

Working-age adults

- **Contemporary trends** Over the period 1994/95 to 2007/08 there was little change in the percentage of working-age adults below various thresholds of contemporary median income although there was an increase in the number. Between 2006/07 and 2007/08 the number of working-age adults below 60 per cent contemporary median income rose on both a Before Housing Cost and an After Housing Cost basis.
- **Real trends** There were marked falls over the period in the percentage and number of working-age adults below various low-income thresholds that were fixed in real-terms, although there has been little change since 2001/02.
- **Quintile distributions** In 2007/08, working-age adults were more likely to be in the top two quintiles and less likely to be in the bottom two quintiles of the income distribution than the population as a whole.
- **Family type** Working-age adults with children were more likely to live in low-income households than their childless counterparts. This was particularly evident for singles with children, of whom around 70 per cent were in the bottom two quintiles.
- **Economic status** Working-age adults in workless households or families were much more likely to be in low-income than those in households or families with one or more adults in full-time work.
- **Disability status** Working-age adults living in families with at least one disabled adult or child were more likely to live in low-income households if they were not in receipt of disability benefits. Working-age adults who were disabled or had a disabled partner accounted for around three in ten of those in households with incomes below 60 per cent of median income.
- **Ethnicity** Working-age adults living in households headed by someone from an ethnic minority were more likely to live in low-income households. This was particularly the case for those headed by a member of the Pakistani and Bangladeshi communities, of whom around half were in households with below 60 per cent of median income on a Before Housing Cost basis.
- **Savings and assets** Of those working-age adults in low-income households, over half lived in families that reported no savings.
- **Household debt** Among working-age adults with two or more household bills in arrears, around three quarters were in the bottom two quintiles.
- **Educational attainment** Working-age adults with no educational qualification were about twice as likely to live in low-income households as those with a qualification below degree level.

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Introduction

This chapter examines the position of working-age adults in the income distribution in 2007/08 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 from 1998/99 to 2007/08.

Working-age adults are defined as all those adults below state pension age. This chapter includes results only for those individuals below state pension age. Thus, any partners above state pension age will be excluded from results in this chapter, but will be included in **Chapter 6** results for *pensioner couples*. This differs from **Chapter 3**, where both adults in a couple with

one adult above state retirement age and one below are classified as a *pensioner couple*.

The position of working-age adults in the income distribution is defined by the net equivalised income of their household.

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

Figure 5.1 compares the income distribution of working-age adults with and without children with that of the whole population. For working-age adults with children, the distribution was similar to that of the population as a whole. By comparison, those without children were skewed towards the top of the distribution.

Figure 5.1 (BHC): Income distribution for all individuals and for working-age adults with and without children by income band, 2007/08

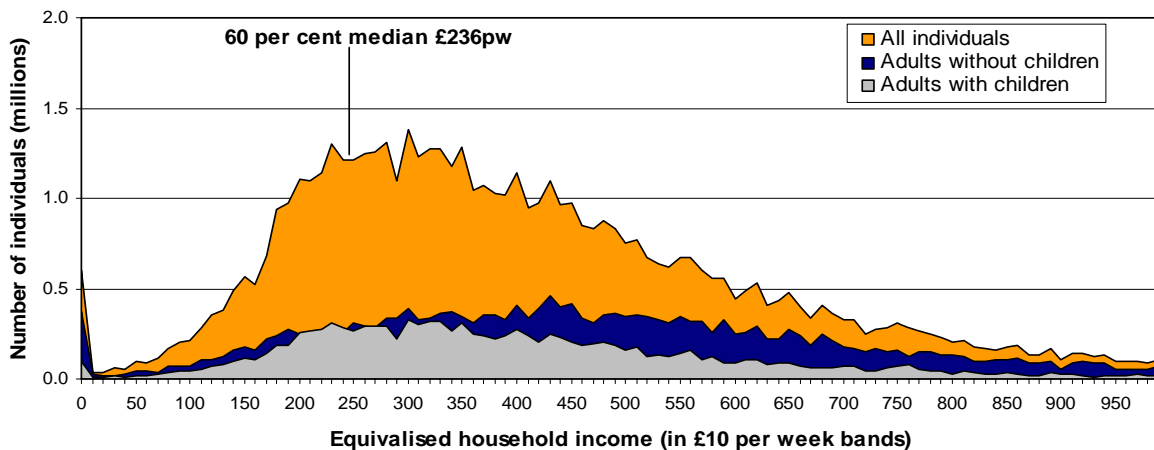
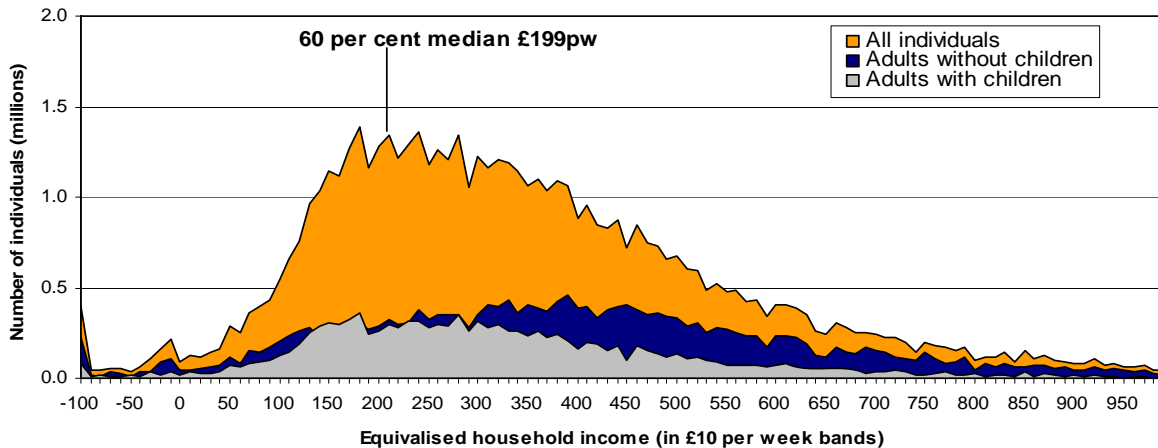


Figure 5.1 (AHC): Income distribution for all individuals and for working-age adults with and without children by income band, 2007/08



Tables in this chapter are;

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

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

5.3 Quintile distribution of income by: disability and receipt of disability benefits; state support received by family; savings and assets; household bills in arrears; educational attainment.

5.4 – 5.6 Composition of low-income groups with categories as outlined for 5.1 – 5.3.

5.7 – 5.9 Risk of falling into low-income groups with categories outlined for tables 5.1 – 5.3.

5.1tr – 5.4tr Trends over time for headline figures for all the years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). Tables 5.1tr and 5.2tr show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. Tables 5.3tr and 5.4tr show the number for the same measures as outlined for 5.1tr and 5.2tr.

5.1ts – 5.2ts Populations over time Tables 5.1ts to 5.2ts present populations over time by: family type; family type and economic status of the family.

5.3ts – 5.4ts Composition of working-age adults in households with incomes below 60 per cent of contemporary median income over time by: family type; family type and economic status of the family.

5.5ts – 5.6ts Composition of working-age adults in households with incomes below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for 5.3ts – 5.4ts.

5.7ts – 5.8ts Risk of working-age adults in households with incomes below 60 per cent of contemporary median income over time by the categories outlined for 5.3ts – 5.4ts.

5.9ts – 5.10ts Risk of working-age adults in households with incomes below 60 per cent of

1998/99 median income held constant in real terms over time by the categories outlined for 5.3ts – 5.4ts.

Definition of low income

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

'Workless, other inactive' working-age adults

The 'Workless, other inactive' group consists of families in which all adults are economically inactive (i.e. where no adult is in work or unemployed). This includes working-age adults in receipt of sickness and disability benefits, who may have living standards lower than those implied by the results presented because of additional costs associated with their disability (for which no adjustment has been made here).

