

## Pensioners

### Commentary

#### 1. Key findings

- In general, there was a decrease<sup>1</sup> in the percentage of pensioners in *relative low income*<sup>2</sup> between 1998/99 and 2010/11. The percentage of pensioners in *relative low income*, both *Before* and *After Housing Costs*, was close to a historic low<sup>3</sup> in 2010/11 and pensioners are less likely to be in *relative low income* than the population as a whole, *After Housing Costs*.
- Between 2009/10 and 2010/11, there were slight reductions<sup>4</sup> in the percentage of pensioners in *relative low income*. These reductions were driven primarily by *incomes* for pensioners at the lower end of the income distribution falling less than *incomes* around the *median*. There was a small increase in the proportion of pensioners in *absolute low income*, as *low-income* households containing pensioners saw their *income* fall in real terms. There has been a small decrease in the proportion of pensioners aged 65 or over in *material deprivation*.
- Pensioners living in families with certain characteristics were more likely to live in *low-income households*. These characteristics included living alone, being older, living in families with disabled members not in receipt of disability benefits, living in a household with a head from an ethnic minority and not having either an occupational or personal pension.
- Some similar characteristics increased the likelihood of pensioners aged 65 or over being in *material deprivation*. Differences included older pensioners being less likely than younger pensioners to be in *material deprivation*, single pensioners living with others having higher levels and little difference in rates between pensioners in families containing disabled members in receipt and those not in receipt of disability benefits.

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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. The reductions between 1998/99 and 2010/11 are 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 rates of pensioner relative low income were only lower than their 2010/11 levels in 1984 (see <http://www.ifs.org.uk/fiscalFacts/povertyStats>).

<sup>4</sup> Based on a threshold of 60 per cent of median income, only the After Housing Costs reduction is statistically significant.

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### 2. How is this information used?

The Department for Work and Pensions has an Impact Indicator<sup>5</sup> focussing on the rate of pensioner low income. The indicator measures the percentage of pensioners with incomes below 60 per cent of contemporary median income, After Housing Costs. It is used to monitor progress on pensioner poverty over time.

The pensioner low-income indicator, split by various Equality Act Protected Characteristics, is also reported in the annual DWP Equality Report<sup>6</sup>.

The material deprivation indicator introduced in 2009/10<sup>7</sup>, is an additional way of measuring living standards for pensioners. This indicator is comprised of a suite of 15 questions based on access to specific goods, services and experiences. It measures how many pensioners are in material deprivation and the reasons for lacking access to the goods, services or experiences. The indicator is also used to explore a broader definition of pensioner poverty and captures both the financial and non-financial reasons for being in material deprivation.

### 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 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.

As shown in **Figure 2.2** in **Chapter 2**, households containing pensioners in the lowest quintiles generally received a larger proportion of their income from benefits and a smaller proportion from other sources. So because benefit income grew more than earned income, households with pensioners saw their overall income fall less in real terms in 2010/11 than other households with more income from earnings. In addition, many benefits and tax credit elements were uprated<sup>8</sup> in 2010/11 by 1.5 per cent or 1.8 per cent, but the Basic State Pension increased by 2.5 per cent, while Pension Credit rates increased by 2 per cent.

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<sup>5</sup> See <http://www.dwp.gov.uk/publications/corporate-publications/dwp-business-plan-2011-2015/business-plan-transparency> for details of DWP Impact Indicators.

<sup>6</sup> Equality information can be found at <http://www.dwp.gov.uk/about%2Ddwp/diversity%2Dand%2Dequality/dwp%2Dequality%2Dinformation/>.

<sup>7</sup> See [http://research.dwp.gov.uk/asd/hbai/technical\\_note\\_20110307.pdf](http://research.dwp.gov.uk/asd/hbai/technical_note_20110307.pdf) for the background to this measure.

<sup>8</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 pensioners rose between 2009/10 and 2010/11<sup>9</sup>. This is because, despite the increases in benefits, equivalised household incomes for low-income pensioners in 2010/11 rose by less than inflation.

#### 4. What the figures show<sup>10</sup>

**Trends in relative low income:** As shown in **Figure 1.4** in **Chapter 1** and **Table 6.1tr**, there was a reduction in the proportion of pensioners in relative low income between the years 1998/99<sup>11</sup> and 2010/11 both Before and After Housing Costs<sup>12</sup>. The figures initially fell between 1998/99 and 2005/06, rose between 2005/06 and 2006/07, and then decreased between 2006/07 and 2010/11<sup>13</sup>.

At 14 per cent for 2010/11, relative low income After Housing Costs was close to its lowest ever rate, with much of the reduction since 1998/99 driven by increased entitlements to state support<sup>14</sup>. There was a 1 percentage point decrease between 2009/10 and 2010/11<sup>15</sup>, with this reduction driven primarily by households containing pensioners receiving a larger proportion of their incomes from benefits, the increases to the Basic State Pension and Pension Credit, and the reduction in median incomes, as described above. Before Housing Costs, relative low income also fell by 1 percentage point to 17 per cent between 2009/10 and 2010/11<sup>16</sup>.

**Trends in absolute low income:** Looking at **Table 6.2tr**, over the period 1998/99 to 2010/11, there was a marked fall in the proportion of pensioners in absolute low income both Before and After Housing Costs. This reduction occurred between 1998/99 and 2004/05, with levels broadly unchanged since then.

In 2010/11, the proportion of pensioners in absolute low income, After Housing Costs, was 9 per cent, an increase of 1 percentage point compared to 2009/10. Before Housing Costs, the proportion of pensioners in absolute low income increased by 1 percentage point to 11 per cent<sup>17</sup>. This is because, as noted above, low-income households with pensioners saw their incomes fall in real terms.

**Trends in material deprivation:** As shown in **Figure 1.4** in **Chapter 1** and **Table 6.7tr**, the proportion of pensioners who were living in material deprivation fell by 1 percentage point from 2009/10 to 9 per cent in 2010/11<sup>18</sup>.

<sup>9</sup> Looking at a threshold of 60 per cent of median, this is a statistically significant increase, both Before and After Housing Costs.

<sup>10</sup> This analysis is based on a 60 per cent of median income threshold.

<sup>11</sup> 1998/99 is the first year where results are available for the United Kingdom.

<sup>12</sup> This reduction is statistically significant, both Before and After Housing Costs.

<sup>13</sup> These movements are all statistically significant, both Before and After Housing Costs, with the exception of the Before Housing Costs increase from 2005/06 to 2006/07.

<sup>14</sup> See Table 4.3 of the 2011 IFS commentary available at <http://www.ifs.org.uk/publications/5584>.

<sup>15</sup> This reduction is statistically significant.

<sup>16</sup> This reduction is not statistically significant.

<sup>17</sup> Both Before and After Housing Costs increases are statistically significant.

<sup>18</sup> Table 6.7tr shows the level of material deprivation remaining at 9 per cent in 2009/10 and 2010/11, but a reduction on 1 percentage point between 2009/10 and 2010/11. This apparent inconsistency is due to rounding. To ensure that the figures produced from the survey can provide reliable estimates, we round the figures to the nearest percentage point at the final point of any calculation. This can

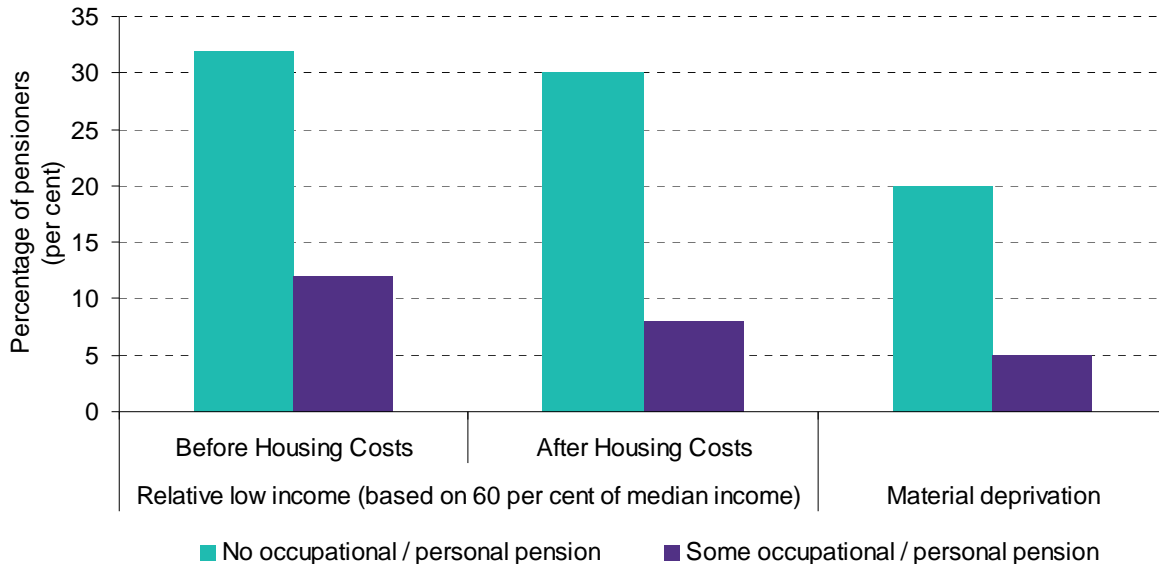
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Looking at **Table 6.11db**, around half of pensioners in the lowest quintile (i.e. the bottom 20 per cent) of the income distribution were unable to take a holiday away from home. The most common reason across all quintiles for this was health or disability preventing them. Over four-fifths of pensioners in the lowest quintile of the income distribution would be able to pay an unexpected expense of £200. The most common way of doing this across all quintiles was to use savings.

**Quintile distributions:** In 2010/11, pensioners were more likely to be in the lowest to middle quintiles, and less likely to be in the top quintile (i.e. the top 20 per cent) of the income distribution than the population as a whole (see **Table 6.1db**). This is consistent with past years and is mainly due to households containing pensioners receiving a higher proportion of their income from benefits and therefore less likely to live in higher-income households.

**Pensions receipt:** After Housing Costs, around 40 per cent of pensioners with incomes below 60 per cent of contemporary median household income are in receipt of an occupational or personal pension (about half, Before Housing Costs) compared to around three-quarters of all pensioners (see **Table 6.4db**). Pensioners with some occupational or personal pension are much less likely to be materially deprived compared to those with no occupational or personal pension (see **Chart 6.1** sourced from **Table 6.6db** and **Table 6.10db**).

**Chart 6.1: Percentage of pensioners in low-income groups by pensions receipt, 2010/11**



**Age:** In general, the older the age of the pensioners, the greater the likelihood of low income (see **Table 6.5db**). However the converse appears to be true for material deprivation, in that older pensioners have a lower likelihood of being in material deprivation (see **Table 6.9db**).

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mean that figures may not sum due to this rounding. Only rounding figures at the final point of calculation of a statistic produces the best estimate.

**Disability:** Chart 6.2 shows that pensioners living in families containing one or more disabled individuals had similar rates of low income to pensioners living in families not containing any disabled individuals, and show similar profiles over time falling between 2002/03 and 2005/06, rising between 2005/06 and 2006/07, before falling since then. However, pensioners living in families containing one or more disabled individuals and not receiving disability benefits<sup>19</sup> were much more likely to be in low-income households compared to those in receipt of disability benefits. Changes in rates of low income for pensioners living in families containing one or more disabled individuals will affect the Office for Disability Issues (ODI) indicator<sup>20</sup> on the percentage of individuals living in families containing one or more disabled individuals. Additionally, pensioners living in families where someone is disabled were more than twice as likely to be in material deprivation compared to those living in families where no-one is disabled (see Table 6.5db and 6.9db).

From 2009/10 to 2010/11, the proportion of pensioners living in families containing one or more disabled individuals in relative low income reduced by 1 percentage point to 14 per cent<sup>21</sup>, After Housing Costs and stayed at 17 per cent, Before Housing Costs (see Table 6.12ts).

Chart 6.2: Percentage of pensioners in relative low-income by family disability status, 2002/03 to 2010/11, United Kingdom



<sup>19</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.

<sup>20</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>21</sup> Table 6.12ts shows a reduction from 16 per cent in 2009/10 to 14 per cent in 2010/11. This apparent inconsistency is due to rounding.

## Background information

### Introduction

This chapter examines the position of pensioners 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.

Pensioners are defined as all those adults above 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 above State Pension age. Thus, any partners below State Pension age will be excluded from results in this chapter, but will be included in **Chapter 5**. 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*. For material deprivation, the information is presented for those pensioners aged 65 or over.

### The position of pensioners in the overall income distribution

**Figure 6.1** compares the income distribution of pensioners in 2010/11 with that of the entire population. An explanation of how negative incomes can occur After Housing Costs and zero incomes Before Housing Costs is given in **Appendix 1**.

