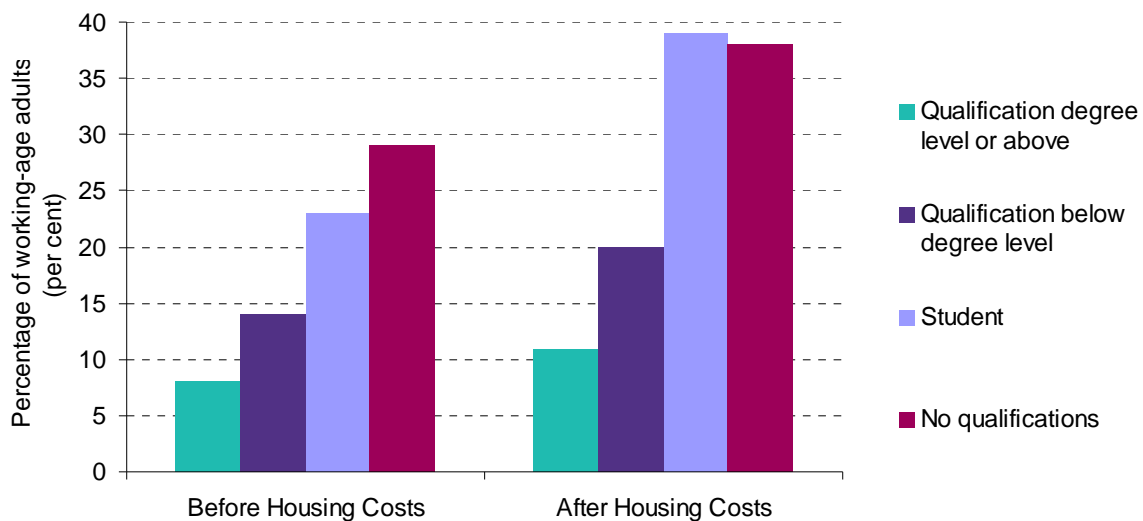
## 5 Working-age adults

about a fifth if at least one adult was in work but not all, and increased further to about half if the household was workless. After Housing Costs, 9 per cent of working-age adults in households with all adults in work were in relative low income. This increased to over one in four if at least one adult was in work but not all, and increased further to about two-thirds if the household was workless.

Despite their lower risk of relative low income, working-age adults in households where at least one adult was in work (including those where all adults were in work) made up around three fifths of the total number of working-age in relative low income (see **Table 5.4db**), Before and After Housing Costs. This is because working-age adults in households where at least one adult was in work made up such a large proportion (around 85 per cent) of the total number of working-age adults.

**Educational attainment:** **Chart 5.1** shows that working-age adults with no educational qualification were about twice as likely to live in low-income households as those with a qualification below degree level. Those with a qualification of degree level or above had the lowest rates of low income (see **Table 5.9db**).

**Chart 5.1: Percentage of working-age adults in relative low-income by educational attainment, United Kingdom**



**Disability:** Working-age adults in families containing one or more disabled people were more likely to live in low-income households than those in families with no disabled person. The proportion of working-age adults in this group who were in relative low income has stayed broadly the same since 2002/03, as shown in **Table 5.12ts** and **Chart 5.2**. Working-age adults living in families containing one or more disabled individuals and not receiving disability benefits<sup>17</sup> were much more likely to be in low-income households compared to those in receipt of disability benefits. Working-age adults living in families containing one or more disabled individuals in

<sup>17</sup> Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

workless households have similar rates of low income to working-age adults living in workless families with no disabled individuals.

Changes in rates of low income for working-age adults living in families containing one or more disabled individuals will affect the Office for Disability Issues (ODI) indicator<sup>18</sup> on the percentage of individuals living in families containing one or more disabled individuals.

Chart 5.2: Percentage of working-age adults in relative low-income by family disability status, 2002/03 to 2010/11, United Kingdom



**Ethnicity:** Working-age adults living in households headed by someone from an ethnic minority were more likely to live in low-income households. This was particularly the case for households headed by someone of Pakistani or Bangladeshi ethnic origin (see Table 5.8db). It is likely that this is because working-age adults living in workless households face very high risks of living in poverty and employment rates vary by ethnicity, with high rates of worklessness among individuals of Pakistani and Bangladeshi origin<sup>19</sup>.

<sup>18</sup> ODI Disability Equality indicators are available at <http://odi.dwp.gov.uk/roadmap-to-disability-equality/indicators.php>. Indicator C3 looks at individuals in low income by whether they live in a family containing someone who is disabled.

<sup>19</sup> See Table A09 of Labour Market Statistics, March 2012, available at <http://www.ons.gov.uk/ons/publications/re-reference-tables.html?edition=tcm%3A77-222482> which shows economic activity by ethnic group.

## Background information

### Introduction

This chapter examines the position of working-age adults in the income distribution in 2010/11 and looks in more detail at how this might be linked to their family or household characteristics. High-level trends over time from 1994/95 onwards are also examined, with data for Great Britain from 1994/95 to 1997/98 and for the United Kingdom for some groups from 1998/99 to 2001/02 and all groups from 2002/03 onwards.

Working-age adults are defined as all adults below State Pension age. Prior to 6th April 2010, women reached the State Pension age at 60. From 6th April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age of men, currently 65. This chapter includes results only for those individuals below State Pension age (except in **Tables 5.5tr** and **5.6tr**). Thus, any partners above State Pension age will be excluded from results in this chapter, but will be included in **Chapter 6** results for *pensioner couples*. This differs from **Chapter 3**, where both adults in a couple with one adult above State Pension age and one below are classified as a *pensioner couple*.

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

**Figure 5.1** compares the income distribution of working-age adults with and without children with that of the whole population for 2010/11. For working-age adults with children, the distribution was similar to that of the population as a whole. By comparison, those without children were less skewed towards the bottom of the distribution. An explanation of how negative incomes can occur After Housing Costs and zero incomes Before Housing Costs is given in **Appendix 1**.

Figure 5.1 (BHC): Income distribution; all individuals and working-age adults with and without children by income band, 2010/11

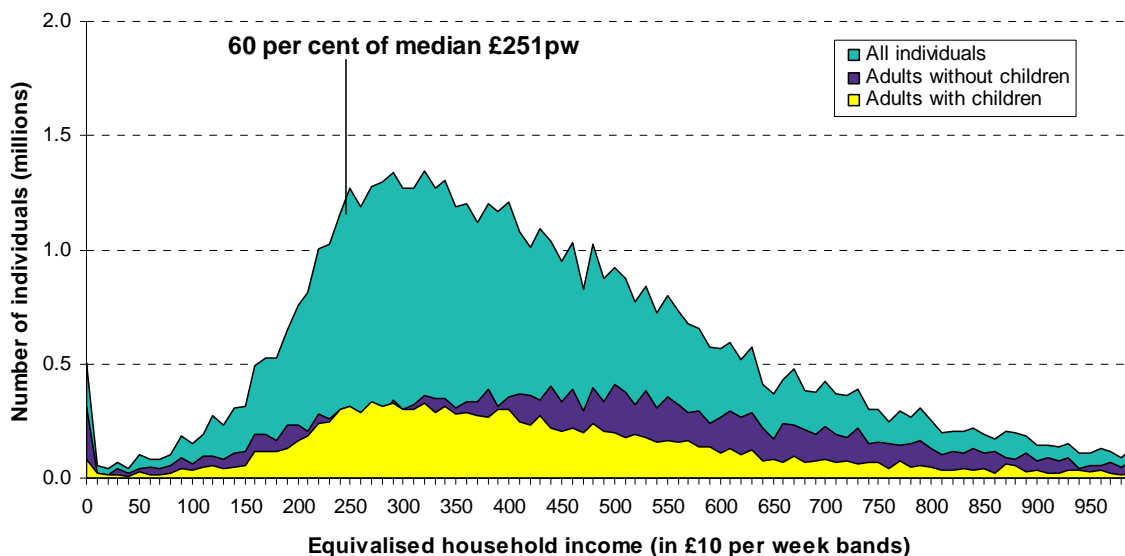
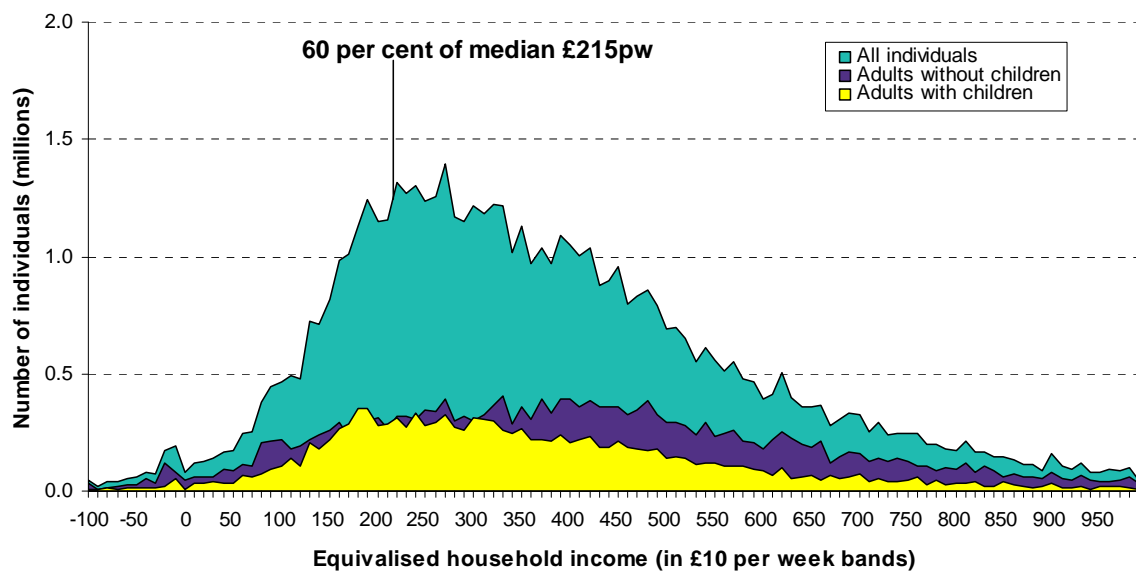




Figure 5.1 (AHC): Income distribution; all individuals and working-age adults with and without children by income band, 2010/11



## Revisions

Results for 2008/09 and 2009/10 have been revised following incorporation of changes to the direct tax system in Northern Ireland and new tenure data from the Department of Communities and Local Government (CLG). More information can be found at:

[http://research.dwp.gov.uk/asd/hbai/hbai\\_revision\\_due\\_to\\_ni\\_tax\\_changes.pdf](http://research.dwp.gov.uk/asd/hbai/hbai_revision_due_to_ni_tax_changes.pdf).

Revised tables for earlier years are available on request. The grossing issue will particularly affect analysis by tenure.

## Tables in this chapter are:

**5.1tr – 5.6tr Trends over time** for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). **Tables 5.1tr** and **5.2tr** show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. **Tables 5.3tr** and **5.4tr** show numbers for the same categories as outlined for **Tables 5.1t** and **5.2tr**, while **Tables 5.5tr** and **5.6tr** present a series that includes adults aged up to 64. This is in line with international measures of poverty and will provide a consistent time series going forward in light of the equalisation of State Pension age for men and women that began in 2010.

**5.1db Quintile distribution** of income by: economic status of adults in the family; economic status of household; family type and marital status; gender by number of adults in the family and work status.

**5.2db Quintile distribution** of income by: age of head of family; tenure; ethnic group (three-year average); region and country (three-year average).

## 5 Working-age adults

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**5.3db** **Quintile distribution** of income by: disability, and receipt of disability benefits and work status; state support received by family; savings and investments; household bills in arrears; educational attainment.

**5.4db – 5.6db** **Composition** of low-income groups of working-age adults with categories as outlined for **Tables 5.1db – 5.3db**.

**5.7db – 5.9db** **Percentage** of low-income working-age adults falling into various categories as outlined in **Tables 5.1db – 5.3db**.

**5.1ts – 5.3ts** **Populations over time** **Tables 5.1ts to 5.3ts** present populations over time by: family type; family type and economic status of the family; disability, and receipt of disability benefits and work status.

**5.4ts – 5.6ts** **Composition** of working-age adults in households with incomes below 60 per cent of contemporary median income over time by: family type; family type and economic status of the family; disability, and receipt of disability benefits and work status.

**5.7ts – 5.9ts** **Composition** of working-age adults in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 5.4ts – 5.6ts**.

**5.10ts – 5.12ts** **Percentage** of working-age adults in households with incomes below 60 per cent of contemporary median income over time by the categories outlined for **Tables 5.4ts – 5.6ts**.

**5.13ts – 5.15ts** **Percentage** of working-age adults in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 5.4ts – 5.6ts**.

### Definition of low income

'Low income' is defined using thresholds derived from percentages of median income for the whole population. Households reporting the lowest incomes may not have the lowest living standards. The bottom 10 per cent of the income distribution should not, therefore, be interpreted as having the bottom 10 per cent of living standards. This is a particular issue for lower thresholds of median income. To reflect this uncertainty in these tables, results for the 50 per cent of median threshold are presented in italics.

### 'Workless, other inactive' working-age adults

The 'Workless, other inactive' group consists of families in which all adults are economically inactive (i.e. where no adult is in work or unemployed). This includes working-age adults in receipt of sickness and disability benefits, who may have living



standards lower than those implied by the results presented because of additional costs associated with their disability (for which no adjustment has been made here).

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

### Definition of 'benefit units' and 'households'

A family, or benefit unit, is a single adult or a couple living as married, together with any dependent children. An adult living in the same household as his or her parents, for example, is a separate benefit unit from the parents.

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

### Trends over time for headline figures

All time trends are based on thresholds of median income, are presented for the UK and based on the modified OECD equivalisation scales (see **Appendix 2** for a discussion of the modified OECD scales). Trends tables consist of:

- A **relative** low-income indicator – the proportions of working-age adults that are below thresholds of **contemporary** median income.
- An '**absolute**' low-income indicator – the proportions of working-age adults that are below thresholds of 1998/99 median income that have been **held constant in real terms**.
- **Relative** and '**absolute**' low-income indicators for adults aged up to 64.

Caution should be exercised when interpreting results over short time periods, as changes are often small in relation to sampling variation and other sources of measurement error.

### Economic status of the family

The economic status of the family classification is in line with the International Labour Organisation (ILO) economic status classification. This means that no economic status data are available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years. This also means the economic status of the family and economic status of the household classifications are aligned.

