

Chapter 6

Pensioners

- **Contemporary trends:** Between 1994/95 and 2008/09, there was no consistent change in the proportion or number of pensioners living in households below thresholds of contemporary median income on a Before Housing Costs basis; there has been a drop between 2007/08 and 2008/09, following a rise between 2005/06 and 2006/07 and no change between 2006/07 and 2007/08. For income After Housing Costs, the proportions and numbers showed a marked fall, from 1998/99, before an increase between 2005/06 and 2006/07 and a decrease between 2006/07 and 2008/09.
- **Real trends:** From 1994/95 to 2008/09, there were pronounced falls in the proportions and numbers of pensioners below low-income thresholds held constant in real terms, on both income measures, with 2008/09 showing a reduction compared to 2007/08.
- **Quintile distributions:** In 2008/09, pensioners were more likely to be in the second lowest income quintile and less likely to be in the top two quintiles of the income distribution, than the population as a whole.
- **Family type:** A higher proportion of single pensioners living alone were living in low-income households than any other group.
- **Disability status:** Pensioners in families containing one or more disabled adults not receiving disability benefits were more likely to be living in low-income households compared to those in receipt of disability benefits.
- **Ethnicity:** Pensioners living in a household headed by someone from an ethnic minority were more likely to be in a low-income household. This was particularly the case for households headed by someone of Pakistani or Bangladeshi ethnic origin.
- **Pensions receipt:** Around 45 per cent of pensioner families in households below 60 per cent of contemporary median household income After Housing Costs had someone receiving an occupational or personal pension compared to around 70 per cent of all pensioners.
- **Age:** In general, the older the age of the pensioners, the greater the likelihood of low income.
- **Material deprivation:** Almost half of pensioners in the lowest quintile were unable to take a holiday away from home, the most common reason across all quintiles for this was health or disability issues. Over three quarters of pensioners in the lowest quintile would be able to pay an unexpected expense of £200, the most common way of doing this across all quintiles was to use savings. Only 1 per cent of all pensioners did not have at least one filling meal a day.

Introduction

This chapter examines the position of pensioners in the income distribution in 2008/09 and looks in more detail at how this might be linked to their family or household characteristics. High-level trends over time from 1994/95 onwards are also examined, with data for Great Britain from 1994/95 to 1997/98 and for the United Kingdom for some groups from 1998/99 to 2001/02 and for all groups from 2002/03 onwards.

Pensioners are defined as all those adults above state pension age. This chapter includes results only for those individuals above state pension age. Thus, any partners below state pension age will be excluded from results in this chapter, but will be included in **Chapter 5**. This differs from **Chapter 3**, where both adults in a couple with one adult above state retirement age and one below are classified as a *pensioner couple*.

The position of pensioners in the overall income distribution

Figure 6.1 compares the income distribution of pensioners in 2008/09 with that of the entire population. An explanation of how negative incomes can occur After Housing Costs and zero incomes Before Housing Costs is given in **Appendix 1**.

Figure 6.1 (BHC): Income distribution; all individuals and pensioners by income band, 2008/09

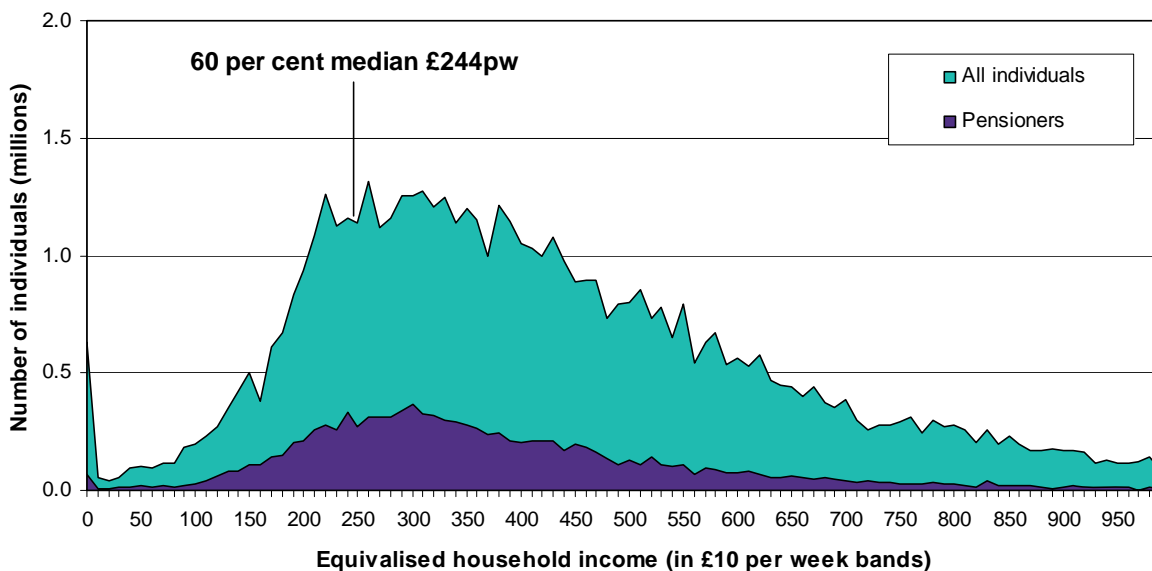
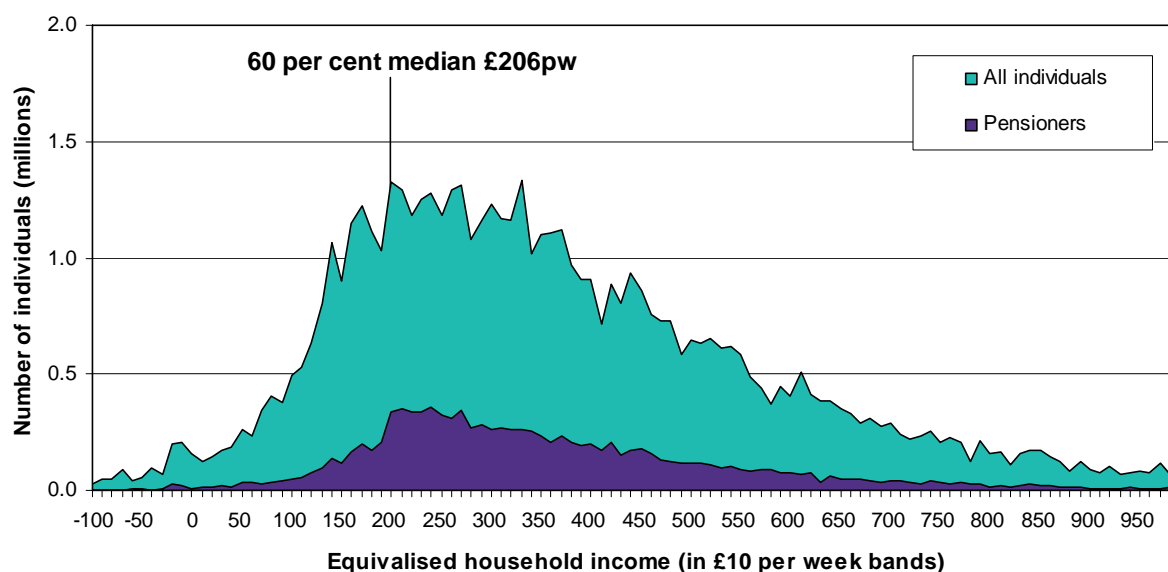


Figure 6.1 (AHC): Income distribution; all individuals and pensioners by income band, 2008/09



Tables in this chapter are;

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

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

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

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

6.7 Material deprivation Quintile distribution of income for pensioners by extent of their deprivation of items and services.

6.1tr – 6.6tr Trends over time for headline figures for years covered by the Family Expenditure Survey (FES) and the Family Resources Survey (FRS). **Tables 6.1tr** and **6.2tr** show the percentage falling below various thresholds of contemporary median income and 1998/99 median income held constant in real terms respectively. **Tables 6.3tr** and **6.4tr** show the number for the same measures as outlined for **Tables 6.1tr** and **6.2tr**, while **Tables 6.5tr** and **6.6tr** present a series that only includes pensioners aged 65 or over. This is in line with international measures of poverty and will provide a consistent time series going forward in light of the equalisation of state pension age for men and women that begins in 2010.

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6.1ts – 6.3ts Populations over time Tables 6.1ts to 6.3ts present populations over time by: age and gender; tenure; region and country (three-year average).

6.4ts – 6.5ts Composition of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure.

6.6ts – 6.9ts Percentage of pensioners in households with incomes below 60 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year average, the number of pensioners can be found in **Table 6.9ts**).

6.10ts – 6.13ts Percentage of pensioners in households below 60 per cent of 1998/99 median income held constant in real terms over time by the categories outlined for **Tables 6.6ts – 6.9ts**. The number of pensioners by region and country (three-year average) can be found in **Table 6.13ts**.

6.14ts – 6.15ts Composition of pensioners in households with incomes below 50 per cent of contemporary median income over time by: age and gender; tenure.

6.16ts – 6.19ts Percentage of pensioners in households below 50 per cent of contemporary median income over time by: age and gender; tenure; region and country (three-year average, the number of pensioners can be found in **Table 6.19ts**).