Figure 6.1 (BHC): Income distribution; all individuals and pensioners by income band, 2010/11

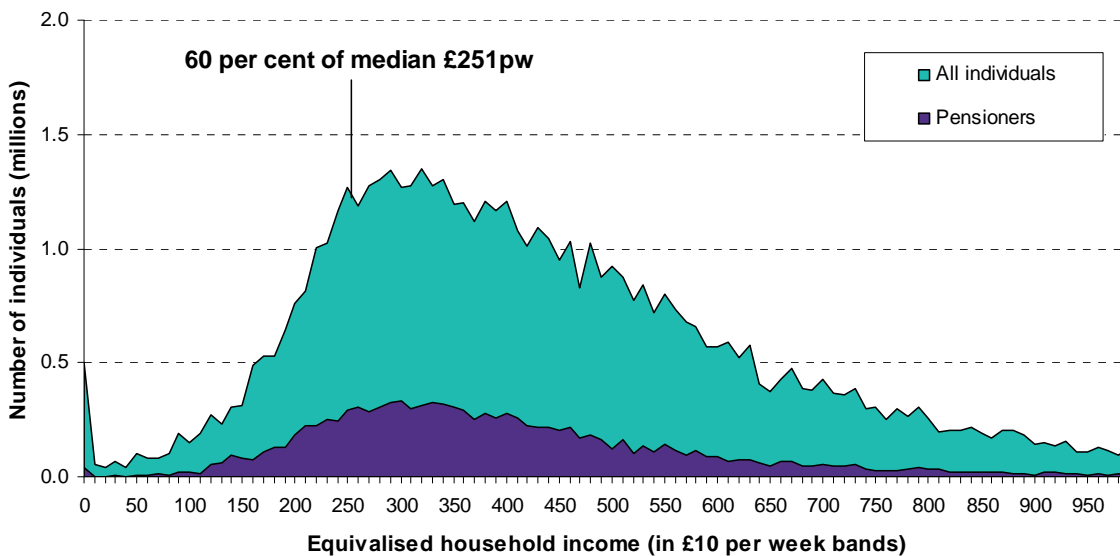
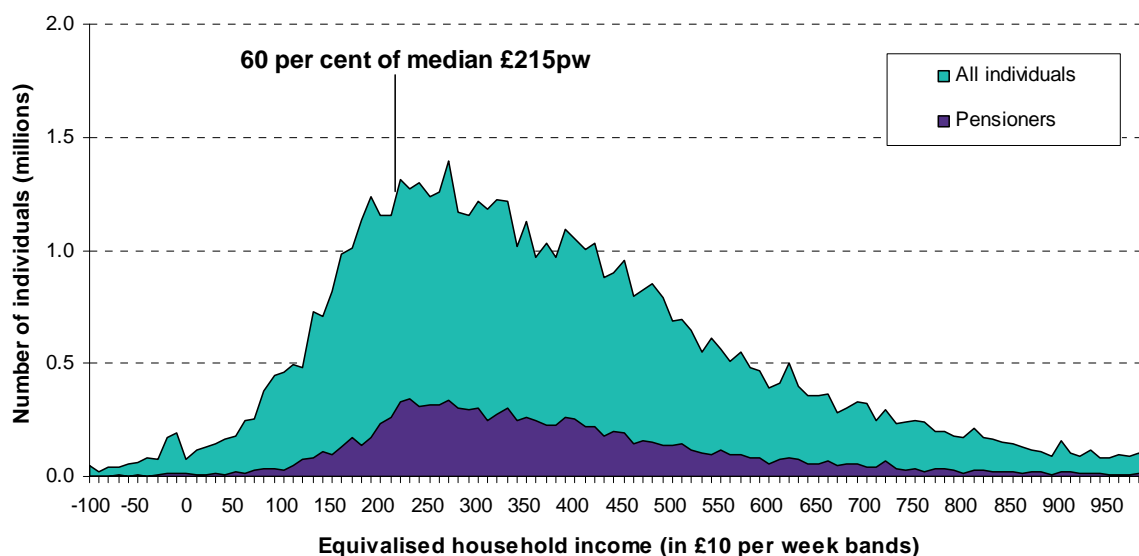


Figure 6.1 (AHC): Income distribution; all individuals and pensioners by income band, 2010/11



## 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:

**6.1tr – 6.7tr Trends over time** for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). **Tables 6.1tr** and **6.2tr** show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. **Tables 6.3tr** and **6.4tr** show numbers for the same measures as outlined for **Tables 6.1tr** and **6.2tr**, while **Tables 6.5tr** and **6.6tr** present a series that only includes pensioners aged 65 or over. 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. **Table 6.7tr** presents the pensioner material deprivation indicator for pensioners aged 65 or over, see **Appendix 2** for further details on how material deprivation is calculated.

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

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**6.2db** **Quintile distribution** of income by: pensions receipt; state support received by family; savings and investments; region and country (three-year average).

**6.3db – 6.4db** **Composition** of low-income groups of pensioners with categories as outlined for **Tables 6.1db – 6.2db**.

**6.5db – 6.6db** **Percentage** of pensioners falling into low-income groups with categories as outlined for **Tables 6.1db – 6.2db**.

**6.7db – 6.8db** **Composition** of pensioners in material deprivation with categories outlined for **Tables 6.1db – 6.2db** for pensioners aged 65 or over.

**6.9db – 6.10db** **Percentage** of pensioners aged 65 or over in material deprivation with categories outlined for **Tables 6.1db – 6.2db**.

**6.11db** **Material deprivation** Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services.

**6.1ts – 6.4ts** **Populations over time** **Tables 6.1ts to 6.4ts** present populations over time by: age and gender; tenure; region and country (three-year average); disability and receipt of disability benefits.

**6.5ts – 6.7ts** **Composition** of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; disability and receipt of disability benefits.

**6.8ts – 6.12ts** **Percentage** of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year average, the number of pensioners can be found in **Table 6.11ts**); disability and receipt of disability benefits.

**6.13ts – 6.17ts** **Percentage** of pensioners 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 6.8ts – 6.12ts**. The number of pensioners by region and country (three-year average) can be found in **Table 6.16ts**.

Following user consultation, time series tables looking at pensioners in households with incomes below 50 per cent of median have been removed.

### 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.



## 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). Trend tables consist of:

- A **relative** low-income indicator – the proportions of pensioners that are below thresholds of **contemporary** median income.
- An '**absolute**' low-income indicator – the proportions of pensioners that are below thresholds of 1998/99 median income that have been **held constant in real terms**.
- **Relative** and '**absolute**' low-income indicators for pensioners aged 65 or over.
- A **material deprivation** indicator – the proportion of pensioners aged 65 or over who are materially deprived.

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 economic status classification.

## Age and gender

This is based on the age of pensioners in the household. The first age band of 60 to 64 year olds will be made up only of females above State Pension age.

In any analysis of gender or age, 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

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income, and will therefore appear at the same position in the income distribution. Any differences in gender figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples.

Research<sup>22</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

Pensioners 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.

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 most ethnic minority groups. Categories with very small sample sizes have been suppressed.

### 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.

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<sup>22</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.

## 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.

## Material deprivation

A suite of questions designed to capture the material deprivation experienced by pensioners aged 65 or over has been included in the Family Resources Survey since May 2008.

Respondents are asked whether they have access to 15 goods, services and experiences. Where they do not have a good or service, they are asked whether this is because:

- they do not have the money for this;
- it is not a priority on their current income;
- their health / disability prevents them;
- it is too much trouble or tiring;
- they have no one to do this with or help them;
- it is not something they want; it is not relevant to them;
- other.

Where a pensioner lacks one of the material deprivation items for one of the following reasons:

- they do not have the money for this;
- it is not a priority on their current income;
- their health / disability prevents them;
- it is too much trouble or tiring;
- they have no one to do this with or help them;
- other,

they are counted as being deprived for that item.

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The exception to this is for the unexpected expense question, where the follow up question was asked to explore how those who responded 'yes' would pay. Options were:

- use own income but cut back on essentials;
- use own income but not need to cut back on essentials;
- use savings;
- use a form of credit;
- get money from friends or family;
- other.

Pensioners are counted as materially deprived for this item if and only if they responded 'no' to the initial question.

An analysis of how pensioners responded to these questions by their location on the income distribution is given in this chapter (see **Table 6.11db**).

These questions are used as an additional way of measuring living standards for pensioners in a new indicator as outlined in the "Pensioner material deprivation indicator technical note" published on the DWP website on 8<sup>th</sup> March 2011, at the following URL:

[http://research.dwp.gov.uk/asd/index.php?page=hbai\\_arc](http://research.dwp.gov.uk/asd/index.php?page=hbai_arc)

Analysis has been included in **Table 6.7tr** and **Tables 6.7db** to **6.10db** for pensioners aged 65 or over who are materially deprived.

A prevalence weighted approach has been used. Prevalence weighting is a technique of scoring deprivation in which more weight in the deprivation measure is given to families lacking those items that most families already have. This means a greater importance, when an item is lacked, is assigned to those items that are more commonly owned in the population. See **Appendix 2** for further details on how material deprivation is calculated.

### Pensioners' Income series

A further DWP National Statistics publication, the Pensioners' Income Series, available at [http://research.dwp.gov.uk/asd/index.php?page=pensioners\\_income\\_arc](http://research.dwp.gov.uk/asd/index.php?page=pensioners_income_arc), examines in more detail how the incomes of pensioners have changed over time, including looking at changes by different groups of pensioners, by type of income and by pensioners in different parts of the income distribution.

## 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>23</sup> of all household members including dependants. For *Before Housing Costs*, housing costs<sup>24</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*

Pensioners 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.

Pensioners 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.

### *Material deprivation*

A suite of questions designed to capture material deprivation experienced by pensioners aged 65 or over has been included in the Family Resources Survey since May 2008. Respondents are asked whether they have access to 15 goods, services and experiences, and reasons why they do not have a good or service. The items are scored, with higher scores allocated to those items that most families already have via a system of prevalence weighting. The material deprivation score for a family is the sum of the score of each item which they lack. Pensioner material deprivation is a wider concept than child material deprivation, and it is therefore not appropriate to combine the measure with low income.

<sup>23</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>24</sup> Housing costs include rent, water rates, mortgage interest payments, buildings insurance payments and ground rent and service charges.

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### *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.

Please see overleaf for tables

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Table 6.1tr: Percentage of pensioners falling below various thresholds of contemporary median income, United Kingdom<sup>1,2</sup>

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) <sup>4</sup>	1979	10	33	53	7	29	49
	1981	5	22	44	4	20	43
	1987	11	28	48	8	29	45
	1988 and 1989	17	40	54	16	39	50
	1990 and 1991	17	37	50	18	36	45
	1991 and 1992	14	33	46	16	33	43
	1992 and 1993	13	28	44	13	31	42
	1993/94 to 1994/95	12	25	41	10	29	40
	1994/95 to 1995/96	10	23	40	10	29	39
	1995/96 to 1996/97	11	24	40	12	29	39
FRS (GB)	1994/95	12	24	41	11	28	40
	1995/96	12	24	40	10	28	40
	1996/97	13	25	40	13	29	39
	1997/98	13	25	40	13	29	38
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	14	25	40	13	28	38
	2000/01	13	25	39	11	26	36
	2001/02	14	25	39	11	26	37
	2002/03	13	24	39	11	24	37
	2003/04	12	23	36	10	21	34
	2004/05	11	21	34	8	18	30
	2005/06	11	21	33	8	17	29
	2006/07	13	23	35	10	19	31
	2007/08	13	23	34	10	18	29
	2008/09	11	20	31	9	16	26
	2009/10	9	18	28	8	15	25
2010/11	9	17	28	8	14	24	
Change	1998/99-2010/11 <sup>2,3</sup>	-5	-9	-13	-5	-14	-14
	2009/10-2010/11 <sup>2,3</sup>	0	-1	0	0	-1	-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 percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.

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 6.2tr: Percentage of pensioners falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom<sup>1,2</sup>

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK) <sup>4</sup>	1979	49	64	73	48	62	71
	1981	42	60	71	43	57	68
	1987	28	50	62	31	49	58
	1988 and 1989	29	50	61	33	48	57
	1990 and 1991	26	45	56	29	42	51
	1991 and 1992	21	40	52	25	39	48
	1992 and 1993	17	37	50	21	37	47
	1993/94 to 1994/95	15	31	47	16	35	45
	1994/95 to 1995/96	13	28	45	15	32	42
1995/96 to 1996/97	12	27	43	15	31	40	
FRS (GB)	1994/95	16	32	48	19	36	47
	1995/96	16	32	47	18	35	46
	1996/97	14	28	43	16	32	42
	1997/98	14	27	42	15	31	40
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	12	23	37	10	25	35
	2000/01	10	20	33	8	20	31
	2001/02	8	18	29	7	14	28
	2002/03	7	16	27	6	12	23
	2003/04	7	15	25	6	10	19
	2004/05	6	13	23	5	8	15
	2005/06	6	12	21	5	8	14
	2006/07	7	15	23	6	10	16
	2007/08	7	14	23	6	9	15
	2008/09	7	12	20	5	9	14
Change	1998/99-2010/11 <sup>2,3</sup>	-9	-16	-22	-8	-20	-25
	2009/10-2010/11 <sup>2,3</sup>	1	1	1	1	1	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 percentages of pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.

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.