## 5 Working-age adults

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### Economic status of household

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

### Gender

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

Research<sup>20</sup> has suggested that, particularly in low-income households, the above assumption with regard to income sharing is not always valid as men sometimes benefit at the expense of women from shared household income. This means that it is possible that HBAI results broken down by gender could understate differences between the two groups.

### Disability

For this analysis, disability is defined as having any long-standing illness, disability or impairment that leads to a substantial 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 Equality Act 2010. However, some individuals classified as disabled under the Equality Act 2010 would not be captured by this definition.

No adjustment is made to disposable household income to take into account any additional costs that may be incurred due to the illness or disability in question. This means that the position in the income distribution of these groups, as shown here, may be somewhat upwardly biased.

### Ethnicity

Working-age individuals have been classified according to the ethnic group of the household reference person (see **Appendix 1** for definition of household reference person), which means that information about households of mixed composition is lost.

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<sup>20</sup> See, for instance, Goode, J., Callender, C. and Lister, R. (1998) *Purse or Wallet? Gender Inequalities and the Distribution of Income in Families on Benefits*. JRF/Policy Studies Institute.

Estimates showing ethnic breakdowns are presented as three-year averages because of small sample sizes. However, the figures must still be treated with some caution, as the sample sizes are still small for certain ethnic minority groups, especially in the case of households headed by a person of mixed or Black Caribbean ethnicity.

## Savings and investments

The data relating to investments and savings should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have a low response rate. A high proportion of respondents do not know the interest received on their investments. It is likely that there is some under-reporting of capital by respondents, in terms of both the actual values of the savings and the investment income.

## Region and country

Disaggregation by geographical regions is presented as three-year averages. This presentation has been used as single-year regional estimates are considered too volatile. Estimates for the UK, however, are shown as single-year estimates for the latest available year.

The three-year average approach employed for the presentation of smaller geographic areas is consistent with the approach used for time series. It reduces year-on-year variation by smoothing out differences.

This issue was further discussed in **Appendix 5 of the 2004/05 HBAI publication**, where regional time series using three-year averages were presented.

Although the FRS sample is large enough to allow some analysis to be performed at a regional level, it should be noted that no adjustment has been made for regional cost of living differences, as the necessary data are not available. In the analysis here it is therefore assumed that there is no difference in the cost of living between regions, although the After Housing Costs measure will partly take into account differences in housing costs.

## Bills in arrears

This looks at the number of bills for which a family is in arrears. Bills considered are: electricity, gas, other fuel, Council Tax, insurance, telephone, television / video rental, hire purchase and water rates.

## 5 Working-age adults

### Educational attainment

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

## Technical terms used in this chapter

For more information on these and other terms, see **Appendix 1**. For a detailed discussion of the methodology used throughout the publication, see **Appendix 2**.

### *Income*

The income measure used in HBAI is weekly net (disposable) equivalised household income. This comprises total income from all sources<sup>21</sup> of all household members including dependants. For *Before Housing Costs*, housing costs<sup>22</sup> are not deducted from income, while for *After Housing Costs* they are.

### *Equivalisation*

Equivalisation adjusts incomes for household size and composition, taking an adult couple with no children as the reference point. For example, the process of equivalisation would adjust the income of a single person upwards, so their income can be compared directly to the standard of living for a couple.

### *Median*

Median household income divides the population, when ranked by equivalised household income, into two equal-sized groups. *Contemporary median income* refers to the median income in the survey year being considered.

### *Low income*

Working-age adults are said to be in *relative low income* if they live in a household with an equivalised income below a percentage of contemporary median income, Before or After Housing Costs. Relative low-income statistics fall if income growth at lower end of the income distribution outstrips overall income growth.

Working-age adults are said to be in *absolute low income* if they live in a household with an equivalised income below a threshold of median income (for example 60 per cent of median income) in a specific year adjusted for inflation, Before or After Housing Costs. The year 1998/99 is used in this report, as this is the first year where some information is available for the United Kingdom. Absolute low-income statistics fall if low-income households are seeing their incomes rise faster than inflation.

### *Deciles, Quintiles and Percentiles*

These are income values which divide the population, when ranked by equivalised household income, into equal-sized groups. Deciles are ten equal-sized groups - the lowest decile describes individuals with incomes in the bottom 10 per cent of the income distribution. Quintiles are five equal-sized groups - the lowest quintile describes individuals with incomes in the bottom 20 per cent of the income distribution. Percentiles are 100 equal-sized groups.

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<sup>21</sup> This includes income from employment, self-employment, investments, occupational pensions, benefits and other sources, and is measured net of taxes and National Insurance. See Appendix 1 for full details of what is included.

<sup>22</sup> Housing costs include rent, water rates, mortgage interest payments, buildings insurance payments and ground rent and service charges.

## 5 Working-age adults

Table 5.1tr: Percentage of working-age adults falling below various thresholds of contemporary median income, United Kingdom<sup>1,2</sup>

Percentage of working-age adults		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
<b>FES (UK)<sup>4</sup></b>	1979	4	8	13	5	9	14
	1981	4	9	15	6	11	17
	1987	7	13	20	10	16	22
	1988 and 1989	9	14	20	12	17	22
	1990 and 1991	10	15	20	13	18	23
	1991 and 1992	10	16	22	14	19	25
	1992 and 1993	10	16	22	15	20	25
	1993/94 to 1994/95	9	15	21	14	19	24
	1994/95 to 1995/96	9	15	21	14	19	24
	1995/96 to 1996/97	9	15	21	15	20	25
<b>FRS (GB)</b>	1994/95	8	15	21	14	20	25
	1995/96	8	14	21	14	20	25
	1996/97	9	15	21	15	21	26
	1997/98	9	15	21	15	20	25
<b>FRS (UK)</b>	1998/99	8	15	21	14	19	25
	1999/00	9	15	21	14	20	25
	2000/01	9	15	21	14	19	25
	2001/02	9	15	21	14	19	24
	2002/03	9	15	21	14	19	24
	2003/04	9	15	21	14	19	24
	2004/05	9	14	21	13	19	24
	2005/06	9	15	22	15	20	26
	2006/07	9	15	21	15	20	26
	2007/08	10	15	22	15	21	26
	2008/09	10	16	22	16	22	27
	2009/10	10	16	22	16	22	28
2010/11	9	15	22	16	21	28	
<b>Change</b>	1998/99-2010/11 <sup>2,3</sup>	1	1	1	1	2	3
	2009/10-2010/11 <sup>2,3</sup>	0	-1	0	-1	-1	0

### Notes:

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

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

4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.



Table 5.2tr: Percentage of working-age adults falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom<sup>1,2</sup>

Percentage of working-age adults		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
<b>FES (UK)<sup>4</sup></b>	1979	12	21	33	14	24	36
	1981	14	24	35	17	26	37
	1987	13	20	28	17	24	31
	1988 and 1989	12	18	25	15	20	27
	1990 and 1991	12	18	24	15	21	27
	1991 and 1992	13	19	25	17	22	28
	1992 and 1993	12	19	25	17	23	28
	1993/94 to 1994/95	11	17	24	16	21	27
	1994/95 to 1995/96	10	16	23	15	21	26
1995/96 to 1996/97	10	16	22	16	21	26	
<b>FRS (GB)</b>	1994/95	11	18	25	17	23	29
	1995/96	10	17	24	17	23	29
	1996/97	10	16	23	16	22	27
	1997/98	9	16	22	15	20	25
<b>FRS (UK)</b>	1998/99	8	15	21	14	19	25
	1999/00	8	14	20	13	18	23
	2000/01	8	13	18	12	17	22
	2001/02	6	11	16	10	15	19
	2002/03	6	10	16	10	14	19
	2003/04	6	10	16	10	14	18
	2004/05	6	10	15	9	13	18
	2005/06	7	10	15	10	14	19
	2006/07	6	10	15	10	14	18
	2007/08	7	11	16	10	14	19
	2008/09	7	11	16	11	15	20
2009/10	6	10	15	11	16	20	
2010/11	7	10	16	12	16	21	
<b>Change</b>	1998/99-2010/11 <sup>2,3</sup>	-2	-4	-5	-2	-4	-4
	2009/10-2010/11 <sup>2,3</sup>	0	0	1	0	0	1

**Notes:**

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
3. Due to rounding, the estimates of change in percentage of working-age adults below low-income thresholds may not equal the difference between the total number of working-age adults below thresholds for any pair of years shown.
4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

## 5 Working-age adults

Table 5.3tr: Number of working-age adults falling below various thresholds of contemporary median income, United Kingdom<sup>1,2</sup>

Number of working-age adults (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All working-age adults
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) <sup>4</sup>	1979	1.2	2.3	4.0	1.5	2.7	4.3	31.2
	1981	1.3	3.0	4.8	2.0	3.4	5.3	31.6
	1987	2.2	4.4	6.5	3.4	5.4	7.2	33.1
	1988 and 1989	3.0	4.8	6.6	3.9	5.6	7.3	33.6
	1990 and 1991	3.3	5.1	6.8	4.4	5.9	7.6	33.5
	1991 and 1992	3.4	5.5	7.4	4.9	6.5	8.3	33.7
	1992 and 1993	3.4	5.6	7.6	4.9	6.8	8.5	33.9
	1993/94 to 1994/95	3.1	5.2	7.2	4.8	6.6	8.2	33.9
	1994/95 to 1995/96	2.9	5.0	7.1	4.7	6.5	8.1	34.1
	1995/96 to 1996/97	3.0	5.3	7.3	5.0	6.8	8.4	34.3
FRS (GB)	1994/95	2.6	4.8	7.0	4.7	6.6	8.2	32.8
	1995/96	2.6	4.6	6.8	4.5	6.5	8.2	32.8
	1996/97	2.8	5.0	7.1	5.0	6.8	8.5	32.9
	1997/98	2.9	5.0	7.1	4.8	6.5	8.1	33.1
FRS (UK)	1998/99	2.9	5.0	7.1	4.8	6.6	8.4	34.1
	1999/00	3.0	5.1	7.3	4.9	6.7	8.5	34.3
	2000/01	3.1	5.1	7.3	4.9	6.6	8.5	34.4
	2001/02	3.0	5.1	7.2	4.7	6.5	8.3	34.7
	2002/03	3.1	5.1	7.3	4.8	6.7	8.5	34.8
	2003/04	3.1	5.1	7.3	4.9	6.7	8.6	35.0
	2004/05	3.1	5.0	7.3	4.7	6.5	8.5	35.2
	2005/06	3.3	5.4	7.7	5.2	7.2	9.1	35.5
	2006/07	3.4	5.3	7.6	5.3	7.3	9.2	35.8
	2007/08	3.5	5.6	7.8	5.5	7.5	9.5	35.9
	2008/09	3.6	5.8	8.0	5.8	7.8	9.7	36.1
Change	1998/99-2010/11 <sup>2,3</sup>	0.5	0.5	0.9	0.8	1.1	1.6	2.3
	2009/10-2010/11 <sup>2,3</sup>	-0.1	-0.2	-0.1	-0.2	-0.1	-0.1	0.3

### Notes:

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

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

4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

Table 5.4tr: Number of working-age adults falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom<sup>1,2</sup>

Number of working-age adults (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All working-age adults
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
<b>FES (UK)<sup>4</sup></b>	1979	3.6	6.7	10.4	4.2	7.5	11.2	31.2
	1981	4.5	7.5	11.1	5.3	8.3	11.8	31.6
	1987	4.3	6.7	9.2	5.6	7.9	10.2	33.1
	1988 and 1989	4.1	6.1	8.3	5.0	6.9	9.0	33.6
	1990 and 1991	4.1	6.0	8.0	5.1	7.0	9.0	33.5
	1991 and 1992	4.2	6.4	8.5	5.6	7.5	9.5	33.7
	1992 and 1993	4.2	6.5	8.6	5.9	7.7	9.5	33.9
	1993/94 to 1994/95	3.8	5.9	8.2	5.5	7.2	9.2	33.9
	1994/95 to 1995/96	3.4	5.6	7.7	5.2	7.1	8.9	34.1
1995/96 to 1996/97	3.3	5.6	7.6	5.3	7.1	8.8	34.3	
<b>FRS (GB)</b>	1994/95	3.5	5.9	8.1	5.7	7.5	9.4	32.8
	1995/96	3.3	5.7	7.9	5.5	7.5	9.4	32.8
	1996/97	3.2	5.4	7.6	5.4	7.3	8.9	32.9
	1997/98	3.0	5.2	7.3	5.0	6.7	8.4	33.1
<b>FRS (UK)</b>	1998/99	2.9	5.0	7.1	4.8	6.6	8.4	34.1
	1999/00	2.7	4.7	6.9	4.5	6.3	8.0	34.3
	2000/01	2.6	4.3	6.3	4.1	5.9	7.5	34.4
	2001/02	2.1	3.7	5.7	3.4	5.2	6.7	34.7
	2002/03	2.2	3.6	5.5	3.4	4.9	6.5	34.8
	2003/04	2.3	3.6	5.4	3.5	5.0	6.5	35.0
	2004/05	2.1	3.5	5.3	3.3	4.6	6.2	35.2
	2005/06	2.3	3.6	5.5	3.5	5.0	6.6	35.5
	2006/07	2.3	3.6	5.4	3.6	5.1	6.6	35.8
	2007/08	2.4	3.8	5.6	3.7	5.2	6.8	35.9
	2008/09	2.5	3.8	5.7	4.0	5.6	7.2	36.1
2009/10	2.3	3.7	5.6	4.1	5.6	7.3	36.2	
2010/11	2.5	3.8	5.9	4.2	5.8	7.6	36.4	
<b>Change</b>	1998/99-2010/11 <sup>2,3</sup>	-0.4	-1.2	-1.3	-0.6	-0.8	-0.7	2.3
	2009/10-2010/11 <sup>2,3</sup>	0.1	0.1	0.3	0.1	0.2	0.4	0.3

**Notes:**

1. FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years.

2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.

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

4. FES figures are for the United Kingdom. These are single calendar years for 1979, 1981, and 1987; two combined calendar years from 1988 to 1993 and two financial years combined from 1993/94 to 1996/97.