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

Self-employed incomes

It should be noted that a significant proportion of the self-employed are believed to report incomes that do not reflect their living standards.

Definition of 'benefit units' and 'households'

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

A household is a single person or group of people living at the same address as their only

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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.

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

Gender

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

Research 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.

Tenure

The separate council and housing association figures should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants. The most common reason for this is where their home used to be owned by the council and although ownership has now transferred to a housing association, the tenant still thinks that their landlord is the council (local authority).

Ethnicity

Working-age individuals have been classified according to the ethnic group of the household reference person (see **Appendix 1** for definition of household reference person), which means

that information about households of mixed composition is lost. It should also be noted that for the classifications 'Asian or Asian British' and 'Black or Black British' it is not possible to distinguish between those who were born abroad and those who were born in the United Kingdom.

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

Region and country

From the 2005/06 publication, estimates are shown for Northern Ireland and the United Kingdom. Before 2005/06, coverage was up to the level of Great Britain only. Disaggregation by geographical regions is presented in this chapter as three-year averages. This presentation has been used as single-year regional estimates are considered too volatile. Estimates for the UK, however, are shown as single-year estimates for the latest available year.

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

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

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

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 Disability Discrimination Act (DDA). However, some individuals classified as disabled under the DDA would not be captured by this definition.

No adjustment is made to disposable household income to take into account any additional costs that may be incurred due to the illness or disability in question. This means that the position in the income distribution of these groups, as shown here, may be somewhat upwardly biased. Separate income analyses are included for working-age adults and their families with some disability and receipt of disability benefits.

Pension provision

Following consultation with users, the questions on pension provision in the Family Resources Survey were changed in 2006/07 to try to provide more information on the type of private pension scheme and identify increasing participation within older age groups. However, problems were identified during analysis as some respondents reported dormant (closed) pension schemes memberships as if they were live pension scheme memberships with respondents making continuing contributions. It has not been possible to identify and exclude all the dormant memberships on a consistent basis and the decision has been taken to withdraw estimates showing pension scheme membership by type of provision from Tables 5.3, 5.6 and 5.9.

Savings and assets

The data relating to assets and savings should be treated with caution. Questions relating to assets are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and therefore around one in six cases are imputed. Evidence also suggests that there is some under-reporting of capital by respondents, in terms of both the actual values of the assets and the investment income.

The methodology to calculate total savings and assets has been improved. More households are shown to have no savings and fewer households are shown to have a small level of savings. This means figures in this publication

are not directly comparable with figures in the previous publication. Revised tables for earlier years are available on request.

Bills in arrears

The number of categories shown for bills in arrears has been reduced to showing no bills in arrears, and one or two bills in arrears following user consultation. The number of bills in arrears is presented at a benefit unit level. Bills considered are: electricity, gas, other fuel, Council Tax, insurance, telephone, television / video rental, hire purchase and water rates.

Educational attainment

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

Trends over time for headline figures

All time trends are based on thresholds of median income. From the 2005/06 publication, results are presented for the UK and based on OECD equivalisation scales (see **Appendix 2** for a discussion of the OECD scales). Such presentation is in accordance with the 2004 and 2007 Spending Reviews, as the bases for future measurement of child and pensioner poverty.

- A **relative** low-income indicator – the proportions of each group that are below thresholds of **contemporary** median income.
- An **'absolute'** low-income indicator – the proportions of each group that are below thresholds of 1998/99 median income that have been **held constant in real terms**.

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

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

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Economic status of adults in the family						
One or more full-time self-employed	19	13	17	20	30	3.9
Single/couple all in full-time work	3	7	19	31	40	12.6
Couple, one full-time, one part-time work	3	15	27	30	25	5.3
Couple, one full-time work, one not working	16	28	21	18	17	4.4
No full-time, one or more in part-time work	28	26	20	15	11	3.4
Workless, one or more aged 60 or over	41	26	16	8	9	0.9
Workless, one or more unemployed	67	18	9	3	3	1.2
Workless, other inactive	46	27	14	8	5	4.1
Economic status of household¹						
All adults in work	6	11	21	29	34	22.3
At least one adult in work, but not all	23	26	20	17	14	9.3
Workless households	58	25	11	4	3	4.4
Family type²						
Couples	14	15	19	24	29	23.5
Singles	22	20	20	20	18	12.4
All working-age adults with children						
Couples	17	20	22	21	19	11.0
Singles	37	30	20	10	3	1.9
All working-age adults without children						
Couples	11	10	16	27	37	12.5
Singles	20	18	21	21	21	10.6
Male	19	17	21	22	21	6.4
Female	20	19	20	21	20	4.1
Gender by number of adults in the family and work status³						
Males						
Couple, in work	10	14	19	26	31	11.0
Couple, workless	54	23	12	5	6	1.1
Single, in work	8	13	23	28	28	4.4
Single, workless	44	26	15	9	6	2.2
Females						
Couple, in work	10	14	19	26	31	10.5
Couple, workless	57	23	11	5	6	0.9
Single, in work	12	20	24	24	21	3.8
Single, workless	49	27	14	7	4	2.1
All working-age adults	17	16	19	23	25	35.9

Notes:

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

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

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All working-age adults (millions)
Economic status of adults in the family						
One or more full-time self-employed	22	13	16	20	29	3.9
Single/couple all in full-time work	4	9	19	31	38	12.6
Couple, one full-time, one part-time work	5	15	27	29	24	5.3
Couple, one full-time work, one not working	19	26	22	17	17	4.4
No full-time, one or more in part-time work	30	26	18	15	11	3.4
Workless, one or more aged 60 or over	35	26	19	9	11	0.9
Workless, one or more unemployed	71	16	7	4	2	1.2
Workless, other inactive	53	23	12	8	5	4.1
Economic status of household¹						
All adults in work	8	12	20	28	32	22.3
At least one adult in work, but not all	26	25	20	16	14	9.3
Workless households	62	21	9	4	4	4.4
Family type²						
Couples	15	15	19	23	27	23.5
Singles	26	18	18	20	18	12.4
All working-age adults with children						
Couples	23	21	22	18	15	12.9
Singles	20	20	23	20	17	11.0
All working-age adults without children						
Couples	43	27	16	9	4	1.9
Singles	17	13	17	24	29	23.1
Male	11	10	16	26	36	12.5
Female	23	17	19	21	20	10.6
Male	23	16	18	21	21	6.4
Female	24	17	19	21	19	4.1
Gender by number of adults in the family and work status³						
Males	18	16	19	22	25	18.7
Couple, in work	11	14	20	25	30	11.0
Couple, workless	52	22	13	6	6	1.1
Single, in work	10	14	21	27	28	4.4
Single, workless	50	22	13	9	6	2.2
Females	20	17	19	21	23	17.2
Couple, in work	12	14	20	25	29	10.5
Couple, workless	56	22	10	6	6	0.9
Single, in work	14	20	22	24	21	3.8
Single, workless	57	21	11	7	4	2.1
All working-age adults	19	16	19	22	24	35.9

Notes:

