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# Family Resources Survey

<https://www.gov.uk/government/collections/family-resources-survey--2>

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**DWP**



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## What is the **Family Resources Survey**?

- It's **big**: Face-to face interviews with around 20,000 private households
- It's **nationwide**: All UK households stand a chance of being selected. So it's the whole UK population, not just DWP claimants.
- It's **detailed**: Information on concepts which are core to the DWP policy arena
  - *income*, from both work & earnings, pensions, or state benefit receipt, or other sources such as investments
  - *characteristics* such as demographics, tenure, disability, carers, and also education and child maintenance
  - *other facets* such as material deprivation, pension participation, wellbeing and happiness
- Interviews average just under 60 minutes, but can be significantly longer for some households. Our survey methodology document is published & gives far more detail



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The FRS is a **National Statistic** produced under the Code of Practice for Statistics

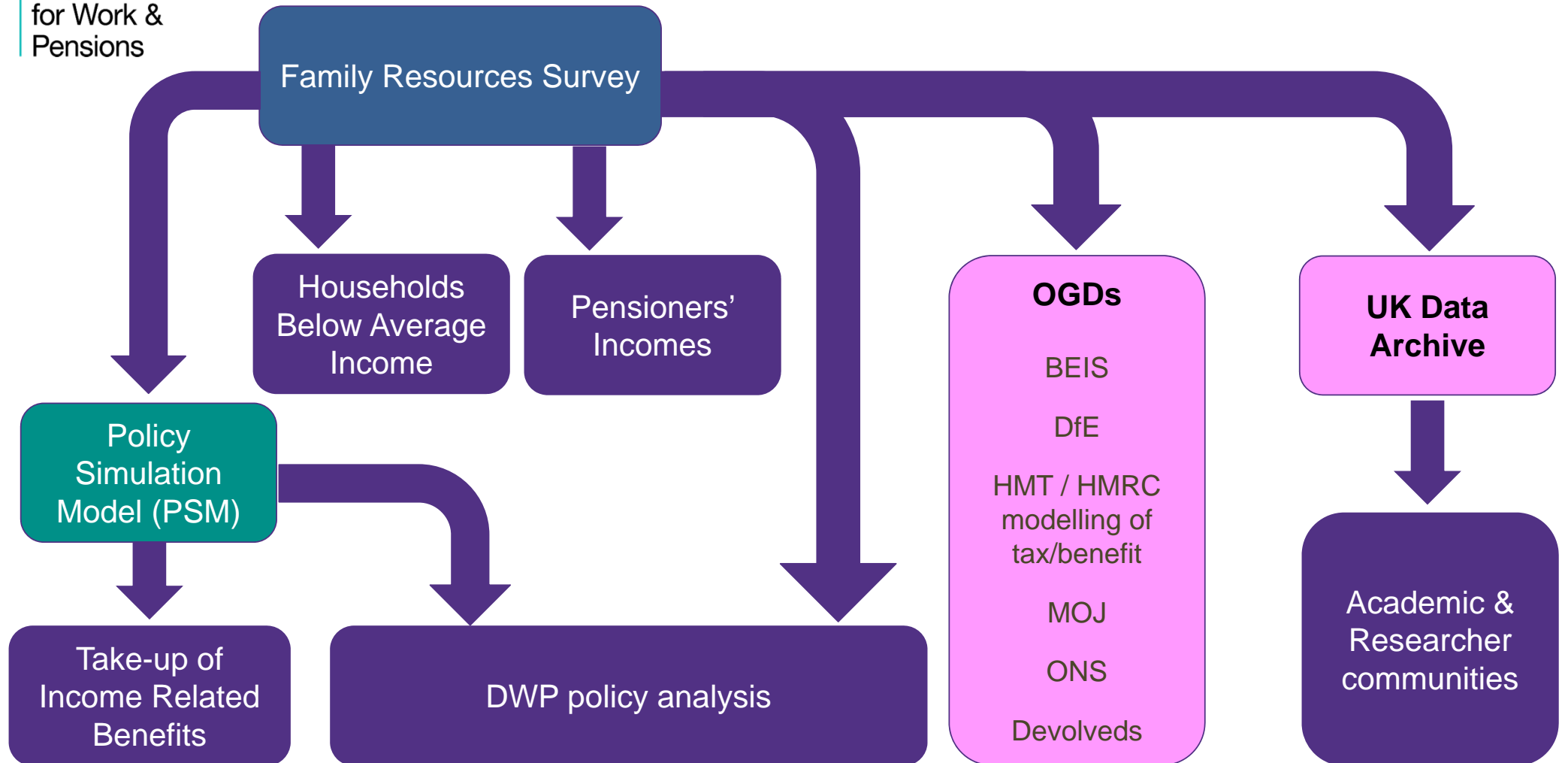
FRS is **long-running** ... for over 25 years now, with Northern Ireland added to the survey in 2002/03. It has been vital to the development, costing and evaluation of every major welfare reform over the last 25 years