## 5 Working-age adults

Table 5.5tr: Percentage of adults aged up to 64 falling below various thresholds of contemporary and 1998/99 median income held constant in real terms, United Kingdom<sup>1</sup>

Percentage of adults aged up to 64		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
<b>Contemporary income thresholds</b>							
FRS (GB)	1994/95	8	15	21	14	20	25
	1995/96	8	14	21	13	20	25
	1996/97	9	15	22	15	21	26
	1997/98	9	15	22	14	20	25
	1998/99	8	15	21	14	20	25
	1999/00	9	15	22	14	20	25
	2000/01	9	15	21	14	19	25
	2001/02	9	15	21	13	19	24
FRS (UK)	2002/03	9	15	21	14	19	25
	2003/04	9	15	21	14	19	25
	2004/05	9	14	21	13	19	24
	2005/06	9	15	22	14	20	26
	2006/07	9	15	21	15	20	26
	2007/08	10	16	22	15	21	26
	2008/09	10	16	22	16	21	27
	2009/10	10	16	22	16	22	28
	2010/11	9	15	22	15	21	27
	<b>Change</b>	2009/10-2010/11 <sup>2,3</sup>	0	-1	0	0	0

Percentage of adults aged up to 64		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
<b>1998/99 income thresholds held constant in real terms</b>							
FRS (GB)	1994/95	11	18	25	17	23	29
	1995/96	10	17	25	17	23	29
	1996/97	10	17	23	16	22	27
	1997/98	9	16	22	15	20	25
	1998/99	8	15	21	14	20	25
	1999/00	8	14	20	13	19	24
	2000/01	8	13	19	12	17	22
	2001/02	6	11	17	10	15	20
FRS (UK)	2002/03	6	10	16	10	14	19
	2003/04	6	11	16	10	14	18
	2004/05	6	10	15	9	13	17
	2005/06	7	10	16	10	14	18
	2006/07	6	10	15	10	14	18
	2007/08	7	11	16	10	14	19
	2008/09	7	11	16	11	15	20
	2009/10	6	10	15	11	15	20
	2010/11	7	10	16	11	16	21
	<b>Change</b>	2009/10-2010/11 <sup>2,3</sup>	0	0	1	0	0

### Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
3. Due to rounding, the estimates of change in percentages of adults aged up to 64 below low-income thresholds may not equal the difference between the total percentage of adults aged up to 64 below thresholds for any pair of years shown.

Table 5.6tr: Number of adults aged up to 64 falling below various thresholds of contemporary and 1998/99 median income held constant in real terms, United Kingdom<sup>1</sup>

Number of adults aged up to 64 (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			Adults aged up to 64
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
<b>Contemporary income thresholds</b>								
FRS (GB)	1994/95	2.8	5.1	7.3	4.8	6.9	8.6	34.2
	1995/96	2.6	4.8	7.2	4.6	6.8	8.6	34.2
	1996/97	3.0	5.2	7.5	5.1	7.1	8.9	34.3
	1997/98	3.0	5.2	7.5	5.0	6.8	8.5	34.5
	1998/99	2.9	5.1	7.3	4.8	6.8	8.5	34.6
	1999/00	3.0	5.2	7.5	5.0	6.8	8.7	34.8
	2000/01	3.2	5.2	7.5	4.9	6.7	8.7	34.9
	2001/02	3.0	5.2	7.4	4.7	6.6	8.4	35.1
FRS (UK)	2002/03	3.3	5.4	7.7	5.0	7.0	8.9	36.3
	2003/04	3.3	5.4	7.7	5.0	7.0	9.0	36.5
	2004/05	3.2	5.3	7.7	4.8	6.8	8.9	36.8
	2005/06	3.5	5.6	8.1	5.3	7.4	9.5	37.1
	2006/07	3.5	5.6	8.0	5.5	7.5	9.6	37.4
	2007/08	3.8	5.9	8.3	5.7	7.8	9.9	37.7
	2008/09	3.8	6.1	8.4	6.0	8.1	10.2	38.1
	2009/10	3.7	6.0	8.5	6.0	8.2	10.5	38.0
	2010/11	3.6	5.8	8.4	5.8	8.1	10.4	38.2
<b>Change</b>	2009/10-2010/11 <sup>2,3</sup>	-0.1	-0.2	-0.1	-0.1	-0.1	-0.1	0.2

Number of adults aged up to 64 (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			Adults aged up to 64
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
<b>1998/99 income thresholds held constant in real terms</b>								
FRS (GB)	1994/95	3.7	6.2	8.6	5.9	7.9	9.8	34.2
	1995/96	3.4	6.0	8.4	5.7	7.8	9.8	34.2
	1996/97	3.3	5.7	8.0	5.6	7.6	9.4	34.3
	1997/98	3.1	5.4	7.7	5.2	7.0	8.8	34.5
	1998/99	2.9	5.1	7.3	4.8	6.8	8.5	34.6
	1999/00	2.8	4.8	7.1	4.5	6.4	8.2	34.8
	2000/01	2.7	4.4	6.5	4.1	6.0	7.6	34.9
	2001/02	2.2	3.7	5.8	3.4	5.2	6.9	35.1
FRS (UK)	2002/03	2.3	3.8	5.8	3.5	5.1	6.8	36.3
	2003/04	2.4	3.8	5.8	3.6	5.1	6.7	36.5
	2004/05	2.2	3.6	5.5	3.4	4.8	6.4	36.8
	2005/06	2.4	3.8	5.8	3.6	5.1	6.8	37.1
	2006/07	2.4	3.8	5.7	3.7	5.3	6.8	37.4
	2007/08	2.6	4.1	5.9	3.9	5.4	7.1	37.7
	2008/09	2.6	4.0	6.1	4.2	5.8	7.5	38.1
	2009/10	2.4	3.8	5.8	4.2	5.8	7.5	38.0
	2010/11	2.6	4.0	6.1	4.3	6.0	7.9	38.2
<b>Change</b>	2009/10-2010/11 <sup>2,3</sup>	0.2	0.2	0.3	0.1	0.2	0.4	0.2

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
3. Due to rounding, the estimates of change in numbers of adults aged up to 64 below low-income thresholds may not equal the difference between the total number of adults aged up to 64 below thresholds for any pair of years shown.

## 5 Working-age adults

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

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	23	16	17	18	27	4.0
Single/couple all in full-time work	4	8	18	31	38	13.1
Couple, one full-time, one part-time work	6	15	25	28	25	5.1
Couple, one full-time work, one not working	20	26	20	18	17	4.1
No full-time, one or more in part-time work	29	26	20	15	10	3.3
Workless, one or more aged 60 or over	38	25	16	13	8	1.0
Workless, one or more unemployed	62	17	9	8	4	1.7
Workless, other inactive	43	26	16	9	6	4.1
<b>Economic status of household<sup>1</sup></b>						
All adults in work	7	11	20	28	33	21.6
At least one adult in work, but not all	23	23	21	18	15	9.8
Workless households	55	25	11	5	3	5.0
<b>Family type<sup>2</sup> and marital status</b>						
Couples	15	14	19	23	28	23.7
Married or Civil Partnered	15	14	19	23	29	18.0
Cohabiting	17	15	17	25	25	5.7
Singles	24	20	19	20	17	12.7
All working-age adults with children	20	22	21	20	18	13.6
Couples	18	19	21	21	20	11.7
Married or Civil Partnered	17	18	21	22	22	9.4
Cohabiting	27	25	21	17	11	2.3
Singles	31	35	20	10	4	1.9
All working-age adults without children	17	13	18	24	28	22.8
Couples	12	10	16	26	36	12.0
Married or Civil Partnered	13	10	16	24	37	8.6
Cohabiting	11	8	15	30	35	3.4
Singles	23	18	19	22	19	10.8
Male	24	17	19	21	18	6.6
Female	21	18	19	22	20	4.2
<b>Gender by number of adults in the family and work status<sup>3</sup></b>						
Males	18	15	19	23	25	19.0
Couple, in work	12	14	19	25	31	11.1
Couple, workless	52	21	13	9	5	1.1
Single, in work	11	14	21	28	26	4.1
Single, workless	45	22	17	10	6	2.6
Females	18	18	19	22	24	17.4
Couple, in work	12	14	19	25	30	10.6
Couple, workless	57	21	12	7	3	0.9
Single, in work	12	21	23	24	20	3.7
Single, workless	43	28	14	9	6	2.2
<b>All working-age adults</b>	<b>18</b>	<b>16</b>	<b>19</b>	<b>22</b>	<b>24</b>	<b>36.4</b>

**Notes:**

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

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

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

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



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

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	24	15	17	18	26	4.0
Single/couple all in full-time work	5	9	19	30	37	13.1
Couple, one full-time, one part-time work	7	15	26	28	25	5.1
Couple, one full-time work, one not working	22	26	19	18	16	4.1
No full-time, one or more in part-time work	32	25	20	12	10	3.3
Workless, one or more aged 60 or over	32	28	18	13	10	1.0
Workless, one or more unemployed	66	15	9	6	3	1.7
Workless, other inactive	51	24	13	7	5	4.1
<b>Economic status of household<sup>1</sup></b>						
All adults in work	8	12	20	27	32	21.6
At least one adult in work, but not all	26	24	20	16	13	9.8
Workless households	61	21	10	4	4	5.0
<b>Family type<sup>2</sup> and marital status</b>						
Couples	16	15	19	23	27	23.7
Married or Civil Partnered	15	15	19	23	28	18.0
Cohabiting	20	16	18	24	22	5.7
Singles	28	19	18	18	17	12.7
All working-age adults with children	23	21	21	19	16	13.6
Couples	21	20	21	21	18	11.7
Married or Civil Partnered	18	18	21	22	20	9.4
Cohabiting	31	24	19	16	10	2.3
Singles	38	31	18	9	4	1.9
All working-age adults without children	19	14	17	23	27	22.8
Couples	12	11	16	26	35	12.0
Married or Civil Partnered	12	11	16	24	37	8.6
Cohabiting	13	10	17	29	30	3.4
Singles	26	17	18	19	19	10.8
Male	27	17	18	19	19	6.6
Female	25	18	19	19	19	4.2
<b>Gender by number of adults in the family and work status<sup>3</sup></b>						
Males	20	16	19	22	24	19.0
Couple, in work	13	14	19	25	29	11.1
Couple, workless	53	21	11	8	6	1.1
Single, in work	13	15	20	26	26	4.1
Single, workless	49	22	15	8	6	2.6
Females	21	17	19	21	22	17.4
Couple, in work	13	14	19	25	28	10.6
Couple, workless	59	23	9	5	4	0.9
Single, in work	15	21	22	22	20	3.7
Single, workless	52	24	12	7	6	2.2
<b>All working-age adults</b>	<b>20</b>	<b>17</b>	<b>19</b>	<b>21</b>	<b>23</b>	<b>36.4</b>

**Notes:**

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.
2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
3. 'In work' is defined as one or more adults in the family in part-time or full-time work.
4. Percentages may not sum to 100 per cent due to rounding.

## 5 Working-age adults

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

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2010/11</b>						
<b>Age of head of family</b>						
With children						
16 - 24	42	33	16	8	2	0.7
25 - 29	25	33	23	14	4	1.2
30 - 34	21	26	21	17	15	1.9
35 - 39	18	19	21	21	21	2.8
40 - 44	18	20	21	21	19	3.0
45 - 49	18	17	20	22	23	2.3
50 - 54	16	17	20	22	23	1.1
55 +	18	20	23	21	18	0.5
Without children						
16 - 19	24	22	20	20	14	1.3
20 - 24	19	17	22	26	18	3.7
25 - 29	13	10	17	30	30	2.7
30 - 34	12	8	14	25	41	1.9
35 - 39	13	10	14	22	41	1.4
40 - 44	18	12	15	21	34	1.6
45 - 49	16	13	17	24	30	2.2
50 - 54	15	12	17	24	32	2.9
55 +	21	15	18	21	26	5.3
<b>Tenure</b>						
Owners	12	12	19	25	31	23.8
Owned outright	17	14	18	23	28	7.2
Buying with mortgage	10	12	19	27	33	16.6
Social rented sector tenants	40	29	17	10	3	5.3
All rented privately	22	21	21	20	16	7.4
<b>Ethnic group of head (3-year average)</b>						
White	16	16	19	23	25	32.2
Mixed	23	20	17	20	20	0.4
Asian or Asian British	33	20	15	14	17	2.1
Indian	24	18	18	17	23	1.0
Pakistani and Bangladeshi	49	24	12	9	6	0.8
Black or Black British	30	22	16	18	15	1.0
Black Caribbean	25	19	18	19	19	0.4
Black Non-Caribbean	33	23	15	17	12	0.6
Chinese or other ethnic group	26	19	17	14	24	0.6
<b>Region/Country (3-year average)</b>						
England	18	16	19	22	25	30.4
North East	21	19	20	21	18	1.5
North West	20	19	21	22	18	4.0
Yorkshire and the Humber	21	18	20	21	19	3.1
East Midlands	20	17	22	23	19	2.6
West Midlands	22	19	19	23	18	3.1
East of England	15	15	18	23	29	3.3
London	17	15	14	18	36	4.9
Inner	20	15	12	16	37	1.8
Outer	16	14	15	20	36	3.1
South East	12	13	18	23	34	4.9
South West	16	17	21	24	22	2.9
Wales	21	19	20	23	18	1.7
Scotland	18	16	20	24	23	3.1
Northern Ireland	21	19	23	22	15	1.0
<b>All working-age adults<sup>1</sup></b>	<b>18</b>	<b>16</b>	<b>19</b>	<b>22</b>	<b>24</b>	<b>36.4</b>

**Notes:**

1. The totals for all working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.
2. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Age of head of family</b>						
With children						
16 - 24	50	31	12	5	2	0.7
25 - 29	33	31	20	13	4	1.2
30 - 34	26	23	22	16	13	1.9
35 - 39	22	19	19	21	20	2.8
40 - 44	19	20	22	20	19	3.0
45 - 49	19	18	21	22	21	2.3
50 - 54	17	17	22	23	21	1.1
55 +	18	21	23	20	19	0.5
Without children						
16 - 19	29	23	18	18	12	1.3
20 - 24	26	18	21	20	15	3.7
25 - 29	17	11	17	30	25	2.7
30 - 34	15	9	15	24	36	1.9
35 - 39	15	11	11	24	39	1.4
40 - 44	20	11	14	21	34	1.6
45 - 49	17	12	17	24	30	2.2
50 - 54	15	11	18	22	34	2.9
55 +	17	15	18	21	28	5.3
<b>Tenure</b>						
Owners	10	13	19	26	32	23.8
Owned outright	12	13	18	25	33	7.2
Buying with mortgage	10	12	20	26	31	16.6
Social rented sector tenants	44	29	16	8	3	5.3
All rented privately	36	20	18	15	11	7.4
<b>Ethnic group of head (3-year average)</b>						
White	18	16	19	22	24	32.2
Mixed	32	17	14	18	18	0.4
Asian or Asian British	37	22	13	13	15	2.1
Indian	28	20	16	16	20	1.0
Pakistani and Bangladeshi	50	27	9	7	6	0.8
Black or Black British	37	20	14	16	12	1.0
Black Caribbean	29	21	16	17	17	0.4
Black Non-Caribbean	43	20	13	15	9	0.6
Chinese or other ethnic group	34	18	13	14	21	0.6
<b>Region/Country (3-year average)</b>						
England	20	16	18	21	24	30.4
North East	20	19	21	21	18	1.5
North West	21	17	21	22	18	4.0
Yorkshire and the Humber	21	18	20	21	19	3.1
East Midlands	20	17	21	23	19	2.6
West Midlands	23	18	19	22	18	3.1
East of England	17	16	18	22	28	3.3
London	26	13	13	16	32	4.9
Inner	30	14	11	14	31	1.8
Outer	23	13	13	17	33	3.1
South East	15	14	17	22	31	4.9
South West	19	18	21	22	21	2.9
Wales	20	18	21	22	19	1.7
Scotland	18	15	19	24	23	3.1
Northern Ireland	18	20	24	22	16	1.0
<b>All working-age adults<sup>1</sup></b>	<b>20</b>	<b>17</b>	<b>19</b>	<b>21</b>	<b>23</b>	<b>36.4</b>

**Notes:**

1. The totals for all working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.
2. Percentages may not sum to 100 per cent due to rounding.