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

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

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All working-age adults (millions)
Age of head of family						
With children						
16 - 24	45	30	15	8	2	0.7
25 - 29	28	27	22	16	7	1.0
30 - 34	18	24	23	20	14	1.8
35 - 39	19	24	21	20	17	2.8
40 - 44	17	20	21	21	21	3.0
45 - 49	16	18	23	22	21	2.1
50 - 54	18	16	22	21	24	1.0
55 +	20	16	21	25	17	0.5
Without children						
16 - 19	22	21	24	21	12	1.5
20 - 24	14	17	21	25	22	3.3
25 - 29	9	9	15	30	36	2.8
30 - 34	11	7	12	26	45	1.9
35 - 39	11	8	15	23	43	1.6
40 - 44	13	14	19	24	30	1.7
45 - 49	13	14	19	24	30	2.1
50 - 54	15	12	17	24	32	2.8
55 +	20	15	18	22	24	5.3
Tenure¹						
Owners	12	13	19	26	31	25.6
Owned outright	18	15	19	23	25	7.5
Buying with mortgage	9	12	19	27	33	18.2
Social rented sector tenants	40	30	18	9	3	5.1
Rented from council	44	29	16	9	2	2.8
Rented from a housing association	36	30	20	10	4	2.3
All rented privately	19	22	20	20	19	5.2
Rented privately unfurnished	20	22	21	20	17	3.4
Rented privately furnished	17	21	19	21	22	1.8
Ethnic group (3-year average)						
White	15	16	20	23	26	32.1
Mixed	24	19	16	16	25	0.3
Asian or Asian British	33	18	17	15	16	1.8
Indian	20	14	21	19	26	0.9
Pakistani and Bangladeshi	52	23	12	9	4	0.7
Black or Black British	25	20	19	18	18	0.9
Black Caribbean	22	18	20	20	20	0.4
Black Non-Caribbean	27	22	18	17	16	0.5
Chinese or other ethnic group	25	17	15	17	25	0.7
Region/Country (3-year average)						
England	16	16	19	23	26	29.9
North East	21	18	22	22	17	1.5
North West	20	17	20	23	20	4.0
Yorkshire and the Humber	18	18	21	25	18	3.0
East Midlands	18	17	21	24	20	2.6
West Midlands	20	18	21	22	19	3.1
East of England	13	15	19	24	28	3.2
London	16	13	15	18	38	4.8
Inner	16	14	14	16	40	2.0
Outer	15	12	15	20	37	2.8
South East	12	12	16	24	36	4.8
South West	14	17	21	24	24	2.9
Scotland	17	16	21	24	23	3.1
Wales	20	20	21	22	17	1.7
Northern Ireland	19	20	23	22	16	1.0
All working-age adults²	17	16	19	23	25	35.9

Notes:

1. Note that the separate council and housing association figures shown here should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants.
2. The totals for all working-age adults are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All working-age adults (millions)
Age of head of family						
With children						
16 - 24	53	24	13	7	2	0.7
25 - 29	33	26	20	16	6	1.0
30 - 34	24	24	24	17	12	1.8
35 - 39	22	23	21	18	15	2.8
40 - 44	19	20	22	20	19	3.0
45 - 49	17	19	25	20	19	2.1
50 - 54	18	18	22	23	21	1.0
55 +	21	14	25	21	19	0.5
Without children						
16 - 19	26	22	21	20	11	1.5
20 - 24	21	16	20	24	19	3.3
25 - 29	12	10	17	31	29	2.8
30 - 34	13	8	12	27	40	1.9
35 - 39	13	10	13	23	41	1.6
40 - 44	16	13	18	24	29	1.7
45 - 49	15	14	16	23	31	2.1
50 - 54	14	11	16	24	34	2.8
55 +	18	14	18	21	29	5.3
Tenure¹						
Owners	11	13	20	25	30	25.6
Owned outright	13	12	19	24	32	7.5
Buying with mortgage	11	13	20	26	30	18.2
Social rented sector tenants	44	28	16	9	3	5.1
Rented from council	45	29	15	9	2	2.8
Rented from a housing association	43	28	17	9	4	2.3
All rented privately	31	19	17	18	14	5.2
Rented privately unfurnished	31	19	19	18	14	3.4
Rented privately furnished	32	20	14	18	15	1.8
Ethnic group (3-year average)						
White	17	16	19	23	25	32.1
Mixed	31	18	14	15	23	0.3
Asian or Asian British	35	20	17	13	15	1.8
Indian	21	16	22	17	24	0.9
Pakistani and Bangladeshi	53	25	11	7	4	0.7
Black or Black British	33	18	17	17	15	0.9
Black Caribbean	27	16	19	19	18	0.4
Black Non-Caribbean	38	19	16	15	12	0.5
Chinese or other ethnic group	34	13	17	16	20	0.7
Region/Country (3-year average)						
England	19	15	19	22	25	29.9
North East	21	18	22	22	18	1.5
North West	21	17	20	22	20	4.0
Yorkshire and the Humber	19	17	21	23	19	3.0
East Midlands	19	16	21	24	21	2.6
West Midlands	20	18	21	21	19	3.1
East of England	16	15	18	23	27	3.2
London	23	12	14	18	33	4.8
Inner	24	14	13	16	33	2.0
Outer	22	10	15	19	33	2.8
South East	16	12	16	23	32	4.8
South West	17	18	19	23	23	2.9
Scotland	17	16	20	23	24	3.1
Wales	20	19	22	21	18	1.7
Northern Ireland	16	21	23	22	17	1.0
All working-age adults²	19	16	19	22	24	35.9

Notes:

1. Note that the separate council and housing association figures shown here should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants.
2. The totals for all working-age adults are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All working-age adults (millions)
Disability and receipt of disability benefits¹						
No disabled adult, no disabled child	14	14	19	24	28	28.3
No disabled adult, 1 or more disabled child	22	27	23	17	12	0.7
In receipt of disability benefits	12	29	27	19	12	0.2
Not in receipt of disability benefits	26	25	22	16	12	0.5
1 or more disabled adult, no disabled child	27	23	19	17	14	6.5
In receipt of disability benefits	22	33	24	14	7	2.0
Not in receipt of disability benefits	30	18	17	18	17	4.5
1 or more disabled adult, 1 or more disabled child	32	35	21	7	6	0.4
In receipt of disability benefits	16	45	23	12	4	0.2
Not in receipt of disability benefits	43	27	19	4	7	0.2
State support received by family²						
Disability Living Allowance	21	34	24	14	7	2.3
Carer's Allowance	20	44	23	8	4	0.6
Jobseeker's Allowance	66	19	9	4	2	0.8
Incapacity Benefit	33	30	20	13	4	1.9
Child Tax Credit	22	28	25	19	5	7.2
Working Tax Credit	30	36	20	10	4	2.5
Income Support	51	32	12	4	1	1.9
Housing Benefit	54	32	11	3	0	2.9
Not in receipt of any state support listed above	11	11	18	26	34	24.3
Savings and assets						
No savings	29	24	20	17	10	11.8
Less than £1,500	15	19	22	26	19	7.9
£1,500 but less than £3,000	10	13	22	26	28	2.5
£3,000 but less than £8,000	9	12	19	28	32	4.8
£8,000 but less than £10,000	11	9	18	25	36	1.1
£10,000 but less than £16,000	8	10	17	27	39	2.1
£16,000 but less than £20,000	9	9	16	25	41	0.9
£20,000 or more	8	7	12	22	52	4.7
Household bills in arrears³						
No bills in arrears	14	15	19	24	27	31.6
One bill in arrears	38	28	18	11	5	1.5
Two or more bills in arrears	44	30	14	7	5	1.5
Educational attainment						
Qualification degree level or above	8	8	12	23	49	8.6
Qualification below degree level	15	17	22	25	20	20.4
Student	24	23	20	18	15	1.8
No qualifications	34	25	20	14	7	5.2
All working-age adults	17	16	19	23	25	35.9

Notes:

1. Disability benefits are Disability Living Allowance; War Disablement Pension and Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