And of course, parts of the FRS are used for several other statistical outputs: **Households Below Average Income**, the **Pensioners' Incomes Series**, and also **Income-Related Benefits: estimates of take-up**



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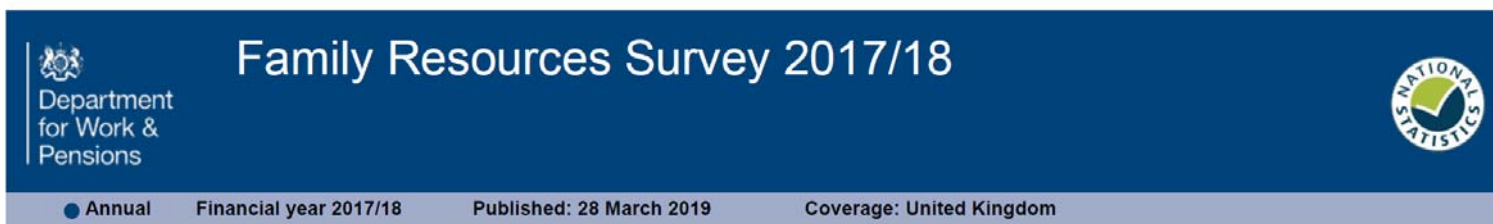
## Where does the FRS go...?





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# Main Annual Publication



The Family Resources Survey (FRS) is a continuous household survey which collects information on a representative sample of private households in the United Kingdom. Detailed information is recorded on each respondent: their incomes, from all sources including self-employment; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; pension participation; childcare; family circumstances; child maintenance.

This report summarises the key findings from the FRS for the 2017/18 financial year, when over 19,000 households were interviewed.

## Income and State Support



Income from employment and self-employment made up 73p of every £1 of household income

*Focus on sources of income, especially earnings*

*Mostly but not wholly at family level*

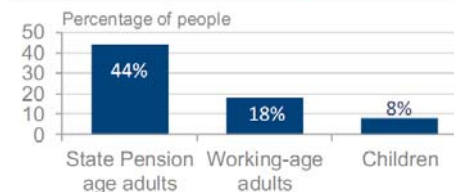
## Tenure



36 per cent of households were in rented accommodation

*Many wider characteristics incl caring, disability and tenure*

## Disability



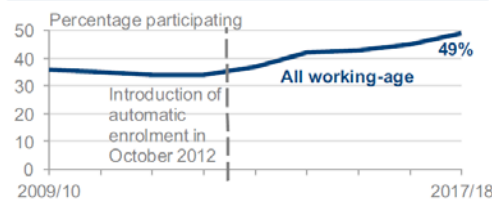
The percentage of people reporting a disability varied by age

## Care



Two out of every 50 people were **receiving care**, with more than three in every 50 people **providing informal care** to someone else

## Pension Participation



The percentage of working-age adults contributing to a pension increased following the introduction of automatic enrolment in 2012

## Self Employment

18%

On average, take-home pay of self-employed workers who were full-time was 18 per cent lower than that of full-time employees

<https://www.gov.uk/government/collections/family-resources-survey--2>



## Income and state support data tables (ODS)

ODS, 191KB

This file is in an [OpenDocument](#) format

This file may not be suitable for users of assistive technology. [Request an accessible format.](#)



## Tenure data tables (XLS)

MS Excel Spreadsheet, 141KB

This file may not be suitable for users of assistive technology. [Request an accessible format.](#)

**Table 3.8: Median household weekly rent/mortgage payment by region/country, 2017/18, United Kingdom**

Region / Country	Median weekly payment (£)					
	Social Renting	Sample size	Private Renting	Sample size	Repayment Mortgage payment	Sample size
<b>United Kingdom</b>	<b>92</b>	<b>3,642</b>	<b>137</b>	<b>3,112</b>	<b>138</b>	<b>4,156</b>
<b>Country</b>						
England	95	2,520	141	2,329	142	3,019
Wales	89	136	109	113	114	176
Scotland	74	653	115	340	124	575
Northern Ireland	79	333	96	330	114	386
Great Britain	92	3,309	138	2,782	138	3,770
<b>Region</b>						
North East	83	167	104	144	107	163
North West	89	370	115	320	115	413
Yorkshire and the Humber	82	300	104	240	118	367
East Midlands	88	191	121	203	123	280
West Midlands	90	309	127	223	120	361
East	100	263	150	247	158	365
London	123	407	253	369	230	297
South East	109	310	178	364	189	476
South West	93	203	147	219	139	297