## 6 Pensioners

Table 6.3tr: Number of pensioners falling below various thresholds of contemporary median income, United Kingdom<sup>1,2</sup>

Number of pensioners (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) <sup>4</sup>	1979	0.9	3.0	4.8	0.6	2.6	4.4	9.1
	1981	0.5	2.1	4.2	0.4	1.9	4.1	9.5
	1987	1.1	2.8	4.8	0.8	2.9	4.5	9.9
	1988 and 1989	1.7	3.9	5.3	1.6	3.9	5.0	9.9
	1990 and 1991	1.8	3.8	5.0	1.8	3.7	4.6	10.1
	1991 and 1992	1.5	3.4	4.7	1.6	3.4	4.4	10.2
	1992 and 1993	1.3	2.9	4.5	1.3	3.1	4.3	10.2
	1993/94 to 1994/95	1.2	2.5	4.2	1.0	3.0	4.1	10.2
	1994/95 to 1995/96	1.1	2.3	4.1	1.0	2.9	4.0	10.1
	1995/96 to 1996/97	1.1	2.5	4.1	1.2	3.0	3.9	10.2
FRS (GB)	1994/95	1.2	2.4	4.0	1.1	2.8	4.0	9.9
	1995/96	1.2	2.4	3.9	1.0	2.8	3.9	9.9
	1996/97	1.3	2.4	4.0	1.2	2.9	3.9	9.9
	1997/98	1.3	2.5	4.0	1.3	2.9	3.8	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.4	2.6	4.1	1.3	2.8	3.9	10.3
	2000/01	1.4	2.6	4.0	1.2	2.7	3.7	10.3
	2001/02	1.4	2.6	4.0	1.2	2.7	3.8	10.4
	2002/03	1.4	2.5	4.0	1.1	2.5	3.8	10.5
	2003/04	1.3	2.4	3.8	1.0	2.2	3.6	10.5
	2004/05	1.2	2.3	3.7	0.9	1.9	3.2	10.7
	2005/06	1.2	2.2	3.6	0.9	1.8	3.1	10.8
	2006/07	1.4	2.5	3.8	1.1	2.1	3.4	10.9
	2007/08	1.4	2.5	3.7	1.1	2.0	3.2	11.1
	2008/09	1.2	2.3	3.5	1.1	1.8	3.0	11.3
Change	1998/99-2010/11 <sup>2,3</sup>	-0.4	-0.7	-0.9	-0.4	-1.3	-1.1	1.4
	2009/10-2010/11 <sup>2,3</sup>	0.0	0.0	0.1	0.0	-0.1	-0.1	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 numbers of pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.

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 6.4tr: Number of pensioners falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom<sup>1,2</sup>

Number of pensioners (millions)		Source: FES/FRS						All pensioners
		Before Housing Costs			After Housing Costs			
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK) <sup>4</sup>	1979	4.4	5.8	6.7	4.4	5.6	6.5	9.1
	1981	4.0	5.7	6.7	4.1	5.5	6.4	9.5
	1987	2.8	4.9	6.1	3.1	4.8	5.8	9.9
	1988 and 1989	2.9	5.0	6.1	3.3	4.7	5.7	9.9
	1990 and 1991	2.7	4.6	5.6	3.0	4.2	5.2	10.1
	1991 and 1992	2.1	4.1	5.3	2.6	4.0	4.9	10.2
	1992 and 1993	1.8	3.7	5.1	2.1	3.8	4.8	10.2
	1993/94 to 1994/95	1.5	3.2	4.8	1.7	3.5	4.6	10.2
	1994/95 to 1995/96	1.4	2.9	4.5	1.5	3.3	4.3	10.1
	1995/96 to 1996/97	1.2	2.7	4.4	1.6	3.2	4.1	10.2
FRS (GB)	1994/95	1.6	3.2	4.7	1.9	3.6	4.6	9.9
	1995/96	1.6	3.1	4.7	1.8	3.5	4.5	9.9
	1996/97	1.4	2.8	4.2	1.6	3.2	4.1	9.9
	1997/98	1.4	2.7	4.2	1.4	3.0	4.0	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.3	2.3	3.8	1.1	2.5	3.6	10.3
	2000/01	1.1	2.0	3.4	0.8	2.0	3.2	10.3
	2001/02	0.9	1.8	3.1	0.7	1.5	2.9	10.4
	2002/03	0.8	1.7	2.8	0.6	1.2	2.4	10.5
	2003/04	0.7	1.6	2.6	0.6	1.1	2.0	10.5
	2004/05	0.6	1.4	2.4	0.5	0.9	1.6	10.7
	2005/06	0.6	1.3	2.3	0.5	0.8	1.5	10.8
	2006/07	0.8	1.6	2.5	0.7	1.1	1.7	10.9
	2007/08	0.8	1.6	2.5	0.6	1.0	1.6	11.1
2008/09	0.7	1.4	2.3	0.6	1.0	1.5	11.3	
2009/10	0.6	1.1	2.0	0.5	0.9	1.5	11.5	
2010/11	0.6	1.3	2.2	0.6	1.0	1.6	11.7	
Change	1998/99-2010/11 <sup>2,3</sup>	-0.8	-1.5	-2.0	-0.8	-1.9	-2.4	1.4
	2009/10-2010/11 <sup>2,3</sup>	0.1	0.1	0.2	0.1	0.1	0.1	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 numbers of pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.

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.

## 6 Pensioners

Table 6.5tr: Percentage of pensioners aged 65 or over falling below various thresholds of contemporary and 1998/99 median income held constant in real terms, United Kingdom<sup>1</sup>

Percentage of pensioners aged 65 or over		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	13	25	43	12	29	42
	1995/96	13	25	42	11	29	42
	1996/97	13	26	42	13	30	41
	1997/98	14	27	42	13	31	40
	1998/99	15	28	43	14	30	40
	1999/00	14	26	41	13	29	39
	2000/01	14	26	40	11	27	38
FRS (UK)	2001/02	14	26	40	11	26	38
	2002/03	13	25	40	11	25	38
	2003/04	12	24	38	10	21	35
	2004/05	11	22	35	8	18	31
	2005/06	11	21	34	8	17	30
	2006/07	13	24	36	11	19	32
	2007/08	13	23	35	10	18	30
	2008/09	11	21	33	9	16	27
	2009/10	9	19	29	8	16	26
	2010/11	9	18	29	8	14	25
<b>Change</b>	2009/10-2010/11 <sup>2,3</sup>	0	-1	0	0	-2	-1

Percentage of pensioners aged 65 or over		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	17	34	50	20	38	49	
	1995/96	17	33	49	19	37	48	
	1996/97	15	29	45	16	33	44	
	1997/98	15	28	44	15	32	42	
	1998/99	15	28	43	14	30	40	
	1999/00	13	24	39	11	26	37	
	2000/01	11	20	34	8	20	32	
	2001/02	9	18	30	7	15	29	
	FRS (UK)	2002/03	7	16	28	5	12	23
		2003/04	7	15	26	6	10	19
2004/05		6	14	24	4	8	15	
2005/06		6	12	22	4	8	14	
2006/07		8	15	24	6	10	16	
2007/08		7	14	24	5	9	15	
2008/09		6	12	21	5	8	13	
2009/10		5	10	18	4	8	13	
2010/11		6	11	19	5	9	14	
<b>Change</b>		2009/10-2010/11 <sup>2,3</sup>	1	1	1	0	1	1

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

Table 6.6tr: Number of pensioners aged 65 or over falling below various thresholds of contemporary and 1998/99 median income held constant in real terms, United Kingdom<sup>1</sup>

Numbers of pensioners aged 65 or over (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			Pensioners aged 65 or over
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
<b>Contemporary income thresholds</b>								
FRS (GB)	1994/95	1.1	2.1	3.6	1.0	2.5	3.6	8.5
	1995/96	1.1	2.1	3.6	0.9	2.5	3.5	8.5
	1996/97	1.1	2.2	3.6	1.1	2.6	3.5	8.5
	1997/98	1.2	2.3	3.6	1.1	2.6	3.4	8.6
	1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
	1999/00	1.2	2.3	3.5	1.1	2.5	3.4	8.6
	2000/01	1.2	2.2	3.5	1.0	2.3	3.2	8.7
	2001/02	1.2	2.3	3.5	1.0	2.3	3.3	8.7
FRS (UK)	2002/03	1.2	2.3	3.6	1.0	2.2	3.4	9.0
	2003/04	1.1	2.1	3.4	0.9	1.9	3.2	9.0
	2004/05	1.0	2.0	3.2	0.7	1.6	2.8	9.1
	2005/06	1.0	2.0	3.1	0.8	1.6	2.7	9.2
	2006/07	1.2	2.2	3.4	1.0	1.8	2.9	9.2
	2007/08	1.2	2.2	3.2	0.9	1.7	2.8	9.3
	2008/09	1.0	1.9	3.1	0.9	1.5	2.5	9.4
	2009/10	0.9	1.8	2.8	0.8	1.5	2.5	9.6
	2010/11	0.9	1.8	2.9	0.8	1.4	2.4	9.8
Change	2009/10-2010/11 <sup>2,3</sup>	0.0	0.0	0.1	0.0	-0.1	-0.1	0.2

Numbers of pensioners aged 65 or over (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			Pensioners aged 65 or over
		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	1.5	2.8	4.2	1.7	3.2	4.1	8.5
	1995/96	1.5	2.8	4.2	1.6	3.2	4.1	8.5
	1996/97	1.3	2.5	3.8	1.4	2.8	3.7	8.5
	1997/98	1.3	2.4	3.7	1.3	2.7	3.6	8.6
	1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
	1999/00	1.1	2.0	3.3	0.9	2.2	3.1	8.6
	2000/01	0.9	1.8	3.0	0.7	1.7	2.8	8.7
	2001/02	0.7	1.6	2.6	0.6	1.3	2.5	8.7
FRS (UK)	2002/03	0.6	1.5	2.5	0.5	1.0	2.1	9.0
	2003/04	0.6	1.3	2.3	0.5	0.9	1.7	9.0
	2004/05	0.5	1.2	2.2	0.4	0.7	1.4	9.1
	2005/06	0.6	1.1	2.0	0.4	0.7	1.3	9.2
	2006/07	0.7	1.4	2.2	0.5	0.9	1.5	9.2
	2007/08	0.7	1.3	2.2	0.5	0.8	1.4	9.3
	2008/09	0.6	1.1	1.9	0.5	0.8	1.3	9.4
	2009/10	0.5	1.0	1.7	0.4	0.8	1.2	9.6
	2010/11	0.5	1.1	1.9	0.5	0.8	1.3	9.8
Change	2009/10-2010/11 <sup>2,3</sup>	0.1	0.1	0.2	0.0	0.1	0.1	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 pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.

## 6 Pensioners

Table 6.7tr: Percentage and number of pensioners aged 65 or over in material deprivation<sup>1</sup>, United Kingdom

		Source: FRS		
		Percentage	Number (millions)	Pensioners aged 65 or over
<b>FRS (UK)</b>	2009/10	9	0.9	9.6
	2010/11	9	0.8	9.8
<b>Change</b>	2009/10-2010/11 <sup>2,3</sup>	-1	-0.1	0.2

**Notes:**

1. A family is in material deprivation if they have a material deprivation score of 20 or more. See Appendix 2 for further details.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Appendix 2.
3. Due to rounding, the estimates of change in numbers of pensioners in material deprivation may not equal the difference between the total number of pensioners in material deprivation for any pair of years shown.

Tables continue overleaf

## 6 Pensioners

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2010/11</b>						
<b>Economic status of adults in the family</b>						
One or more working	9	13	22	24	31	2.1
No one working	25	28	23	15	9	9.6
<b>Age</b>						
60 - 64	18	19	21	20	22	1.8
65 - 69	18	24	22	20	16	2.9
70 - 74	21	29	24	15	10	2.4
75 - 79	26	28	24	13	9	1.9
80 - 84	27	27	23	14	9	1.6
85 +	29	25	25	13	7	1.1
<b>Family type</b>						
Couple living with others	10	20	23	28	19	0.7
Couple living alone	20	25	23	16	16	6.4
Single living with others	16	25	26	22	11	0.7
Single living alone	29	27	23	14	7	3.9
<b>Gender</b>						
Male	20	26	23	17	14	4.4
Female	24	25	23	16	12	7.3
<b>Marital status</b>						
Couple	20	24	23	17	16	7.1
Married or Civil Partnered	20	24	23	17	16	6.8
Cohabiting	18	29	22	15	16	0.3
Single	27	27	23	15	8	4.5
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
Those living in families where no-one is disabled	24	22	20	16	19	5.2
Those living in families where someone is disabled	22	28	26	17	8	6.5
One or more disabled adults	21	28	26	17	8	6.5
In receipt of disability benefits	10	29	34	21	6	2.7
Not in receipt of disability benefits	30	27	20	14	10	3.8
<b>Tenure</b>						
Owners	24	22	22	17	15	9.3
Owned outright	24	23	22	16	14	8.5
Buying with mortgage	17	16	21	20	26	0.7
Social rented sector tenants	15	40	28	15	2	1.9
All rented privately	22	28	29	15	5	0.5
<b>Ethnic group of head (3-year average)<sup>2</sup></b>						
White	22	26	22	17	12	11.1
Mixed	..	..	..	..	..	0.0
Asian or Asian British	36	25	15	13	11	0.2
Indian	38	21	18	10	13	0.1
Pakistani and Bangladeshi	43	27	8	14	8	0.1
Black or Black British	31	28	19	12	10	0.1
Black Caribbean	29	30	19	10	11	0.1
Black Non-Caribbean	..	..	..	..	..	0.0
Chinese or other ethnic group	36	19	20	10	15	0.1
<b>All pensioners<sup>3</sup></b>	<b>22</b>	<b>25</b>	<b>23</b>	<b>16</b>	<b>13</b>	<b>11.7</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 figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