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

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

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

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

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2007/08
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All working-age adults (millions)
Disability and receipt of disability benefits¹						
No disabled adult, no disabled child	16	14	19	24	27	28.3
No disabled adult, 1 or more disabled child	25	25	25	15	10	0.7
In receipt of disability benefits	10	32	30	20	8	0.2
Not in receipt of disability benefits	30	22	23	13	11	0.5
1 or more disabled adult, no disabled child	28	22	18	16	16	6.5
In receipt of disability benefits	22	32	22	15	9	2.0
Not in receipt of disability benefits	31	18	17	16	19	4.5
1 or more disabled adult, 1 or more disabled child	35	30	21	10	4	0.4
In receipt of disability benefits	19	38	26	15	3	0.2
Not in receipt of disability benefits	46	23	18	7	5	0.2
State support received by family²						
Disability Living Allowance	21	33	24	15	8	2.3
Carer's Allowance	17	46	24	8	5	0.6
Jobseeker's Allowance	70	18	7	3	1	0.8
Incapacity Benefit	33	28	20	13	6	1.9
Child Tax Credit	25	28	24	17	5	7.2
Working Tax Credit	31	36	20	10	4	2.5
Income Support	59	27	10	3	1	1.9
Housing Benefit	65	24	8	2	0	2.9
Not in receipt of any state support listed above	13	11	18	25	33	24.3
Savings and assets						
No savings	33	23	20	15	10	11.8
Less than £1,500	17	20	22	24	17	7.9
£1,500 but less than £3,000	12	14	22	27	26	2.5
£3,000 but less than £8,000	10	13	19	29	30	4.8
£8,000 but less than £10,000	12	9	16	28	35	1.1
£10,000 but less than £16,000	9	9	16	27	39	2.1
£16,000 but less than £20,000	10	8	15	25	43	0.9
£20,000 or more	8	6	12	21	54	4.7
Household bills in arrears³						
No bills in arrears	16	15	19	23	26	31.6
One bill in arrears	44	25	17	10	4	1.5
Two or more bills in arrears	52	25	13	7	3	1.5
Educational attainment						
Qualification degree level or above	10	9	14	23	45	8.6
Qualification below degree level	17	17	21	24	20	20.4
Student	36	18	16	16	13	1.8
No qualifications	35	23	19	14	8	5.2
All working-age adults	19	16	19	22	24	35.9

Notes:

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

5 Working-age adults

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

Percentage of working-age adults	Source: FRS 2007/08						All working-age adults
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	14	12	12	13	12	11	11
Single/couple all in full-time work	5	5	7	7	8	9	35
Couple, one full-time, one part-time work	2	3	4	3	5	6	15
Couple, one full-time work, one not working	8	11	14	11	13	15	12
No full-time, one or more in part-time work	16	16	16	14	15	15	9
Workless, one or more aged 60 or over	7	6	6	4	5	5	3
Workless, one or more unemployed	16	14	11	14	12	10	3
Workless, other inactive	31	32	30	34	31	29	12
Economic status of household¹							
All adults in work	23	22	25	24	26	28	62
At least one adult in work, but not all	32	35	37	33	36	37	26
Workless households	45	43	38	42	39	34	12
Family type²							
Couples	55	54	55	51	52	54	65
Singles	45	46	45	49	48	46	35
All working-age adults with children							
Couples	36	42	44	41	44	45	36
Singles	28	31	33	30	32	33	31
All working-age adults without children							
Couples	8	11	12	11	12	12	5
Couples	64	58	56	59	56	55	64
Singles	26	23	22	21	21	21	35
Male	37	35	34	38	35	35	29
Female	23	21	20	23	21	21	18
Female	14	14	14	15	14	14	11
Gender by number of adults in the family and work status³							
Males							
Couple, in work	53	50	49	50	49	50	52
Couple, workless	17	18	19	17	19	20	31
Single, in work	11	10	9	9	8	8	3
Single, workless	6	6	6	6	7	8	12
Females							
Couple, in work	18	17	15	17	15	15	6
Couple, workless	47	50	51	50	51	50	48
Single, in work	16	17	19	17	18	19	29
Single, workless	9	9	8	8	7	7	2
Single, in work	6	7	8	7	8	9	11
Single, workless	15	17	16	18	17	15	6
All working-age adults (millions =100%)	3.5	5.6	7.8	5.5	7.5	9.5	35.9

Notes:

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

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

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

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

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

Percentage of working-age adults	Source: FRS 2007/08						All working-age adults
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Age of head of family							
With children							
16 - 24	4	5	5	5	5	5	2
25 - 29	4	5	5	5	5	5	3
30 - 34	4	5	6	5	6	7	5
35 - 39	7	9	10	8	9	10	8
40 - 44	8	8	9	8	8	9	8
45 - 49	5	5	6	5	6	6	6
50 - 54	3	3	3	2	3	3	3
55 +	2	2	1	1	1	1	1
Without children							
16 - 19	6	6	6	6	6	6	4
20 - 24	7	8	9	10	10	10	9
25 - 29	5	5	4	6	5	5	8
30 - 34	4	3	3	4	3	3	5
35 - 39	4	3	3	3	3	3	4
40 - 44	4	4	4	4	4	4	5
45 - 49	6	5	5	5	5	5	6
50 - 54	7	7	6	6	6	6	8
55 +	21	18	17	14	14	14	15
Tenure¹							
Owners							
Owned outright	27	23	21	14	14	15	21
Buying with mortgage	26	27	28	27	29	31	51
Social rented sector tenants							
Rented from council	19	21	20	19	19	18	8
Rented from a housing association	12	14	14	15	14	14	6
All rented privately							
Rented privately unfurnished	10	11	12	16	15	14	10
Rented privately furnished	6	5	5	9	8	9	5
Ethnic group (3-year average)							
White	81	81	83	81	82	83	90
Mixed	1	1	1	1	1	1	1
Asian or Asian British							
Indian	3	3	3	3	3	3	2
Pakistani and Bangladeshi	7	6	6	6	6	5	2
Black or Black British							
Black Caribbean	1	1	1	2	2	1	1
Black Non-Caribbean	2	2	2	3	3	2	1
Chinese or other ethnic group	4	3	3	3	3	3	2
Region/Country (3-year average)							
England							
North East	5	5	5	4	5	5	4
North West	13	13	13	12	12	12	11
Yorkshire and the Humber	9	9	9	8	8	9	8
East Midlands	8	8	8	7	7	7	7
West Midlands	10	11	10	10	10	10	9
East of England	7	7	8	8	8	8	9
London							
Inner	5	6	6	7	7	7	6
Outer	8	7	7	10	9	8	8
South East	10	10	10	12	11	11	13
South West	7	7	7	7	7	7	8
Scotland	8	8	9	8	8	8	9
Wales	6	6	6	5	5	5	5
Northern Ireland	3	3	3	2	3	3	3
All working-age adults (millions=100%)²	3.5	5.6	7.8	5.5	7.5	9.5	35.9

Notes:

1. Note that the separate council and housing association figures shown here should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants..
2. The totals for all working-age adults are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

5 Working-age adults

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

Percentage of working-age adults	Source: FRS 2007/08						All working-age adults
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
No disabled adult, no disabled child	67	66	66	69	68	68	79
No disabled adult, 1 or more disabled child	2	2	3	2	3	3	2
In receipt of disability benefits	0	0	0	0	0	0	1
Not in receipt of disability benefits	2	2	2	2	2	2	1
1 or more disabled adult, no disabled child	29	30	29	27	27	27	18
In receipt of disability benefits	6	7	8	6	7	8	5
Not in receipt of disability benefits	23	23	21	21	20	19	13
1 or more disabled adult, 1 or more disabled child	2	2	2	2	2	2	1
In receipt of disability benefits	0	0	1	0	1	1	0
Not in receipt of disability benefits	2	2	2	2	2	1	1
State support received by family²							
Disability Living Allowance	7	8	9	6	8	9	6
Carer's Allowance	2	2	3	2	2	3	2
Jobseeker's Allowance	10	9	7	9	8	7	2
Incapacity Benefit	10	11	10	9	9	10	5
Child Tax Credit	19	26	29	24	28	29	20
Working Tax Credit	8	11	13	10	12	13	7
Income Support	12	16	16	17	17	15	5
Housing Benefit	22	26	25	29	27	25	8
Not in receipt of any state support listed above	51	45	43	47	45	45	68
Savings and assets							
No savings	54	57	56	58	56	55	33
Less than £1,500	18	19	20	19	21	22	22
£1,500 but less than £3,000	4	4	4	4	5	5	7
£3,000 but less than £8,000	8	7	8	7	7	8	13
£8,000 but less than £10,000	2	2	2	2	2	2	3
£10,000 but less than £16,000	4	3	3	3	3	3	6
£16,000 but less than £20,000	2	1	1	1	1	1	3
£20,000 or more	8	6	6	6	5	5	13
Household bills in arrears³							
No bills in arrears	76	76	76	74	76	77	88
One bill in arrears	9	10	10	11	10	9	4
Two or more bills in arrears	11	11	10	11	11	10	4
Educational attainment							
Qualification degree level or above	13	12	11	13	12	12	24
Qualification below degree level	50	52	54	50	51	53	57
Student	8	7	7	10	9	9	5
No qualifications	29	29	28	27	27	26	14
All working-age adults (millions=100%)	3.5	5.6	7.8	5.5	7.5	9.5	35.9

Notes:

1. Disability benefits are Disability Living Allowance; War Disablement Pension and Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

2. The figures given for benefit/tax credit receipt do not sum to 100 as they are not mutually exclusive groups since people can receive more than one benefit.