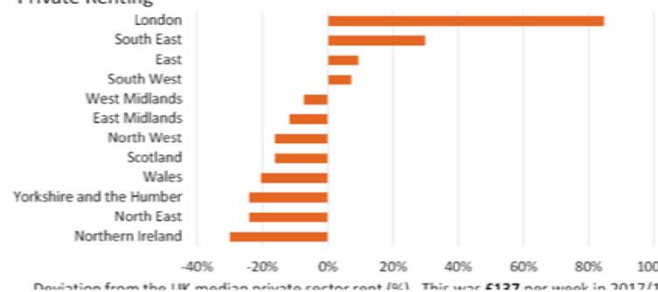
Repayment mortgages only i.e. mortgages where both a capital payment and an interest payment are made each month. For example interest-only mortgages are excluded.

**Median household weekly rent/mortgage payment by region/country, 2017/18, United Kingdom**

### Buying with a mortgage



### Private Renting



Department for Work & Pensions

## Family Resources Survey, 2017/18

### Tenure

**Published:** 28 March 2019

**Next Publication:** February/March 2020

**Coverage:** United Kingdom

**Frequency:** Annual

### Contents

To access data tables, select the table headings or tabs.

To return to contents click "Back to contents" link at the top of each page.

Table	Table Description
3.1	<a href="#">Households by tenure and region/country, 2017/18, United Kingdom</a>
3.2	<a href="#">Households by tenure and composition, 2017/18, United Kingdom</a>
3.3	<a href="#">Households by tenure and ethnic group of head, average of 2015/16, 2016/17 and 2017/18, United Kingdom</a>
3.4	<a href="#">Households by tenure, length of residency of head and age of head, 2017/18, United Kingdom</a>
3.5	<a href="#">Households by tenure and state support receipt, 2017/18, United Kingdom</a>
3.6	<a href="#">Households by tenure, 2007/08 to 2017/18, United Kingdom</a>
3.7	<a href="#">Tenure type by age of head of household, 2007/08 and 2017/18, United Kingdom</a>
3.8	<a href="#">Median household weekly rent/mortgage payment by region/country, 2017/18, United Kingdom</a>



## What changes are we introducing? **Food Insecurity**

- Policy colleagues in DWP and from Scottish Government submitted a proposal to collect information on **food insecurity**.

The aim was to improve statistics on the prevalence & severity of food insecurity in UK households, and ultimately to inform better the development of policy in this area.

- In forming the questions, DWP has consulted a number of food insecurity experts (including internationally), as well as colleagues at ONS and the Devolved Administrations.
- From April 2019, we have introduced the **adult-facing** questions from the well-established US Department of Agriculture module, in use since 1997 (and also asked in the 'Food and You' survey in the UK). Including these questions, which investigate difficulties in accessing adequate food - because of insufficient income or other resources - was seen as the most beneficial solution for future analysis. The questions offer insight into different severities of food insecurity, and their structure offers a within-response validation of the answers given.
- The question set focuses on experience in the **last 30 days** at the time of the interview. That reference period is consistent with other reference periods used elsewhere in the survey.



## What changes are we introducing? **Food Insecurity**

Q1-Q3

- **“We worried whether our food would run out before we got money to buy more.”** Was that often true, sometimes true, or never true for you in the last 30 days?
- **“The food that we bought just didn’t last, and we didn’t have money to get more.”** Was that often, sometimes, or never true for you in the last 30 days?
- **“We couldn’t afford to eat balanced meals.”** Was that often, sometimes, or never true for you in the last 30 days?

And if any of Q1-Q3 are ‘often’ or ‘sometimes’ follow with Q4-Q7

Q4-Q7

- In the last 30 days, did you ever cut the size of your meals or skip meals because there wasn't enough money for food (Yes / No)? If so, how many days (or 3 or more, if not sure)?
- In the last 30 days, did you ever eat less than you felt you should because there wasn't enough money for food (Yes / No)?
- In the last 30 days, were you ever hungry but didn't eat because there wasn't enough money for food (Yes / No)?
- In the last 30 days, did you lose weight because there wasn't enough money for food (Yes / No)?