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.

Definition of ‘benefit units’ and ‘households’

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

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

Age and gender

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

In any analysis of gender or age, it must be remembered that HBAI attempts to measure the living standards of an individual as determined by household income. This assumes that both partners in a couple benefit equally from the household's income, and will therefore appear at the same position in the income distribution.

Any differences in gender figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples.

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

Disability

For this analysis, disability is defined as having any long-standing illness, disability or impairment that leads to a substantial difficulty with one or more areas of the individual's life. Everyone classified as disabled under this definition would also be classified as disabled under the 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.

Tenure

The separate council and housing association splits have been removed from this publication. 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).

Following a user consultation it was also decided to remove the rented unfurnished and rented furnished splits from these tables.

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Ethnicity

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

Estimates showing ethnic breakdowns are presented as three-year averages because of small sample sizes. However, the figures must still be treated with some caution, as the sample sizes are still small for certain ethnic minority groups. Categories with very small sample sizes have been suppressed.

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, although we have sought to minimise any discontinuity.

Savings and investments

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

Region and country

Disaggregation by geographical regions is presented 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.

Material deprivation

A suite of questions designed to capture the material deprivation experienced by pensioners has been included in the Family Resources Survey since May 2008. Respondents are asked whether they have access to 15 goods and services. In all cases except being able to pay an unexpected expense of £200, if they do not have a good or service, they are asked whether this is because; they do not have the money for this; it is not a priority on their current income; their health / disability prevents them; it is too much trouble or tiring; they have no one to do this with or help them; it is not something they want; it is not relevant to them; other. For the unexpected expense question, the follow up question was asked to explore how those who responded yes would pay. Options were: use own income but cut back on essentials; use own income but not need to cut back on essentials; use savings; use a form of credit; get money from friends or family; other. An analysis of how pensioners responded to these questions by their location on the income distribution is given in this chapter (see **Table 6.7**).

Trends over time for headline figures

All time trends are based on thresholds of median income, 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 6.1 (BHC): Quintile distribution of income for pensioners by various family and household characteristics, United Kingdom

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Source: FRS 2008/09						
Economic status of adults in the family						
One or more working	9	15	20	25	31	1.9
No one working	26	30	22	14	8	9.5
Age						
60 - 64	19	21	20	20	20	1.9
65 - 69	20	27	22	16	15	2.6
70 - 74	24	30	23	14	9	2.3
75 - 79	26	30	22	14	8	1.9
80 - 84	29	31	20	14	6	1.5
85 +	26	30	23	15	6	1.1
Family type						
Couple living with others	13	22	27	21	17	0.6
Couple living alone	22	26	21	17	14	6.1
Single living with others	15	26	27	21	11	0.8
Single living alone	29	32	21	12	6	3.9
Gender						
Male	22	27	23	16	12	4.2
Female	24	28	21	15	11	7.1
Disability and receipt of disability benefits¹						
No disabled adult	25	24	18	16	17	4.9
One or more disabled adults	22	30	25	15	7	6.4
In receipt of disability benefits	11	31	33	20	5	2.6
Not in receipt of disability benefits	30	30	19	12	9	3.8
Tenure						
Owners	25	24	21	16	14	8.9
Owned outright	26	24	21	16	13	8.1
Buying with mortgage	14	20	22	22	21	0.8
Social rented sector tenants	17	45	24	12	1	1.9
All rented privately	25	33	21	16	5	0.5
Ethnic group of head (3-year average)²						
White	24	28	22	15	11	10.7
Mixed	..	..	..	..	..	..
Asian or Asian British	39	20	15	14	12	0.2
Indian	39	16	19	13	14	0.1
Pakistani and Bangladeshi	48	23	9	14	6	0.1
Black or Black British	31	32	20	11	6	0.1
Black Caribbean	35	31	19	10	5	0.1
Black Non-Caribbean	..	..	..	..	..	..
Chinese or other ethnic group	34	21	19	14	12	0.1
All pensioners³	23	28	22	16	11	11.3

Notes:

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

2. The figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

3. The totals for all pensioners are shown for the United Kingdom for the year 2008/09 only and are not three-year averages.

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

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

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2008/09
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners (millions)
Economic status of adults in the family						
One or more working	6	11	18	27	38	1.9
No one working	15	31	24	19	11	9.5
Age						
60 - 64	14	20	20	21	25	1.9
65 - 69	13	25	23	20	19	2.6
70 - 74	12	31	25	20	12	2.3
75 - 79	13	32	25	18	12	1.9
80 - 84	16	31	23	19	11	1.5
85 +	15	29	24	22	10	1.1
Family type						
Couple living with others	9	23	27	24	18	0.6
Couple living alone	12	26	24	20	18	6.1
Single living with others	13	22	28	24	13	0.8
Single living alone	16	33	21	19	11	3.9
Gender						
Male	12	28	24	20	17	4.2
Female	14	28	23	20	15	7.1
Disability and receipt of disability benefits¹						
No disabled adult	14	25	20	19	22	4.9
One or more disabled adults	13	29	26	21	11	6.4
In receipt of disability benefits	6	25	34	28	8	2.6
Not in receipt of disability benefits	17	33	21	17	12	3.8
Tenure						
Owners	11	24	24	22	19	8.9
Owned outright	11	24	24	22	19	8.1
Buying with mortgage	11	19	24	23	22	0.8
Social rented sector tenants	20	45	20	13	2	1.9
All rented privately	27	34	19	15	6	0.5
Ethnic group of head (3-year average)²						
White	14	29	23	19	15	10.7
Mixed	..	..	..	..	..	..
Asian or Asian British	30	25	16	16	13	0.2
Indian	27	22	20	15	15	0.1
Pakistani and Bangladeshi	40	29	9	16	6	0.1
Black or Black British	29	33	18	14	6	0.1
Black Caribbean	30	35	18	12	5	0.1
Black Non-Caribbean	..	..	..	..	..	..
Chinese or other ethnic group	27	22	20	16	14	0.1
All pensioners³	13	28	23	20	16	11.3

Notes:

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
2. The figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.
3. The totals for all pensioners are shown for the United Kingdom for the year 2008/09 only and are not three-year averages.
4. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of pensioners	Net equivalised disposable household income					All pensioners (millions)
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Pensions receipt						
Couples	21	25	22	17	15	6.6
No occupational/personal pensions	38	23	17	11	10	1.5
Only one with occupational/personal pension	20	29	21	16	13	3.2
Both with occupational/personal pensions	10	20	26	24	19	2.0
Single	27	31	22	14	7	4.7
No occupational/personal pensions	35	33	17	10	4	1.9
Occupational/personal pension	21	29	25	16	9	2.8
State support received by family¹						
Disability Living Allowance	12	31	35	18	4	1.4
Attendance Allowance	9	30	33	23	6	1.2
Pension Credit	29	37	20	12	1	1.9
Housing Benefit	11	50	26	12	1	1.5
Not in receipt of any benefit listed above	24	23	20	17	16	7.2
Savings and investments						
No savings	32	33	20	11	4	2.4
Less than £1,500	29	31	24	11	5	1.4
£1,500 but less than £3,000	27	34	19	12	7	0.7
£3,000 but less than £8,000	29	31	22	14	5	1.7
£8,000 but less than £10,000	26	33	24	12	5	0.4
£10,000 but less than £16,000	23	29	23	15	9	1.0
£16,000 but less than £20,000	24	29	24	14	8	0.5
£20,000 or more	11	18	22	23	26	3.3
Region/Country (3-year average)						
England	25	27	21	15	11	9.3
North East	24	37	22	12	5	0.5
North West	25	31	22	14	8	1.3
Yorkshire and the Humber	28	31	20	12	8	0.9
East Midlands	30	27	20	15	8	0.8
West Midlands	25	27	23	15	10	1.0
East of England	24	26	21	17	12	1.1
London	24	25	20	16	15	1.0
Inner	23	27	19	16	15	0.3
Outer	24	24	20	17	15	0.7
South East	21	24	22	17	16	1.6
South West	24	25	21	17	12	1.1
Scotland	22	31	23	15	9	0.9
Wales	28	26	22	14	9	0.6
Northern Ireland	32	25	23	14	7	0.3
All pensioners²	23	28	22	16	11	11.3