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



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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Economic status of adults in the family</b>						
One or more working	5	12	19	28	36	2.1
No one working	14	30	26	18	12	9.6
<b>Age</b>						
60 - 64	13	19	20	22	26	1.8
65 - 69	11	26	22	21	21	2.9
70 - 74	11	28	27	20	14	2.4
75 - 79	13	30	27	18	12	1.9
80 - 84	15	29	25	18	13	1.6
85 +	17	27	27	21	9	1.1
<b>Family type</b>						
Couple living with others	8	18	27	28	20	0.7
Couple living alone	12	25	25	20	19	6.4
Single living with others	13	23	27	23	13	0.7
Single living alone	15	30	22	19	13	3.9
<b>Gender</b>						
Male	11	26	25	20	17	4.4
Female	13	27	24	20	16	7.3
<b>Marital status</b>						
Couple	11	24	25	20	19	7.1
Married or Civil Partnered	11	24	25	20	19	6.8
Cohabiting	17	26	26	16	16	0.3
Single	15	29	23	20	13	4.5
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
Those living in families where no-one is disabled	13	24	21	19	23	5.2
Those living in families where someone is disabled	12	28	27	21	11	6.5
One or more disabled adults	12	28	27	21	11	6.5
In receipt of disability benefits	5	24	34	27	9	2.7
Not in receipt of disability benefits	17	31	22	17	13	3.8
<b>Tenure</b>						
Owners	11	23	25	22	20	9.3
Owned outright	11	23	25	22	19	8.5
Buying with mortgage	12	17	24	20	27	0.7
Social rented sector tenants	19	42	23	14	2	1.9
All rented privately	28	35	19	13	6	0.5
<b>Ethnic group of head (3-year average)<sup>2</sup></b>						
White	12	27	24	21	16	11.1
Mixed	..	..	..	..	..	0.0
Asian or Asian British	28	31	13	16	11	0.2
Indian	27	29	16	15	13	0.1
Pakistani and Bangladeshi	35	36	8	14	8	0.1
Black or Black British	23	33	18	16	10	0.1
Black Caribbean	21	34	19	14	11	0.1
Black Non-Caribbean	..	..	..	..	..	0.0
Chinese or other ethnic group	27	29	14	12	18	0.1
<b>All pensioners<sup>3</sup></b>	<b>13</b>	<b>26</b>	<b>24</b>	<b>20</b>	<b>17</b>	<b>11.7</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 figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

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

## 6 Pensioners

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Pensions receipt</b>						
No occupational/personal pensions	38	27	18	11	7	3.2
Some occupational/personal pensions	17	25	25	18	15	8.5
<b>Couples</b>						
No occupational/personal pensions	20	24	23	17	16	7.1
No occupational/personal pensions	38	27	16	9	10	1.4
Only one with occupational/personal pension	20	25	25	17	13	3.3
Both with occupational/personal pensions	9	22	24	22	23	2.4
<b>Single</b>						
No occupational/personal pensions	27	27	23	15	8	4.5
No occupational/personal pensions	37	27	19	12	4	1.8
Occupational/personal pension	20	27	25	17	10	2.8
<b>State support received by family<sup>1</sup></b>						
Disability Living Allowance	10	30	35	20	4	1.5
Attendance Allowance	8	26	35	24	7	1.3
Pension Credit	28	34	24	12	1	2.0
Housing Benefit	10	43	31	15	1	1.5
Not in receipt of any benefit listed above	23	21	21	17	18	7.5
<b>Savings and investments</b>						
No savings	28	32	22	13	4	2.4
Less than £1,500	25	31	24	15	5	1.3
£1,500 but less than £3,000	26	28	25	13	8	0.7
£3,000 but less than £8,000	28	28	22	15	7	1.7
£8,000 but less than £10,000	24	30	23	14	8	0.4
£10,000 but less than £16,000	25	25	27	14	9	1.0
£16,000 but less than £20,000	28	24	22	15	11	0.4
£20,000 or more	13	17	23	21	26	3.7
<b>Region/Country (3-year average)</b>						
England	22	26	22	17	13	9.6
North East	22	33	25	14	6	0.5
North West	21	30	25	15	9	1.3
Yorkshire and the Humber	25	31	22	14	9	1.0
East Midlands	26	26	23	16	9	0.9
West Midlands	24	28	21	17	10	1.0
East of England	23	24	22	18	13	1.1
London	22	23	19	19	17	1.0
Inner	22	21	21	19	17	0.3
Outer	22	23	18	19	17	0.7
South East	20	22	22	18	19	1.6
South West	21	25	22	17	14	1.1
Wales	23	27	23	17	11	0.6
Scotland	21	28	25	16	10	1.0
Northern Ireland	29	24	23	15	9	0.3
<b>All pensioners<sup>2</sup></b>	<b>22</b>	<b>25</b>	<b>23</b>	<b>16</b>	<b>13</b>	<b>11.7</b>

**Notes:**

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

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
<b>Pensions receipt</b>						
No occupational/personal pensions	28	33	19	12	8	3.2
Some occupational/personal pensions	7	24	26	23	20	8.5
<b>Couples</b>						
No occupational/personal pensions	11	24	25	20	19	7.1
No occupational/personal pensions	30	31	20	9	11	1.4
Only one with occupational/personal pension	9	27	27	22	16	3.3
Both with occupational/personal pensions	4	17	26	25	27	2.4
<b>Single</b>						
No occupational/personal pensions	15	29	23	20	13	4.5
No occupational/personal pensions	26	36	19	14	5	1.8
Occupational/personal pension	8	25	26	23	18	2.8
<b>State support received by family<sup>1</sup></b>						
Disability Living Allowance	5	28	36	25	6	1.5
Attendance Allowance	5	19	35	30	12	1.3
Pension Credit	14	46	23	15	2	2.0
Housing Benefit	16	46	23	13	2	1.5
Not in receipt of any benefit listed above	13	21	23	21	22	7.5
<b>Savings and investments</b>						
No savings	20	36	24	14	6	2.4
Less than £1,500	16	32	26	19	7	1.3
£1,500 but less than £3,000	17	26	27	19	11	0.7
£3,000 but less than £8,000	13	33	24	21	10	1.7
£8,000 but less than £10,000	12	28	27	20	12	0.4
£10,000 but less than £16,000	11	28	27	21	12	1.0
£16,000 but less than £20,000	13	29	22	22	14	0.4
£20,000 or more	7	14	23	24	33	3.7
<b>Region/Country (3-year averages)</b>						
England	13	27	23	20	17	9.6
North East	12	31	29	18	10	0.5
North West	12	28	26	21	13	1.3
Yorkshire and the Humber	14	33	22	19	12	1.0
East Midlands	13	29	25	21	13	0.9
West Midlands	13	28	25	20	14	1.0
East of England	14	25	22	21	18	1.1
London	18	24	18	20	20	1.0
Inner	23	25	14	18	19	0.3
Outer	15	23	20	21	21	0.7
South East	12	22	22	20	24	1.6
South West	12	26	22	21	19	1.1
Wales	12	26	26	21	14	0.6
Scotland	10	28	27	22	14	1.0
Northern Ireland	16	26	26	21	11	0.3
<b>All pensioners<sup>2</sup></b>	<b>13</b>	<b>26</b>	<b>24</b>	<b>20</b>	<b>17</b>	<b>11.7</b>

**Notes:**

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

## 6 Pensioners

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

Percentage of pensioners	Source: FRS 2010/11						
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						All pensioners
50%	60%	70%	50%	60%	70%		
<b>Economic status of adults in the family</b>							
One or more working	8	7	7	8	7	8	18
No one working	92	93	93	92	93	92	82
<b>Age</b>							
60 - 64	15	13	13	18	16	14	16
65 - 69	19	20	21	20	22	23	25
70 - 74	18	18	20	17	18	19	20
75 - 79	18	18	18	16	16	17	16
80 - 84	16	17	16	16	16	15	14
85 +	14	13	12	12	12	11	10
<b>Family type</b>							
Couple living with others	3	3	3	4	4	4	6
Couple living alone	46	50	52	47	51	50	55
Single living with others	5	4	4	6	6	5	6
Single living alone	47	44	41	43	40	41	33
<b>Gender</b>							
Male	31	33	35	32	34	34	38
Female	69	67	65	68	66	66	62
<b>Marital status</b>							
Couple	49	52	55	51	55	54	61
Married or Civil Partnered	46	50	52	48	51	52	59
Cohabiting	2	2	2	3	3	3	2
Single	51	48	45	49	45	46	39
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
Those living in families where no-one is disabled	49	47	46	48	45	45	45
Those living in families where someone is disabled	51	53	54	52	55	55	55
One or more disabled adults	51	53	54	52	54	55	55
In receipt of disability benefits	6	9	12	9	10	12	23
Not in receipt of disability benefits	44	43	42	44	44	44	32
<b>Tenure</b>							
Owners	87	86	83	64	66	66	80
Owned outright	82	81	79	57	60	60	73
Buying with mortgage	5	5	5	7	6	5	6
Social rented sector tenants	8	10	12	25	25	26	16
All rented privately	5	5	4	11	9	8	5
<b>Ethnic group of head (3-year average)</b>							
White	93	95	95	92	93	94	97
Mixed	0	0	0	0	0	0	0
Asian or Asian British	4	3	3	4	4	3	2
Indian	2	2	2	2	2	2	1
Pakistani and Bangladeshi	1	1	1	1	1	1	0
Black or Black British	1	1	1	2	1	1	1
Black Caribbean	1	1	1	1	1	1	1
Black Non-Caribbean	0	0	0	1	0	0	0
Chinese or other ethnic group	1	1	1	1	1	1	1
<b>All pensioners (millions=100%)<sup>2</sup></b>	<b>1.0</b>	<b>2.0</b>	<b>3.3</b>	<b>1.0</b>	<b>1.7</b>	<b>2.8</b>	<b>11.7</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 totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of pensioners	Source: FRS 2010/11						All pensioners
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Pensions receipt</b>							
No occupational/personal pensions	62	50	42	61	58	52	27
Some occupational/personal pensions	38	50	58	39	42	48	73
<b>Couples</b>							
No occupational/personal pensions	49	52	55	51	55	54	61
No occupational/personal pensions	27	22	19	28	28	23	12
Only one with occupational/personal pension	19	24	25	18	20	24	29
Both with occupational/personal pensions	3	6	10	5	6	8	20
<b>Single</b>							
No occupational/personal pensions	51	48	45	49	45	46	39
No occupational/personal pensions	36	27	23	33	30	29	15
Occupational/personal pension	16	20	23	15	16	17	24
<b>State support received by family<sup>1</sup></b>							
Disability Living Allowance	4	5	7	5	5	7	13
Attendance Allowance	2	4	5	4	4	4	11
Pension Credit	16	21	21	14	20	27	17
Housing Benefit	2	4	8	14	17	21	13
Not in receipt of any benefit listed above	77	70	66	71	64	58	65
<b>Savings and investments</b>							
No savings	28	27	26	34	33	34	21
Less than £1,500	14	12	12	14	14	13	11
£1,500 but less than £3,000	7	7	7	7	8	7	6
£3,000 but less than £8,000	15	17	17	13	14	16	14
£8,000 but less than £10,000	4	4	4	3	4	4	4
£10,000 but less than £16,000	8	9	9	9	8	8	8
£16,000 but less than £20,000	4	4	4	3	4	4	4
£20,000 or more	19	19	19	17	17	16	32
<b>Region/Country (3-year average)</b>							
England	84	83	83	85	85	84	84
North East	4	4	4	4	4	5	4
North West	10	10	11	9	10	11	11
Yorkshire and the Humber	9	9	10	9	9	9	8
East Midlands	8	9	8	8	8	8	7
West Midlands	9	10	10	9	9	10	9
East of England	10	10	10	11	10	10	10
London	11	9	8	13	12	10	9
Inner	4	3	2	5	4	4	2
Outer	7	7	6	8	8	7	6
South East	13	13	12	13	13	13	14
South West	10	9	9	9	10	9	10
Wales	6	6	6	5	5	5	5
Scotland	7	7	8	6	7	7	8
Northern Ireland	3	3	3	3	3	3	2
<b>All pensioners (millions=100%)<sup>2</sup></b>	<b>1.0</b>	<b>2.0</b>	<b>3.3</b>	<b>1.0</b>	<b>1.7</b>	<b>2.8</b>	<b>11.7</b>

**Notes:**

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

## 6 Pensioners

**Table 6.5db: Percentage of pensioners in low-income groups by various family and household characteristics, United Kingdom**