And if any of Q4-Q7 are “yes”, follow with Q8

Q8

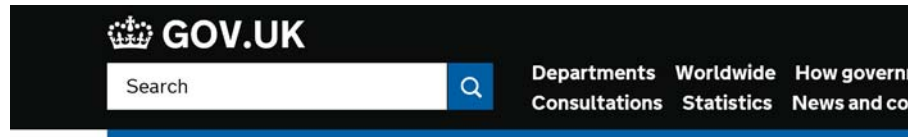
- In the last 30 days, did you ever not eat for a whole day because there wasn't enough money for food (Yes / No)?
  - If so how many days (or 3 or more, if not sure)?



## When **not** to use FRS

- Living standards, low income measures, or material deprivation
  - Use Households Below Average Income
  - HBAI data is on [Stat-Xplore](#)! Create your own tables in Excel with this easy-to-use online tool
  - Note that Stat Xplore also has lots of other DWP statistics, for individuals on DWP benefits (including Universal Credit and many more). This would be your first port of call for benefit statistics, and has many basic characteristics of claimants
- Details of pensioner incomes
  - Use the Pensioners' Incomes series
  - [Check out the very latest publication for 2017/18](#)
- Changes in individual incomes over time
  - [Income Dynamics experimental statistics](#)
  - Understanding Society
- Background to earnings & income across surveys
  - FRS is one resource, but the overall starting point for official statistics is [this page](#) from ONS which gives a clear guide to the various sources of data on earnings and income

# Areas of Research Interest from DWP



[Home](#) > [Work](#) > [Pensions and ageing society](#)

Research and analysis

## DWP Areas of Research Interest 2019

This publication summarises the most important research questions facing the Department for Work and Pensions (DWP).

Published 1 March 2019  
From: [Department for Work and Pensions](#)

### Documents



[DWP Areas of Research Interest 2019](#)

HTML

DWP publishes a selection of our areas of research interest. Our time horizon is the next 5 to 10 years

This is to raise awareness amongst academic and other research communities of DWP's analytical priorities, in areas where we believe they have the greatest contribution to make to the social policy evidence base.

We hope that the document assists applications to funding bodies by drawing a direct line between DWP's areas of analytical interest, and the nature of the proposed research. DWP intends to update the ARI document every year. Please get in touch if you would like to know more

[evidence.strategyteam@dpw.gov.uk](mailto:evidence.strategyteam@dpw.gov.uk)



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# Households Below Average Income

<https://www.gov.uk/government/collections/households-below-average-income-hbai--2>

[team.hbai@dwp.gov.uk](mailto:team.hbai@dwp.gov.uk)

Neil Sorensen  
**Statistician, HBAI**  
**DWP**

# Households Below Average Income: An analysis of the UK income distribution: 1994/95-2017/18

Annual Financial year 2017/18 Published: 28 March 2019 United Kingdom

National Statistics

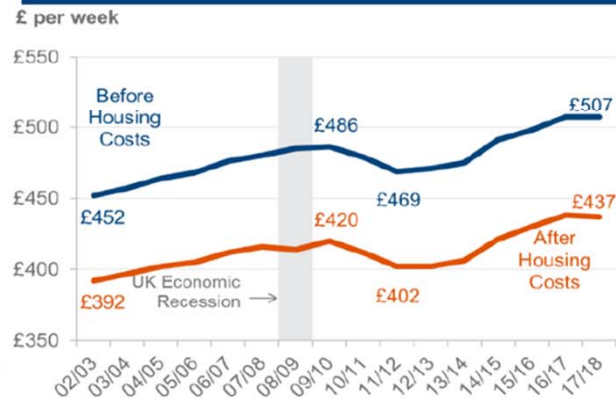
The Households Below Average Income (HBAI) report presents information on living standards in the UK based on household income measures for the 2017/18 financial year. Estimates are provided for average incomes, income inequality, and for the number and percentage of people living in low income households.

## Main stories

- Average incomes (measured using the median as this is less sensitive to extreme values) remained stable between 2016/17 and 2017/18 at around record highs.
- Income inequality BHC and AHC remained around the same level as the period 2010/11-2016/17, which is lower than the levels observed around the 2008/09 UK economic recession.
- Relative and absolute low income BHC for the overall population rose\* slightly in the latest year, while relative and absolute low income AHC remained broadly stable.