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

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

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

Percentage of working-age adults	Source: FRS 2007/08						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	13	18	23	18	23	28	3.9
Single/couple all in full-time work	2	2	4	3	5	7	12.6
Couple, one full-time, one part-time work	2	3	7	3	6	10	5.3
Couple, one full-time work, one not working	6	14	25	13	22	31	4.4
No full-time, one or more in part-time work	17	27	36	23	33	43	3.4
Workless, one or more aged 60 or over	27	37	50	27	39	49	0.9
Workless, one or more unemployed	46	64	74	64	74	80	1.2
Workless, other inactive	27	43	58	45	57	66	4.1
Economic status of household¹							
All adults in work	4	6	9	6	9	12	22.3
At least one adult in work, but not all	12	21	31	20	29	38	9.3
Workless households	36	55	68	53	66	74	4.4
Family type²							
Couples	8	13	18	12	17	22	23.5
Singles	13	21	29	22	29	35	12.4
All working-age adults with children							
Couples	9	16	23	15	22	28	11.0
Singles	15	33	49	33	48	58	1.9
All working-age adults without children							
Couples	7	10	14	9	12	15	12.5
Singles	13	19	25	20	25	31	10.6
Male	13	18	24	19	25	31	6.4
Female	12	19	26	20	26	31	4.1
Gender by number of adults in the family and work status³							
Males							
Couple, in work	6	9	14	9	13	17	11.0
Couple, workless	36	50	64	43	56	64	1.1
Single, in work	5	7	11	8	12	17	4.4
Single, workless	30	43	54	44	53	63	2.2
Females							
Couple, in work	5	9	14	9	13	17	10.5
Couple, workless	37	53	67	47	60	69	0.9
Single, in work	6	10	18	10	16	23	3.8
Single, workless	26	46	60	48	61	69	2.1
All working-age adults	10	15	22	15	21	26	35.9

Notes:

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

5 Working-age adults

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

Percentage of working-age adults	Source: FRS 2007/08						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Age of head of family							
With children							
16 - 24	21	40	56	44	59	63	0.7
25 - 29	13	26	37	26	37	47	1.0
30 - 34	8	16	25	16	26	35	1.8
35 - 39	9	18	28	16	25	33	2.8
40 - 44	9	16	23	15	21	27	3.0
45 - 49	8	14	22	13	20	27	2.1
50 - 54	10	17	21	14	20	24	1.0
55 +	14	19	25	18	23	28	0.5
Without children							
16 - 19	13	21	29	23	29	38	1.5
20 - 24	8	13	20	17	23	28	3.3
25 - 29	6	9	12	11	14	17	2.8
30 - 34	7	10	13	12	14	17	1.9
35 - 39	8	10	13	11	15	17	1.6
40 - 44	8	12	17	13	18	22	1.7
45 - 49	10	13	17	14	16	21	2.1
50 - 54	9	13	18	11	15	19	2.8
55 +	14	19	25	14	19	24	5.3
Tenure¹							
Owners	7	11	15	9	13	17	25.6
Owned outright	13	17	22	10	14	18	7.5
Buying with mortgage	5	8	12	8	12	16	18.2
Social rented sector tenants	21	37	52	36	48	59	5.1
Rented from council	24	41	55	38	50	60	2.8
Rented from a housing association	18	33	48	35	47	58	2.3
All rented privately	11	17	26	27	34	42	5.2
Rented privately unfurnished	11	18	28	26	33	40	3.4
Rented privately furnished	11	16	22	28	36	45	1.8
Ethnic group (3-year average)							
White	9	14	20	13	19	24	32.1
Mixed	13	23	30	25	33	41	0.3
Asian or Asian British	20	32	41	28	38	45	1.8
Indian	12	19	24	16	22	27	0.9
Pakistani and Bangladeshi	32	50	65	43	58	68	0.7
Black or Black British	14	22	31	26	35	41	0.9
Black Caribbean	12	19	27	22	28	35	0.4
Black Non-Caribbean	16	25	35	30	40	47	0.5
Chinese or other ethnic group	18	24	30	28	36	42	0.7
Region/Country (3-year average)							
England	9	15	21	15	21	26	29.9
North East	11	19	26	16	23	29	1.5
North West	11	18	25	16	22	28	4.0
Yorkshire and the Humber	10	17	24	14	21	27	3.0
East Midlands	10	17	23	14	20	26	2.6
West Midlands	11	18	26	16	23	29	3.1
East of England	7	12	18	12	18	23	3.2
London	10	15	20	19	24	29	4.8
Inner	9	15	21	20	26	32	2.0
Outer	10	14	19	18	23	27	2.8
South East	7	11	16	13	17	21	4.8
South West	8	13	18	13	18	24	2.9
Scotland	9	15	21	13	19	24	3.1
Wales	11	18	26	17	23	28	1.7
Northern Ireland	10	17	25	11	18	25	1.0
All working-age adults²	10	15	22	15	21	26	35.9

Notes:

1. Note that the separate council and housing association figures shown here should be treated with caution. This is because a significant number of housing association tenants wrongly report that they are council tenants.

2. The totals for all working-age adults are shown for the United Kingdom for the year 2007/08 only and are not three-year averages.

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

Percentage of working-age adults	Source: FRS 2007/08						All working-age adults (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Disability and receipt of disability benefits¹							
No disabled adult, no disabled child	8	13	18	13	18	23	28.3
No disabled adult, 1 or more disabled child	11	20	31	19	28	36	0.7
In receipt of disability benefits	4	11	20	9	14	24	0.2
Not in receipt of disability benefits	14	24	35	24	33	41	0.5
1 or more disabled adult, no disabled child	16	25	35	23	31	39	6.5
In receipt of disability benefits	11	20	33	16	26	38	2.0
Not in receipt of disability benefits	18	28	36	26	33	40	4.5
1 or more disabled adult, 1 or more disabled child	16	30	44	28	41	48	0.4
In receipt of disability benefits	4	15	32	10	27	35	0.2
Not in receipt of disability benefits	25	40	53	40	51	58	0.2
State support received by family²							
Disability Living Allowance	10	19	31	15	25	37	2.3
Carer's Allowance	10	18	34	14	23	40	0.6
Jobseeker's Allowance	46	64	74	65	73	81	0.8
Incapacity Benefit	18	31	43	26	36	48	1.9
Child Tax Credit	9	20	32	19	29	38	7.2
Working Tax Credit	12	26	42	22	36	50	2.5
Income Support	22	47	66	47	65	75	1.9
Housing Benefit	27	50	68	55	70	81	2.9
Not in receipt of any state support listed above	7	10	14	11	14	18	24.3
Savings and assets							
No savings	16	27	37	27	36	44	11.8
Less than £1,500	8	13	20	13	20	26	7.9
£1,500 but less than £3,000	6	9	14	9	13	18	2.5
£3,000 but less than £8,000	6	8	13	8	11	15	4.8
£8,000 but less than £10,000	7	10	13	8	12	15	1.1
£10,000 but less than £16,000	6	8	10	7	10	12	2.1
£16,000 but less than £20,000	7	8	11	8	10	11	0.9
£20,000 or more	6	8	10	7	8	10	4.7
Household bills in arrears³							
No bills in arrears	8	13	19	13	18	23	31.6
One bill in arrears	21	35	49	38	48	58	1.5
Two or more bills in arrears	25	40	55	43	56	66	1.5
Educational attainment							
Qualification degree level or above	6	8	10	8	11	14	8.6
Qualification below degree level	9	14	21	13	19	25	20.4
Student	15	23	32	32	39	48	1.8
No qualifications	20	32	43	29	39	47	5.2
All working-age adults	10	15	22	15	21	26	35.9