Percentage of pensioners	Source: FRS 2010/11						All pensioners (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 working	4	7	12	4	6	10	2.1
No one working	10	20	32	9	16	27	9.6
<b>Age</b>							
60 - 64	9	14	23	9	14	22	1.8
65 - 69	7	14	24	7	12	22	2.9
70 - 74	8	15	28	7	13	23	2.4
75 - 79	10	20	32	8	14	26	1.9
80 - 84	10	22	33	10	16	27	1.6
85 +	13	24	34	11	18	27	1.1
<b>Family type</b>							
Couple living with others	5	8	14	6	9	16	0.7
Couple living alone	7	16	26	7	13	22	6.4
Single living with others	7	12	22	8	14	21	0.7
Single living alone	13	23	35	11	17	30	3.9
<b>Gender</b>							
Male	7	15	26	7	13	22	4.4
Female	10	19	29	9	15	25	7.3
<b>Marital status</b>							
Couple	7	15	25	7	13	21	7.1
Married or Civil Partnered	7	15	25	7	12	21	6.8
Cohabiting	8	16	27	10	19	26	0.3
Single	12	21	33	10	16	28	4.5
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
Those living in families where no-one is disabled	10	19	29	9	14	24	5.2
Those living in families where someone is disabled	8	17	28	8	14	24	6.5
One or more disabled adults	8	17	28	8	14	24	6.5
In receipt of disability benefits	3	7	15	3	6	12	2.7
Not in receipt of disability benefits	12	23	36	11	19	32	3.8
<b>Tenure</b>							
Owners	10	19	29	7	12	20	9.3
Owned outright	10	19	30	6	12	20	8.5
Buying with mortgage	6	13	20	9	13	20	0.7
Social rented sector tenants	4	10	22	13	22	40	1.9
All rented privately	10	18	28	21	29	43	0.5
<b>Ethnic group of head (3-year average)<sup>2</sup></b>							
White	9	18	29	8	15	25	11.1
Mixed	..	..	..	..	..	..	0.0
Asian or Asian British	21	31	43	20	32	43	0.2
Indian	22	32	44	19	31	41	0.1
Pakistani and Bangladeshi	22	38	49	25	38	53	0.1
Black or Black British	16	27	39	17	24	40	0.1
Black Caribbean	15	26	39	14	22	36	0.1
Black Non-Caribbean	..	..	..	..	..	..	0.0
Chinese or other ethnic group	21	31	41	20	31	44	0.1
<b>All pensioners<sup>3</sup></b>	<b>9</b>	<b>17</b>	<b>28</b>	<b>8</b>	<b>14</b>	<b>24</b>	<b>11.7</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 figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

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

Percentage of pensioners	Source: FRS 2010/11						All pensioners (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
<b>Pensions receipt</b>							
No occupational/personal pensions	20	32	44	19	30	46	3.2
Some occupational/personal pensions	5	12	22	4	8	16	8.5
<b>Couples</b>							
No occupational/personal pensions	7	15	25	7	13	21	7.1
No occupational/personal pensions	20	32	45	19	33	46	1.4
Only one with occupational/personal pension	6	14	25	5	10	20	3.3
Both with occupational/personal pensions	1	6	14	2	4	9	2.4
<b>Single</b>							
No occupational/personal pensions	12	21	33	10	16	28	4.5
No occupational/personal pensions	21	32	43	18	28	47	1.8
Occupational/personal pension	6	15	27	5	9	17	2.8
<b>State support received by family<sup>1</sup></b>							
Disability Living Allowance	3	7	16	3	6	13	1.5
Attendance Allowance	2	7	13	3	6	9	1.3
Pension Credit	8	21	35	7	17	38	2.0
Housing Benefit	2	5	17	9	19	40	1.5
Not in receipt of any benefit listed above	11	19	29	9	14	21	7.5
<b>Savings and investments</b>							
No savings	12	22	36	13	22	39	2.4
Less than £1,500	11	19	32	10	18	29	1.3
£1,500 but less than £3,000	11	21	33	10	18	29	0.7
£3,000 but less than £8,000	10	21	34	8	14	26	1.7
£8,000 but less than £10,000	9	20	30	7	14	24	0.4
£10,000 but less than £16,000	8	18	31	9	13	22	1.0
£16,000 but less than £20,000	11	21	35	8	14	24	0.4
£20,000 or more	5	10	17	5	7	12	3.7
<b>Region/Country (3-year average)</b>							
England	10	18	29	9	15	25	9.6
North East	8	18	29	8	14	26	0.5
North West	8	16	29	7	14	25	1.3
Yorkshire and the Humber	10	21	34	9	17	28	1.0
East Midlands	11	22	33	9	15	26	0.9
West Midlands	9	20	31	9	15	27	1.0
East of England	10	19	28	10	15	26	1.1
London	12	19	28	13	20	29	1.0
Inner	14	20	27	17	26	37	0.3
Outer	11	19	28	11	18	27	0.7
South East	9	17	25	8	14	22	1.6
South West	9	17	27	8	15	23	1.1
Wales	10	20	30	9	15	25	0.6
Scotland	8	16	29	6	12	22	1.0
Northern Ireland	14	25	35	10	18	28	0.3
<b>All pensioners<sup>2</sup></b>	<b>9</b>	<b>17</b>	<b>28</b>	<b>8</b>	<b>14</b>	<b>24</b>	<b>11.7</b>

**Notes:**

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

2. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

## 6 Pensioners

**Table 6.7db: Composition of materially deprived groups of pensioners aged 65 or over by various family and household characteristics, United Kingdom**

Percentage of pensioners	Source: FRS 2010/11	
	Material deprivation	Pensioners aged 65 or over
<b>Economic status of adults in the family</b>		
One or more working	5	12
No one working	95	88
<b>Age</b>		
65 - 69	31	29
70 - 74	27	24
75 - 79	16	19
80 - 84	16	16
85 +	10	11
<b>Family type</b>		
Couple living with others	5	5
Couple living alone	32	54
Single living with others	11	6
Single living alone	52	35
<b>Gender</b>		
Male	38	45
Female	62	55
<b>Marital status</b>		
Couple	37	59
Married or Civil Partnered	34	57
Cohabiting	3	2
Single	63	41
<b>Disability and receipt of disability benefits<sup>1</sup></b>		
Those living in families where no-one is disabled	22	42
Those living in families where someone is disabled	78	58
One or more disabled adults	78	58
In receipt of disability benefits	37	24
Not in receipt of disability benefits	40	34
<b>Tenure</b>		
Owners	45	79
Owned outright	38	74
Buying with mortgage	7	5
Social rented sector tenants	44	16
All rented privately	11	4
<b>Ethnic group of head (3-year average)<sup>2</sup></b>		
White	..	97
Mixed	..	0
Asian or Asian British	..	2
Indian	..	1
Pakistani and Bangladeshi	..	0
Black or Black British	..	1
Black Caribbean	..	1
Black Non-Caribbean	..	0
Chinese or other ethnic group	..	1
<b>All pensioners (millions=100%)<sup>3</sup></b>	<b>0.8</b>	<b>9.8</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. There is only two years of data available for the material deprivation indicator and so it is not possible to provide the standard three-year average statistics for the ethnic group of head. Until this detailed information is available, it is only possible to look at larger groupings: in 2009/10 - 2010/11, the composition of pensioners aged 65 or over in material deprivation was 90 per cent from the white ethnic group and 10 per cent from all other ethnic groups. In 2009/10 - 2010/11, the composition of pensioners aged 65 or over overall was 97 per cent from the white ethnic group and 3 per cent from all other ethnic groups.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.



**Table 6.8db: Composition of materially deprived groups of pensioners aged 65 or over by various family and household characteristics, United Kingdom**

Percentage of pensioners	Material deprivation	Pensioners aged 65 or over
Source: FRS 2010/11		
<b>Pensions receipt</b>		
No occupational/personal pensions	59	26
Some occupational/personal pensions	41	74
<b>Couples</b>		
No occupational/personal pensions	37	59
No occupational/personal pensions	18	11
Only one with occupational/personal pension	14	28
Both with occupational/personal pensions	5	20
<b>Single</b>		
No occupational/personal pensions	63	41
No occupational/personal pensions	41	15
Occupational/personal pension	22	26
<b>State support received by family<sup>1</sup></b>		
Disability Living Allowance	23	13
Attendance Allowance	16	13
Pension Credit	47	18
Housing Benefit	44	13
Not in receipt of any benefit listed above	26	63
<b>Savings and investments</b>		
No savings	63	21
Less than £1,500	13	11
£1,500 but less than £3,000	4	6
£3,000 but less than £8,000	11	15
£8,000 but less than £10,000	1	4
£10,000 but less than £16,000	2	8
£16,000 but less than £20,000	1	4
£20,000 or more	5	32
<b>Region/Country (2-year average)<sup>2</sup></b>		
England	..	84
North East	..	4
North West	..	11
Yorkshire and the Humber	..	9
East Midlands	..	7
West Midlands	..	9
East of England	..	10
London	..	9
Inner	..	2
Outer	..	7
South East	..	14
South West	..	10
Wales	..	5
Scotland	..	8
Northern Ireland	..	2
<b>All pensioners (millions=100%)<sup>3</sup></b>	<b>0.8</b>	<b>9.8</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. There is only two years of data available for the material deprivation indicator and so it is not possible to provide the standard three-year average statistics for regions/countries.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

## 6 Pensioners

**Table 6.9db: Percentage of pensioners aged 65 or over in material deprivation by various family and household characteristics, United Kingdom**

Percentage of pensioners	Material deprivation	Pensioners aged 65 or over (millions)
<b>Source: FRS 2010/11</b>		
<b>Economic status of adults in the family</b>		
One or more working	4	1.2
No one working	9	8.6
<b>Age</b>		
65 - 69	9	2.9
70 - 74	10	2.4
75 - 79	7	1.9
80 - 84	9	1.6
85 +	7	1.1
<b>Family type</b>		
Couple living with others	8	0.5
Couple living alone	5	5.3
Single living with others	17	0.6
Single living alone	13	3.5
<b>Gender</b>		
Male	7	4.4
Female	10	5.4
<b>Marital status</b>		
Couple	5	5.8
Married or Civil Partnered	5	5.6
Cohabiting	10	0.2
Single	13	4.0
<b>Disability and receipt of disability benefits<sup>1</sup></b>		
Those living in families where no-one is disabled	5	4.1
Those living in families where someone is disabled	11	5.7
One or more disabled adults	11	5.7
In receipt of disability benefits	13	2.4
Not in receipt of disability benefits	10	3.3
<b>Tenure</b>		
Owners	5	7.8
Owned outright	4	7.3
Buying with mortgage	12	0.5
Social rented sector tenants	23	1.6
All rented privately	21	0.4
<b>Ethnic group of head (3-year average)<sup>2,3</sup></b>		
White	..	9.3
Mixed	..	0.0
Asian or Asian British	..	0.2
Indian	..	0.1
Pakistani and Bangladeshi	..	0.0
Black or Black British	..	0.1
Black Caribbean	..	0.1
Black Non-Caribbean	..	0.0
Chinese or other ethnic group	..	0.1
<b>All pensioners<sup>4</sup></b>	<b>9</b>	<b>9.8</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 figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.
3. There is only two years of data available for the material deprivation indicator and so it is not possible to provide the standard three-year average statistics for the ethnic group of head. Until this detailed information is available, it is only possible to look at larger groupings: in 2009/10 - 2010/11, the material deprivation rate for white pensioners aged 65 or over was 8 per cent from a population of 9.4 million, and for pensioners aged 65 or over from all other ethnic groups it was 26 per cent from a population of 0.3 million.
4. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

**Table 6.10db: Percentage of pensioners aged 65 or over in material deprivation by various family and household characteristics, United Kingdom**

Percentage of pensioners	Material deprivation	Pensioners aged 65 or over (millions)
<b>Source: FRS 2010/11</b>		
<b>Pensions receipt</b>		
No occupational/personal pensions	20	2.5
Some occupational/personal pensions	5	7.3
<b>Couples</b>		
No occupational/personal pensions	5	5.8
No occupational/personal pensions	14	1.0
Only one with occupational/personal pension	4	2.8
Both with occupational/personal pensions	2	2.0
<b>Single</b>		
No occupational/personal pensions	13	4.0
No occupational/personal pensions	24	1.5
Occupational/personal pension	7	2.5
<b>State support received by family<sup>1</sup></b>		
Disability Living Allowance	15	1.2
Attendance Allowance	11	1.2
Pension Credit	22	1.8
Housing Benefit	29	1.3
Not in receipt of any benefit listed above	4	6.2
<b>Savings and investments</b>		
No savings	26	2.0
Less than £1,500	10	1.1
£1,500 but less than £3,000	6	0.6
£3,000 but less than £8,000	6	1.5
£8,000 but less than £10,000	1	0.4
£10,000 but less than £16,000	2	0.8
£16,000 but less than £20,000	2	0.4
£20,000 or more	1	3.1
<b>Region/Country (2-year average)<sup>2</sup></b>		
England	9	8.1
North East	..	0.4
North West	..	1.1
Yorkshire and the Humber	..	0.8
East Midlands	..	0.7
West Midlands	..	0.9
East of England	..	1.0
London	..	0.9
Inner	..	0.2
Outer	..	0.6
South East	..	1.4
South West	..	1.0
Wales	..	0.5
Scotland	9	0.8
Northern Ireland	11	0.2
<b>All pensioners<sup>3</sup></b>	<b>9</b>	<b>9.8</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. There is only two years of data available for the material deprivation indicator and so it is not possible to provide the standard three-year average statistics for regions/countries. Two-year averages have also been provided for the materially deprived pensioners aged 65 and over for England, Scotland and Northern Ireland as the sample sizes for these groups are sufficiently robust enough to produce these.
3. The totals for all pensioners are shown for the United Kingdom for the latest year and are not three-year averages.