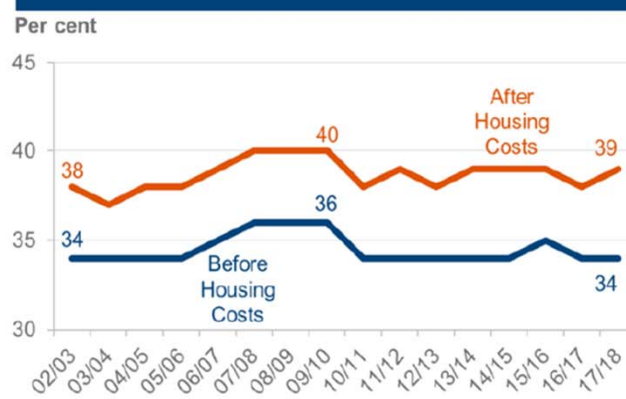
### Household Income

Average stable at £507 (BHC) in 2017/18



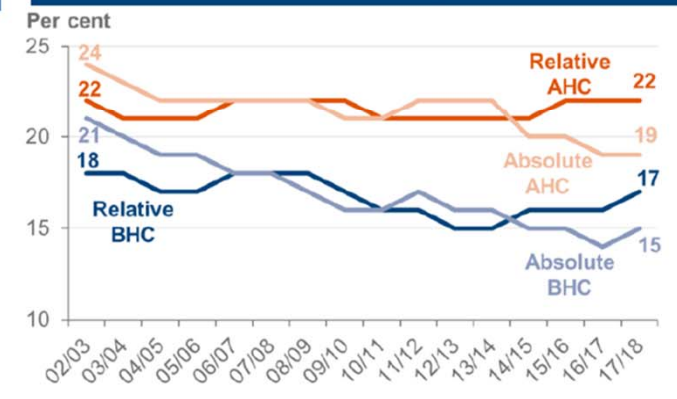
### Income Inequality

Gini broadly flat BHC and AHC



### Low Income Measures

BHC measures rose\* in 2017/18, while AHC measures remained broadly stable





## Summary of 2017/18 HBAI results

- Average **incomes** (measured using the median as this is less sensitive to extreme values) remained stable between 2016/17 and 2017/18 at around record highs.
- **Income inequality** BHC and AHC remained around the same level as the period 2010/11 to 2016/17, which is lower than the levels observed around the 2008/09 UK economic recession.
- The percentage of individuals in low income against the '60% of **median**' relative threshold has risen since around 2013/14, both BHC and AHC\*, with the biggest increases BHC for children and AHC for pensioners. Absolute low income has fallen over the same period BHC\* and AHC, although there is an increase\* BHC this year.

\*not statistically significant



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## Options for **further analysis** by users

1. Publication:  
background excel sheets

2. Stat-Xplore:  
User defined tables

3. UK Data Archive:  
End User License and Saferoom versions



## Improvements in the UK Data Archive HBAI data

### 3. UK Data Archive: End User License and Saferoom versions

#### Consistent time series data

- Variables consistently named
- Obsolete variables removed and new variables added
- All incomes in 2017/18 prices

#### Individual level data

- One row per survey respondent
- Easier to interpret grossing
- Individual level variables included

#### Resample datasets [Forthcoming]

- Can work out uncertainty around estimates

PLEASE GIVE US YOUR FEEDBACK



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# Income Dynamics

<https://www.gov.uk/government/collections/income-dynamics-statistics>

[team.incomedynamics@dwp.gov.uk](mailto:team.incomedynamics@dwp.gov.uk)

Neil Sorensen  
**Statistician, ID**  
**DWP**



# Income Dynamics: Income movements and the persistence of low incomes

Data for 2010-2017

Annual

Published: 28 March 2019  
United Kingdom

Official Experimental

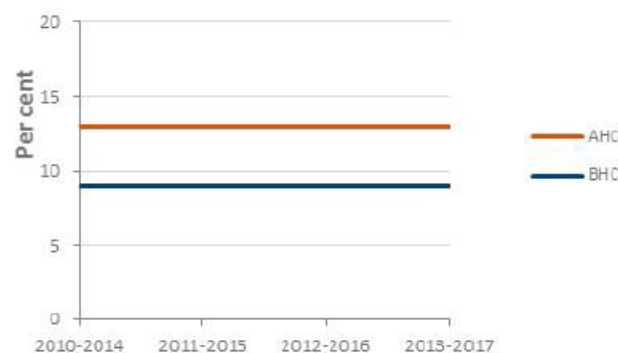
The Income Dynamics (ID) report presents information on changes in income over time. The main findings relate to the persistence of relative low incomes. Individuals are described as being in persistent low income if they are in relative low income in at least three out of four consecutive annual interviews.