Notes:

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

5 Working-age adults

Table 5.1tr: Percentage of working-age adults falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Percentage of working-age adults		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)	1979	4	7	13	5	9	15
	1981	4	9	14	7	11	17
	1987	6	13	19	11	17	22
	1988/89	9	14	19	12	17	22
	1990/91	10	15	20	14	18	24
	1991/92	10	16	22	15	20	25
	1992/93	10	16	22	15	20	26
	1993/95	9	15	21	14	20	25
	1994/96	8	15	21	14	20	25
	1995/97	9	15	21	15	20	25
FRS (GB)	1994/95	8	15	21	14	20	25
	1995/96	8	14	21	14	20	25
	1996/97	9	15	21	15	21	26
	1997/98	9	15	21	15	20	25
FRS (UK)	1998/99	8	15	21	14	19	25
	1999/00	9	15	21	14	20	25
	2000/01	9	15	21	14	19	25
	2001/02	9	15	21	14	19	24
	2002/03	9	15	21	14	19	24
	2003/04	9	15	21	14	19	24
	2004/05	9	14	21	13	19	24
	2005/06	9	15	22	15	20	26
	2006/07	9	15	21	15	20	26
	2007/08	10	15	22	15	21	26
Change	1998/99-2007/08 ^{2,3}	1	1	1	1	1	2
	2006/07-2007/08 ^{2,3}	0	1	1	0	1	1

Notes:

1. FES figures are for the United Kingdom, FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years. FES figures are single calendar years from 1979-87, two combined calendar years from 1988/89-1992/93 and two financial years combined from 1993/95-1995/97.

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

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

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

Percentage of working-age adults		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)	1979	12	21	33	14	24	36
	1981	14	24	35	17	26	37
	1987	13	20	28	17	24	31
	1988/89	12	18	25	15	20	27
	1990/91	12	18	24	15	21	27
	1991/92	13	19	25	17	22	28
	1992/93	12	19	25	17	23	28
	1993/95	11	17	24	16	21	27
	1994/96	10	16	23	15	21	26
	1995/97	10	16	22	16	21	26
FRS (GB)	1994/95	11	18	25	17	23	29
	1995/96	10	17	24	17	23	29
	1996/97	10	16	23	16	22	27
	1997/98	9	16	22	15	20	25
FRS (UK)	1998/99	8	15	21	14	19	25
	1999/00	8	14	20	13	18	23
	2000/01	8	13	18	12	17	22
	2001/02	6	11	16	10	15	19
	2002/03	6	10	16	10	14	19
	2003/04	6	10	16	10	14	18
	2004/05	6	10	15	9	13	18
	2005/06	7	10	15	10	14	19
	2006/07	6	10	15	10	14	18
2007/08	7	11	16	10	14	19	
Change	1998/99-2007/08 ^{2,3}	-2	-4	-5	-4	-5	-5
	2006/07-2007/08 ^{2,3}	0	1	1	0	0	1

Notes:

1. FES figures are for the United Kingdom, FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years. FES figures are single calendar years from 1979-87, two combined calendar years from 1988/89-1992/93 and two financial years combined from 1993/95-1995/97.

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

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

5 Working-age adults

Table 5.3tr: Number of working-age adults falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Number of working-age adults (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All working-age adults
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	1.2	2.3	3.9	1.6	2.9	4.6	31.2
	1981	1.3	2.9	4.6	2.1	3.6	5.5	31.6
	1987	2.1	4.3	6.4	3.6	5.6	7.4	33.1
	1988/89	2.9	4.7	6.5	4.1	5.7	7.5	33.6
	1990/91	3.2	5.0	6.7	4.6	6.1	7.9	33.5
	1991/92	3.4	5.4	7.3	5.0	6.7	8.5	33.7
	1992/93	3.3	5.5	7.5	5.1	6.9	8.7	33.9
	1993/95	3.1	5.1	7.1	4.9	6.8	8.4	33.9
	1994/96	2.9	5.0	7.0	4.9	6.7	8.4	34.1
	1995/97	3.0	5.2	7.2	5.2	7.0	8.6	34.3
FRS (GB)	1994/95	2.6	4.8	7.0	4.7	6.6	8.2	32.8
	1995/96	2.6	4.6	6.8	4.5	6.5	8.2	32.8
	1996/97	2.8	5.0	7.1	5.0	6.8	8.5	32.9
FRS (UK)	1997/98	2.9	5.0	7.1	4.8	6.5	8.1	33.1
	1998/99	2.9	5.0	7.1	4.8	6.6	8.4	34.1
	1999/00	3.0	5.1	7.3	4.9	6.7	8.5	34.3
	2000/01	3.1	5.1	7.3	4.9	6.6	8.5	34.4
	2001/02	3.0	5.1	7.2	4.7	6.5	8.3	34.7
	2002/03	3.1	5.1	7.3	4.8	6.7	8.5	34.8
	2003/04	3.1	5.1	7.3	4.9	6.7	8.6	35.0
	2004/05	3.1	5.0	7.3	4.7	6.5	8.5	35.2
	2005/06	3.3	5.4	7.7	5.2	7.2	9.1	35.5
	2006/07	3.4	5.3	7.6	5.3	7.3	9.2	35.8
Change	1998/99-2007/08 ^{2,3}	0.6	0.6	0.7	0.7	0.8	1.1	1.8
	2006/07-2007/08 ^{2,3}	0.2	0.2	0.2	0.2	0.2	0.3	0.2

Notes:

1. FES figures are for the United Kingdom, FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years. FES figures are single calendar years from 1979-87, two combined calendar years from 1988/89-1992/93 and two financial years combined from 1993/95-1995/97.

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

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

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

Number of working-age adults (millions)		Source: FES/FRS						
		Before Housing Costs			After Housing Costs			All working-age adults
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	3.6	6.7	10.4	4.2	7.5	11.2	31.2
	1981	4.5	7.5	11.1	5.3	8.3	11.8	31.6
	1987	4.3	6.7	9.2	5.6	7.9	10.2	33.1
	1988/89	4.1	6.1	8.3	5.0	6.9	9.0	33.6
	1990/91	4.1	6.0	8.0	5.1	7.0	9.0	33.5
	1991/92	4.2	6.4	8.5	5.6	7.5	9.5	33.7
	1992/93	4.2	6.5	8.6	5.9	7.7	9.5	33.9
	1993/95	3.8	5.9	8.2	5.5	7.2	9.2	33.9
	1994/96	3.4	5.6	7.7	5.2	7.1	8.9	34.1
	1995/97	3.3	5.6	7.6	5.3	7.1	8.8	34.3
FRS (GB)	1994/95	3.5	5.9	8.1	5.7	7.5	9.4	32.8
	1995/96	3.3	5.7	7.9	5.5	7.5	9.4	32.8
	1996/97	3.2	5.4	7.6	5.4	7.3	8.9	32.9
FRS (UK)	1997/98	3.0	5.2	7.3	5.0	6.7	8.4	33.1
	1998/99	2.9	5.0	7.1	4.8	6.6	8.4	34.1
	1999/00	2.7	4.7	6.9	4.5	6.3	8.0	34.3
	2000/01	2.6	4.3	6.3	4.1	5.9	7.5	34.4
	2001/02	2.1	3.7	5.7	3.4	5.2	6.7	34.7
	2002/03	2.2	3.6	5.5	3.4	4.9	6.5	34.8
	2003/04	2.3	3.6	5.4	3.5	5.0	6.5	35.0
	2004/05	2.1	3.5	5.3	3.3	4.6	6.2	35.2
	2005/06	2.3	3.6	5.5	3.5	5.0	6.6	35.5
	2006/07	2.3	3.6	5.4	3.6	5.1	6.6	35.8
Change	1998/99-2007/08 ^{2,3}	-0.4	-1.1	-1.5	-1.1	-1.4	-1.5	1.8
	2006/07-2007/08 ^{2,3}	0.2	0.2	0.2	0.2	0.1	0.2	0.2