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2008/09 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2008/09
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners (millions)
Pensions receipt						
Couples	12	25	24	20	18	6.6
No occupational/personal pensions	27	31	18	12	12	1.5
Only one with occupational/personal pension	9	29	26	20	16	3.2
Both with occupational/personal pensions	5	16	26	26	27	2.0
Single	15	31	22	20	12	4.7
No occupational/personal pensions	23	39	18	13	6	1.9
Occupational/personal pension	10	25	24	24	16	2.8
State support received by family¹						
Disability Living Allowance	6	26	36	25	6	1.4
Attendance Allowance	4	22	32	32	11	1.2
Pension Credit	12	49	21	15	2	1.9
Housing Benefit	15	50	19	13	1	1.5
Not in receipt of any benefit listed above	14	21	22	21	21	7.2
Savings and investments						
No savings	22	38	21	15	5	2.4
Less than £1,500	17	34	26	16	7	1.4
£1,500 but less than £3,000	14	35	25	17	9	0.7
£3,000 but less than £8,000	13	34	26	18	9	1.7
£8,000 but less than £10,000	14	27	31	19	8	0.4
£10,000 but less than £16,000	12	28	25	23	12	1.0
£16,000 but less than £20,000	13	27	26	20	14	0.5
£20,000 or more	6	13	20	27	34	3.3
Region/Country (3-year averages)						
England	15	28	22	19	15	9.3
North East	13	34	29	17	7	0.5
North West	14	31	26	18	11	1.3
Yorkshire and the Humber	16	34	22	17	11	0.9
East Midlands	16	31	22	20	12	0.8
West Midlands	13	29	25	19	15	1.0
East of England	15	25	22	22	16	1.1
London	20	26	18	17	20	1.0
Inner	25	27	15	15	17	0.3
Outer	17	25	19	18	21	0.7
South East	13	24	21	21	21	1.6
South West	14	26	22	21	17	1.1
Scotland	11	31	25	20	13	0.9
Wales	15	29	25	19	13	0.6
Northern Ireland	18	28	23	20	11	0.3
All pensioners²	13	28	23	20	16	11.3

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2008/09 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

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

Percentage of pensioners	Source: FRS 2008/09						All pensioners
	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 working	7	7	6	8	8	6	16
No one working	93	93	94	92	92	94	84
Age							
60 - 64	17	15	13	20	17	15	17
65 - 69	20	20	21	21	22	22	23
70 - 74	17	20	21	16	18	19	20
75 - 79	17	18	19	16	16	17	17
80 - 84	17	17	16	17	16	16	14
85 +	11	11	10	11	11	10	9
Family type							
Couple living with others	3	3	3	4	4	3	5
Couple living alone	46	49	50	47	50	49	54
Single living with others	5	4	5	7	7	6	7
Single living alone	46	43	42	42	40	42	34
Gender							
Male	30	34	35	32	33	34	37
Female	70	66	65	68	67	66	63
Disability and receipt of disability benefits¹							
No disabled adult	50	48	45	47	47	44	43
One or more disabled adults	50	52	55	53	53	56	57
In receipt of disability benefits	7	10	13	10	10	12	23
Not in receipt of disability benefits	43	42	42	43	43	44	34
Tenure							
Owners	84	83	80	65	67	65	79
Owned outright	80	79	75	59	61	59	72
Buying with mortgage	5	4	4	7	6	5	7
Social rented sector tenants	10	12	16	25	25	28	17
All rented privately	5	5	5	9	8	7	4
Ethnic group of head (3-year average)							
White	93	95	95	92	93	94	96
Mixed	0	0	0	0	0	0	0
Asian or Asian British	4	3	2	4	3	3	2
Indian	2	2	1	2	2	1	1
Pakistani and Bangladeshi	2	1	1	2	2	1	1
Black or Black British	2	1	1	2	2	2	1
Black Caribbean	1	1	1	2	1	1	1
Black Non-Caribbean	0	0	0	1	0	0	0
Chinese or other ethnic group	1	1	1	1	1	1	1
All pensioners (millions=100%)²	1.3	2.3	3.6	1.1	1.8	3.0	11.3

Notes:

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

2. The totals for all pensioners are shown for the United Kingdom for the year 2008/09 only and are not three-year averages.

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

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

Percentage of pensioners	Source: FRS 2008/09						All pensioners
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Pensions receipt							
Couples	49	52	53	51	53	52	59
No occupational/personal pensions	25	22	19	27	26	21	13
Only one with occupational/personal pension	17	23	25	17	20	24	28
Both with occupational/personal pensions	6	7	9	7	8	7	18
Single	51	48	47	49	47	48	41
No occupational/personal pensions	32	26	24	32	28	29	17
Occupational/personal pension	19	21	23	18	18	19	25
State support received by family¹							
Disability Living Allowance	4	6	8	6	6	7	13
Attendance Allowance	3	4	6	4	4	4	11
Pension Credit	17	21	22	13	18	26	17
Housing Benefit	3	6	10	12	16	22	13
Not in receipt of any benefit listed above	75	68	64	72	66	57	64
Savings and investments							
No savings	31	29	28	34	34	33	21
Less than £1,500	16	15	14	16	15	15	12
£1,500 but less than £3,000	6	7	8	6	6	7	6
£3,000 but less than £8,000	15	18	18	14	15	17	15
£8,000 but less than £10,000	4	4	4	4	4	4	4
£10,000 but less than £16,000	10	9	10	7	9	9	9
£16,000 but less than £20,000	4	4	4	3	4	4	4
£20,000 or more	15	14	15	15	13	12	29
Region/Country (3-year average)							
England	83	83	83	85	85	84	84
North East	4	4	5	4	4	5	4
North West	11	11	12	10	11	12	11
Yorkshire and the Humber	10	10	10	9	9	9	8
East Midlands	9	9	9	8	8	8	7
West Midlands	8	9	9	8	8	9	9
East of England	9	9	9	11	10	10	10
London	10	9	8	13	12	10	9
Inner	3	3	3	5	5	4	3
Outer	7	6	6	8	7	6	6
South East	13	12	12	13	13	13	14
South West	10	10	9	10	10	9	10
Scotland	7	7	8	6	7	8	8
Wales	6	6	6	5	6	5	5
Northern Ireland	4	3	3	3	3	3	2
All pensioners (millions=100%)²	1.3	2.3	3.6	1.1	1.8	3.0	11.3

Notes:

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. The totals for all pensioners are shown for the United Kingdom for the year 2008/09 only and are not three-year averages.
3. Percentages may not sum to 100 per cent due to rounding.

6 Pensioners

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

Percentage of pensioners	Source: FRS 2008/09						All pensioners (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 working	5	8	12	5	7	10	1.9
No one working	12	23	35	10	18	29	9.5
Age							
60 - 64	11	17	25	11	16	24	1.9
65 - 69	10	18	28	8	15	25	2.6
70 - 74	10	20	33	8	14	25	2.3
75 - 79	12	22	36	9	16	27	1.9
80 - 84	14	25	37	12	19	31	1.5
85 +	13	23	34	11	18	29	1.1
Family type							
Couple living with others	6	12	18	7	12	16	0.6
Couple living alone	10	19	29	8	15	24	6.1
Single living with others	8	13	23	10	15	21	0.8
Single living alone	15	25	38	12	19	32	3.9
Gender							
Male	9	18	30	8	14	24	4.2
Female	12	22	33	10	17	27	7.1
Disability and receipt of disability benefits¹							
No disabled adult	13	22	32	10	17	27	4.9
One or more disabled adults	10	19	31	9	15	26	6.4
In receipt of disability benefits	3	9	18	4	7	14	2.6
Not in receipt of disability benefits	14	26	39	12	21	34	3.8
Tenure							
Owners	12	21	32	8	13	22	8.9
Owned outright	12	22	33	8	14	22	8.1
Buying with mortgage	7	12	19	8	13	18	0.8
Social rented sector tenants	7	15	29	14	24	44	1.9
All rented privately	14	23	35	21	30	45	0.5
Ethnic group of head (3-year average)²							
White	12	22	33	10	17	28	10.7
Mixed	..	..	..	..	..	..	..
Asian or Asian British	27	37	45	23	35	45	0.2
Indian	28	36	42	21	31	39	0.1
Pakistani and Bangladeshi	31	46	59	31	49	61	0.1
Black or Black British	18	29	44	22	31	47	0.1
Black Caribbean	20	33	48	21	30	48	0.1
Black Non-Caribbean	..	..	..	..	..	..	..
Chinese or other ethnic group	23	32	42	18	30	40	0.1
All pensioners³	11	20	31	9	16	26	11.3

Notes:

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

2. The figures for Mixed and Black Non-Caribbean have been suppressed due to small sample sizes.

3. The totals for all pensioners are shown for the United Kingdom for the year 2008/09 only and are not three-year averages.

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

Percentage of pensioners	Source: FRS 2008/09						All pensioners (millions)
	Before Housing Costs			After Housing Costs			
	Income Thresholds - Below Median						
	50%	60%	70%	50%	60%	70%	
Pensions receipt							
Couples	9	18	28	8	15	23	6.6
No occupational/personal pensions	22	35	47	20	32	44	1.5
Only one with occupational/personal pension	7	17	28	6	12	22	3.2
Both with occupational/personal pensions	4	8	15	4	7	11	2.0
Single	14	23	36	11	18	30	4.7
No occupational/personal pensions	22	32	45	18	27	46	1.9
Occupational/personal pension	9	18	30	7	12	20	2.8
State support received by family¹							
Disability Living Allowance	4	10	19	5	8	15	1.4
Attendance Allowance	3	8	16	3	6	11	1.2
Pension Credit	11	25	40	7	17	40	1.9
Housing Benefit	3	9	24	9	20	44	1.5
Not in receipt of any benefit listed above	13	22	31	11	16	23	7.2
Savings and investments							
No savings	16	28	42	15	26	42	2.4
Less than £1,500	14	25	36	12	20	33	1.4
£1,500 but less than £3,000	11	22	39	9	17	30	0.7
£3,000 but less than £8,000	11	24	38	9	16	29	1.7
£8,000 but less than £10,000	12	23	34	11	18	25	0.4
£10,000 but less than £16,000	11	21	33	7	15	25	1.0
£16,000 but less than £20,000	12	22	33	8	16	25	0.5
£20,000 or more	6	10	16	5	7	11	3.3
Region/Country (3-year average)							
England	12	22	33	10	18	29	9.3
North East	11	21	35	8	18	30	0.5
North West	12	22	35	9	17	30	1.3
Yorkshire and the Humber	14	25	39	10	19	32	0.9
East Midlands	14	27	39	11	20	31	0.8
West Midlands	12	22	33	9	16	28	1.0
East of England	12	21	32	11	18	28	1.1
London	14	22	31	15	23	32	1.0
Inner	14	23	31	18	29	40	0.3
Outer	14	22	31	13	20	29	0.7
South East	11	19	27	9	16	26	1.6
South West	12	22	32	10	17	27	1.1
Scotland	10	19	33	7	14	27	0.9
Wales	14	25	36	10	18	28	0.6
Northern Ireland	19	29	40	13	22	32	0.3
All pensioners²	11	20	31	9	16	26	11.3

Notes:

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

2. The totals for all pensioners are shown for the United Kingdom for the year 2008/09 only and are not three-year averages.