**Before Housing Costs, Working-age adults had the lowest rate of persistent low income with Children and Pensioners higher. After Housing Costs, Working-age adults and Pensioners had the lowest rates of persistent low income with Children higher.**

- This is broadly in line with single-year relative low income estimates reported in [Households Below Average Income](#).
- Overall, nine per cent of individuals Before Housing Costs (BHC) and 13 per cent of individuals After Housing Costs (AHC) were in persistent low income in 2013-2017.
- 11 per cent of children BHC and 20 per cent of children AHC were in persistent low income in 2013-2017.

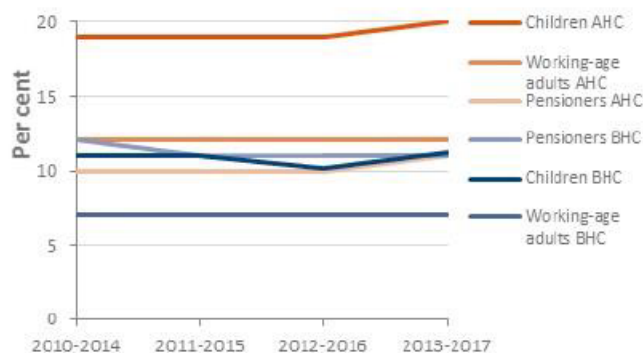
## Persistence

Unchanged considering the population as a whole



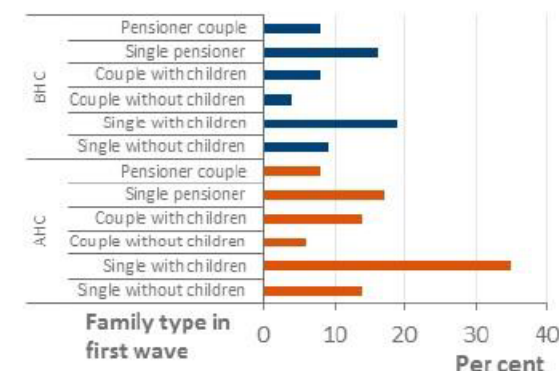
## By population group

Varies by population group but each group's rate varies little over time



## By family type

Large variations by family type, 2013-2017





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## Income Dynamics (ID) headlines up to and including calendar year 2017

- **ID** uses Understanding Society (**USoc**) as its data source, provided by the University of Essex.
- As with HBAI, an individual is classed as in low income if their household has below 60% of median equivalised household income. They are deemed to be in **persistent** low income if they have been in low income for at least 3 of the past 4 'years'.
- Improvements to ID publication include the definition of housing costs coming into line with HBAI (thanks to the University of Essex!). Also, the layout of tables is better for time series.
- Headline rates of persistent low income unchanged at 9% BHC and 13% AHC since series began.
- Lone parents have the highest rate of persistent low income BHC and especially AHC.



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## HBAI & Income Dynamics (ID) **potential and planned developments**

- Further harmonisation work with ONS regarding HBAI and Effect of Taxes and Benefits on household income (ETB) methodologies.
- Longitudinal low income stats. More analysis of low income entry and exit rates, potentially including *reasons for entering and exiting low income*.
- In-year low income stats: work with Social Metrics Commission to publish new experimental statistics on wider measures of poverty by the second half of 2020.



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## Development of new experimental statistics, in response to the **Social Metrics Commission**

The **Social Metrics Commission** have developed a new approach to poverty measurement. Their measure includes:

*Assets*

*“Inescapable costs” (incl. disability & childcare)*

*Rough sleepers and housing adequacy*

*Depth of poverty*

*Persistent poverty*

*“Lived experience” indicators*

### About the Social Metrics Commission

The SMC are an independent commission formed with the aim of developing a new approach to poverty measurement that better reflects the nature and experiences of poverty and that can be used to build a consensus around poverty measurement and action in the UK

DWP made an initial assessment of the SMC work, and concluded this could form the basis of a new measure of poverty.