## 5 Working-age adults

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

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Disability, and receipt of disability benefits<sup>1</sup> and work status</b>						
Those living in families where no-one is disabled	16	15	19	23	27	28.2
At least one adult working	11	14	19	26	30	24.4
No adults working	48	20	14	10	8	3.8
Those living in families where someone is disabled	26	22	19	18	14	8.2
1 or more disabled adult, no disabled child	27	21	19	18	14	7.0
Those living in families with disabled children	23	28	22	15	11	1.2
With no disabled adult	21	24	22	18	15	0.7
With 1 or more disabled adult	26	36	23	11	5	0.5
In receipt of disability benefits	20	29	26	17	8	2.5
Not in receipt of disability benefits	30	19	17	18	16	5.7
At least one adult working	15	19	22	23	21	5.2
No adults working	46	28	15	9	2	3.0
<b>State support received by family<sup>2</sup></b>						
Disability Living Allowance	20	30	26	17	8	2.5
Carer's Allowance	17	34	31	13	5	0.6
Jobseeker's Allowance	66	17	7	6	4	1.5
Incapacity Benefit	31	28	24	14	3	1.5
Employment and Support Allowance	51	30	12	5	2	0.4
Child Tax Credit	24	29	25	17	5	8.2
Working Tax Credit	28	35	23	11	3	3.1
Income Support	43	36	15	6	1	1.7
Housing Benefit	50	32	13	5	0	3.8
Not in receipt of any state support listed above	12	10	17	26	35	23.4
<b>Savings and investments</b>						
No savings	29	23	19	17	11	14.5
Less than £1,500	15	18	22	26	19	5.9
£1,500 but less than £3,000	12	14	22	26	26	2.6
£3,000 but less than £8,000	11	12	19	27	32	4.5
£8,000 but less than £10,000	10	9	20	28	33	1.0
£10,000 but less than £16,000	9	10	17	26	38	2.1
£16,000 but less than £20,000	9	7	15	30	39	0.8
£20,000 or more	8	7	13	21	51	5.0
<b>Household bills in arrears<sup>3</sup></b>						
No bills in arrears	16	15	19	23	26	31.6
One or more bills in arrears	43	28	16	8	5	3.1
<b>Educational attainment</b>						
Qualification degree level or above	9	8	13	24	46	9.0
Qualification below degree level	17	18	21	24	20	19.9
Student	26	19	23	17	14	2.1
No qualifications	35	25	18	15	7	5.4
<b>All working-age adults</b>	<b>18</b>	<b>16</b>	<b>19</b>	<b>22</b>	<b>24</b>	<b>36.4</b>

**Notes:**

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

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

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

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

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

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Disability, and receipt of disability benefits<sup>1</sup> and work status</b>						
Those living in families where no-one is disabled	18	15	18	22	26	28.2
At least one adult working	13	15	19	24	29	24.4
No adults working	55	18	11	8	8	3.8
Those living in families where someone is disabled	27	22	20	18	13	8.2
1 or more disabled adult, no disabled child	28	21	19	18	14	7.0
Those living in families with disabled children	25	27	22	16	10	1.2
With no disabled adult	23	23	22	19	14	0.7
With 1 or more disabled adult	28	33	22	13	4	0.5
In receipt of disability benefits	19	31	26	16	8	2.5
Not in receipt of disability benefits	31	18	17	18	16	5.7
At least one adult working	15	18	23	24	20	5.2
No adults working	48	28	15	7	2	3.0
<b>State support received by family<sup>2</sup></b>						
Disability Living Allowance	19	32	26	16	7	2.5
Carer's Allowance	17	37	29	12	6	0.6
Jobseeker's Allowance	70	14	8	5	3	1.5
Incapacity Benefit	29	30	22	15	4	1.5
Employment and Support Allowance	55	28	11	5	1	0.4
Child Tax Credit	28	28	23	17	5	8.2
Working Tax Credit	31	35	21	11	3	3.1
Income Support	52	30	13	4	0	1.7
Housing Benefit	63	25	9	2	0	3.8
Not in receipt of any state support listed above	13	11	17	25	34	23.4
<b>Savings and investments</b>						
No savings	34	22	18	16	10	14.5
Less than £1,500	16	19	22	25	18	5.9
£1,500 but less than £3,000	13	15	23	25	24	2.6
£3,000 but less than £8,000	11	14	19	27	30	4.5
£8,000 but less than £10,000	10	10	20	27	32	1.0
£10,000 but less than £16,000	9	9	19	27	37	2.1
£16,000 but less than £20,000	8	8	15	29	40	0.8
£20,000 or more	8	6	13	22	52	5.0
<b>Household bills in arrears<sup>3</sup></b>						
No bills in arrears	18	16	19	23	25	31.6
One or more bills in arrears	51	25	14	7	4	3.1
<b>Educational attainment</b>						
Qualification degree level or above	11	8	14	24	43	9.0
Qualification below degree level	19	18	21	23	20	19.9
Student	38	22	17	11	13	2.1
No qualifications	36	24	19	14	8	5.4
<b>All working-age adults</b>	<b>20</b>	<b>17</b>	<b>19</b>	<b>21</b>	<b>23</b>	<b>36.4</b>

**Notes:**

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

## 5 Working-age adults

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

Percentage of working-age adults	Source: FRS 2010/11						
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	All working-age adults
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	16	14	13	13	13	12	11
Single/couple all in full-time work	6	7	8	7	9	10	36
Couple, one full-time, one part-time work	3	4	5	4	4	6	14
Couple, one full-time work, one not working	8	11	14	11	12	14	11
No full-time, one or more in part-time work	15	14	15	14	14	14	9
Workless, one or more aged 60 or over	7	6	5	4	4	5	3
Workless, one or more unemployed	18	17	14	17	15	12	5
Workless, other inactive	27	28	26	30	28	26	11
<b>Economic status of household<sup>1</sup></b>							
All adults in work	22	23	25	24	25	27	59
At least one adult in work, but not all	32	33	36	32	34	36	27
Workless households	45	43	39	45	41	37	14
<b>Family type<sup>2</sup> and marital status</b>							
Couples	54	54	56	51	53	54	65
Married or Civil Partnered	40	40	41	36	37	38	49
Cohabiting	14	15	15	16	16	16	16
Singles	46	46	44	49	47	46	35
All working-age adults with children	34	39	44	39	42	44	37
Couples	29	32	34	30	32	34	32
Married or Civil Partnered	21	22	25	21	23	24	26
Cohabiting	8	9	9	9	9	9	6
Singles	5	8	10	9	10	10	5
All working-age adults without children	66	61	56	61	58	56	63
Couples	25	22	22	21	20	20	33
Married or Civil Partnered	19	17	16	15	14	14	24
Cohabiting	6	5	6	6	6	6	9
Singles	41	38	35	40	37	36	30
Male	27	25	22	25	23	22	18
Female	13	13	13	15	14	13	11
<b>Gender by number of adults in the family and work status<sup>3</sup></b>							
Males	56	54	51	52	51	51	52
Couple, in work	18	19	20	18	19	21	31
Couple, workless	10	9	8	9	8	7	3
Single, in work	7	7	7	7	7	7	11
Single, workless	21	19	16	19	17	16	7
Females	44	46	49	48	49	49	48
Couple, in work	17	18	20	17	19	20	29
Couple, workless	9	8	7	8	7	6	2
Single, in work	6	7	8	7	8	9	10
Single, workless	12	13	14	16	15	14	6
<b>All working-age adults (millions =100%)</b>	<b>3.4</b>	<b>5.5</b>	<b>8.0</b>	<b>5.7</b>	<b>7.8</b>	<b>10.0</b>	<b>36.4</b>

**Notes:**

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For example, a household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category. A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.
2. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
3. 'In work' is defined as one or more adults in the family in part-time or full-time work.
4. Percentages may not sum to 100 per cent due to rounding.



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

Percentage of working-age adults	Source: FRS 2010/11						All working-age adults
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Age of head of family</b>							
With children							
16 - 24	3	4	4	4	4	4	2
25 - 29	4	4	5	5	5	6	3
30 - 34	4	6	7	6	7	7	5
35 - 39	7	8	8	7	8	8	8
40 - 44	7	7	9	7	8	8	8
45 - 49	5	6	6	6	6	6	6
50 - 54	2	3	3	2	3	3	3
55 +	2	1	1	1	1	1	1
Without children							
16 - 19	5	5	4	5	5	5	3
20 - 24	11	11	10	13	13	12	10
25 - 29	7	6	5	7	6	6	7
30 - 34	3	3	3	4	4	3	5
35 - 39	3	3	3	3	3	3	4
40 - 44	4	4	4	5	4	4	4
45 - 49	6	5	5	5	5	5	6
50 - 54	8	7	6	6	6	6	8
55 +	19	17	16	13	13	13	15
<b>Tenure</b>							
Owners	49	44	44	33	33	36	65
Owned outright	23	19	19	11	11	12	20
Buying with mortgage	26	25	25	21	22	24	45
Social rented sector tenants	27	32	32	32	32	31	15
All rented privately	24	24	24	36	35	33	20
<b>Ethnic group of head (3-year average)</b>							
White	79	81	82	79	80	82	89
Mixed	1	1	1	2	2	2	1
Asian or Asian British	12	11	10	11	10	10	6
Indian	4	4	3	4	4	3	3
Pakistani and Bangladeshi	7	6	6	5	5	5	2
Black or Black British	5	4	4	5	5	5	3
Black Caribbean	2	1	1	2	1	1	1
Black Non-Caribbean	3	3	3	4	3	3	2
Chinese or other ethnic group	3	2	2	3	3	2	2
<b>Region/Country (3-year average)</b>							
England	83	83	83	86	85	85	84
North East	5	5	5	4	4	5	4
North West	12	12	12	11	12	12	11
Yorkshire and the Humber	10	10	10	9	9	9	9
East Midlands	8	8	8	7	7	7	7
West Midlands	11	11	11	10	10	10	9
East of England	8	8	7	8	8	8	9
London	14	13	13	19	17	16	14
Inner	6	6	5	8	8	7	5
Outer	9	7	7	10	10	9	9
South East	8	9	9	10	10	10	13
South West	8	7	8	8	8	8	8
Wales	5	5	5	5	5	5	5
Scotland	9	9	8	8	8	8	9
Northern Ireland	3	3	3	2	3	3	3
<b>All working-age adults (millions=100%)<sup>1</sup></b>	<b>3.4</b>	<b>5.5</b>	<b>8.0</b>	<b>5.7</b>	<b>7.8</b>	<b>10.0</b>	<b>36.4</b>

**Notes:**

1. The totals for all working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.
2. Percentages may not sum to 100 per cent due to rounding.

## 5 Working-age adults

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

Percentage of working-age adults	Source: FRS 2010/11						
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						All working-age adults
50%	60%	70%	50%	60%	70%		
<b>Disability, and receipt of disability benefits<sup>1</sup> and work status</b>							
Those living in families where no-one is disabled	71	68	68	70	70	69	77
At least one adult working	37	38	42	39	42	44	67
No adults working	34	29	26	31	28	25	11
Those living in families where someone is disabled	29	32	32	30	30	31	23
1 or more disabled adult, no disabled child	27	29	28	27	26	26	19
Those living in families with disabled children	3	4	4	3	4	4	3
With no disabled adult	2	2	2	2	2	2	2
With 1 or more disabled adult	1	2	2	1	2	2	1
In receipt of disability benefits	5	6	8	6	7	8	7
Not in receipt of disability benefits	24	26	25	25	23	23	16
At least one adult working	11	12	12	10	11	12	14
No adults working	18	21	20	20	19	19	8
<b>State support received by family<sup>2</sup></b>							
Disability Living Allowance	5	6	8	6	7	8	7
Carer's Allowance	1	1	2	1	1	2	2
Jobseeker's Allowance	17	16	14	17	14	12	4
Incapacity Benefit	5	6	7	6	6	7	4
Employment and Support Allowance	3	3	3	3	3	3	1
Child Tax Credit	21	27	33	27	31	33	23
Working Tax Credit	9	12	15	11	13	15	9
Income Support	6	10	11	11	12	11	5
Housing Benefit	22	27	28	33	32	29	10
Not in receipt of any state support listed above	49	43	39	43	42	41	64
<b>Savings and investments</b>							
No savings	61	63	63	66	66	64	40
Less than £1,500	11	13	14	12	13	14	16
£1,500 but less than £3,000	6	5	5	4	5	5	7
£3,000 but less than £8,000	7	7	7	6	7	7	12
£8,000 but less than £10,000	2	2	2	1	1	1	3
£10,000 but less than £16,000	3	3	3	3	3	3	6
£16,000 but less than £20,000	1	1	1	1	1	1	2
£20,000 or more	9	7	6	6	5	5	14
<b>Household bills in arrears<sup>3</sup></b>							
No bills in arrears	77	75	75	74	75	76	87
One or more bills in arrears	18	20	20	22	21	19	9
<b>Educational attainment</b>							
Qualification degree level or above	15	13	12	14	13	13	25
Qualification below degree level	47	50	52	49	50	52	55
Student	10	9	8	11	11	10	6
No qualifications	28	28	28	26	26	25	15
<b>All working-age adults (millions=100%)</b>	<b>3.4</b>	<b>5.5</b>	<b>8.0</b>	<b>5.7</b>	<b>7.8</b>	<b>10.0</b>	<b>36.4</b>