6 Pensioners

Table 6.7 (BHC): Quintile distribution of income for pensioners by extent of their deprivation of items and services, United Kingdom¹

Percentage of pensioners ²		Net equivalised disposable household income						Source: FRS 2008/09
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	Most common reason for 'no' response ³
At least one filling meal a day	Yes	99	99	99	99	100	99	.. ⁵
	No	1	1	1	1	0	1	
Go out socially at least once a month	Yes	67	68	72	78	90	72	37%
	No	33	32	28	22	10	28	Health / disability prevents me
See friends or family at least once a month	Yes	94	94	94	96	95	95	38%
	No	6	6	6	4	5	5	Other reason
Take a holiday away from home	Yes	53	53	58	67	85	60	36%
	No	47	47	42	33	15	40	Health / disability prevents me
Able to replace cooker if it broke down	Yes	86	86	89	96	99	89	87%
	No	14	14	11	4	1	11	No money for this
Home kept in a good state of repair	Yes	94	96	97	98	99	96	53%
	No	6	4	3	2	1	4	No money for this
Heating, electrics, plumbing and drains working	Yes	97	98	99	98	100	98	46%
	No	3	2	1	2	0	2	No money for this
Have a damp-free home	Yes	92	94	95	97	97	94	44%
	No	8	6	5	3	3	6	Other reason
Home kept adequately warm	Yes	94	95	97	96	98	96	72%
	No	6	5	3	4	2	4	No money for this
Able to pay regular bills	Yes	94	95	97	98	99	96	83%
	No	6	5	3	2	1	4	No money for this
Have a telephone to use, whenever needed	Yes	99	98	99	100	100	99	44%
	No	1	2	1	0	0	1	No money for this
Have access to a car or taxi, whenever needed	Yes	84	87	93	94	99	90	38%
	No	16	13	7	6	1	10	No money for this
Have hair done or cut regularly	Yes	84	88	91	93	94	89	29%
	No	16	12	9	7	6	11	Not priority on current income
Have a warm waterproof coat	Yes	98	98	98	98	99	98	44%
	No	2	2	2	2	1	2	No money for this

		Net equivalised disposable household income						Most common reason for 'yes' response ⁴
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	
Able to pay an unexpected expense of £200	Yes	83	82	87	93	99	87	56%
	No	17	18	13	7	1	13	Use savings

Notes:

1. For 2008/09, the first year this set of questions were asked on the Family Resources Survey, there is only 11 months worth of data. From 2009/10 onwards the questions will cover the full 12 months.
2. Percentages relate to the proportion of pensioners who answered the material deprivation questions, some pensioners have not been included in computing the above breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.
3. For the first 14 questions in the table the follow up questions were asked to explore the reason for a "no" response. Options were: No money for this; Not priority on current income; Health/disability prevents me; Too much trouble/too tiring; No-one to do this with or help me; Not something I want; Not relevant to me; Other.
4. For the last question in the table relating to being able to meet an unexpected expense of £200, the follow up question was asked to explore how those who responded "yes" would pay. Options were: Use own income but cut back on essentials; Use own income but not need to cut back on essentials; Use my savings; Use a form of credit; Get money from friends or family; Other.
5. The figures for most common reason for "no" response for at least one filling meal a day has been suppressed due to small sample size.
6. Percentages may not sum to 100 per cent due to rounding.

Table 6.7 (AHC): Quintile distribution of income for pensioners by extent of their deprivation of items and services, United Kingdom¹

Percentage of pensioners ²		Net equivalised disposable household income						Source: FRS 2008/09
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	Most common reason for 'no' response ³
At least one filling meal a day	Yes	99	99	99	99	100	99	.. ⁵
	No	1	1	1	1	0	1	
Go out socially at least once a month	Yes	66	65	72	75	88	72	37%
	No	34	35	28	25	12	28	Health / disability prevents me
See friends or family at least once a month	Yes	93	94	94	96	96	95	38%
	No	7	6	6	4	4	5	Other reason
Take a holiday away from home	Yes	50	52	58	63	82	60	36%
	No	50	48	42	37	18	40	Health / disability prevents me
Able to replace cooker if it broke down	Yes	83	83	90	95	99	89	87%
	No	17	17	10	5	1	11	No money for this
Home kept in a good state of repair	Yes	93	95	96	98	99	96	53%
	No	7	5	4	2	1	4	No money for this
Heating, electrics, plumbing and drains working	Yes	97	98	99	98	100	98	46%
	No	3	2	1	2	0	2	No money for this
Have a damp-free home	Yes	92	93	94	96	98	94	44%
	No	8	7	6	4	2	6	Other reason
Home kept adequately warm	Yes	94	93	96	97	98	96	72%
	No	6	7	4	3	2	4	No money for this
Able to pay regular bills	Yes	93	94	97	98	99	96	83%
	No	7	6	3	2	1	4	No money for this
Have a telephone to use, whenever needed	Yes	98	98	99	100	100	99	44%
	No	2	2	1	0	0	1	No money for this
Have access to a car or taxi, whenever needed	Yes	81	85	93	94	98	90	38%
	No	19	15	7	6	2	10	No money for this
Have hair done or cut regularly	Yes	83	85	91	93	94	89	29%
	No	17	15	9	7	6	11	Not priority on current income
Have a warm waterproof coat	Yes	97	97	98	98	99	98	44%
	No	3	3	2	2	1	2	No money for this

		Net equivalised disposable household income						Most common reason for 'yes' response ⁴
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All pensioners	
Able to pay an unexpected expense of £200	Yes	79	79	88	94	99	87	56%
	No	21	21	12	6	1	13	Use savings

Notes:

1. For 2008/09, the first year this set of questions were asked on the Family Resources Survey, there is only 11 months worth of data. From 2009/10 onwards the questions will cover the full 12 months.
2. Percentages relate to the proportion of pensioners who answered the material deprivation questions, some pensioners have not been included in computing the above breakdowns due to either: a skipped response, doesn't know the answer or refusal to answer the question.
3. For the first 14 questions in the table the follow up questions were asked to explore the reason for a "no" response. Options were: No money for this; Not priority on current income; Health/disability prevents me; Too much trouble/too tiring; No-one to do this with or help me; Not something I want; Not relevant to me; Other.
4. For the last question in the table relating to being able to meet an unexpected expense of £200, the follow up question was asked to explore how those who responded "yes" would pay. Options were: Use own income but cut back on essentials; Use own income but not need to cut back on essentials; Use my savings; Use a form of credit; Get money from friends or family; Other.
5. The figures for most common reason for "no" response for at least one filling meal a day has been suppressed due to small sample size.
6. Percentages may not sum to 100 per cent due to rounding.

6 Pensioners

Table 6.1tr: Percentage of pensioners falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs Below median			After Housing Costs Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)⁴	1979	10	33	53	7	29	49
	1981	5	22	44	4	20	43
	1987	11	28	48	8	29	45
	1988/89	17	40	54	16	39	50
	1990/91	17	37	50	18	36	45
	1991/92	14	33	46	16	33	43
	1992/93	13	28	44	13	31	42
	1993/95	12	25	41	10	29	40
	1994/96	10	23	40	10	29	39
	1995/97	11	24	40	12	29	39
FRS (GB)	1994/95	12	24	41	11	28	40
	1995/96	12	24	40	10	28	40
	1996/97	13	25	40	13	29	39
	1997/98	13	25	40	13	29	38
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	14	25	40	13	28	38
	2000/01	13	25	39	11	26	36
	2001/02	14	25	39	11	26	37
	2002/03	13	24	39	11	24	37
	2003/04	12	23	36	10	21	34
	2004/05	11	21	34	8	18	30
	2005/06	11	21	33	8	17	29
	2006/07	13	23	35	10	19	31
	2007/08	13	23	34	10	18	29
Change	1998/99-2008/09 ^{2,3}	-3	-7	-9	-4	-13	-12
	2007/08-2008/09 ^{2,3}	-2	-2	-2	-1	-2	-3

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 pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.
4. FES figures have seen revisions since their publication in the last (2007/08) HBAI report. This is due to methodological improvements.