DWP will take the SMC measure as a starting point and assess how it can be developed to increase its value in understanding poverty. Publication is due in the second half of 2020

Shared mailbox for suggestions: [team.povertystats@dwp.gsi.gov.uk](mailto:team.povertystats@dwp.gsi.gov.uk)



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# Pensioners' Incomes and Income-Related Benefits: Estimates of Take-up

<https://www.gov.uk/government/collections/pensioners-incomes-series-statistics--3>

<https://www.gov.uk/government/collections/income-related-benefits-estimates-of-take-up--2>

David Webster

**Pensioners' Incomes Series**  
**DWP**

# Pensioners' Incomes Series: An analysis of trends in Pensioner Incomes: 1994/95 to 2017/18

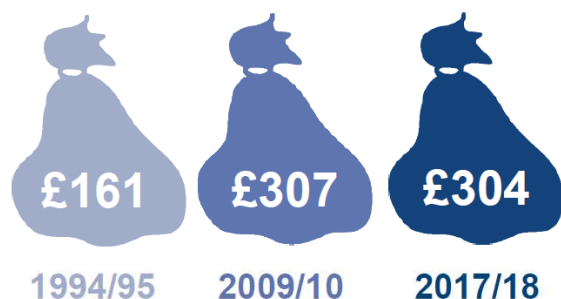


● Annual Financial year 2017/18 Published: 28 March 2019 United Kingdom

This report examines how much income pensioners get each week and where they get that income from. It looks at how their incomes have changed over time and variations in income between different types of pensioners. The population age distribution has changed a lot since the start of this series in 1994/95 and pensioners now make up a bigger proportion of the overall population. Changes in the economy and to the benefit system mean that the amount and components of pensioners' average weekly incomes have changed over time. These statistics look at these changes.

## Main Stories

### Pensioners' incomes higher than in the past



Average weekly income after housing costs (AHC) in 2017/18 prices

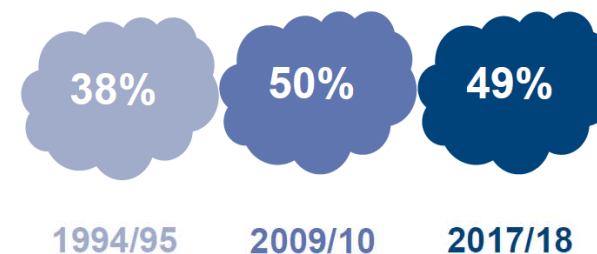
In 2017/18, pensioners had higher average incomes than when the series began in 1994/95. This difference is statistically significant. The average income increased between 1994/95 and 2009/10 and was stable between 2009/10 and 2017/18.

### Two in three pensioners received income from private pensions



In 2017/18, 67 per cent of pensioners received income from private pensions. In 1994/95, this was 62 per cent. This difference is statistically significant. Private pension income includes income from occupational pensions and personal pensions.

### Half of pensioners in the top half of the overall income distribution



The percentage of pensioners in the top half of the overall population income distribution (AHC) in 2017/18 was 49 per cent (based on equivalised data). In 1994/95 this was 38 per cent. This difference is statistically significant. The increase occurred between 1994/95 and 2009/10.

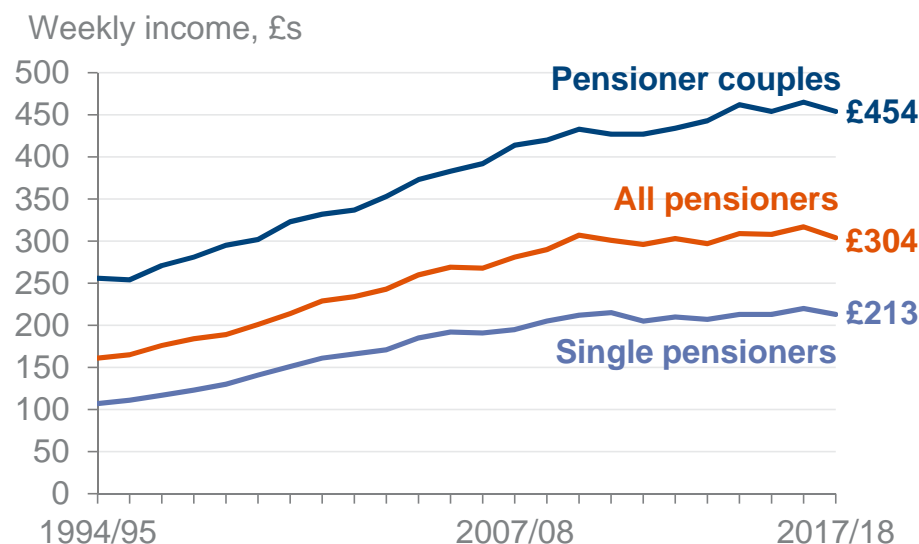


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## Pensioners' Incomes Series