Notes:

1. FES figures are for the United Kingdom, FRS figures are for Great Britain up to 1997/98, and for the United Kingdom from 1998/99, with estimates for Northern Ireland imputed for the years 1998/99 through 2001/02. The reference period for FRS figures is single financial years. FES figures are single calendar years from 1979-87, two combined calendar years from 1988/89-1992/93 and two financial years combined from 1993/95-1995/97.

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

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

5 Working-age adults

Table 5.1ts: Population of working-age adults by family type, United Kingdom¹

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

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

Table 5.2ts: Population of working-age adults by family type and economic status of the family, United Kingdom¹

	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
Number of working-age adults whose economic status is: (millions)										
Working-age adults without children	20.5	20.6	20.8	20.9	21.1	21.6	22.4	22.6	23.0	23.1
One or more full-time self-employed	2.3	2.0	2.0	1.9	1.9	2.0	2.0	2.0	2.1	2.2
Single/couple all in full-time work	8.2	8.6	9.0	9.1	9.4	9.6	10.0	10.0	10.2	10.1
Couple, one full-time, one part-time work	1.5	1.8	1.9	2.0	2.0	2.0	2.1	2.0	2.0	2.1
Couple, one full-time work, one not working	1.9	1.8	1.8	1.8	1.7	1.8	1.9	1.9	2.0	1.9
No full-time, one or more in part-time work	1.4	1.7	1.7	1.7	1.7	1.9	2.0	2.2	2.2	2.2
Workless, one or more unemployed	1.8	1.3	1.2	1.0	1.0	0.8	0.9	0.8	0.8	0.9
Workless, other inactive ²	3.3	3.3	3.2	3.4	3.4	3.5	3.6	3.7	3.8	3.7
Working-age adults with children	12.3	12.4	12.3	12.2	12.2	12.1	12.5	12.6	12.7	12.9
One or more full-time self-employed	1.9	1.8	1.6	1.6	1.6	1.5	1.5	1.7	1.7	1.7
Single/couple all in full-time work	2.0	2.2	2.1	2.1	2.3	2.3	2.4	2.3	2.5	2.5
Couple, one full-time, one part-time work	2.9	3.2	3.4	3.4	3.4	3.3	3.3	3.3	3.3	3.3
Couple, one full-time work, one not working	2.7	2.4	2.4	2.4	2.3	2.3	2.5	2.4	2.5	2.6
No full-time, one or more in part-time work	0.7	0.8	0.9	0.9	0.9	1.0	1.1	1.1	1.2	1.1
Workless, one or more unemployed	0.9	0.7	0.5	0.5	0.4	0.3	0.3	0.3	0.3	0.3
Workless, other inactive ²	1.2	1.4	1.3	1.3	1.3	1.3	1.3	1.4	1.2	1.3
All working-age adults (millions)	32.8	32.9	33.1	33.2	33.3	33.7	34.8	35.2	35.8	35.9
Percentage of working-age adults whose economic status is:										
Working-age adults without children	62	62	63	63	63	64	64	64	64	64
One or more full-time self-employed	7	6	6	6	6	6	6	6	6	6
Single/couple all in full-time work	25	26	27	27	28	29	29	28	28	28
Couple, one full-time, one part-time work	5	5	6	6	6	6	6	6	6	6
Couple, one full-time work, one not working	6	5	5	6	5	5	5	5	6	5
No full-time, one or more in part-time work	4	5	5	5	5	6	6	6	6	6
Workless, one or more unemployed	6	4	4	3	3	2	2	2	2	2
Workless, other inactive ²	10	10	10	10	10	10	10	10	11	10
Working-age adults with children	38	38	37	37	37	36	36	36	36	36
One or more full-time self-employed	6	5	5	5	5	5	4	5	5	5
Single/couple all in full-time work	6	7	6	6	7	7	7	7	7	7
Couple, one full-time, one part-time work	9	10	10	10	10	10	10	9	9	9
Couple, one full-time work, one not working	8	7	7	7	7	7	7	7	7	7
No full-time, one or more in part-time work	2	2	3	3	3	3	3	3	3	3
Workless, one or more unemployed	3	2	2	1	1	1	1	1	1	1
Workless, other inactive ²	4	4	4	4	4	4	4	4	3	4
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Workless, other inactive category includes workless, one or more aged 60 or over.
3. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
4. Percentages may not sum to 100 per cent due to rounding.

5 Working-age adults

Table 5.3ts: Composition of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type, United Kingdom¹

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

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

Table 5.4ts: Composition of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type and economic status of the family, United Kingdom¹

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

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Workless, other inactive category includes workless, one or more aged 60 or over.
3. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
4. Percentages may not sum to 100 per cent due to rounding.

5 Working-age adults

Table 5.5ts: Composition of working-age adults living in households with less than 60 per cent of 1998/99 real-terms median household income, by family type, United Kingdom¹

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

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
3. Percentages may not sum to 100 per cent due to rounding.

Table 5.6ts: Composition of working-age adults living in households with less than 60 per cent of 1998/99 real-terms median household income, by family type and economic status of the family, United Kingdom¹

Percentage of working-age adults	Source: FRS									
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
Before Housing Costs										
Working-age adults without children	50	50	50	50	52	57	60	61	61	63
One or more full-time self-employed	6	5	6	5	6	6	6	6	6	7
Single/couple all in full-time work	2	3	4	4	4	4	5	5	4	4
Couple, one full-time, one part-time work	0	0	1	1	1	1	1	1	1	1
Couple, one full-time work, one not working	2	3	2	2	2	3	3	3	3	2
No full-time, one or more in part-time work	5	6	6	7	6	8	7	9	8	10
Workless, one or more unemployed	16	13	13	11	12	9	11	10	9	10
Workless, other inactive ²	19	19	18	20	21	27	27	28	30	27
Working-age adults with children	50	50	50	50	48	43	40	39	39	37
One or more full-time self-employed	9	7	8	7	7	8	6	8	8	6
Single/couple all in full-time work	1	1	1	1	1	0	1	1	1	1
Couple, one full-time, one part-time work	2	2	2	3	2	2	1	2	2	1
Couple, one full-time work, one not working	9	10	9	9	8	5	5	5	6	6
No full-time, one or more in part-time work	4	6	7	7	8	8	7	7	7	6
Workless, one or more unemployed	12	10	8	8	6	5	6	4	5	5
Workless, other inactive ²	13	15	16	15	16	14	14	13	11	11
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100
After Housing Costs										
Working-age adults without children	51	52	51	50	52	55	57	59	59	59
One or more full-time self-employed	6	5	5	4	5	5	5	5	5	6
Single/couple all in full-time work	3	4	5	5	5	4	5	6	5	6
Couple, one full-time, one part-time work	0	1	1	1	1	1	1	1	1	1
Couple, one full-time work, one not working	2	3	3	3	3	3	3	3	4	3
No full-time, one or more in part-time work	5	6	6	6	6	6	7	8	7	8
Workless, one or more unemployed	15	13	12	10	11	8	10	9	8	9
Workless, other inactive ²	19	20	19	21	22	26	26	26	29	26
Working-age adults with children	49	48	49	50	48	45	43	41	41	41
One or more full-time self-employed	8	7	7	7	6	7	5	7	7	7
Single/couple all in full-time work	1	1	1	1	1	1	1	1	1	1
Couple, one full-time, one part-time work	2	3	3	3	2	2	2	2	2	2
Couple, one full-time work, one not working	9	9	9	10	9	6	6	6	8	8
No full-time, one or more in part-time work	5	6	7	7	7	7	7	6	7	6
Workless, one or more unemployed	11	8	7	7	6	5	6	4	5	5
Workless, other inactive ²	13	15	15	16	16	17	16	15	12	12
All working-age adults (per cent)	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Workless, other inactive category includes workless, one or more aged 60 or over.
3. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.
4. Percentages may not sum to 100 per cent due to rounding.