**Notes:**

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

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

Percentage of working-age adults	Source: FRS 2010/11						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	14	20	26	19	25	30	4.0
Single/couple all in full-time work	1	3	5	3	5	8	13.1
Couple, one full-time, one part-time work	2	4	8	4	7	12	5.1
Couple, one full-time work, one not working	7	15	27	15	23	34	4.1
No full-time, one or more in part-time work	15	24	36	24	33	44	3.3
Workless, one or more aged 60 or over	24	32	45	25	35	47	1.0
Workless, one or more unemployed	36	54	66	57	67	73	1.7
Workless, other inactive	22	37	51	41	53	64	4.1
<b>Economic status of household<sup>1</sup></b>							
All adults in work	4	6	9	6	9	13	21.6
At least one adult in work, but not all	11	19	30	18	27	37	9.8
Workless households	31	48	62	50	63	73	5.0
<b>Family type<sup>2</sup> and marital status</b>							
Couples	8	13	19	12	17	23	23.7
Married or Civil Partnered	8	12	18	11	16	21	18.0
Cohabiting	8	14	21	15	21	27	5.7
Singles	12	20	28	22	29	36	12.7
All working-age adults with children	9	16	26	16	24	32	13.6
Couples	8	15	23	15	22	29	11.7
Married or Civil Partnered	8	13	21	13	19	26	9.4
Cohabiting	12	22	32	23	31	41	2.3
Singles	10	22	41	26	41	54	1.9
All working-age adults without children	10	15	20	15	20	25	22.8
Couples	7	10	14	10	13	17	12.0
Married or Civil Partnered	7	11	15	10	13	16	8.6
Cohabiting	6	9	13	11	14	18	3.4
Singles	13	20	26	21	27	33	10.8
Male	14	21	27	22	28	34	6.6
Female	11	17	25	20	26	32	4.2
<b>Gender by number of adults in the family and work status<sup>3</sup></b>							
Males	10	16	22	16	21	27	19.0
Couple, in work	5	9	15	9	13	18	11.1
Couple, workless	31	45	59	43	55	63	1.1
Single, in work	6	9	13	10	13	18	4.1
Single, workless	27	40	49	41	51	61	2.6
Females	9	15	23	15	22	28	17.4
Couple, in work	5	9	15	9	14	19	10.6
Couple, workless	34	50	65	49	61	70	0.9
Single, in work	5	10	16	11	17	23	3.7
Single, workless	19	34	52	41	54	65	2.2
<b>All working-age adults</b>	<b>9</b>	<b>15</b>	<b>22</b>	<b>16</b>	<b>21</b>	<b>28</b>	<b>36.4</b>

**Notes:**

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

## 5 Working-age adults

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

Percentage of working-age adults	Source: FRS 2010/11						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Age of head of family</b>							
With children							
16 - 24	17	35	53	37	51	65	0.7
25 - 29	10	19	33	22	34	48	1.2
30 - 34	7	16	28	17	27	37	1.9
35 - 39	8	15	23	15	23	29	2.8
40 - 44	8	14	24	14	21	28	3.0
45 - 49	8	15	22	14	20	26	2.3
50 - 54	7	13	20	10	18	24	1.1
55 +	11	14	22	14	18	28	0.5
Without children							
16 - 19	14	21	28	23	30	38	1.3
20 - 24	10	16	22	19	27	33	3.7
25 - 29	9	12	15	14	18	21	2.7
30 - 34	6	10	14	12	16	18	1.9
35 - 39	7	11	15	13	15	20	1.4
40 - 44	9	15	20	17	20	24	1.6
45 - 49	9	13	19	14	17	22	2.2
50 - 54	9	13	17	13	16	20	2.9
55 +	12	18	24	14	19	24	5.3
<b>Tenure</b>							
Owners	7	10	15	8	11	15	23.8
Owned outright	11	15	21	9	12	17	7.2
Buying with mortgage	5	8	12	7	10	14	16.6
Social rented sector tenants	18	33	49	34	47	59	5.3
All rented privately	11	18	26	28	37	45	7.4
<b>Ethnic group of head (3-year average)</b>							
White	9	14	20	14	20	25	32.2
Mixed	12	20	26	27	34	40	0.4
Asian or Asian British	21	30	39	29	39	47	2.1
Indian	15	21	28	21	29	35	1.0
Pakistani and Bangladeshi	32	45	58	41	53	64	0.8
Black or Black British	17	27	36	32	40	47	1.0
Black Caribbean	14	22	30	24	32	40	0.4
Black Non-Caribbean	18	30	39	37	45	51	0.6
Chinese or other ethnic group	17	24	32	29	36	42	0.6
<b>Region/Country (3-year average)</b>							
England	10	15	22	16	22	28	30.4
North East	10	19	26	16	23	30	1.5
North West	10	17	25	16	23	29	4.0
Yorkshire and the Humber	11	19	26	16	23	30	3.1
East Midlands	11	17	24	16	22	27	2.6
West Midlands	12	20	28	18	25	31	3.1
East of England	9	13	18	14	18	24	3.3
London	10	15	21	22	28	33	4.9
Inner	11	17	23	26	32	37	1.8
Outer	10	14	19	19	25	30	3.1
South East	6	10	15	12	16	21	4.9
South West	9	14	21	15	20	26	2.9
Wales	10	18	26	15	22	29	1.7
Scotland	10	15	22	14	19	24	3.1
Northern Ireland	11	18	26	13	19	26	1.0
<b>All working-age adults<sup>1</sup></b>	<b>9</b>	<b>15</b>	<b>22</b>	<b>16</b>	<b>21</b>	<b>28</b>	<b>36.4</b>

**Note:**

1. The totals for all working-age adults are shown for the United Kingdom for the latest year and are not three-year averages.

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

Percentage of working-age adults	Source: FRS 2010/11						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Disability, and receipt of disability benefits<sup>1</sup> and work status</b>							
Those living in families where no-one is disabled	9	13	19	14	19	25	28.2
At least one adult working	5	9	14	9	13	18	24.4
No adults working	30	42	54	45	56	65	3.8
Those living in families where someone is disabled	12	22	32	21	29	38	8.2
1 or more disabled adult, no disabled child	13	23	32	22	29	38	7.0
Those living in families with disabled children	8	17	29	16	26	37	1.2
With no disabled adult	8	16	26	17	23	33	0.7
With 1 or more disabled adult	8	18	33	15	30	44	0.5
In receipt of disability benefits	7	14	25	12	21	33	2.5
Not in receipt of disability benefits	15	25	35	25	32	40	5.7
At least one adult working	7	12	19	11	16	23	5.2
No adults working	21	38	54	39	51	63	3.0
<b>State support received by family<sup>2</sup></b>							
Disability Living Allowance	7	14	26	13	21	34	2.5
Carer's Allowance	5	12	23	11	17	30	0.6
Jobseeker's Allowance	38	58	71	62	71	77	1.5
Incapacity Benefit	11	22	38	21	32	44	1.5
Employment and Support Allowance	26	43	59	48	59	68	0.4
Child Tax Credit	9	18	32	18	30	41	8.2
Working Tax Credit	10	21	37	20	33	48	3.1
Income Support	12	32	55	36	54	68	1.7
Housing Benefit	20	40	60	49	65	78	3.8
Not in receipt of any state support listed above	7	10	14	10	14	18	23.4
<b>Savings and investments</b>							
No savings	14	24	35	26	35	44	14.5
Less than £1,500	6	12	18	12	17	24	5.9
£1,500 but less than £3,000	7	10	15	9	14	20	2.6
£3,000 but less than £8,000	6	9	12	8	12	16	4.5
£8,000 but less than £10,000	7	9	12	8	11	14	1.0
£10,000 but less than £16,000	5	8	10	7	9	12	2.1
£16,000 but less than £20,000	5	7	10	7	8	10	0.8
£20,000 or more	6	8	10	7	8	10	5.0
<b>Household bills in arrears<sup>3</sup></b>							
No bills in arrears	8	13	19	13	18	24	31.6
One or more bills in arrears	20	36	51	40	52	62	3.1
<b>Educational attainment</b>							
Qualification degree level or above	6	8	11	9	11	14	9.0
Qualification below degree level	8	14	21	14	20	26	19.9
Student	17	23	30	30	39	49	2.1
No qualifications	18	29	41	28	38	47	5.4
<b>All working-age adults</b>	<b>9</b>	<b>15</b>	<b>22</b>	<b>16</b>	<b>21</b>	<b>28</b>	<b>36.4</b>

**Notes:**

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

Table 5.1ts: Population of working-age adults by family type, United Kingdom<sup>1</sup>

	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
	Source: FRS																
<b>Number of working-age adults whose family type is: (millions)</b>																	
Working-age adults without children	20.5	20.5	20.6	20.8	20.9	21.1	21.3	21.6	22.4	22.5	22.6	22.9	23.0	23.1	23.1	22.7	22.8
Couples	11.6	11.5	11.5	11.7	11.7	11.8	12.0	12.0	12.6	12.5	12.4	12.4	12.6	12.5	12.4	12.1	12.0
Single male	5.4	5.5	5.5	5.6	5.7	5.7	5.8	5.9	6.0	6.1	6.2	6.4	6.4	6.4	6.6	6.5	6.6
Single female	3.5	3.5	3.5	3.5	3.6	3.6	3.6	3.7	3.8	3.9	4.0	4.1	4.1	4.1	4.1	4.1	4.2
Working-age adults with children	12.3	12.4	12.4	12.3	12.2	12.2	12.1	12.1	12.5	12.5	12.6	12.6	12.7	12.9	13.1	13.5	13.6
Couples	10.8	10.8	10.8	10.6	10.5	10.4	10.3	10.3	10.6	10.6	10.7	10.7	10.8	11.0	11.1	11.5	11.7
Singles	1.5	1.6	1.6	1.6	1.7	1.8	1.8	1.8	1.9	1.9	1.9	1.9	1.9	1.9	2.0	1.9	1.9
<b>All working-age adults (millions)</b>	32.8	32.8	32.9	33.1	33.2	33.3	33.5	33.7	34.8	35.0	35.2	35.5	35.8	35.9	36.1	36.2	36.4
<b>Percentage of working-age adults whose family type is:</b>																	
Working-age adults without children	62	62	62	63	63	63	64	64	64	64	64	64	64	64	64	63	63
Couples	35	35	35	35	35	36	36	36	36	36	35	35	35	35	34	33	33
Single male	17	17	17	17	17	17	17	17	17	18	18	18	18	18	18	18	18
Single female	11	11	11	11	11	11	11	11	11	11	11	12	11	11	11	11	11
Working-age adults with children	38	38	38	37	37	37	36	36	36	36	36	36	36	36	36	37	37
Couples	33	33	33	32	32	31	31	31	30	30	30	30	30	31	31	32	32
Singles	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
<b>All working-age adults (per cent)</b>	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Percentages may not sum to 100 per cent due to rounding.

**Table 5.2ts: Population of working-age adults by family type and economic status of the family, United Kingdom<sup>1,2</sup>**

	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Number of working-age adults whose economic status is: (millions)</b>																	
Working-age adults without children	20.5	20.5	20.6	20.8	20.9	21.1	21.3	21.6	22.4	22.5	22.6	22.9	23.0	23.1	23.1	22.7	22.8
One or more full-time self-employed	..	..	2.2	2.1	2.1	2.0	2.0	2.1	2.2	2.3	2.1	2.3	2.2	2.3	2.2	2.1	2.1
Single/couple all in full-time work	..	..	9.0	9.3	9.5	9.7	9.9	10.0	10.3	10.4	10.4	10.3	10.6	10.6	10.5	9.8	9.8
Couple, one full-time, one part-time work	..	..	1.7	1.9	1.9	1.9	1.9	1.9	2.0	2.0	2.0	1.9	2.0	1.9	1.8	1.8	1.8
Couple, one full-time work, one not working	..	..	1.7	1.7	1.7	1.7	1.8	1.8	1.8	1.8	1.8	1.8	1.9	1.8	1.8	1.9	1.7
No full-time, one or more in part-time work	..	..	1.5	1.6	1.6	1.7	1.6	1.8	1.9	1.9	2.0	2.1	2.0	2.0	2.0	2.2	2.2
Workless, one or more unemployed	..	..	1.3	1.1	0.9	0.9	0.8	0.7	0.8	0.7	0.7	0.8	0.8	0.7	1.0	1.2	1.2
Workless, other inactive <sup>3</sup>	..	..	3.1	3.1	3.3	3.3	3.3	3.4	3.5	3.5	3.6	3.5	3.7	3.6	3.9	3.8	4.0
Working-age adults with children	12.3	12.4	12.4	12.3	12.2	12.2	12.1	12.1	12.5	12.5	12.6	12.6	12.7	12.9	13.1	13.5	13.6
One or more full-time self-employed	..	..	1.8	1.7	1.7	1.7	1.6	1.7	1.6	1.6	1.8	1.7	1.8	1.9	1.8	1.8	1.9
Single/couple all in full-time work	..	..	2.4	2.5	2.3	2.5	2.6	2.6	2.7	2.8	2.7	2.9	2.9	2.9	3.3	3.3	3.3
Couple, one full-time, one part-time work	..	..	3.3	3.5	3.5	3.4	3.3	3.3	3.4	3.3	3.4	3.3	3.2	3.3	3.3	3.2	3.3
Couple, one full-time work, one not working	..	..	2.2	2.2	2.2	2.1	2.2	2.1	2.3	2.2	2.2	2.1	2.2	2.3	2.2	2.3	2.4
No full-time, one or more in part-time work	..	..	0.7	0.8	0.8	0.8	0.8	0.8	0.9	1.0	0.9	1.0	1.0	0.9	1.0	1.1	1.1
Workless, one or more unemployed	..	..	0.7	0.5	0.4	0.4	0.3	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3	0.5	0.5
Workless, other inactive <sup>3</sup>	..	..	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.3	1.3	1.3	1.2	1.3	1.1	1.2	1.1
<b>All working-age adults (millions)</b>	<b>32.8</b>	<b>32.8</b>	<b>32.9</b>	<b>33.1</b>	<b>33.2</b>	<b>33.3</b>	<b>33.5</b>	<b>33.7</b>	<b>34.8</b>	<b>35.0</b>	<b>35.2</b>	<b>35.5</b>	<b>35.8</b>	<b>35.9</b>	<b>36.1</b>	<b>36.2</b>	<b>36.4</b>
<b>Percentage of working-age adults whose economic status is:</b>																	
Working-age adults without children	62	62	62	63	63	63	64	64	64	64	64	64	64	64	64	63	63
One or more full-time self-employed	..	..	7	6	6	6	6	6	6	6	6	7	6	7	6	6	6
Single/couple all in full-time work	..	..	27	28	29	29	30	30	30	30	30	29	29	30	29	27	27
Couple, one full-time, one part-time work	..	..	5	6	6	6	6	6	6	6	6	5	5	5	5	5	5
Couple, one full-time work, one not working	..	..	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
No full-time, one or more in part-time work	..	..	5	5	5	5	5	5	5	6	6	6	5	6	6	6	6
Workless, one or more unemployed	..	..	4	3	3	3	2	2	2	2	2	2	2	2	3	3	3
Workless, other inactive <sup>3</sup>	..	..	10	9	10	10	10	10	10	10	10	10	10	10	11	10	11
Working-age adults with children	38	38	38	37	37	37	36	36	36	36	36	36	36	36	36	37	37
One or more full-time self-employed	..	..	5	5	5	5	5	5	4	5	5	5	5	5	5	5	5
Single/couple all in full-time work	..	..	7	7	7	7	8	8	8	8	8	8	8	8	9	9	9
Couple, one full-time, one part-time work	..	..	10	10	11	10	10	10	10	9	10	9	9	9	9	9	9
Couple, one full-time work, one not working	..	..	7	7	7	6	6	6	7	6	6	6	6	6	6	6	7
No full-time, one or more in part-time work	..	..	2	2	2	3	3	2	3	3	3	3	3	3	3	3	3
Workless, one or more unemployed	..	..	2	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Workless, other inactive <sup>3</sup>	..	..	4	4	4	4	4	4	4	4	4	4	3	4	3	3	3
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
3. Workless, other inactive category includes workless, one or more aged 60 or over.
4. Percentages may not sum to 100 per cent due to rounding.