## 6 Pensioners

**Table 6.11db (BHC): Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services, United Kingdom**

Percentage of pensioners <sup>1</sup>		Net equivalised disposable household income						Source: FRS 2010/11
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	Most common reason for 'no' response <sup>2</sup>
At least one filling meal a day	Yes	99	98	99	99	100	99	30%
	No	1	2	1	1	0	1	Not something I want
Go out socially at least once a month	Yes	72	71	77	78	89	76	36%
	No	28	29	23	22	11	24	Health / disability prevents me
See friends or family at least once a month	Yes	94	95	95	96	98	95	42%
	No	6	5	5	4	2	5	Other reason
Take a holiday away from home	Yes	52	53	59	64	82	59	33%
	No	48	47	41	36	18	41	Health / disability prevents me
Able to replace cooker if it broke down	Yes	87	87	90	93	99	90	87%
	No	13	13	10	7	1	10	No money for this
Home kept in a good state of repair	Yes	96	97	97	98	99	97	56%
	No	4	3	3	2	1	3	No money for this
Heating, electrics, plumbing and drains working	Yes	98	98	99	99	99	98	45%
	No	2	2	1	1	1	2	No money for this
Have a damp-free home	Yes	95	93	95	95	97	95	54%
	No	5	7	5	5	3	5	Other reason
Home kept adequately warm	Yes	95	97	97	99	99	97	64%
	No	5	3	3	1	1	3	No money for this
Able to pay regular bills	Yes	96	96	98	98	100	97	84%
	No	4	4	2	2	0	3	No money for this
Have a telephone to use, whenever needed	Yes	97	96	97	98	99	97	36%
	No	3	4	3	2	1	3	No money for this
Have access to a car or taxi, whenever needed	Yes	87	87	91	94	99	91	40%
	No	13	13	9	6	1	9	No money for this
Have hair done or cut regularly	Yes	86	90	90	93	96	90	28%
	No	14	10	10	7	4	10	No money for this
Have a warm waterproof coat	Yes	98	98	98	99	100	98	36%
	No	2	2	2	1	0	2	No money for this

		Net equivalised disposable household income						Most common reason for 'yes' response <sup>3</sup>
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	
Able to pay an unexpected expense of £200	Yes	87	84	88	92	99	88	52%
	No	13	16	12	8	1	12	Use savings

**Notes:**

- Percentages relate to the proportion of pensioners who answered the material deprivation questions.
- For the first 14 questions in the table the follow up questions were asked to explore the reason for a "no" response. Options were: No money for this; Not priority on current income; Health/disability prevents me; Too much trouble/too tiring; No-one to do this with or help me; Not something I want; Not relevant to me; Other. Pensioners can give multiple responses.
- For the last question in the table relating to being able to meet an unexpected expense of £200, the follow up question was asked to explore how those who responded "yes" would pay. Options were: Use own income but cut back on essentials; Use own income but not need to cut back on essentials; Use my savings; Use a form of credit; Get money from friends or family; Other.
- Percentages may not sum to 100 per cent due to rounding.

**Table 6.11db (AHC): Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services, United Kingdom**

Percentage of pensioners <sup>1</sup>		Net equivalised disposable household income						Source: FRS 2010/11
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	Most common reason for 'no' response <sup>2</sup>
At least one filling meal a day	Yes	98	98	99	100	99	99	30%
	No	2	2	1	0	1	1	Not something I want
Go out socially at least once a month	Yes	70	71	74	79	89	76	36%
	No	30	29	26	21	11	24	Health / disability prevents me
See friends or family at least once a month	Yes	92	95	94	96	98	95	42%
	No	8	5	6	4	2	5	Other reason
Take a holiday away from home	Yes	49	51	58	63	80	59	33%
	No	51	49	42	37	20	41	Health / disability prevents me
Able to replace cooker if it broke down	Yes	83	85	91	95	99	90	87%
	No	17	15	9	5	1	10	No money for this
Home kept in a good state of repair	Yes	95	96	97	98	99	97	56%
	No	5	4	3	2	1	3	No money for this
Heating, electrics, plumbing and drains working	Yes	97	98	99	99	99	98	45%
	No	3	2	1	1	1	2	No money for this
Have a damp-free home	Yes	94	94	94	95	97	95	54%
	No	6	6	6	5	3	5	Other reason
Home kept adequately warm	Yes	94	96	97	98	99	97	64%
	No	6	4	3	2	1	3	No money for this
Able to pay regular bills	Yes	94	96	98	99	99	97	84%
	No	6	4	2	1	1	3	No money for this
Have a telephone to use, whenever needed	Yes	96	95	98	99	99	97	36%
	No	4	5	2	1	1	3	No money for this
Have access to a car or taxi, whenever needed	Yes	86	85	92	94	98	91	40%
	No	14	15	8	6	2	9	No money for this
Have hair done or cut regularly	Yes	86	87	91	92	96	90	28%
	No	14	13	9	8	4	10	No money for this
Have a warm waterproof coat	Yes	97	98	98	99	99	98	36%
	No	3	2	2	1	1	2	No money for this

		Net equivalised disposable household income						Most common reason for 'yes' response <sup>3</sup>
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	
Able to pay an unexpected expense of £200	Yes	84	81	89	94	98	88	52%
	No	16	19	11	6	2	12	Use savings

**Notes:**

- Percentages relate to the proportion of pensioners who answered the material deprivation questions.
- For the first 14 questions in the table the follow up questions were asked to explore the reason for a "no" response. Options were: No money for this; Not priority on current income; Health/disability prevents me; Too much trouble/too tiring; No-one to do this with or help me; Not something I want; Not relevant to me; Other. Pensioners can give multiple responses.
- For the last question in the table relating to being able to meet an unexpected expense of £200, the follow up question was asked to explore how those who responded "yes" would pay. Options were: Use own income but cut back on essentials; Use own income but not need to cut back on essentials; Use my savings; Use a form of credit; Get money from friends or family; Other.
- Percentages may not sum to 100 per cent due to rounding.

Table 6.1ts: Population of pensioners by age and gender, 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>Number of pensioners whose age is: (millions)</b>																	
60 - 64	1.4	1.4	1.4	1.4	1.4	1.5	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.9	1.9	1.8
65 - 69	2.5	2.6	2.5	2.6	2.5	2.5	2.5	2.5	2.5	2.5	2.6	2.7	2.6	2.6	2.6	2.8	2.9
70 - 74	2.5	2.4	2.3	2.2	2.3	2.2	2.3	2.3	2.3	2.4	2.2	2.2	2.2	2.2	2.3	2.3	2.4
75 - 79	1.6	1.6	1.7	1.8	1.9	1.9	1.9	1.9	1.9	1.8	1.8	1.8	1.8	1.9	1.9	1.9	1.9
80 - 84	1.2	1.2	1.2	1.2	1.1	1.1	1.2	1.2	1.4	1.4	1.6	1.5	1.6	1.5	1.5	1.5	1.6
85 +	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.9	0.9	1.0	1.0	1.1	1.1	1.1
<b>Number of pensioners whose gender is: (millions)</b>																	
Male	3.5	3.5	3.6	3.6	3.6	3.6	3.7	3.7	3.9	3.9	4.0	4.0	4.1	4.1	4.2	4.3	4.4
Female	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.6	6.6	6.7	6.8	6.8	7.0	7.1	7.2	7.3
<b>All pensioners (millions)</b>	<b>9.9</b>	<b>9.9</b>	<b>9.9</b>	<b>10.0</b>	<b>10.0</b>	<b>10.0</b>	<b>10.1</b>	<b>10.1</b>	<b>10.5</b>	<b>10.5</b>	<b>10.7</b>	<b>10.8</b>	<b>10.9</b>	<b>11.1</b>	<b>11.3</b>	<b>11.5</b>	<b>11.7</b>
<b>Percentage of pensioners whose age is:</b>																	
60 - 64	14	14	14	14	14	15	14	14	14	15	15	15	15	16	17	16	16
65 - 69	25	26	26	26	25	25	25	24	24	24	25	25	24	24	23	24	25
70 - 74	25	24	23	23	23	22	22	22	22	22	21	20	20	20	20	20	20
75 - 79	16	17	17	18	19	19	19	18	18	18	17	17	17	17	17	16	16
80 - 84	12	12	12	12	11	11	12	12	13	14	15	14	14	14	14	13	14
85 +	7	7	7	8	8	8	8	8	8	8	8	9	9	9	9	10	10
<b>Percentage of pensioners whose gender is:</b>																	
Male	35	36	36	36	36	36	36	37	37	37	37	37	37	37	37	37	38
Female	65	64	64	64	64	64	64	63	63	63	63	63	63	63	63	63	62
<b>All pensioners (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 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 6.2ts: Population of pensioners by tenure, 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>Number of pensioners whose tenure type is: (millions)</b>																	
Owners	6.5	6.7	6.8	6.9	7.0	7.1	7.2	7.4	7.7	7.9	8.1	8.4	8.5	8.8	8.8	9.1	9.3
Owned outright	5.7	5.8	5.9	6.0	6.1	6.2	6.4	6.6	6.8	7.1	7.3	7.5	7.6	8.0	8.0	8.2	8.5
Buying with mortgage	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8	0.9	0.7
Social rented sector tenants	2.8	2.7	2.7	2.6	2.5	2.4	2.4	2.3	2.3	2.2	2.1	2.0	1.9	1.9	2.0	1.9	1.9
All rented privately	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.5	0.4	0.5	0.5	0.4	0.4	0.5	0.5	0.5
<b>All pensioners (millions)</b>	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3	11.5	11.7
<b>Percentage of pensioners whose tenure type is:</b>																	
Owners	65	67	68	69	70	71	72	73	74	75	76	78	78	79	78	79	80
Owned outright	58	59	59	60	61	62	63	65	65	68	68	69	70	72	71	71	73
Buying with mortgage	8	8	9	9	9	9	9	8	8	8	8	8	8	7	7	8	6
Social rented sector tenants	28	28	27	26	25	24	23	22	22	21	19	18	18	17	17	17	16
All rented privately	6	5	5	5	5	5	5	4	4	4	4	4	4	4	4	5	5
<b>All pensioners (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 6.3ts: Population of pensioners by region and country, United Kingdom<sup>1</sup>

	Source: FRS														
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11
<b>Number of pensioners whose region/country is: (3-year average, millions)</b>															
England	8.5	8.5	8.5	8.6	8.6	8.7	8.7	8.8	8.8	8.9	9.0	9.1	9.3	9.5	9.6
North East	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
North West	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3	1.3	1.3
Yorkshire and the Humber	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0
East Midlands	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.9
West Midlands	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0
East of England	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1
London	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
South East	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6	1.6	1.6
South West	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1	1.1
Wales	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Scotland	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0
Northern Ireland	..	..	..	..	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
<b>All pensioners (millions)<sup>2</sup></b>	<b>9.9</b>	<b>9.9</b>	<b>10.0</b>	<b>10.0</b>	<b>10.3</b>	<b>10.3</b>	<b>10.4</b>	<b>10.5</b>	<b>10.6</b>	<b>10.7</b>	<b>10.8</b>	<b>10.9</b>	<b>11.1</b>	<b>11.3</b>	<b>11.5</b>
<b>Percentage of pensioners whose region/country is: (3-year average)</b>															
England	86	86	86	86	84	84	84	84	84	84	84	84	84	84	84
North East	5	5	5	5	5	5	5	5	4	4	4	4	4	4	4
North West	12	12	12	12	12	12	12	12	12	12	11	11	11	11	11
Yorkshire and the Humber	9	9	9	9	9	9	9	9	9	9	9	8	8	8	8
East Midlands	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
West Midlands	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
East of England	9	9	9	10	9	9	9	10	10	10	10	10	10	10	10
London	10	10	10	10	10	10	10	10	9	9	9	9	9	9	9
South East	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
South West	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Wales	6	6	6	6	5	5	5	5	5	5	5	5	5	5	5
Scotland	9	9	9	9	9	9	9	9	9	9	9	9	8	8	8
Northern Ireland	..	..	..	..	2	2	2	2	2	2	2	2	2	2	2
<b>All pensioners (per cent)<sup>2</sup></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 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. Percentages may not sum to 100 per cent due to rounding.



Table 6.4ts: Population of pensioners by disability<sup>3</sup> and receipt of disability benefits<sup>2</sup>, 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>Number of pensioners (millions) who are:</b>																	
Pensioners in families where no-one is disabled	..	4.7	5.0	4.7	4.6	4.8	4.6	4.8	4.6	4.7	4.8	4.7	4.7	4.9	4.9	5.1	5.2
Pensioners in families where someone is disabled	..	5.3	4.9	5.3	5.4	5.2	5.5	5.3	5.9	5.8	5.9	6.1	6.1	6.2	6.4	6.4	6.5
One or more disabled adults	..	5.3	4.9	5.3	5.4	5.2	5.5	5.3	5.9	5.8	5.9	6.1	6.1	6.2	6.4	6.4	6.5
In receipt of disability benefits	..	0.7	1.6	1.8	1.9	2.0	2.1	2.1	2.2	2.3	2.4	2.3	2.4	2.4	2.6	2.5	2.7
Not in receipt of disability benefits	..	4.5	3.3	3.5	3.5	3.3	3.4	3.3	3.7	3.5	3.5	3.8	3.7	3.8	3.8	3.9	3.8
<b>All pensioners (millions)</b>	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3	11.5	11.7
<b>Percentage of pensioners who are:</b>																	
Pensioners in families where no-one is disabled	..	47	50	47	46	48	45	47	44	45	45	43	44	44	43	44	45
Pensioners in families where someone is disabled	..	53	50	53	54	52	55	53	56	55	55	57	56	56	57	56	55
One or more disabled adults	..	53	50	53	54	52	55	53	56	55	55	57	56	56	57	56	55
In receipt of disability benefits	..	7	16	18	19	19	21	20	21	22	22	22	22	22	23	22	23
Not in receipt of disability benefits	..	46	33	35	35	33	34	32	35	34	33	35	34	34	34	34	32
<b>All pensioners (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.