- Annual since 1994/95
- Time series of the amounts and sources of pensioners' incomes
- Broken down by family type, age, gender, ethnicity, region
- Looks at position of pensioners in the income distribution
- Coming soon to Stat-Xplore
- Data available via the UKDA
- Ethnicity breakdowns available on the Ethnicity Facts & Figures website as part of the Race Disparity Audit
- 2017/18 – New analysis on (non) recently-retired pensioners, new heat map (chloropleth)
- Email: [pensioners-incomes@dwp.gov.uk](mailto:pensioners-incomes@dwp.gov.uk)

Median weekly income of pensioners after housing costs in 2017/18 prices





# Income-Related Benefits: Estimates of Take-up

Data for financial year 2016/17

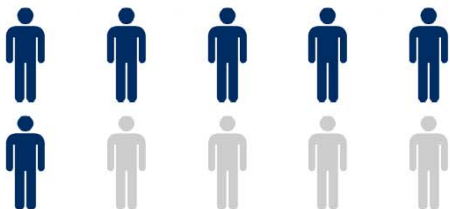
● Annual

Published: 15 November 2018  
Great Britain

Official Statistics

This report looks at estimates of take-up for income-related benefits. The benefits covered are Pension Credit (PC), Housing Benefit (HB) and Income Support/Income-related Employment and Support Allowance (IS/ESA (IR)). Take-up refers to the receipt of benefits someone is entitled to and we estimate take-up in two ways, by numbers of people who claim these benefits ('caseload') and by the amount these people claim ('expenditure').

## Pension Credit

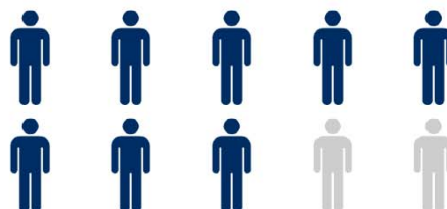


6 out of 10 of those entitled to PC claimed the benefit



64 per cent of the total amount of PC that could have been claimed was claimed

## Housing Benefit



8 out of 10 of those entitled to HB claimed the benefit

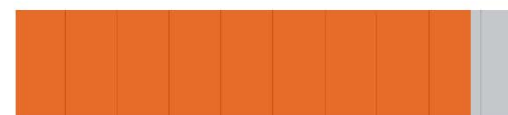


86 per cent of the total amount of HB that could have been claimed was claimed

## IS/Income-related ESA



8 out of 10 of those entitled to IS/ESA (IR) claimed the benefit



88 per cent of the total amount of IS/ESA (IR) that could have been claimed was claimed



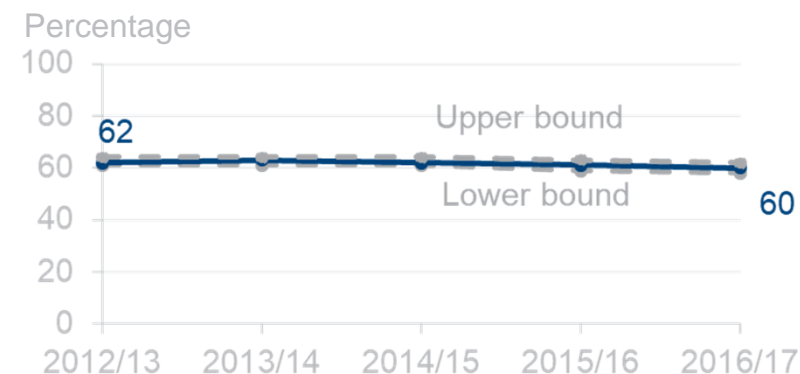


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## Income-Related Benefits: Estimates of Take-up

- Estimates take-up of Pension Credit, Housing Benefit & IS/ESA
- % of cases and expenditure
- Policy Simulation Model determines benefit eligibility
- Links FRS respondents with administrative data where possible
- Recent change to questionnaire allows linking of more cases
- Universal Credit: initial planning stage
- Next publication: October/November 2019
- Email: [irb.takeup@dwp.gov.uk](mailto:irb.takeup@dwp.gov.uk)

**Take-up range (caseload) of Pension Credit, 2012/13 to 2016/17, Great Britain**



**Take-up range (expenditure) of Pension Credit, 2012/13 to 2016/17, Great Britain**