Table 5.3ts: Population of working-age adults by disability<sup>3</sup>, and receipt of disability benefits<sup>2</sup>, and work status, United Kingdom<sup>1</sup>

	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
	Source: FRS																
<b>Number of working-age adults who are: (millions)</b>																	
Working-age adults in families where no-one is disabled	..	25.5	26.1	25.3	25.3	25.8	25.6	26.2	26.9	27.2	27.6	27.3	28.2	28.3	28.3	28.1	28.2
At least one adult working <sup>4</sup>	..	..	22.4	22.2	22.3	22.7	22.8	23.3	23.8	24.2	24.6	24.2	25.0	25.2	24.8	24.3	24.4
No adults working <sup>4</sup>	..	..	3.7	3.1	2.9	3.0	2.8	2.9	3.0	3.0	3.0	3.1	3.2	3.1	3.5	3.8	3.8
Working-age adults in families where someone is disabled	..	7.3	6.9	7.8	7.9	7.5	7.9	7.5	8.0	7.8	7.6	8.2	7.6	7.6	7.8	8.1	8.2
1 or more disabled adult, no disabled child	..	6.3	5.9	6.7	6.8	6.6	6.8	6.6	6.9	6.8	6.6	7.1	6.6	6.5	6.7	6.9	7.0
Those living in families with disabled children	..	1.1	1.0	1.1	1.1	1.0	1.1	0.9	1.0	1.0	1.0	1.1	1.0	1.1	1.1	1.2	1.2
With no disabled adult	..	0.8	0.7	0.7	0.7	0.6	0.7	0.6	0.6	0.7	0.6	0.6	0.6	0.7	0.7	0.7	0.7
With 1 or more disabled adult	..	0.3	0.3	0.3	0.4	0.3	0.4	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5
In receipt of disability benefits	..	1.6	1.7	1.8	1.8	1.9	1.9	1.8	2.2	2.3	2.3	2.3	2.2	2.3	2.3	2.3	2.5
Not in receipt of disability benefits	..	5.7	5.1	6.0	6.0	5.6	5.9	5.7	5.8	5.5	5.3	5.9	5.4	5.2	5.5	5.8	5.7
At least one adult working <sup>4</sup>	..	..	4.1	4.9	4.9	4.7	5.0	4.8	5.2	5.0	4.8	5.4	4.9	4.8	5.0	5.2	5.2
No adults working <sup>4</sup>	..	..	2.8	2.8	2.9	2.8	2.9	2.8	2.8	2.8	2.8	2.8	2.7	2.8	2.8	2.9	3.0
<b>All working-age adults (millions)</b>	32.8	32.8	32.9	33.1	33.2	33.3	33.5	33.7	34.8	35.0	35.2	35.5	35.8	35.9	36.1	36.2	36.4
<b>Percentage of working-age adults who are:</b>																	
Working-age adults in families where no-one is disabled	..	78	79	77	76	77	76	78	77	78	78	77	79	79	78	78	77
At least one adult working <sup>4</sup>	..	..	68	67	67	68	68	69	68	69	70	68	70	70	69	67	67
No adults working <sup>4</sup>	..	..	11	9	9	9	8	9	9	9	9	9	9	9	10	10	11
Working-age adults in families where someone is disabled	..	22	21	23	24	23	24	22	23	22	22	23	21	21	22	22	23
1 or more disabled adult, no disabled child	..	19	18	20	21	20	20	20	20	19	19	20	18	18	19	19	19
Those living in families with disabled children	..	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3
With no disabled adult	..	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
With 1 or more disabled adult	..	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
In receipt of disability benefits	..	5	5	5	6	6	6	5	6	6	7	6	6	7	6	6	7
Not in receipt of disability benefits	..	17	16	18	18	17	18	17	17	16	15	17	15	15	15	16	16
At least one adult working <sup>4</sup>	..	..	12	15	15	14	15	14	15	14	14	15	14	13	14	14	14
No adults working <sup>4</sup>	..	..	8	9	9	8	9	8	8	8	8	8	8	8	8	8	8
<b>All working-age adults (per cent)</b>	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

**Notes:**

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

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled. Splits for at least one adult working and no adults working are also shown only for those living in families where someone is disabled.

3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.

4. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.

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



**Table 5.4ts: Composition of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type, United Kingdom<sup>1</sup>**

Percentage of working-age adults	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults without children	49	50	50	50	50	51	55	55	56	56	57	57	57	58	59	60	61
Couples	21	21	21	21	22	22	23	23	22	24	23	22	23	23	23	22	22
Single male	18	17	18	18	18	19	19	20	20	20	21	22	22	21	23	24	25
Single female	10	11	11	11	11	11	13	12	13	12	13	13	12	14	14	14	13
Working-age adults with children	51	50	50	50	50	49	45	45	44	44	43	43	43	42	41	40	39
Couples	39	39	37	36	36	34	31	31	30	30	30	31	31	31	30	31	32
Singles	12	11	14	14	14	15	14	14	14	13	13	12	12	11	11	9	8
<b>All working-age adults (per cent)</b>	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
<b>After Housing Costs</b>																	
Working-age adults without children	51	51	52	51	50	52	54	53	55	56	56	56	56	56	57	57	58
Couples	19	19	18	20	19	19	21	20	21	22	20	20	21	21	21	19	20
Single male	21	19	20	19	19	20	19	20	21	21	22	22	22	21	22	24	23
Single female	12	12	13	13	12	13	13	13	13	13	14	14	13	14	14	14	14
Working-age adults with children	49	49	48	49	50	48	46	47	45	44	44	44	44	44	43	43	42
Couples	35	36	34	34	34	32	31	31	30	30	30	31	31	32	31	32	32
Singles	13	14	15	15	16	15	15	16	15	14	14	13	13	12	12	11	10
<b>All working-age adults (per cent)</b>	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Percentages may not sum to 100 per cent due to rounding.

**Table 5.5ts: Composition of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type and economic status of the family, United Kingdom<sup>1</sup>**

Percentage of working-age adults	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults without children	49	50	50	50	50	51	55	55	56	56	57	57	57	58	59	60	61
One or more full-time self-employed	..	..	6	6	6	6	6	6	5	6	5	6	5	7	7	6	7
Single/couple all in full-time work	..	..	4	4	4	5	6	5	6	6	6	6	6	6	5	5	5
Couple, one full-time, one part-time work	..	..	0	1	1	1	1	1	1	1	2	1	1	1	1	1	1
Couple, one full-time work, one not working	..	..	3	3	3	2	3	3	4	3	4	4	4	3	4	5	3
No full-time, one or more in part-time work	..	..	6	6	6	6	6	7	7	7	8	8	7	8	8	8	8
Workless, one or more unemployed	..	..	13	12	10	10	9	7	8	8	7	8	7	8	8	11	11
Workless, other inactive <sup>3</sup>	..	..	18	18	20	20	23	26	25	24	26	24	27	25	25	24	25
Working-age adults with children	51	50	50	50	50	49	45	45	44	44	43	43	43	42	41	40	39
One or more full-time self-employed	..	..	7	8	8	8	7	7	7	6	8	8	7	7	6	7	7
Single/couple all in full-time work	..	..	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2
Couple, one full-time, one part-time work	..	..	2	3	3	3	2	3	2	2	2	3	2	2	2	2	3
Couple, one full-time work, one not working	..	..	9	9	9	9	8	7	8	7	7	7	9	8	9	7	8
No full-time, one or more in part-time work	..	..	6	6	7	7	6	7	6	6	6	6	6	6	6	7	6
Workless, one or more unemployed	..	..	10	7	7	5	5	5	5	4	4	4	4	4	5	6	6
Workless, other inactive <sup>3</sup>	..	..	15	15	15	16	15	16	15	16	14	13	13	13	11	10	8
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>After Housing Costs</b>																	
Working-age adults without children	51	51	52	51	50	52	54	53	55	56	56	56	56	56	57	57	58
One or more full-time self-employed	..	..	5	6	5	6	6	5	5	6	5	6	5	6	6	5	6
Single/couple all in full-time work	..	..	5	5	6	6	7	6	7	8	7	7	7	8	7	7	6
Couple, one full-time, one part-time work	..	..	0	1	1	1	1	1	1	1	2	1	1	1	2	1	1
Couple, one full-time work, one not working	..	..	3	3	3	3	4	3	4	3	3	4	5	3	4	4	4
No full-time, one or more in part-time work	..	..	6	6	6	6	6	7	7	7	7	8	7	8	8	7	8
Workless, one or more unemployed	..	..	13	11	9	10	8	7	7	7	7	7	6	6	7	10	9
Workless, other inactive <sup>3</sup>	..	..	20	19	21	22	22	25	25	25	24	23	25	23	23	22	23
Working-age adults with children	49	49	48	49	50	48	46	47	45	44	44	44	44	44	43	43	42
One or more full-time self-employed	..	..	7	7	7	7	7	7	6	7	7	7	7	7	6	6	7
Single/couple all in full-time work	..	..	1	2	1	1	2	2	2	2	2	2	3	3	3	3	3
Couple, one full-time, one part-time work	..	..	3	4	3	3	3	4	3	3	3	4	3	3	3	3	3
Couple, one full-time work, one not working	..	..	9	9	10	9	9	8	9	8	8	8	10	9	10	9	9
No full-time, one or more in part-time work	..	..	6	6	7	7	6	7	6	6	6	6	6	5	6	6	6
Workless, one or more unemployed	..	..	9	6	6	5	4	4	4	3	3	3	3	4	4	5	6
Workless, other inactive <sup>3</sup>	..	..	15	15	15	16	15	16	15	16	15	13	12	13	10	11	9
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
3. Workless, other inactive category includes workless, one or more aged 60 or over.
4. Percentages may not sum to 100 per cent due to rounding.

**Table 5.6ts: Composition of working-age adults living in households with less than 60 per cent of contemporary median household income, by disability<sup>3</sup>, and receipt of disability benefits<sup>2</sup>, and work status, United Kingdom<sup>1</sup>**

Percentage of working-age adults	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults in families where no-one is disabled	..	71	72	67	63	66	64	64	65	67	66	67	66	66	68	69	68
At least one adult working <sup>4</sup>	..	..	34	36	35	36	35	35	35	37	37	38	38	39	40	38	38
No adults working <sup>4</sup>	..	..	37	31	28	30	29	29	30	30	28	29	28	27	28	31	29
Working-age adults in families where someone is disabled	..	29	28	33	37	34	36	36	35	33	34	33	34	34	32	31	32
1 or more disabled adult, no disabled child	..	24	23	27	31	28	31	32	30	29	30	30	30	30	27	27	29
Those living in families with disabled children	..	6	5	7	6	5	5	4	4	4	4	4	4	5	4	4	4
With no disabled adult	..	4	3	4	4	3	3	2	2	2	2	2	2	2	2	2	2
With 1 or more disabled adult	..	2	2	2	2	3	2	2	2	2	2	2	2	2	2	2	2
In receipt of disability benefits	..	3	4	4	5	5	5	5	6	6	7	7	8	8	8	6	6
Not in receipt of disability benefits	..	27	25	29	32	29	31	31	28	27	27	26	27	26	24	25	26
At least one adult working <sup>4</sup>	..	..	9	12	13	12	12	11	12	11	11	12	11	11	11	11	12
No adults working <sup>4</sup>	..	..	19	22	24	22	24	25	23	22	23	21	23	23	21	20	21
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>After Housing Costs</b>																	
Working-age adults in families where no-one is disabled	..	70	72	67	65	66	65	66	67	68	68	68	69	68	71	70	70
At least one adult working <sup>4</sup>	..	..	35	37	37	37	38	37	38	39	41	41	42	43	44	41	42
No adults working <sup>4</sup>	..	..	37	30	28	29	27	28	29	29	27	27	26	25	26	29	28
Working-age adults in families where someone is disabled	..	30	28	33	35	34	35	34	33	32	32	32	31	32	29	30	30
1 or more disabled adult, no disabled child	..	25	23	27	29	29	30	30	29	28	28	28	27	27	25	26	26
Those living in families with disabled children	..	6	5	6	6	5	5	4	4	4	4	4	4	5	4	4	4
With no disabled adult	..	3	3	4	4	3	3	2	2	2	2	2	2	3	3	2	2
With 1 or more disabled adult	..	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
In receipt of disability benefits	..	3	4	4	5	6	5	6	7	7	7	7	7	8	7	6	7
Not in receipt of disability benefits	..	27	25	29	30	28	30	29	27	25	25	25	24	24	22	23	23
At least one adult working <sup>4</sup>	..	..	9	11	12	11	12	11	11	10	11	12	11	11	11	11	11
No adults working <sup>4</sup>	..	..	20	22	24	23	23	23	22	22	22	20	21	21	19	19	19
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled. Splits for at least one adult working and no adults working are also shown only for those living in families where someone is disabled.
3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.
4. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
5. Percentages may not sum to 100 per cent due to rounding.