Table 6.2tr: Percentage of pensioners falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Percentage of pensioners		Source: FES/FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
FES (UK)	1979	49	64	73	48	62	71
	1981	42	60	71	43	57	68
	1987	28	50	62	31	49	58
	1988/89	29	50	61	33	48	57
	1990/91	26	45	56	29	42	51
	1991/92	21	40	52	25	39	48
	1992/93	17	37	50	21	37	47
	1993/95	15	31	47	16	35	45
	1994/96	13	28	45	15	32	42
	1995/97	12	27	43	15	31	40
FRS (GB)	1994/95	16	32	48	19	36	47
	1995/96	16	32	47	18	35	46
	1996/97	14	28	43	16	32	42
	1997/98	14	27	42	15	31	40
FRS (UK)	1998/99	14	27	41	13	29	38
	1999/00	12	23	37	10	25	35
	2000/01	10	20	33	8	20	31
	2001/02	8	18	29	7	14	28
	2002/03	7	16	27	6	12	23
	2003/04	7	15	25	6	10	19
	2004/05	6	13	23	5	8	15
	2005/06	6	12	21	5	8	14
	2006/07	7	15	23	6	10	16
	2007/08	7	14	23	6	9	15
Change	1998/99-2008/09 ^{2,3}	-8	-15	-21	-8	-20	-25
	2007/08-2008/09 ^{2,3}	-1	-2	-3	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 pensioners below low-income thresholds may not equal the difference between the total percentage of pensioners below thresholds for any pair of years shown.

6 Pensioners

Table 6.3tr: Number of pensioners falling below various thresholds of contemporary median income, United Kingdom^{1,2}

Number of pensioners (millions)		Source: FES/FRS						All pensioners
		Before Housing Costs			After Housing Costs			
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)⁴	1979	0.9	3.0	4.8	0.6	2.6	4.4	9.1
	1981	0.5	2.1	4.2	0.4	1.9	4.1	9.5
	1987	1.1	2.8	4.8	0.8	2.9	4.5	9.9
	1988/89	1.7	3.9	5.3	1.6	3.9	5.0	9.9
	1990/91	1.8	3.8	5.0	1.8	3.7	4.6	10.1
	1991/92	1.5	3.4	4.7	1.6	3.4	4.4	10.2
	1992/93	1.3	2.9	4.5	1.3	3.1	4.3	10.2
	1993/95	1.2	2.5	4.2	1.0	3.0	4.1	10.2
	1994/96	1.1	2.3	4.1	1.0	2.9	4.0	10.1
	1995/97	1.1	2.5	4.1	1.2	3.0	3.9	10.2
FRS (GB)	1994/95	1.2	2.4	4.0	1.1	2.8	4.0	9.9
	1995/96	1.2	2.4	3.9	1.0	2.8	3.9	9.9
	1996/97	1.3	2.4	4.0	1.2	2.9	3.9	9.9
	1997/98	1.3	2.5	4.0	1.3	2.9	3.8	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.4	2.6	4.1	1.3	2.8	3.9	10.3
	2000/01	1.4	2.6	4.0	1.2	2.7	3.7	10.3
	2001/02	1.4	2.6	4.0	1.2	2.7	3.8	10.4
	2002/03	1.4	2.5	4.0	1.1	2.5	3.8	10.5
	2003/04	1.3	2.4	3.8	1.0	2.2	3.6	10.5
	2004/05	1.2	2.3	3.7	0.9	1.9	3.2	10.7
	2005/06	1.2	2.2	3.6	0.9	1.8	3.1	10.8
	2006/07	1.4	2.5	3.8	1.1	2.1	3.4	10.9
	2007/08	1.4	2.5	3.7	1.1	2.0	3.2	11.1
Change	1998/99-2008/09 ^{2,3}	-0.2	-0.5	-0.6	-0.3	-1.1	-1.0	1.0
	2007/08-2008/09 ^{2,3}	-0.2	-0.2	-0.2	-0.1	-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 pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.
4. FES figures have seen revisions since their publication in the last (2007/08) HBAI report. This is due to methodological improvements.

Table 6.4tr: Number of pensioners falling below various thresholds of 1998/99 median income held constant in real terms, United Kingdom^{1,2}

Number of pensioners (millions)		Source: FES/FRS						All pensioners
		Before Housing Costs			After Housing Costs			
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FES (UK)	1979	4.4	5.8	6.7	4.4	5.6	6.5	9.1
	1981	4.0	5.7	6.7	4.1	5.5	6.4	9.5
	1987	2.8	4.9	6.1	3.1	4.8	5.8	9.9
	1988/89	2.9	5.0	6.1	3.3	4.7	5.7	9.9
	1990/91	2.7	4.6	5.6	3.0	4.2	5.2	10.1
	1991/92	2.1	4.1	5.3	2.6	4.0	4.9	10.2
	1992/93	1.8	3.7	5.1	2.1	3.8	4.8	10.2
	1993/95	1.5	3.2	4.8	1.7	3.5	4.6	10.2
	1994/96	1.4	2.9	4.5	1.5	3.3	4.3	10.1
	1995/97	1.2	2.7	4.4	1.6	3.2	4.1	10.2
FRS (GB)	1994/95	1.6	3.2	4.7	1.9	3.6	4.6	9.9
	1995/96	1.6	3.1	4.7	1.8	3.5	4.5	9.9
	1996/97	1.4	2.8	4.2	1.6	3.2	4.1	9.9
	1997/98	1.4	2.7	4.2	1.4	3.0	4.0	10.0
FRS (UK)	1998/99	1.5	2.8	4.2	1.4	2.9	3.9	10.3
	1999/00	1.3	2.3	3.8	1.1	2.5	3.6	10.3
	2000/01	1.1	2.0	3.4	0.8	2.0	3.2	10.3
	2001/02	0.9	1.8	3.1	0.7	1.5	2.9	10.4
	2002/03	0.8	1.7	2.8	0.6	1.2	2.4	10.5
	2003/04	0.7	1.6	2.6	0.6	1.1	2.0	10.5
	2004/05	0.6	1.4	2.4	0.5	0.9	1.6	10.7
	2005/06	0.6	1.3	2.3	0.5	0.8	1.5	10.8
	2006/07	0.8	1.6	2.5	0.7	1.1	1.7	10.9
	2007/08	0.8	1.6	2.5	0.6	1.0	1.6	11.1
2008/09	0.7	1.4	2.3	0.6	1.0	1.5	11.3	
Change	1998/99-2008/09 ^{2,3}	-0.7	-1.4	-1.9	-0.8	-1.9	-2.4	1.0
	2007/08-2008/09 ^{2,3}	-0.1	-0.2	-0.3	0.0	0.0	-0.1	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 pensioners below low-income thresholds may not equal the difference between the total number of pensioners below thresholds for any pair of years shown.

6 Pensioners

Table 6.5tr: Percentage of pensioners aged 65 or over falling below various thresholds of contemporary and 1998/99 median income held constant in real terms, United Kingdom¹

Percentage of pensioners		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
Contemporary income thresholds							
FRS (GB)	1994/95	13	25	43	12	29	42
	1995/96	13	25	42	11	29	42
	1996/97	13	26	42	13	30	41
	1997/98	14	27	42	13	31	40
	1998/99	15	28	43	14	30	40
	1999/00	14	26	41	13	29	39
	2000/01	14	26	40	11	27	38
	2001/02	14	26	40	11	26	38
FRS (UK)	2002/03	13	25	40	11	25	38
	2003/04	12	24	38	10	21	35
	2004/05	11	22	35	8	18	31
	2005/06	11	21	34	8	17	30
	2006/07	13	24	36	11	19	32
	2007/08	13	23	35	10	18	30
	2008/09	11	21	33	9	16	27
	Change	2007/08-2008/09 ^{2,3}	-2	-2	-2	-1	-2	-3

Percentage of pensioners		Source: FRS					
		Before Housing Costs			After Housing Costs		
		Below median			Below median		
		50%	60%	70%	50%	60%	70%
1998/99 income thresholds held constant in real terms							
FRS (GB)	1994/95	17	34	50	20	38	49
	1995/96	17	33	49	19	37	48
	1996/97	15	29	45	16	33	44
	1997/98	15	28	44	15	32	42
	1998/99	15	28	43	14	30	40
	1999/00	13	24	39	11	26	37
	2000/01	11	20	34	8	20	32
	2001/02	9	18	30	7	15	29
FRS (UK)	2002/03	7	16	28	5	12	23
	2003/04	7	15	26	6	10	19
	2004/05	6	14	24	4	8	15
	2005/06	6	12	22	4	8	14
	2006/07	8	15	24	6	10	16
	2007/08	7	14	24	5	9	15
	2008/09	6	12	21	5	8	13
	Change	2007/08-2008/09 ^{2,3}	-1	-2	-3	0	-1

Notes:

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

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

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

Table 6.6tr: Number of pensioners aged 65 or over falling below various thresholds of contemporary and 1998/99 median income held constant in real terms, United Kingdom¹