5 Working-age adults

Table 5.7ts: Risk of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type, United Kingdom¹

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

Notes:

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

2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 5.8ts: Risk of working-age adults living in households with less than 60 per cent of contemporary median household income, by family type and economic status of the family, United Kingdom¹

Percentage of working-age adults										Source: FRS
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
Before Housing Costs										
Working-age adults without children	12	12	12	12	12	12	13	13	13	14
One or more full-time self-employed	15	13	16	13	16	13	12	12	13	16
Single/couple all in full-time work	1	2	2	2	2	2	3	2	2	2
Couple, one full-time, one part-time work	1	1	2	2	1	2	2	3	2	3
Couple, one full-time work, one not working	4	7	6	6	6	8	9	10	10	9
No full-time, one or more in part-time work	17	18	16	19	18	18	18	19	18	23
Workless, one or more unemployed	42	50	53	53	56	54	55	54	53	59
Workless, other inactive ²	26	29	29	28	31	37	36	35	38	38
Working-age adults with children	20	20	20	20	20	18	18	17	18	18
One or more full-time self-employed	25	20	24	23	22	21	20	21	21	20
Single/couple all in full-time work	1	1	2	1	2	1	2	2	3	2
Couple, one full-time, one part-time work	2	3	4	4	3	4	3	3	3	3
Couple, one full-time work, one not working	14	18	18	17	19	14	15	14	18	17
No full-time, one or more in part-time work	35	38	39	38	41	38	34	29	33	34
Workless, one or more unemployed	76	77	78	78	78	80	82	75	76	78
Workless, other inactive ²	50	56	61	57	60	58	60	54	57	56
All working-age adults (per cent)	15	15	15	15	15	15	15	14	15	15
After Housing Costs										
Working-age adults without children	17	17	16	16	16	16	16	16	18	18
One or more full-time self-employed	18	15	19	15	18	15	15	14	17	19
Single/couple all in full-time work	2	3	3	3	4	3	4	4	4	5
Couple, one full-time, one part-time work	1	2	2	3	2	4	3	4	4	5
Couple, one full-time work, one not working	7	10	10	9	9	12	13	13	17	13
No full-time, one or more in part-time work	23	24	22	23	23	22	23	23	24	29
Workless, one or more unemployed	58	67	66	66	67	63	63	63	61	66
Workless, other inactive ²	39	43	39	40	43	46	47	43	49	47
Working-age adults with children	26	27	26	26	26	24	24	23	25	26
One or more full-time self-employed	30	26	27	28	26	26	23	25	27	27
Single/couple all in full-time work	2	3	3	3	3	3	4	4	6	5
Couple, one full-time, one part-time work	3	5	6	6	5	6	5	5	6	7
Couple, one full-time work, one not working	20	25	24	26	25	21	23	22	29	28
No full-time, one or more in part-time work	43	50	49	51	50	50	45	39	44	42
Workless, one or more unemployed	89	90	90	89	90	90	93	85	91	92
Workless, other inactive ²	73	76	78	77	78	78	77	73	74	73
All working-age adults (per cent)	20	21	20	19	20	19	19	19	20	21

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Workless, other inactive category includes workless, one or more aged 60 or over.
3. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

5 Working-age adults

Table 5.9ts: Risk of working-age adults living in households with less than 60 per cent of 1998/99 real-terms median household income, by family type, United Kingdom¹

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

Notes:

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

2. The years 1995/96, 2000/01, 2003/04 and 2005/06 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.

Table 5.10ts: Risk of working-age adults living in households with less than 60 per cent of 1998/99 real-terms median household income, by family type and economic status of the family, United Kingdom¹

Percentage of working-age adults										Source: FRS
	94/95	96/97	97/98	98/99	99/00	01/02	02/03	04/05	06/07	07/08
Before Housing Costs										
Working-age adults without children	14	13	12	12	11	9	10	9	10	11
One or more full-time self-employed	17	14	16	13	15	11	10	10	11	13
Single/couple all in full-time work	2	2	2	2	2	1	2	2	2	2
Couple, one full-time, one part-time work	1	1	2	2	1	1	1	2	1	3
Couple, one full-time work, one not working	6	8	7	6	6	6	6	5	5	5
No full-time, one or more in part-time work	22	20	17	19	17	14	13	14	13	17
Workless, one or more unemployed	50	52	55	53	53	44	48	45	40	46
Workless, other inactive ²	33	32	30	28	28	27	27	26	29	28
Working-age adults with children	24	22	21	20	18	12	12	11	11	11
One or more full-time self-employed	29	22	24	23	20	18	14	16	16	14
Single/couple all in full-time work	1	2	2	1	1	1	1	1	1	1
Couple, one full-time, one part-time work	4	4	4	4	2	2	1	2	2	1
Couple, one full-time work, one not working	19	21	19	17	16	8	8	7	9	9
No full-time, one or more in part-time work	39	40	40	38	39	28	24	20	20	21
Workless, one or more unemployed	82	80	80	78	74	63	65	55	54	58
Workless, other inactive ²	63	59	63	57	55	37	38	33	33	33
All working-age adults (per cent)	18	16	16	15	14	11	10	10	10	11
After Housing Costs										
Working-age adults without children	19	18	16	16	15	13	13	12	13	13
One or more full-time self-employed	20	16	19	15	17	13	13	11	12	16
Single/couple all in full-time work	3	4	4	3	3	2	3	3	3	3
Couple, one full-time, one part-time work	2	2	2	3	2	3	2	2	2	3
Couple, one full-time work, one not working	9	12	10	9	9	9	9	8	11	8
No full-time, one or more in part-time work	27	26	23	23	21	17	17	18	17	19
Workless, one or more unemployed	61	68	67	66	65	56	56	53	49	55
Workless, other inactive ²	44	45	41	40	41	38	36	33	38	36
Working-age adults with children	30	29	27	26	24	19	17	15	17	16
One or more full-time self-employed	33	27	27	28	25	22	17	19	20	20
Single/couple all in full-time work	3	3	3	3	3	1	2	2	3	2
Couple, one full-time, one part-time work	6	6	7	6	4	3	2	3	3	3
Couple, one full-time work, one not working	26	28	26	26	23	14	12	12	16	15
No full-time, one or more in part-time work	51	53	51	51	48	37	32	25	29	27
Workless, one or more unemployed	92	92	91	89	89	84	84	72	78	77
Workless, other inactive ²	80	79	79	77	75	65	61	50	50	48
All working-age adults (per cent)	23	22	20	19	19	15	14	13	14	14

Notes:

1. Figures are for the United Kingdom from 2002/03 onwards. Earlier years are for Great Britain only.
2. Workless, other inactive category includes workless, one or more aged 60 or over.
3. The years 1995/96, 2000/01 and 2003/04 have been dropped for reasons of space. All years are shown in the Excel versions of the time series shown on the internet.