Table 5.7ts: Composition of working-age adults living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, United Kingdom<sup>1</sup>

Percentage of working-age adults	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults without children	50	50	50	50	50	52	57	57	60	61	61	61	61	63	62	64	65
Couples	21	21	21	21	22	22	24	24	24	26	25	24	24	25	24	23	25
Single male	19	17	18	18	18	19	20	21	22	22	23	24	25	23	24	26	27
Single female	10	11	11	11	11	11	13	12	13	13	13	13	12	15	14	15	13
Working-age adults with children	50	50	50	50	50	48	43	43	40	39	39	39	39	37	38	36	35
Couples	38	38	37	36	36	34	31	31	29	28	28	30	29	28	30	29	30
Singles	12	12	14	14	14	14	12	12	11	11	10	9	9	9	8	7	6
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>After Housing Costs</b>																	
Working-age adults without children	51	50	52	51	50	52	54	55	57	58	59	59	59	59	60	61	60
Couples	20	20	19	20	19	19	21	21	21	22	20	20	20	21	20	20	21
Single male	20	19	20	19	19	21	20	21	22	22	24	24	25	23	25	26	25
Single female	11	12	13	13	12	13	13	13	14	14	15	14	14	16	15	15	15
Working-age adults with children	49	50	48	49	50	48	46	45	43	42	41	41	41	41	40	39	40
Couples	36	36	34	34	34	32	30	30	28	28	28	29	29	30	30	30	31
Singles	13	13	14	15	16	16	16	16	15	14	13	12	12	11	11	9	9
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Percentages may not sum to 100 per cent due to rounding.

**Table 5.8ts: Composition of working-age adults living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type and economic status of the family, United Kingdom<sup>1</sup>**

	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults without children	50	50	50	50	50	52	57	57	60	61	61	61	61	63	62	64	65
One or more full-time self-employed	..	..	6	6	6	7	7	7	6	8	6	7	6	8	8	7	8
Single/couple all in full-time work	..	..	4	5	4	5	6	5	6	6	6	6	6	6	5	5	4
Couple, one full-time, one part-time work	..	..	0	1	1	1	1	1	1	1	1	1	1	1	1	1	1
Couple, one full-time work, one not working	..	..	3	3	3	2	3	3	3	3	3	3	3	3	3	4	3
No full-time, one or more in part-time work	..	..	6	6	6	6	7	7	7	8	8	8	7	9	8	7	9
Workless, one or more unemployed	..	..	13	12	10	11	10	8	10	10	9	10	8	9	9	13	13
Workless, other inactive <sup>3</sup>	..	..	18	18	20	20	24	26	26	26	27	26	30	27	27	27	27
Working-age adults with children	50	50	50	50	50	48	43	43	40	39	39	39	39	37	38	36	35
One or more full-time self-employed	..	..	7	8	8	8	7	8	7	7	8	8	8	7	8	7	8
Single/couple all in full-time work	..	..	1	1	1	1	1	1	2	1	2	1	2	2	2	2	1
Couple, one full-time, one part-time work	..	..	3	3	3	2	2	2	2	2	2	3	2	1	3	2	2
Couple, one full-time work, one not working	..	..	9	9	9	9	8	5	6	6	5	6	6	6	6	5	6
No full-time, one or more in part-time work	..	..	6	6	7	7	6	7	6	7	5	5	6	5	6	6	6
Workless, one or more unemployed	..	..	10	7	7	6	5	5	5	4	4	4	4	4	4	5	6
Workless, other inactive <sup>3</sup>	..	..	15	15	15	16	14	13	13	13	13	11	11	11	9	9	7
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>After Housing Costs</b>																	
Working-age adults without children	51	50	52	51	50	52	54	55	57	58	59	59	59	59	60	61	60
One or more full-time self-employed	..	..	5	6	5	5	6	6	5	6	5	7	5	7	6	6	7
Single/couple all in full-time work	..	..	5	5	6	6	7	5	6	7	7	7	6	7	7	6	5
Couple, one full-time, one part-time work	..	..	1	1	1	1	1	1	1	1	1	1	1	1	2	1	1
Couple, one full-time work, one not working	..	..	3	3	3	3	4	3	4	3	3	4	4	3	3	4	3
No full-time, one or more in part-time work	..	..	6	6	6	6	6	6	7	7	8	7	6	8	8	7	8
Workless, one or more unemployed	..	..	12	11	9	10	9	7	9	8	8	9	7	8	9	12	11
Workless, other inactive <sup>3</sup>	..	..	20	19	21	22	23	26	25	26	26	25	28	26	25	24	25
Working-age adults with children	49	50	48	49	50	48	46	45	43	42	41	41	41	41	40	39	40
One or more full-time self-employed	..	..	7	7	7	7	7	7	6	6	7	8	7	7	7	7	7
Single/couple all in full-time work	..	..	1	2	1	1	2	1	2	2	1	2	2	2	2	2	2
Couple, one full-time, one part-time work	..	..	3	4	3	3	3	3	2	2	2	3	2	2	3	2	3
Couple, one full-time work, one not working	..	..	9	9	10	9	8	6	6	6	7	6	8	8	8	7	7
No full-time, one or more in part-time work	..	..	6	6	7	7	6	7	6	6	5	5	6	5	6	6	6
Workless, one or more unemployed	..	..	8	6	6	5	5	5	5	4	4	4	4	4	4	6	6
Workless, other inactive <sup>3</sup>	..	..	14	15	15	16	16	17	16	15	14	13	12	12	10	10	9
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
3. Workless, other inactive category includes workless, one or more aged 60 or over.
4. Percentages may not sum to 100 per cent due to rounding.

**Table 5.9ts: Composition of working-age adults living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability<sup>3</sup>, and receipt of disability benefits<sup>2</sup>, and work status, United Kingdom<sup>1</sup>**

Percentage of working-age adults	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults in families where no-one is disabled	..	69	71	67	63	67	64	66	66	69	67	69	67	67	71	71	70
At least one adult working <sup>4</sup>	..	..	35	36	35	36	35	36	34	37	37	37	37	38	41	36	37
No adults working <sup>4</sup>	..	..	36	31	28	31	29	30	32	32	30	32	29	29	30	35	33
Working-age adults in families where someone is disabled	..	31	29	33	37	33	36	34	34	31	33	31	33	33	29	29	30
1 or more disabled adult, no disabled child	..	25	24	27	31	28	31	31	30	28	30	28	30	29	26	26	27
Those living in families with disabled children	..	6	5	6	6	5	5	3	4	3	3	3	3	4	3	3	3
With no disabled adult	..	4	3	4	4	3	3	2	2	2	2	2	2	2	2	1	2
With 1 or more disabled adult	..	2	2	2	2	3	2	2	2	1	2	2	2	2	2	2	1
In receipt of disability benefits	..	4	4	4	5	5	5	5	6	5	7	6	7	7	6	5	5
Not in receipt of disability benefits	..	27	25	29	32	28	31	29	28	26	26	26	26	27	23	24	25
At least one adult working <sup>4</sup>	..	..	9	12	13	12	12	11	11	10	11	12	10	11	10	10	11
No adults working <sup>4</sup>	..	..	19	22	24	22	24	23	22	21	23	19	23	23	19	19	19
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>
<b>After Housing Costs</b>																	
Working-age adults in families where no-one is disabled	..	69	71	67	65	66	65	66	67	70	68	69	69	69	72	71	69
At least one adult working <sup>4</sup>	..	..	36	37	37	36	36	35	35	38	38	39	39	40	42	39	39
No adults working <sup>4</sup>	..	..	35	29	28	30	29	31	32	33	30	30	30	29	29	32	30
Working-age adults in families where someone is disabled	..	31	29	33	35	34	35	34	33	30	32	31	31	31	28	29	31
1 or more disabled adult, no disabled child	..	25	24	27	29	29	30	31	29	27	28	28	28	26	24	26	27
Those living in families with disabled children	..	6	5	6	6	5	5	4	4	3	3	3	3	4	4	3	4
With no disabled adult	..	3	3	4	4	3	3	2	2	2	2	2	2	2	2	1	2
With 1 or more disabled adult	..	2	2	2	2	2	2	2	2	1	2	1	1	2	2	2	1
In receipt of disability benefits	..	4	4	4	5	5	5	4	5	5	6	5	6	6	6	5	5
Not in receipt of disability benefits	..	27	25	29	30	28	30	30	28	25	26	26	25	25	23	24	25
At least one adult working <sup>4</sup>	..	..	9	11	12	11	11	10	10	9	10	11	9	10	10	10	10
No adults working <sup>4</sup>	..	..	20	22	24	23	24	24	23	21	22	20	22	21	19	19	20
<b>All working-age adults (per cent)</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled. Splits for at least one adult working and no adults working are also shown only for those living in families where someone is disabled.
3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.
4. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
5. Percentages may not sum to 100 per cent due to rounding.

**Table 5.10ts: Percentage of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type, United Kingdom<sup>1</sup>**

	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Source: FRS</b>																	
<b>Before Housing Costs</b>																	
Working-age adults without children	12	11	12	12	12	12	13	12	13	13	13	13	13	14	15	15	15
Couples	9	8	9	9	9	9	10	9	9	10	9	9	10	10	10	10	10
Single male	16	15	16	16	15	16	17	17	17	17	17	18	18	18	20	21	21
Single female	14	15	15	16	14	15	17	16	17	16	16	17	16	19	19	19	17
Working-age adults with children	20	18	20	20	20	20	18	18	18	18	17	18	18	18	18	17	16
Couples	17	16	17	17	16	16	15	15	15	15	14	16	15	16	16	16	15
Singles	37	33	42	42	40	41	37	38	37	36	34	33	33	33	33	26	22
<b>All working-age adults (per cent)</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>16</b>	<b>16</b>	<b>15</b>
<b>After Housing Costs</b>																	
Working-age adults without children	17	16	17	16	16	16	16	16	16	17	16	18	18	18	19	20	20
Couples	11	11	11	11	10	11	11	11	11	12	11	12	12	12	13	13	13
Single male	25	23	25	22	22	23	22	22	24	23	23	25	25	25	26	29	28
Single female	22	23	25	23	22	23	23	22	23	22	22	24	23	26	27	27	26
Working-age adults with children	26	26	27	26	26	26	25	24	24	24	23	25	25	26	26	25	24
Couples	22	22	21	21	21	20	20	19	19	19	18	21	21	22	22	22	22
Singles	58	57	62	58	59	57	54	55	53	49	49	48	49	48	48	45	41
<b>All working-age adults (per cent)</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>20</b>	<b>19</b>	<b>20</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>22</b>	<b>21</b>

**Notes:**

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

**Table 5.11ts: Percentage of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type and economic status of the family, United Kingdom<sup>1</sup>**

	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults without children	12	11	12	12	12	12	13	12	13	13	13	13	13	14	15	15	15
One or more full-time self-employed	..	..	13	15	13	16	16	13	12	15	12	14	13	16	17	16	18
Single/couple all in full-time work	..	..	2	2	2	2	3	2	3	3	3	3	3	3	3	3	3
Couple, one full-time, one part-time work	..	..	1	3	3	2	2	3	3	3	4	4	3	3	5	4	4
Couple, one full-time work, one not working	..	..	8	8	7	7	9	9	10	10	10	11	12	11	12	14	11
No full-time, one or more in part-time work	..	..	18	17	18	19	19	19	19	19	19	20	19	23	24	20	22
Workless, one or more unemployed	..	..	49	53	53	56	58	53	55	58	53	54	52	58	51	54	50
Workless, other inactive <sup>3</sup>	..	..	29	29	30	31	34	38	36	35	36	37	39	38	38	36	35
Working-age adults with children	20	18	20	20	20	20	18	18	18	18	17	18	18	18	18	17	16
One or more full-time self-employed	..	..	20	24	23	23	20	21	21	20	21	26	21	21	21	22	22
Single/couple all in full-time work	..	..	2	3	2	1	2	2	3	3	3	3	3	4	4	3	3
Couple, one full-time work, one not working	..	..	4	4	4	4	4	4	3	4	4	5	4	4	4	4	4
Couple, one full-time work, one not working	..	..	20	20	20	21	19	16	17	17	16	19	21	20	22	18	18
No full-time, one or more in part-time work	..	..	41	42	39	42	34	41	35	33	30	31	33	35	36	33	28
Workless, one or more unemployed	..	..	78	77	79	76	80	82	82	74	76	80	79	77	76	71	65
Workless, other inactive <sup>3</sup>	..	..	56	61	57	60	58	59	61	58	54	56	57	56	54	46	41
<b>All working-age adults (per cent)</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>16</b>	<b>16</b>	<b>15</b>
<b>After Housing Costs</b>																	
Working-age adults without children	17	16	17	16	16	16	16	16	16	17	16	18	18	18	19	20	20
One or more full-time self-employed	..	..	16	18	15	18	18	15	15	17	14	18	16	19	21	20	21
Single/couple all in full-time work	..	..	4	4	4	4	5	4	4	5	5	5	5	5	6	5	5
Couple, one full-time, one part-time work	..	..	2	3	4	2	3	4	4	3	5	6	4	6	8	5	6
Couple, one full-time work, one not working	..	..	12	12	10	10	13	12	14	12	13	15	18	14	17	19	16
No full-time, one or more in part-time work	..	..	25	23	23	24	22	24	25	24	24	26	24	29	30	27	29
Workless, one or more unemployed	..	..	66	66	65	67	66	61	63	66	62	63	60	64	60	64	59
Workless, other inactive <sup>3</sup>	..	..	43	40	42	44	43	47	47	47	43	46	50	48	47	47	45
Working-age adults with children	26	26	27	26	26	26	25	24	24	24	23	25	25	26	26	25	24
One or more full-time self-employed	..	..	26	27	28	28	27	26	24	24	25	30	28	28	28	28	28
Single/couple all in full-time work	..	..	3	4	4	3	4	4	6	5	5	6	6	7	7	6	6
Couple, one full-time, one part-time work	..	..	6	7	6	6	7	7	6	5	6	8	7	8	8	7	7
Couple, one full-time work, one not working	..	..	26	27	29	28	27	23	25	25	25	29	31	31	34	30	29
No full-time, one or more in part-time work	..	..	54	54	53	52	47	53	47	42	41	42	46	43	47	45	43
Workless, one or more unemployed	..	..	90	90	91	89	90	91	92	88	85	91	91	93	91	91	88
Workless, other inactive <sup>3</sup>	..	..	77	78	77	78	75	78	78	76	74	74	74	74	72	70	65
<b>All working-age adults (per cent)</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>20</b>	<b>19</b>	<b>20</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>22</b>	<b>21</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
3. Workless, other inactive category includes workless, one or more aged 60 or over.