Numbers of pensioners (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
Contemporary income thresholds								
FRS (GB)	1994/95	1.1	2.1	3.6	1.0	2.5	3.6	8.5
	1995/96	1.1	2.1	3.6	0.9	2.5	3.5	8.5
	1996/97	1.1	2.2	3.6	1.1	2.6	3.5	8.5
	1997/98	1.2	2.3	3.6	1.1	2.6	3.4	8.6
	1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
	1999/00	1.2	2.3	3.5	1.1	2.5	3.4	8.6
	2000/01	1.2	2.2	3.5	1.0	2.3	3.2	8.7
	2001/02	1.2	2.3	3.5	1.0	2.3	3.3	8.7
FRS (UK)	2002/03	1.2	2.3	3.6	1.0	2.2	3.4	9.0
	2003/04	1.1	2.1	3.4	0.9	1.9	3.2	9.0
	2004/05	1.0	2.0	3.2	0.7	1.6	2.8	9.1
	2005/06	1.0	2.0	3.1	0.8	1.6	2.7	9.2
	2006/07	1.2	2.2	3.4	1.0	1.8	2.9	9.2
	2007/08	1.2	2.2	3.2	0.9	1.7	2.8	9.3
	2008/09	1.0	2.0	3.1	0.9	1.5	2.5	9.4
	Change	2007/08-2008/09 ^{2,3}	-0.2	-0.2	-0.2	-0.1	-0.2	-0.3	0.1
1998/99 income thresholds held constant in real terms								
Numbers of pensioners (millions)		Source: FRS						
		Before Housing Costs			After Housing Costs			All pensioners
		Below median			Below median			
		50%	60%	70%	50%	60%	70%	
FRS (GB)	1994/95	1.5	2.8	4.2	1.7	3.2	4.1	8.5
	1995/96	1.5	2.8	4.2	1.6	3.2	4.1	8.5
	1996/97	1.3	2.5	3.8	1.4	2.8	3.7	8.5
	1997/98	1.3	2.4	3.7	1.3	2.7	3.6	8.6
	1998/99	1.3	2.4	3.7	1.2	2.6	3.4	8.6
	1999/00	1.1	2.0	3.3	0.9	2.2	3.1	8.6
	2000/01	0.9	1.8	3.0	0.7	1.7	2.8	8.7
	2001/02	0.7	1.6	2.6	0.6	1.3	2.5	8.7
FRS (UK)	2002/03	0.6	1.5	2.5	0.5	1.0	2.1	9.0
	2003/04	0.6	1.3	2.3	0.5	0.9	1.7	9.0
	2004/05	0.5	1.2	2.2	0.4	0.7	1.4	9.1
	2005/06	0.6	1.1	2.0	0.4	0.7	1.3	9.2
	2006/07	0.7	1.4	2.2	0.5	0.9	1.5	9.2
	2007/08	0.7	1.3	2.2	0.5	0.8	1.4	9.3
	2008/09	0.6	1.1	1.9	0.5	0.8	1.2	9.4
	Change	2007/08-2008/09 ^{2,3}	-0.1	-0.2	-0.3	0.0	-0.1	-0.1

Notes:

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

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

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

Table 6.1ts: Population of pensioners by age and gender, United Kingdom¹

	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Number of pensioners whose age is: (millions)															
60 - 64	1.4	1.4	1.4	1.4	1.4	1.5	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.8	1.9
65 - 69	2.5	2.6	2.5	2.6	2.5	2.5	2.5	2.5	2.5	2.5	2.6	2.7	2.6	2.6	2.6
70 - 74	2.5	2.4	2.3	2.2	2.3	2.2	2.3	2.3	2.3	2.4	2.2	2.2	2.2	2.2	2.3
75 - 79	1.6	1.6	1.7	1.8	1.9	1.9	1.9	1.9	1.9	1.9	1.8	1.8	1.8	1.9	1.9
80 - 84	1.2	1.2	1.2	1.2	1.1	1.1	1.2	1.2	1.4	1.4	1.6	1.5	1.6	1.5	1.5
85 +	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.9	0.8	0.8	0.9	0.9	1.0	1.0	1.1
Number of pensioners whose gender is: (millions)															
Male	3.5	3.5	3.6	3.6	3.6	3.6	3.7	3.7	3.9	3.9	4.0	4.0	4.1	4.1	4.2
Female	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.6	6.6	6.7	6.8	6.8	7.0	7.1
All pensioners (millions)	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3
Percentage of pensioners whose age is:															
60 - 64	14	14	14	14	14	15	14	14	14	15	15	15	15	16	17
65 - 69	25	26	26	26	25	25	25	24	24	24	25	25	24	24	23
70 - 74	25	24	23	23	23	22	22	22	22	22	21	20	20	20	20
75 - 79	16	17	17	18	19	19	19	18	18	18	17	17	17	17	17
80 - 84	12	12	12	12	11	11	12	12	13	14	15	14	14	14	14
85 +	7	7	7	8	8	8	8	8	8	8	8	9	9	9	9
Percentage of pensioners whose gender is:															
Male	35	36	36	36	36	36	36	37	37	37	37	37	37	37	37
Female	65	64	64	64	64	64	64	63	63	63	63	63	63	63	63
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.2ts: Population of pensioners by tenure, United Kingdom¹

	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Source: FRS															
Number of pensioners whose tenure type is: (millions)															
Owners	6.5	6.7	6.8	6.9	7.0	7.1	7.2	7.4	7.7	7.9	8.1	8.4	8.5	8.8	8.9
Owned outright	5.7	5.8	5.9	6.0	6.1	6.2	6.4	6.6	6.8	7.1	7.3	7.5	7.6	8.0	8.1
Buying with mortgage	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.9	0.9	0.8	0.8	0.8
Social rented sector tenants	2.8	2.7	2.7	2.6	2.5	2.4	2.4	2.3	2.3	2.2	2.1	2.0	1.9	1.9	1.9
All rented privately	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.5	0.4	0.5	0.5	0.4	0.4	0.5
All pensioners (millions)	9.9	9.9	9.9	10.0	10.0	10.0	10.1	10.1	10.5	10.5	10.7	10.8	10.9	11.1	11.3
Percentage of pensioners whose tenure type is:															
Owners	65	67	68	69	70	71	72	73	74	75	76	78	78	79	79
Owned outright	58	59	59	60	61	62	63	65	65	68	68	69	70	72	72
Buying with mortgage	8	8	9	9	9	9	9	8	8	8	8	8	8	7	7
Social rented sector tenants	28	28	27	26	25	24	23	22	22	21	19	18	18	17	17
All rented privately	6	5	5	5	5	5	5	4	4	4	4	4	4	4	4
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.3ts: Population of pensioners by region and country, United Kingdom¹

	Source: FRS												
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09
Number of pensioners whose region/country is: (3-year average, millions)													
England	8.5	8.5	8.5	8.6	8.6	8.7	8.7	8.8	8.8	8.9	9.0	9.1	9.3
North East	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
North West	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.3
Yorkshire and the Humber	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
East Midlands	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.8	0.8
West Midlands	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0
East of England	0.9	0.9	0.9	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1
London	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
South East	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.5	1.5	1.5	1.5	1.5	1.6
South West	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.1	1.1	1.1
Scotland	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Wales	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
Northern Ireland	..	..	..	..	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
All pensioners (millions)²	9.9	9.9	10.0	10.0	10.3	10.3	10.4	10.5	10.6	10.7	10.8	10.9	11.1
Percentage of pensioners whose region/country is: (3-year average)													
England	86	86	86	86	84	84	84	84	84	84	84	84	84
North East	5	5	5	5	5	5	5	5	4	4	4	4	4
North West	12	12	12	12	12	12	12	12	12	12	11	11	11
Yorkshire and the Humber	9	9	9	9	9	9	9	9	9	9	9	8	8
East Midlands	7	7	7	7	7	7	7	7	7	7	7	7	7
West Midlands	9	9	9	9	9	9	9	9	9	9	9	9	9
East of England	9	9	9	10	9	9	9	10	10	10	10	10	10
London	10	10	10	10	10	10	10	10	9	9	9	9	9
South East	14	14	14	14	14	14	14	14	14	14	14	14	14
South West	10	10	10	10	10	10	10	10	10	10	10	10	10
Scotland	9	9	9	9	9	9	9	9	9	9	9	9	8
Wales	6	6	6	6	5	5	5	5	5	5	5	5	5
Northern Ireland	..	..	..	..	2	2	2	2	2	2	2	2	2
All pensioners (per cent)²	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

1. Figures are for the United Kingdom from 1998/99-2000/01 onwards. Earlier years are for Great Britain only. Data for Northern Ireland has been imputed for 1998/99 to 2001/02.
2. The all pensioners figures here are three-year averages and are therefore not directly comparable with the totals in the main tables.
3. Percentages may not sum to 100 per cent due to rounding.