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

Table 6.5ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender, United Kingdom<sup>1</sup>

Percentage of pensioners	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>																	
<b>Age</b>																	
60 - 64	10	9	11	10	10	10	11	11	11	12	11	12	12	13	14	13	13
65 - 69	19	21	19	19	19	19	20	18	19	19	19	22	19	20	20	20	20
70 - 74	26	24	24	24	25	23	23	23	23	22	19	21	19	19	20	20	18
75 - 79	19	21	21	23	23	22	22	22	21	21	20	18	22	18	18	18	18
80 - 84	17	16	16	15	14	16	13	16	16	18	19	17	16	17	17	16	17
85 +	9	9	9	9	10	10	11	11	10	9	11	10	12	11	11	12	13
<b>Gender</b>																	
Male	31	32	31	32	33	33	33	34	35	33	34	34	33	33	34	33	33
Female	69	68	69	68	67	67	67	66	65	67	66	66	67	67	66	67	67
<b>All pensioners (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>																	
<b>Age</b>																	
60 - 64	10	9	10	10	10	11	12	12	12	13	15	14	14	16	17	15	16
65 - 69	19	21	19	20	19	20	20	19	21	20	22	24	20	21	22	22	22
70 - 74	28	25	24	23	24	23	22	23	22	23	19	19	19	19	18	20	18
75 - 79	21	22	22	23	23	21	22	21	20	20	19	17	19	17	16	17	16
80 - 84	15	15	17	15	14	16	13	15	16	16	16	15	16	16	16	15	16
85 +	7	8	9	10	10	10	10	10	10	8	10	11	12	10	11	12	12
<b>Gender</b>																	
Male	30	32	30	32	32	32	32	33	35	33	35	35	34	32	33	34	34
Female	70	68	70	68	68	68	68	67	65	67	65	65	66	68	67	66	66
<b>All pensioners (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 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 6.6ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom<sup>1</sup>

Percentage of pensioners	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>																	
<b>Tenure</b>																	
Owners	71	74	71	71	72	74	73	75	79	80	83	84	83	84	83	84	86
Owned outright	65	69	66	65	66	67	67	70	73	75	76	78	78	79	78	78	81
Buying with mortgage	6	5	5	6	5	6	6	5	6	5	6	6	5	5	4	5	5
Social rented sector tenants	21	21	23	23	23	20	21	19	16	14	13	11	11	12	12	12	10
All rented privately	8	5	6	6	5	7	6	5	5	5	5	5	6	4	5	5	5
<b>All pensioners (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>																	
<b>Tenure</b>																	
Owners	42	45	43	45	47	49	49	53	56	58	62	64	65	68	65	62	66
Owned outright	36	40	38	39	41	43	43	48	50	53	55	56	60	61	59	56	60
Buying with mortgage	6	5	4	6	5	6	5	5	6	5	7	8	6	7	6	6	6
Social rented sector tenants	49	48	50	47	46	43	44	40	37	34	30	27	26	26	26	29	25
All rented privately	10	8	8	8	7	8	7	7	7	7	7	9	8	6	8	9	9
<b>All pensioners (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 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 6.7ts: Composition of pensioners 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>, United Kingdom<sup>1</sup>

Percentage of pensioners	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>																	
Pensioners in families where no-one is disabled	..	50	55	49	49	51	49	49	48	50	49	46	47	47	48	48	47
Pensioners in families where someone is disabled	..	50	45	51	51	49	51	51	52	50	51	54	53	53	52	52	53
One or more disabled adults	..	50	45	51	51	49	51	51	52	50	51	54	53	52	52	52	53
In receipt of disability benefits	..	2	5	6	7	7	8	10	9	10	9	10	10	10	10	9	9
Not in receipt of disability benefits	..	49	40	44	44	41	43	41	43	40	42	44	43	43	42	44	43
<b>All pensioners (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>																	
Pensioners in families where no-one is disabled	..	48	53	48	47	51	48	47	48	49	49	46	47	46	46	47	45
Pensioners in families where someone is disabled	..	52	47	52	53	49	52	53	52	51	51	54	53	54	54	53	55
One or more disabled adults	..	52	47	52	53	49	52	53	52	51	51	54	53	54	54	53	54
In receipt of disability benefits	..	2	4	5	5	6	8	7	8	10	9	9	10	9	11	9	10
Not in receipt of disability benefits	..	50	43	48	48	44	44	45	44	41	41	45	43	45	43	44	44
<b>All pensioners (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.

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

Table 6.8ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender, United Kingdom<sup>1</sup>

Percentage of pensioners	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>																	
<b>Age</b>																	
60 - 64	17	16	19	18	19	18	18	19	18	18	17	18	18	19	17	14	14
65 - 69	18	19	18	19	20	19	20	18	19	18	17	18	18	20	17	15	14
70 - 74	25	24	25	27	29	26	25	26	25	23	19	21	21	22	20	18	15
75 - 79	28	30	30	32	33	29	29	31	28	27	25	22	29	25	22	20	20
80 - 84	32	32	33	32	33	36	28	32	29	30	27	24	27	28	25	22	22
85 +	33	28	31	30	33	30	34	33	32	26	29	25	32	27	23	23	24
<b>Gender</b>																	
Male	21	22	21	22	25	23	23	23	23	20	19	19	21	20	18	16	15
Female	26	25	27	27	28	26	26	26	25	25	23	22	25	24	21	19	19
<b>All pensioners (per cent)</b>	<b>24</b>	<b>24</b>	<b>25</b>	<b>25</b>	<b>27</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>24</b>	<b>23</b>	<b>21</b>	<b>21</b>	<b>23</b>	<b>23</b>	<b>20</b>	<b>18</b>	<b>17</b>
<b>After Housing Costs</b>																	
<b>Age</b>																	
60 - 64	20	19	21	20	21	21	21	21	20	19	18	16	17	18	16	14	14
65 - 69	21	22	21	22	21	22	21	20	20	18	16	16	16	16	15	14	12
70 - 74	31	29	29	30	30	28	25	27	24	21	16	16	17	17	14	15	13
75 - 79	37	36	36	37	35	30	31	29	27	23	19	17	21	19	16	16	14
80 - 84	34	34	39	37	37	39	30	31	30	24	19	18	21	20	19	17	16
85 +	30	30	38	38	35	35	33	31	29	22	22	22	25	20	18	19	18
<b>Gender</b>																	
Male	24	25	24	26	26	24	23	23	23	18	16	16	17	16	14	14	13
Female	31	30	32	31	30	29	28	27	25	22	18	18	20	20	17	16	15
<b>All pensioners (per cent)</b>	<b>28</b>	<b>28</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>28</b>	<b>26</b>	<b>26</b>	<b>24</b>	<b>21</b>	<b>18</b>	<b>17</b>	<b>19</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>14</b>

**Notes:**

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

Table 6.9ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom<sup>1</sup>

Percentage of pensioners	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>																	
<b>Tenure</b>																	
Owners	26	26	26	26	28	26	25	26	26	24	23	23	25	24	21	19	19
Owned outright	27	28	27	28	29	27	26	27	27	25	24	23	26	25	22	20	19
Buying with mortgage	18	14	15	16	17	19	16	15	18	15	17	15	15	15	12	13	13
Social rented sector tenants	18	18	21	22	24	21	23	22	18	16	14	12	15	16	14	13	10
All rented privately	31	25	32	31	31	31	29	29	29	30	23	25	32	24	22	19	18
<b>All pensioners (per cent)</b>	24	24	25	25	27	25	25	25	24	23	21	21	23	23	20	18	17
<b>After Housing Costs</b>																	
<b>Tenure</b>																	
Owners	18	18	18	19	19	19	18	19	18	16	14	14	16	16	13	12	12
Owned outright	18	19	19	19	19	19	18	19	18	16	14	14	16	15	13	12	12
Buying with mortgage	20	16	15	19	17	19	16	16	17	14	15	17	14	17	13	13	13
Social rented sector tenants	48	48	54	52	52	50	49	45	41	34	28	25	28	28	24	26	22
All rented privately	43	41	45	45	44	42	39	43	38	38	29	34	38	28	30	30	29
<b>All pensioners (per cent)</b>	28	28	29	29	29	28	26	26	24	21	18	17	19	18	16	15	14

**Notes:**

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

Table 6.10ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom<sup>1</sup>

Percentage of pensioners	Source: FRS														
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11
<b>Before Housing Costs</b>															
<b>Region/Country (3-year average)</b>															
England	24	24	25	26	25	25	25	24	23	21	22	22	22	20	18
North East	26	26	26	28	30	28	26	23	22	20	20	21	21	20	18
North West	24	25	27	27	26	25	25	25	24	24	24	24	22	18	16
Yorkshire and the Humber	28	28	30	30	29	28	27	25	24	22	24	25	25	23	21
East Midlands	26	28	30	31	31	31	30	29	27	26	27	27	27	24	22
West Midlands	25	26	27	26	26	26	27	27	26	25	22	23	22	22	20
East of England	24	23	25	26	26	25	25	24	22	20	19	19	21	20	19
London	19	20	20	21	20	21	20	21	20	20	20	21	22	20	19
South East	21	20	21	22	22	22	22	21	20	19	19	19	18	17	17
South West	23	26	26	27	25	25	25	25	22	20	20	22	22	20	17
Wales	27	26	26	26	26	26	25	26	24	25	24	25	24	23	20
Scotland	28	27	27	25	26	24	23	22	22	21	20	20	19	18	16
Northern Ireland	..	..	..	..	30	30	28	26	25	27	28	27	28	27	25
<b>All pensioners (per cent)<sup>2</sup></b>	24	25	26	26	26	25	25	24	23	22	22	22	22	20	19
<b>After Housing Costs</b>															
<b>Region/Country (3-year average)</b>															
England	28	29	29	29	28	27	26	24	21	18	18	18	18	17	15
North East	33	33	32	31	31	28	27	23	20	17	17	19	18	17	14
North West	28	28	29	28	27	25	25	24	21	19	19	18	17	15	14
Yorkshire and the Humber	30	31	32	32	31	29	26	24	20	17	17	18	19	18	17
East Midlands	27	29	30	30	29	28	27	25	22	21	21	21	19	18	15
West Midlands	29	28	29	28	28	27	28	26	23	20	18	18	16	16	15
East of England	29	28	29	28	28	26	25	24	21	18	16	16	18	16	15
London	30	31	31	32	30	30	27	26	23	21	22	22	23	21	20
South East	26	26	26	26	24	24	23	22	19	16	16	16	16	15	14
South West	27	29	28	28	26	25	24	22	19	16	16	18	17	16	15
Wales	26	27	26	26	24	24	23	22	20	20	19	19	18	17	15
Scotland	31	31	29	28	27	26	25	23	21	18	16	16	14	13	12
Northern Ireland	..	..	..	..	27	26	23	21	20	19	20	20	21	20	18
<b>All pensioners (per cent)<sup>2</sup></b>	28	29	29	28	27	26	25	23	21	18	18	18	18	16	15

**Notes:**

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.

Table 6.11ts: Number of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom<sup>1</sup>

Number of pensioners (millions)	Source: FRS														
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11
<b>Before Housing Costs</b>															
<b>Region/Country (3-year average)</b>															
England	2.0	2.1	2.2	2.2	2.2	2.2	2.2	2.1	2.0	1.9	1.9	2.0	2.0	1.9	1.8
North East	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2
Yorkshire and the Humber	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
West Midlands	0.2	0.2	0.3	0.2	0.2	0.2	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
East of England	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
London	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South East	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
South West	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Wales	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>All pensioners (millions)<sup>2</sup></b>	2.4	2.4	2.6	2.6	2.6	2.6	2.6	2.5	2.4	2.3	2.3	2.4	2.4	2.3	2.1
<b>After Housing Costs</b>															
<b>Region/Country (3-year average)</b>															
England	2.4	2.4	2.5	2.5	2.4	2.3	2.2	2.1	1.8	1.6	1.6	1.7	1.7	1.6	1.5
North East	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
North West	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
Yorkshire and the Humber	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1
West Midlands	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
East of England	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
London	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South East	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
South West	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
Wales	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>All pensioners (millions)<sup>2</sup></b>	2.8	2.9	2.9	2.8	2.8	2.7	2.6	2.5	2.2	2.0	1.9	2.0	2.0	1.9	1.7

**Notes:**

- Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
- The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.