**Table 5.12ts: Percentage of working-age adults living in households with less than 60 per cent of contemporary median household income, by disability<sup>3</sup>, and receipt of disability benefits<sup>2</sup>, and work status, United Kingdom<sup>1</sup>**

Percentage of working-age adults	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults in families where no-one is disabled	..	13	14	13	12	13	12	12	12	13	12	13	12	13	14	14	13
At least one adult working <sup>4</sup>	..	..	8	8	8	8	8	7	8	8	8	8	8	9	9	9	9
No adults working <sup>4</sup>	..	..	50	50	46	50	51	49	50	50	46	50	47	47	46	47	42
Working-age adults in families where someone is disabled	..	18	20	21	22	22	23	24	22	21	22	22	24	25	23	22	22
1 or more disabled adult, no disabled child	..	17	20	20	22	22	23	24	22	22	23	22	24	25	23	22	23
Those living in families with disabled children	..	25	25	30	28	27	23	21	22	19	20	18	23	24	24	18	17
With no disabled adult	..	22	23	27	25	21	21	17	19	16	15	17	21	20	20	13	16
With 1 or more disabled adult	..	31	31	36	33	37	26	30	27	25	27	21	26	30	29	25	18
In receipt of disability benefits	..	9	10	12	13	13	13	14	15	14	16	16	18	19	19	15	14
Not in receipt of disability benefits	..	21	24	24	25	25	26	27	25	24	25	24	26	28	25	24	25
At least one adult working <sup>4</sup>	..	..	11	12	12	12	12	12	11	11	12	12	12	13	12	12	12
No adults working <sup>4</sup>	..	..	35	38	40	39	40	44	42	40	41	40	45	46	43	39	38
<b>All working-age adults (per cent)</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>14</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>16</b>	<b>16</b>	<b>15</b>
<b>After Housing Costs</b>																	
Working-age adults in families where no-one is disabled	..	18	19	17	17	17	16	16	17	17	16	18	18	18	19	20	19
At least one adult working <sup>4</sup>	..	..	11	11	11	11	11	10	11	11	11	12	12	13	14	14	13
No adults working <sup>4</sup>	..	..	68	63	62	63	61	62	64	64	58	62	60	59	59	61	56
Working-age adults in families where someone is disabled	..	27	28	28	29	29	29	29	28	27	28	28	30	31	29	29	29
1 or more disabled adult, no disabled child	..	26	27	26	28	29	29	29	28	27	28	28	30	31	29	30	29
Those living in families with disabled children	..	35	35	35	35	33	30	29	28	26	26	26	29	33	32	26	26
With no disabled adult	..	30	33	32	32	26	29	23	24	23	20	22	28	28	29	20	23
With 1 or more disabled adult	..	44	41	44	42	45	33	40	33	33	34	33	31	41	38	36	30
In receipt of disability benefits	..	13	15	16	17	19	18	20	20	21	21	23	24	25	25	22	21
Not in receipt of disability benefits	..	31	33	31	33	33	32	32	31	30	31	30	32	34	31	32	32
At least one adult working <sup>4</sup>	..	..	15	15	15	16	16	15	15	13	15	16	16	17	16	16	16
No adults working <sup>4</sup>	..	..	48	50	52	52	51	54	53	52	50	51	55	55	53	52	51
<b>All working-age adults (per cent)</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>20</b>	<b>19</b>	<b>20</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>22</b>	<b>21</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled. Splits for at least one adult working and no adults working are also shown only for those living in families where someone is disabled.
3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.
4. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
5. Percentages may not sum to 100 per cent due to rounding.

Table 5.13ts: Percentage of working-age adults living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type, United Kingdom<sup>1</sup>

	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults without children	14	14	13	12	12	11	11	9	10	10	9	10	10	11	10	10	11
Couples	11	10	10	9	9	9	8	7	7	8	7	7	7	8	7	7	8
Single male	20	18	18	16	15	15	15	13	13	13	13	14	14	14	14	15	15
Single female	17	18	17	17	14	14	15	11	13	12	12	12	11	14	13	13	12
Working-age adults with children	24	23	22	21	20	18	15	12	12	11	11	11	11	11	11	10	10
Couples	21	20	18	18	16	15	12	11	10	10	9	10	10	10	10	9	10
Singles	47	44	46	43	40	37	29	23	21	21	19	16	17	18	16	12	11
<b>All working-age adults (per cent)</b>	<b>18</b>	<b>17</b>	<b>16</b>	<b>16</b>	<b>15</b>	<b>14</b>	<b>13</b>	<b>11</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>10</b>
<b>After Housing Costs</b>																	
Working-age adults without children	19	18	18	16	16	15	15	13	13	13	12	13	13	13	14	15	15
Couples	13	13	12	11	10	10	10	9	8	9	7	8	8	9	9	9	10
Single male	28	26	26	22	22	22	20	18	18	18	18	19	20	19	21	23	22
Single female	24	26	26	24	22	22	21	18	19	18	18	18	17	20	20	21	20
Working-age adults with children	30	30	29	27	26	24	22	19	17	17	15	16	17	16	17	16	17
Couples	25	25	23	22	21	19	17	15	13	13	12	14	14	14	15	14	15
Singles	64	64	65	60	59	55	49	43	39	36	31	31	31	31	30	27	27
<b>All working-age adults (per cent)</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>20</b>	<b>19</b>	<b>19</b>	<b>17</b>	<b>15</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>16</b>

**Notes:**

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

**Table 5.14ts: Percentage of working-age adults living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by family type and economic status of the family, United Kingdom<sup>1</sup>**

	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults without children	14	14	13	12	12	11	11	9	10	10	9	10	10	11	10	10	11
One or more full-time self-employed	..	..	14	16	13	15	14	11	10	12	10	11	10	13	14	12	14
Single/couple all in full-time work	..	..	2	3	2	2	3	2	2	2	2	2	2	2	2	2	2
Couple, one full-time, one part-time work	..	..	1	3	3	2	1	2	2	2	2	2	2	3	3	2	3
Couple, one full-time work, one not working	..	..	10	8	7	7	8	7	7	6	6	7	7	7	7	8	7
No full-time, one or more in part-time work	..	..	20	18	18	17	17	15	14	15	14	13	13	17	16	12	16
Workless, one or more unemployed	..	..	52	54	53	53	52	43	48	50	45	43	39	47	37	39	40
Workless, other inactive <sup>3</sup>	..	..	32	31	30	28	30	28	27	27	26	27	29	28	26	26	25
Working-age adults with children	24	23	22	21	20	18	15	12	12	11	11	11	11	11	11	10	10
One or more full-time self-employed	..	..	22	25	23	22	18	18	15	16	16	17	16	14	17	15	16
Single/couple all in full-time work	..	..	2	3	2	1	2	1	2	2	2	2	2	2	3	2	1
Couple, one full-time work, one part-time work	..	..	4	5	4	3	2	2	2	2	2	3	2	2	3	2	2
Couple, one full-time work, one not working	..	..	23	21	20	19	15	9	10	9	8	11	10	10	11	8	10
No full-time, one or more in part-time work	..	..	43	43	39	39	28	31	24	25	19	19	21	21	21	19	19
Workless, one or more unemployed	..	..	80	78	79	72	71	63	63	52	54	61	57	56	48	44	43
Workless, other inactive <sup>3</sup>	..	..	60	63	57	55	46	37	38	35	33	31	32	33	29	27	25
<b>All working-age adults (per cent)</b>	<b>18</b>	<b>17</b>	<b>16</b>	<b>16</b>	<b>15</b>	<b>14</b>	<b>13</b>	<b>11</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>10</b>
<b>After Housing Costs</b>																	
Working-age adults without children	19	18	18	16	16	15	15	13	13	13	12	13	13	13	14	15	15
One or more full-time self-employed	..	..	17	18	15	17	17	13	12	14	12	14	12	16	15	16	18
Single/couple all in full-time work	..	..	4	4	4	4	4	3	3	3	3	3	3	3	4	4	3
Couple, one full-time, one part-time work	..	..	2	4	4	2	2	3	3	3	3	3	3	4	5	4	4
Couple, one full-time work, one not working	..	..	13	12	10	9	11	9	10	8	8	10	12	9	11	13	11
No full-time, one or more in part-time work	..	..	27	23	23	23	20	19	18	18	18	18	17	19	23	19	22
Workless, one or more unemployed	..	..	68	67	65	65	63	55	56	58	53	52	48	55	50	56	52
Workless, other inactive <sup>3</sup>	..	..	46	42	42	41	40	39	36	36	33	35	39	37	36	35	36
Working-age adults with children	30	30	29	27	26	24	22	19	17	17	15	16	17	16	17	16	17
One or more full-time self-employed	..	..	27	28	28	26	24	22	19	19	19	24	20	20	21	21	21
Single/couple all in full-time work	..	..	4	5	4	3	4	2	3	3	3	3	3	4	4	3	4
Couple, one full-time, one part-time work	..	..	6	8	6	5	5	4	3	3	3	4	3	4	5	4	5
Couple, one full-time work, one not working	..	..	30	28	29	26	21	15	14	14	14	15	18	17	21	16	18
No full-time, one or more in part-time work	..	..	58	56	53	49	41	40	32	30	25	25	30	27	30	29	29
Workless, one or more unemployed	..	..	92	91	91	88	89	85	83	80	73	79	80	76	71	75	71
Workless, other inactive <sup>3</sup>	..	..	80	79	77	75	70	66	62	55	50	50	50	49	48	45	47
<b>All working-age adults (per cent)</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>20</b>	<b>19</b>	<b>19</b>	<b>17</b>	<b>15</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>16</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
3. Workless, other inactive category includes workless, one or more aged 60 or over.

**Table 5.15ts: Percentage of working-age adults living in households with less than 60 per cent of 1998/99 median household income held constant in real terms, by disability<sup>3</sup>, and receipt of disability benefits<sup>2</sup>, and work status, United Kingdom<sup>1</sup>**

Percentage of working-age adults	Source: FRS																
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09	09/10	10/11
<b>Before Housing Costs</b>																	
Working-age adults in families where no-one is disabled	..	15	15	14	12	12	11	9	9	9	8	9	9	9	10	9	9
At least one adult working <sup>4</sup>	..	..	9	8	8	7	6	5	5	6	5	6	5	6	6	5	6
No adults working <sup>4</sup>	..	..	53	52	46	46	44	37	39	38	34	37	33	35	32	34	33
Working-age adults in families where someone is disabled	..	24	23	22	22	20	19	16	15	14	15	14	16	17	14	13	14
1 or more disabled adult, no disabled child	..	23	22	21	22	20	19	16	16	15	16	14	16	17	15	14	15
Those living in families with disabled children	..	32	28	30	28	24	18	13	14	11	11	11	13	15	12	10	9
With no disabled adult	..	29	25	28	25	19	17	11	12	10	9	10	11	13	9	7	10
With 1 or more disabled adult	..	40	33	36	33	35	21	17	17	14	15	13	15	18	16	13	9
In receipt of disability benefits	..	14	12	13	13	11	11	9	10	8	10	9	12	11	10	9	8
Not in receipt of disability benefits	..	27	26	25	25	23	22	18	17	17	17	16	18	20	16	15	17
At least one adult working <sup>4</sup>	..	..	12	12	12	11	10	8	8	7	8	8	8	9	7	7	8
No adults working <sup>4</sup>	..	..	38	39	40	35	34	29	29	27	28	25	31	31	27	24	24
<b>All working-age adults (per cent)</b>	<b>18</b>	<b>17</b>	<b>16</b>	<b>16</b>	<b>15</b>	<b>14</b>	<b>13</b>	<b>11</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>10</b>
<b>After Housing Costs</b>																	
Working-age adults in families where no-one is disabled	..	20	20	18	17	16	15	13	12	13	11	13	12	13	14	14	14
At least one adult working <sup>4</sup>	..	..	12	11	11	10	9	8	7	8	7	8	8	8	10	9	9
No adults working <sup>4</sup>	..	..	70	64	62	61	59	54	52	53	46	49	47	48	46	48	46
Working-age adults in families where someone is disabled	..	31	31	29	29	27	25	23	20	19	19	19	21	21	20	20	22
1 or more disabled adult, no disabled child	..	30	30	27	28	27	25	24	21	20	20	19	21	21	20	21	22
Those living in families with disabled children	..	39	38	37	35	30	26	19	18	16	15	15	18	21	20	16	17
With no disabled adult	..	35	36	33	32	24	25	15	15	13	12	14	17	18	17	12	17
With 1 or more disabled adult	..	48	42	44	42	41	28	27	24	20	20	16	19	25	24	22	18
In receipt of disability benefits	..	19	18	17	17	16	14	12	12	11	12	12	13	13	14	12	13
Not in receipt of disability benefits	..	35	35	32	33	31	29	27	24	22	22	22	24	25	23	23	26
At least one adult working <sup>4</sup>	..	..	16	16	15	14	13	11	10	9	10	10	10	11	11	10	11
No adults working <sup>4</sup>	..	..	52	51	52	49	46	44	40	37	35	36	41	39	38	38	39
<b>All working-age adults (per cent)</b>	<b>23</b>	<b>23</b>	<b>22</b>	<b>20</b>	<b>19</b>	<b>19</b>	<b>17</b>	<b>15</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>16</b>

**Notes:**

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled. Splits for at least one adult working and no adults working are also shown only for those living in families where someone is disabled.
3. The means of identifying people with a disability has changed over time. Data is not available for 1994/95. Up until 2001/02 all those who reported having a long-standing limiting illness were identified as having a disability. From 2002/03, statistics are based on responses to questions about difficulties across a number of areas of life. Figures for 2002/03 and 2003/04 are based on those reporting difficulties across eight areas of life and figures from 2004/05 onwards are based on those reporting difficulties across nine areas of life.
4. The economic status of the family classification has been revised to be in line with the International Labour Organisation economic status classification. This means that no economic status data is available for 1994/95 and 1995/96 as the relevant information was not collected in the Family Resources Survey for these years.
5. Percentages may not sum to 100 per cent due to rounding.