Table 6.4ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Age															
60 - 64	10	9	11	10	10	10	11	11	11	12	11	12	12	13	15
65 - 69	19	21	19	19	19	19	20	18	19	19	19	22	19	20	20
70 - 74	26	24	24	24	25	23	23	23	23	22	19	21	19	19	20
75 - 79	19	21	21	23	23	22	22	22	21	21	20	18	22	18	18
80 - 84	17	16	16	15	14	16	13	16	16	18	19	17	16	17	17
85 +	9	9	9	9	10	10	11	11	10	9	11	10	12	11	11
Gender															
Male	31	32	31	32	33	33	33	34	35	33	34	34	33	33	34
Female	69	68	69	68	67	67	67	66	65	67	66	66	67	67	66
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs															
Age															
60 - 64	10	9	10	10	10	11	12	12	12	13	15	14	14	16	17
65 - 69	19	21	19	20	19	20	20	19	21	20	22	24	20	21	22
70 - 74	28	25	24	23	24	23	22	23	22	23	19	19	19	19	18
75 - 79	21	22	22	23	23	21	22	21	20	20	19	17	19	17	16
80 - 84	15	15	17	15	14	16	13	15	16	16	16	15	16	16	16
85 +	7	8	9	10	10	10	10	10	10	8	10	11	12	10	11
Gender															
Male	30	32	30	32	32	32	32	33	35	33	35	35	34	32	33
Female	70	68	70	68	68	68	68	67	65	67	65	65	66	68	67
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.5ts: Composition of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Tenure															
Owners	71	74	71	71	72	74	73	75	79	80	83	84	83	84	83
Owned outright	65	69	66	65	66	67	67	70	73	75	76	78	78	79	79
Buying with mortgage	6	5	5	6	5	6	6	5	6	5	6	6	5	5	4
Social rented sector tenants	21	21	23	23	23	20	21	19	16	14	13	11	11	12	12
All rented privately	8	5	6	6	5	7	6	5	5	5	5	5	6	4	5
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs															
Tenure															
Owners	42	45	43	45	47	49	49	53	56	58	62	64	65	68	67
Owned outright	36	40	38	39	41	43	43	48	50	53	55	56	60	61	61
Buying with mortgage	6	5	4	6	5	6	5	5	6	5	7	8	6	7	6
Social rented sector tenants	49	48	50	47	46	43	44	40	37	34	30	27	26	26	25
All rented privately	10	8	8	8	7	8	7	7	7	7	7	9	8	6	8
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.6ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Age															
60 - 64	17	16	19	18	19	18	18	19	18	18	17	18	18	19	17
65 - 69	18	19	18	19	20	19	20	18	19	18	17	18	18	20	18
70 - 74	25	24	25	27	29	26	25	26	25	23	19	21	21	22	20
75 - 79	28	30	30	32	33	29	29	31	28	27	25	22	29	25	22
80 - 84	32	32	33	32	33	36	28	32	29	30	27	24	27	28	25
85 +	33	28	31	30	33	30	34	33	32	26	29	25	32	27	23
Gender															
Male	21	22	21	22	25	23	23	23	23	20	19	19	21	20	18
Female	26	25	27	27	28	26	26	26	25	25	23	22	25	24	22
All pensioners (per cent)	24	24	25	25	27	25	25	25	24	23	21	21	23	23	20
After Housing Costs															
Age															
60 - 64	20	19	21	20	21	21	21	21	20	19	18	16	17	18	16
65 - 69	21	22	21	22	21	22	21	20	20	18	16	16	16	16	15
70 - 74	31	29	29	30	30	28	25	27	24	21	16	16	17	17	14
75 - 79	37	36	36	37	35	30	31	29	27	23	19	17	21	19	16
80 - 84	34	34	39	37	37	39	30	31	30	24	19	18	21	20	19
85 +	30	30	38	38	35	35	33	31	29	22	22	22	25	20	18
Gender															
Male	24	25	24	26	26	24	23	23	23	18	16	16	17	16	14
Female	31	30	32	31	30	29	28	27	25	22	18	18	20	20	17
All pensioners (per cent)	28	28	29	29	29	28	26	26	24	21	18	17	19	18	16

Notes:

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

Table 6.7ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Tenure															
Owners	26	26	26	26	28	26	25	26	26	24	23	23	25	24	21
Owned outright	27	28	27	28	29	27	26	27	27	25	24	23	26	25	22
Buying with mortgage	18	14	15	16	17	19	16	15	18	15	17	15	15	15	12
Social rented sector tenants	18	18	21	22	24	21	23	22	18	16	14	12	15	16	15
All rented privately	31	25	32	31	31	31	29	29	29	30	23	25	32	24	23
All pensioners (per cent)	24	24	25	25	27	25	25	25	24	23	21	21	23	23	20
After Housing Costs															
Tenure															
Owners	18	18	18	19	19	19	18	19	18	16	14	14	16	16	13
Owned outright	18	19	19	19	19	19	18	19	18	16	14	14	16	15	14
Buying with mortgage	20	16	15	19	17	19	16	16	17	14	15	17	14	17	13
Social rented sector tenants	48	48	54	52	52	50	49	45	41	34	28	25	28	28	24
All rented privately	43	41	45	45	44	42	39	43	38	38	29	34	38	28	30
All pensioners (per cent)	28	28	29	29	29	28	26	26	24	21	18	17	19	18	16

Notes:

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

Table 6.8ts: Percentage of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom¹

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

Notes:

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

Table 6.9ts: Number of pensioners living in households with less than 60 per cent of contemporary median household income, by region or country, United Kingdom¹

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

Notes:

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

Table 6.10ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Age															
60 - 64	22	22	21	19	19	16	15	13	13	13	12	11	12	13	12
65 - 69	25	26	22	21	20	17	15	12	12	11	11	11	11	12	10
70 - 74	33	33	29	28	29	23	19	16	15	14	12	11	13	12	10
75 - 79	39	39	34	33	33	26	24	21	18	17	15	12	17	14	13
80 - 84	42	39	36	33	33	33	23	25	20	20	16	14	17	18	15
85 +	41	35	35	32	33	29	28	27	22	18	20	18	23	18	15
Gender (millions)															
Male	28	29	25	24	25	20	18	15	14	12	11	10	12	11	10
Female	34	33	30	29	28	24	21	19	17	16	15	13	16	16	13
All pensioners (per cent)	32	32	28	27	27	22	20	18	16	15	13	12	15	14	12
After Housing Costs															
Age															
60 - 64	25	24	24	21	21	19	18	13	11	9	9	8	9	10	10
65 - 69	27	28	24	23	21	20	15	11	9	8	7	7	8	9	8
70 - 74	38	36	32	31	30	25	20	14	12	9	7	6	9	8	7
75 - 79	45	44	39	38	35	27	23	16	12	12	8	7	10	9	8
80 - 84	48	47	42	38	37	34	20	19	14	12	9	8	11	9	11
85 +	46	41	41	39	35	29	25	19	14	13	11	12	15	10	10
Gender (millions)															
Male	31	32	27	27	26	22	17	13	10	8	7	7	8	7	8
Female	39	38	35	33	30	26	21	15	12	11	9	9	11	10	9
All pensioners (per cent)	36	35	32	31	29	25	20	14	12	10	8	8	10	9	9

Notes:

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

Table 6.11ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by tenure, United Kingdom^{1,2}

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Tenure															
Owners	31	32	28	27	28	24	21	19	18	16	15	13	16	15	13
Owned outright	32	34	30	29	29	25	23	21	19	17	15	14	17	16	13
Buying with mortgage	22	19	16	17	17	17	13	9	12	8	10	7	9	8	7
Social rented sector tenants	33	31	27	25	24	16	14	11	8	9	8	6	8	9	8
All rented privately	41	31	36	31	31	28	23	23	19	21	15	16	22	16	16
All pensioners (per cent)	32	32	28	27	27	22	20	18	16	15	13	12	15	14	12
After Housing Costs															
Tenure															
Owners	24	24	20	20	19	17	13	11	10	8	6	7	8	8	7
Owned outright	24	25	21	20	19	17	13	11	9	8	6	7	9	8	7
Buying with mortgage	25	22	17	20	17	17	14	10	11	8	8	7	8	10	8
Social rented sector tenants	61	60	57	54	52	45	36	23	16	15	13	11	13	13	13
All rented privately	54	48	49	47	44	38	31	26	22	21	15	17	20	19	19
All pensioners (per cent)	36	35	32	31	29	25	20	14	12	10	8	8	10	9	9

Notes:

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

Table 6.12ts: Percentage of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by region or country, United Kingdom¹

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

Notes:

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

Table 6.13ts: Number of pensioners living in households with less than 60 per cent of 1998/99 median income held constant in real terms, by region or country, United Kingdom¹

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

Notes:

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

Table 6.14ts: Composition of pensioners living in households with less than 50 per cent of contemporary median household income, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Age															
60 - 64	10	8	11	10	10	10	12	11	12	13	14	13	13	16	17
65 - 69	16	19	15	17	17	17	17	17	18	17	19	22	19	20	20
70 - 74	24	21	21	19	22	21	19	20	21	21	18	19	18	17	17
75 - 79	20	22	22	25	24	21	23	22	20	21	18	16	20	16	17
80 - 84	19	19	19	17	16	18	15	18	18	18	18	16	17	18	17
85 +	11	11	12	13	12	12	14	14	12	10	12	13	14	12	11
Gender															
Male	27	29	27	29	31	29	30	30	31	28	31	31	31	29	30
Female	73	71	73	71	69	71	70	70	69	72	69	69	69	71	70
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs															
Age															
60 - 64	12	10	13	12	11	12	15	12	14	14	17	16	14	18	20
65 - 69	19	21	19	20	19	21	19	20	19	18	23	24	20	23	21
70 - 74	25	20	22	21	24	20	21	20	23	21	17	17	19	18	16
75 - 79	18	20	20	22	23	20	21	19	18	22	17	15	17	17	16
80 - 84	18	18	14	15	13	16	12	16	16	16	16	15	16	14	17
85 +	8	11	12	11	10	10	13	12	10	10	11	14	14	10	11
Gender															
Male	28	29	31	31	33	32	31	33	33	31	32	32	33	30	32
Female	72	71	69	69	67	68	69	67	67	69	68	68	67	70	68
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.15ts: Composition of pensioners living in households with less than 50 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Tenure															
Owners	81	84	80	81	82	82	82	80	83	82	84	85	85	85	84
Owned outright	76	79	75	76	76	76	77	76	78	78	78	81	80	81	80
Buying with mortgage	6	5	5	5	5	6	5	4	5	4	6	4	5	4	5
Social rented sector tenants	11	10	13	12	12	11	12	14	11	12	11	9	9	10	10
All rented privately	8	7	7	7	6	7	6	6	6	6	5	6	6	5	5
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
After Housing Costs															
Tenure															
Owners	48	52	48	51	49	55	54	57	61	60	61	66	67	68	65
Owned outright	39	45	42	43	43	47	47	51	53	54	53	58	61	60	59
Buying with mortgage	9	8	6	7	7	8	7	6	8	6	8	8	6	8	7
Social rented sector tenants	39	37	43	41	41	35	39	35	31	32	30	25	24	24	25
All rented privately	13	10	9	9	10	10	7	8	8	9	8	9	9	8	9
All pensioners (per cent)	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

Notes:

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

Table 6.16ts: Percentage of pensioners living in households with less than 50 per cent of contemporary median household income, by age and gender, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Age															
60 - 64	9	7	10	10	10	10	11	11	11	11	10	10	11	13	11
65 - 69	8	9	8	9	9	10	9	9	10	8	9	9	10	11	10
70 - 74	12	10	11	11	13	13	11	12	12	11	10	10	11	11	10
75 - 79	16	15	17	19	18	15	16	16	14	14	12	10	15	12	12
80 - 84	19	19	20	19	20	22	17	20	18	16	14	12	16	17	14
85 +	19	18	21	22	20	20	22	22	19	16	16	16	20	17	13
Gender															
Male	9	10	10	11	12	11	11	11	11	9	9	9	11	10	9
Female	14	13	15	15	15	15	14	15	14	14	12	12	14	14	12
All pensioners (per cent)	12	12	13	13	14	13	13	14	13	12	11	11	13	13	11
After Housing Costs															
Age															
60 - 64	9	7	11	11	11	10	12	10	11	9	9	9	10	11	11
65 - 69	9	8	9	10	10	11	8	9	8	7	8	8	9	10	8
70 - 74	11	9	12	12	14	12	11	10	11	9	7	7	10	9	8
75 - 79	13	12	15	16	17	13	12	11	11	12	8	7	11	10	9
80 - 84	17	15	14	16	15	18	12	15	13	11	9	9	12	10	12
85 +	14	15	20	18	17	16	17	16	14	13	11	13	16	11	11
Gender															
Male	9	8	11	11	12	11	10	10	9	8	7	7	9	8	8
Female	13	11	13	14	14	13	12	12	11	11	9	9	11	11	10
All pensioners (per cent)	11	10	13	13	13	13	11	11	11	10	8	8	10	10	9

Notes:

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

Table 6.17ts: Percentage of pensioners living in households with less than 50 per cent of contemporary median household income, by tenure, United Kingdom¹

Percentage of pensioners	Source: FRS														
	94/95	95/96	96/97	97/98	98/99	99/00	00/01	01/02	02/03	03/04	04/05	05/06	06/07	07/08	08/09
Before Housing Costs															
Tenure															
Owners	15	15	15	16	17	16	15	15	15	13	12	12	14	14	12
Owned outright	16	16	16	17	18	16	16	16	16	14	12	13	15	14	12
Buying with mortgage	9	7	7	8	9	9	8	6	8	7	8	6	8	8	7
Social rented sector tenants	5	4	6	6	6	6	7	9	6	7	6	5	7	8	7
All rented privately	16	15	17	19	19	18	16	19	17	17	12	15	19	15	14
All pensioners (per cent)	12	12	13	13	14	13	13	14	13	12	11	11	13	13	11
After Housing Costs															
Tenure															
Owners	8	8	9	10	9	10	8	9	9	8	7	7	9	9	8
Owned outright	8	8	9	9	9	10	8	9	9	8	6	7	9	9	8
Buying with mortgage	13	9	8	11	10	11	10	8	10	8	8	8	9	11	8
Social rented sector tenants	16	14	20	20	22	19	19	18	15	15	13	11	14	14	14
All rented privately	24	20	23	22	27	24	17	20	21	21	15	18	22	21	21
All pensioners (per cent)	11	10	13	13	13	13	11	11	11	10	8	8	10	10	9

Notes:

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

Table 6.18ts: Percentage of pensioners living in households with less than 50 per cent of contemporary median household income, by region or country, United Kingdom¹

Percentage of pensioners	Source: FRS												
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09
Before Housing Costs													
Region/Country (3-year average)													
England	12	13	14	14	14	14	14	13	12	11	11	12	12
North East	11	11	11	12	13	12	11	10	9	9	9	11	11
North West	13	13	14	14	14	13	13	14	13	12	12	12	12
Yorkshire and the Humber	13	14	14	14	13	13	13	12	11	10	11	13	14
East Midlands	12	13	15	16	17	17	18	17	15	14	14	15	14
West Midlands	14	15	15	14	14	14	16	15	14	13	12	12	12
East of England	13	13	14	14	15	14	13	12	11	10	10	10	12
London	11	12	13	12	12	12	12	12	12	12	12	13	14
South East	11	11	12	13	13	13	13	12	11	10	10	11	11
South West	12	14	14	15	14	14	14	12	11	10	11	13	12
Scotland	12	13	12	12	11	11	10	10	10	10	10	10	10
Wales	13	13	14	14	14	14	13	13	13	13	14	14	14
Northern Ireland	..	..	..	..	18	18	17	16	16	15	16	17	19
All pensioners (percentage)²	12	13	13	14	14	13	13	13	12	11	12	12	12
After Housing Costs													
Region/Country (3-year average)													
England	12	12	13	13	13	12	11	11	10	9	9	10	10
North East	12	12	12	13	12	11	10	8	7	7	7	7	8
North West	10	11	13	13	12	11	10	10	9	8	8	9	9
Yorkshire and the Humber	11	11	11	12	12	11	11	10	9	8	9	10	10
East Midlands	10	11	13	14	14	13	14	13	12	11	11	12	11
West Midlands	10	11	11	11	12	12	12	11	10	9	9	9	9
East of England	12	12	14	13	13	11	10	10	9	8	8	8	11
London	14	14	16	16	15	14	13	13	11	12	12	14	15
South East	12	12	12	13	11	11	11	11	9	9	9	9	9
South West	12	13	15	14	13	11	10	10	9	8	9	10	10
Scotland	9	11	12	12	12	11	10	9	9	8	7	8	7
Wales	12	12	13	13	12	12	10	10	8	9	10	10	10
Northern Ireland	..	..	..	..	13	12	11	11	10	9	9	10	13
All pensioners (percentage)²	11	12	13	13	12	12	11	11	10	9	9	10	10

Notes:

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

Table 6.19ts: Number of pensioners living in households with less than 50 per cent of contemporary median household income, by region or country, United Kingdom¹

Number of pensioners	Source: FRS												
	94/95- 96/97	95/96- 97/98	96/97- 98/99	97/98- 99/00	98/99- 00/01	99/00- 01/02	00/01- 02/03	01/02- 03/04	02/03- 04/05	03/04- 05/06	04/05- 06/07	05/06- 07/08	06/07- 08/09
Before Housing Costs													
Region/Country (3-year average)													
England	1.0	1.1	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.0	1.0	1.1	1.1
North East	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1
North West	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.2	0.1
Yorkshire and the Humber	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East Midlands	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East of England	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
London	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South East	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2	0.2
South West	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Wales	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
All pensioners (millions)²	1.2	1.3	1.3	1.4	1.4	1.4	1.4	1.4	1.3	1.2	1.2	1.3	1.4
After Housing Costs													
Region/Country (3-year average)													
England	1.0	1.0	1.1	1.1	1.1	1.0	1.0	0.9	0.9	0.8	0.8	0.9	0.9
North East	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
North West	0.1	0.1	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Yorkshire and the Humber	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East Midlands	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
West Midlands	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
East of England	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
London	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
South East	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
South West	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Scotland	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Wales	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1
Northern Ireland	..	..	..	..	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
All pensioners (millions)²	1.1	1.2	1.3	1.3	1.3	1.2	1.1	1.1	1.0	0.9	1.0	1.1	1.1

Notes:

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