**Table 6.12ts: Percentage of pensioners 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>, United Kingdom<sup>1</sup>**

Percentage of pensioners	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>																	
Pensioners in families where no-one is disabled	..	25	27	27	29	27	27	26	27	25	23	22	25	24	22	19	19
Pensioners in families where someone is disabled	..	23	23	24	25	24	23	24	22	21	20	20	22	21	19	17	17
One or more disabled adults	..	23	23	24	25	24	23	24	22	21	20	20	22	21	19	17	17
In receipt of disability benefits		5	7	9	10	10	10	12	10	11	9	9	11	10	9	7	7
Not in receipt of disability benefits	..	25	30	32	34	32	31	32	30	27	27	26	29	29	25	23	23
<b>All pensioners (per cent)</b>	<b>24</b>	<b>24</b>	<b>25</b>	<b>25</b>	<b>27</b>	<b>25</b>	<b>25</b>	<b>25</b>	<b>24</b>	<b>23</b>	<b>21</b>	<b>21</b>	<b>23</b>	<b>23</b>	<b>20</b>	<b>18</b>	<b>17</b>
<b>After Housing Costs</b>																	
Pensioners in families where no-one is disabled	..	29	31	29	30	29	28	26	27	23	19	18	20	19	17	16	14
Pensioners in families where someone is disabled	..	27	28	29	28	26	24	26	22	19	16	16	18	18	15	15	14
One or more disabled adults	..	27	28	29	28	26	24	26	22	19	16	16	18	18	15	15	14
In receipt of disability benefits		6	8	8	8	8	9	9	9	10	7	7	9	8	7	7	6
Not in receipt of disability benefits	..	31	37	40	39	37	33	36	30	25	22	22	24	24	20	20	19
<b>All pensioners (per cent)</b>	<b>28</b>	<b>28</b>	<b>29</b>	<b>29</b>	<b>29</b>	<b>28</b>	<b>26</b>	<b>26</b>	<b>24</b>	<b>21</b>	<b>18</b>	<b>17</b>	<b>19</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>14</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.

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

Table 6.13ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by age and gender, United Kingdom<sup>1</sup>

Percentage of pensioners	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>																	
<b>Age</b>																	
60 - 64	22	22	21	19	19	16	15	13	13	13	12	11	12	13	12	9	10
65 - 69	25	26	22	21	20	17	15	12	12	11	11	11	11	12	10	8	9
70 - 74	33	33	29	28	29	23	19	16	15	14	12	11	13	12	10	10	10
75 - 79	39	39	34	33	33	26	24	21	18	17	15	12	17	14	13	9	12
80 - 84	42	39	36	33	33	33	23	25	20	20	16	14	17	18	15	12	14
85 +	41	35	35	32	33	29	28	27	22	18	20	18	23	18	15	13	16
<b>Gender</b>																	
Male	28	29	25	24	25	20	18	15	14	12	11	10	12	11	10	8	9
Female	34	33	30	29	28	24	21	19	17	16	15	13	16	16	13	11	12
<b>All pensioners (per cent)</b>	<b>32</b>	<b>32</b>	<b>28</b>	<b>27</b>	<b>27</b>	<b>22</b>	<b>20</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>13</b>	<b>12</b>	<b>15</b>	<b>14</b>	<b>12</b>	<b>10</b>	<b>11</b>
<b>After Housing Costs</b>																	
<b>Age</b>																	
60 - 64	25	24	24	21	21	19	18	13	11	9	9	8	9	10	10	7	10
65 - 69	27	28	24	23	21	20	15	11	9	8	7	7	8	9	8	7	7
70 - 74	38	36	32	31	30	25	20	14	12	9	7	6	9	8	7	7	7
75 - 79	45	44	39	38	35	27	23	16	12	12	8	7	10	9	8	8	9
80 - 84	48	47	42	38	37	34	20	19	14	12	9	8	11	9	11	9	10
85 +	46	41	41	39	35	29	25	19	14	13	11	12	15	10	10	11	11
<b>Gender</b>																	
Male	31	32	27	27	26	22	17	13	10	8	7	7	8	7	8	7	8
Female	39	38	35	33	30	26	21	15	12	11	9	9	11	10	9	8	9
<b>All pensioners (per cent)</b>	<b>36</b>	<b>35</b>	<b>32</b>	<b>31</b>	<b>29</b>	<b>25</b>	<b>20</b>	<b>14</b>	<b>12</b>	<b>10</b>	<b>8</b>	<b>8</b>	<b>10</b>	<b>9</b>	<b>9</b>	<b>8</b>	<b>9</b>

**Notes:**

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

Table 6.14ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by tenure, United Kingdom<sup>1,2</sup>

Percentage of pensioners	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>																	
<b>Tenure</b>																	
Owners	31	32	28	27	28	24	21	19	18	16	15	13	16	15	13	11	12
Owned outright	32	34	30	29	29	25	23	21	19	17	15	14	17	16	13	11	12
Buying with mortgage	22	19	16	17	17	17	13	9	12	8	10	7	9	8	7	7	8
Social rented sector tenants	33	31	27	25	24	16	14	11	8	9	8	6	8	9	8	5	5
All rented privately	41	31	36	31	31	28	23	23	19	21	15	16	22	16	16	9	12
<b>All pensioners (per cent)</b>	<b>32</b>	<b>32</b>	<b>28</b>	<b>27</b>	<b>27</b>	<b>22</b>	<b>20</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>13</b>	<b>12</b>	<b>15</b>	<b>14</b>	<b>12</b>	<b>10</b>	<b>11</b>
<b>After Housing Costs</b>																	
<b>Tenure</b>																	
Owners	24	24	20	20	19	17	13	11	10	8	6	7	8	8	7	6	7
Owned outright	24	25	21	20	19	17	13	11	9	8	6	7	9	8	7	6	7
Buying with mortgage	25	22	17	20	17	17	14	10	11	8	8	7	8	10	8	9	10
Social rented sector tenants	61	60	57	54	52	45	36	23	16	15	13	11	13	13	13	13	14
All rented privately	54	48	49	47	44	38	31	26	22	21	15	17	20	19	19	19	22
<b>All pensioners (per cent)</b>	<b>36</b>	<b>35</b>	<b>32</b>	<b>31</b>	<b>29</b>	<b>25</b>	<b>20</b>	<b>14</b>	<b>12</b>	<b>10</b>	<b>8</b>	<b>8</b>	<b>10</b>	<b>9</b>	<b>9</b>	<b>8</b>	<b>9</b>

**Notes:**

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

Table 6.15ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by region or country, United Kingdom<sup>1</sup>

Percentage of pensioners	Source: FRS														
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11
<b>Before Housing Costs</b>															
<b>Region/Country (3-year average)</b>															
England	30	28	27	25	23	20	18	16	15	13	13	14	14	12	11
North East	35	31	28	27	26	21	18	14	12	11	12	13	12	12	10
North West	32	30	29	27	24	20	18	17	16	14	14	14	13	10	10
Yorkshire and the Humber	36	33	32	30	26	21	17	16	14	12	13	15	15	13	12
East Midlands	33	33	32	30	28	25	23	21	18	17	17	17	16	14	12
West Midlands	32	30	29	25	23	21	20	19	18	16	14	14	13	12	11
East of England	30	28	27	25	24	20	18	16	14	13	12	11	13	12	11
London	23	23	22	21	18	17	15	14	14	14	14	14	15	13	14
South East	25	24	22	21	20	18	17	15	13	12	12	12	12	11	10
South West	29	29	28	26	23	20	18	16	14	13	13	14	14	11	10
Wales	32	30	28	26	25	21	18	16	15	16	16	16	15	13	12
Scotland	36	33	29	25	22	18	15	13	13	12	11	12	11	10	9
Northern Ireland	..	..	..	..	29	25	21	19	18	18	19	19	20	18	15
<b>All pensioners (per cent)<sup>2</sup></b>	<b>31</b>	<b>29</b>	<b>27</b>	<b>25</b>	<b>23</b>	<b>20</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>13</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>12</b>	<b>11</b>
<b>After Housing Costs</b>															
<b>Region/Country (3-year average)</b>															
England	34	33	30	28	25	20	15	12	10	9	9	9	9	9	9
North East	40	37	33	30	26	20	14	10	8	7	6	7	8	8	7
North West	34	31	30	27	23	18	14	11	10	8	8	8	8	7	7
Yorkshire and the Humber	38	36	33	31	27	21	15	11	9	8	8	9	9	9	9
East Midlands	33	33	32	30	26	22	19	15	12	10	11	11	11	10	9
West Midlands	35	33	31	27	24	20	17	13	11	9	9	8	8	8	8
East of England	34	31	30	28	25	19	14	11	10	8	7	7	10	9	9
London	35	34	33	31	27	23	17	14	12	11	12	13	14	12	13
South East	31	29	27	25	22	18	14	12	10	9	8	9	9	8	8
South West	33	32	29	27	24	19	15	11	10	8	8	9	9	7	8
Wales	33	30	28	25	22	18	14	11	8	9	9	9	9	8	9
Scotland	38	35	31	27	23	18	14	11	9	7	7	7	7	7	6
Northern Ireland	..	..	..	..	25	20	15	12	10	9	9	10	11	10	10
<b>All pensioners (per cent)<sup>2</sup></b>	<b>35</b>	<b>33</b>	<b>30</b>	<b>28</b>	<b>24</b>	<b>20</b>	<b>15</b>	<b>12</b>	<b>10</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>9</b>	<b>8</b>

**Notes:**

- Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
- The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.

Table 6.16ts: Number of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by region or country, United Kingdom<sup>1</sup>

Number of pensioners (millions)	Source: FRS														
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09	07/08- 09/10	08/09- 10/11
<b>Before Housing Costs</b>															
<b>Region / Country (3-year average)</b>															
England	2.5	2.4	2.3	2.2	2.0	1.7	1.6	1.4	1.3	1.2	1.2	1.2	1.3	1.1	1.0
North East	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
North West	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1
Yorkshire and the Humber	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
East of England	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
London	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South East	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
South West	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.2	0.1	0.1	0.1
Wales	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0
<b>All pensioners (millions)<sup>2</sup></b>	<b>3.0</b>	<b>2.9</b>	<b>2.7</b>	<b>2.5</b>	<b>2.4</b>	<b>2.1</b>	<b>1.8</b>	<b>1.7</b>	<b>1.5</b>	<b>1.4</b>	<b>1.4</b>	<b>1.5</b>	<b>1.5</b>	<b>1.3</b>	<b>1.3</b>
<b>After Housing Costs</b>															
<b>Region / Country (3-year average)</b>															
England	2.9	2.8	2.6	2.4	2.1	1.7	1.3	1.1	0.9	0.8	0.8	0.8	0.9	0.8	0.8
North East	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
North West	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Yorkshire and the Humber	0.3	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East Midlands	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East of England	0.3	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
London	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South East	0.4	0.4	0.4	0.4	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South West	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Wales	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.3	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>All pensioners (millions)<sup>2</sup></b>	<b>3.4</b>	<b>3.2</b>	<b>3.0</b>	<b>2.8</b>	<b>2.5</b>	<b>2.0</b>	<b>1.6</b>	<b>1.3</b>	<b>1.0</b>	<b>0.9</b>	<b>0.9</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>

**Notes:**

- Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
- The all pensioners figures here are three year averages and are therefore not directly comparable with the totals in the main tables.

**Table 6.17ts: Percentage of pensioners 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>, United Kingdom<sup>1</sup>**

Percentage of pensioners	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>																	
Pensioners in families where no-one is disabled	..	33	30	28	29	24	22	19	19	17	16	14	17	16	14	11	12
Pensioners in families where someone is disabled	..	30	26	26	25	21	18	17	14	13	11	11	13	12	11	9	10
One or more disabled adults	..	30	26	26	25	21	18	17	14	13	11	11	13	12	11	9	10
In receipt of disability benefits		9	9	9	10	8	7	6	4	5	3	4	5	5	4	3	4
Not in receipt of disability benefits	..	34	34	34	34	29	25	23	20	18	16	16	18	17	16	12	15
<b>All pensioners (per cent)</b>	<b>32</b>	<b>32</b>	<b>28</b>	<b>27</b>	<b>27</b>	<b>22</b>	<b>20</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>13</b>	<b>12</b>	<b>15</b>	<b>14</b>	<b>12</b>	<b>10</b>	<b>11</b>
<b>After Housing Costs</b>																	
Pensioners in families where no-one is disabled	..	36	33	31	30	26	21	15	13	12	10	9	11	11	10	9	9
Pensioners in families where someone is disabled	..	35	30	30	28	24	18	14	10	9	7	7	9	8	8	7	8
One or more disabled adults	..	34	30	30	28	24	18	14	10	9	7	7	9	8	8	7	8
In receipt of disability benefits		8	9	9	8	6	6	4	3	4	3	3	4	3	4	3	3
Not in receipt of disability benefits	..	39	41	41	39	34	25	20	15	12	10	10	12	11	11	10	12
<b>All pensioners (per cent)</b>	<b>36</b>	<b>35</b>	<b>32</b>	<b>31</b>	<b>29</b>	<b>25</b>	<b>20</b>	<b>14</b>	<b>12</b>	<b>10</b>	<b>8</b>	<b>8</b>	<b>10</b>	<b>9</b>	<b>9</b>	<b>8</b>	<b>9</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.

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