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(HA421)

Individual Income 1996/97 - 2001/02

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Summary

Introduction

The Individual Income series provide estimates of the individual income of men and women in Great Britain and changes in income over time. These provide a means of comparing the income received by women with that received by men, either directly or in their own right. Individual income estimates cover all women and all men, whether living as couples or as single persons. The Individual Income series do not provide a means of comparing the *living standards* of women and men, nor of different groups of women; the analyses take no account of the extent to which members of a household share their incomes or resources with other household members. A non-working woman with a high earning husband may have a very low individual income but a high standard of living.

The individual income analyses provide separate estimates of total, net and disposable income¹. Data are derived from the Family Resources Survey (FRS), a continuous survey covering approximately 24,000 households each year in Great Britain. The number of single men with children (lone fathers) in the Family Resources Survey was small and although these men are included in analyses of all men, they have not been analysed separately.

In some analyses, women and men – either separately or taken together – have been divided into five groups (quintiles) of equal size, according to the amount of their individual income. The bottom and top quintiles should not be interpreted as the poorest and richest people respectively. How well off they are will depend on the extent to which they share incomes, or the fruits of spending those incomes, with others.

Section 1 Individual Income Distributions

- The weekly median total individual income for all men was twice that for all women.
- Median values of all three weekly individual income measures were lowest for women in pensioner couples.
- Median values of all three weekly individual income measures were highest for men in working age couples with dependent children.
- Weekly median total individual income for women relative to men was lowest for women in working age couples with children, at just over one third of that for comparable men.
- Around two fifths of all women had total individual incomes of less than £100 per week compared with less than a fifth of all men.

¹ Total income is gross income plus tax credits. Net income deducts National Insurance contributions and income tax from gross income. Disposable income deducts National Insurance contributions, income tax, childcare costs and travel to work costs and takes account of deductions and additions which are potentially shared in different ways across families/benefit units/households (e.g. housing and maintenance payments)

- Almost half of all women had disposable individual incomes of less than £100 per week compared with just over a fifth of all men.

Section 2 Total Individual Income by Source

There are seven main sources of income: earnings, self-employment income, occupational pensions, investment income, tax credits, benefit income (including Child Benefit, Income Support, Jobseeker's Allowance, Widow's Pension, and state retirement pension), and other income (including income from an absent partner, trade union sick and strike pay, income from babysitting, odd jobs and other miscellaneous sources).

- For men, mean total individual income was £386 per week; over two thirds came from earnings, 11 per cent from self-employment income and 8 per cent from occupational pensions.
- For women, mean total individual income was £208 per week; 63 per cent came from earnings, 5 per cent from self-employment income and 5 per cent from occupational pensions.
- For 30 per cent of all women, benefits/tax credits made up at least 75 per cent of their income. This compared with only 16 per cent of men.
- 42 per cent of women got at least 75 per cent of their income from employment, compared with 60 per cent of all men.
- The main source of income for single pensioners of both sexes was benefit income, the major component of which was the state retirement pension.
- Earnings income accounted for 42 per cent of the total individual income for single women with children; the next major component was benefit income, which accounted for 37 per cent. However, over half of single women with children derived at least three quarters of their income from benefits or tax credits.
- Men in pensioner couples had mean total individual incomes that were more than twice that of women, £261 per week for men compared with £119 per week for women, due mainly to the higher levels of income from occupational pensions.

Section 3 Individual Income by Age Band

- For women, median total and net individual incomes were highest for the 25 to 34 age band, while median disposable income was highest for the 45 to 49 age group. The values of all three individual income measures were higher for women aged 25 to 49 than for other women.
- For men, median total individual income was highest for the 35 to 44 age band, and the values of all three individual income measures were higher for men aged 30 to 54 than for other men.
- For women aged 30 to 49, half had total weekly individual incomes below £200 and 11 per cent had weekly incomes of £500 and over.
- For men aged 30 to 49, a fifth had total weekly individual incomes below £200 and one in three had weekly incomes of £500 and over.

- For all men under 80, single men had lower weekly individual incomes than men in couples. This was not the case for women.
- Single women without dependent children, aged under 35 had lower weekly individual incomes than those in couples without children.
- Women in couples with dependent children had lower individual incomes than those in any other family type.

Section 4 Individual Income by Marital Status and Life Stage

- The weekly median total individual income for married women was £122 per week, 36 per cent of that for married men.
- The weekly median total individual income for single, never married women was £173 per week, 84 per cent of that for single, never married men.
- Among women, cohabiting women had the highest median total individual income, £214 per week.
- Married women pensioners had the lowest median individual incomes across all three income measures.
- Benefit income (which includes state widow's pension and the state retirement pension) was the main source of total individual income for widows and widowers, comprising 60 per cent of mean income for widows and 42 per cent for widowers.
- Benefit income was a significant source of income for divorced and separated women, comprising around a quarter of mean total individual income for both groups.

Section 5 Individual Income by Country and English Region

- For men, all three income measures by country were highest in England and lowest in Wales. For women the variations were smaller.
- The differences between the median individual income of women and men were largest in England, where the median total income for women was only half that of men.
- Median values of all three measures of men's individual income by English region were highest in the South East and Eastern regions, and lowest in Yorkshire and the Humber and the North East.
- Median income levels for women showed less variation across English regions than those for men; for regions outside London the range of median values of women's disposable individual incomes was only £14.
- Across English regions, the proportion of income from state benefits was highest for women and men in the North East, comprising 28 per cent and 13 per cent of mean income respectively.

Section 6 Individual Income within Couple Households

- Just under 70 per cent of the total family income of couples came from the individual income of men and 31 per cent from the individual income of women. This proportion was similar across all family types.
- For young couples, where the man was aged between 16 and 24, 60 per cent of the total family income came from the individual income of men.
- For those couples where women were full-time employees, 54 per cent of the total family income came from the individual income of men and 46 per cent from the individual income of women.
- For those couples where women were part-time employees or retired, nearly three quarters of the total family income came from the individual income of men and a quarter from the individual income of women.
- For those couples where the woman was unemployed, or looking after the family and home, around 90 per cent of the total family income came from the individual income of men and around 10 per cent from the individual income of women.
- For cohabiting couples, just over 60 per cent of total family income came from the men's individual income and just over a third came from women's.
- For 21 per cent of couples, both the woman and the man had total individual incomes of less than £200 per week.
- For 5 per cent of couples, the woman had a total individual income of £200 or more per week while the man had under £200; for 43 per cent of couples the situation was reversed.

Section 7 Individual Income by Economic Activity Status

- Women in full-time employment had median total individual incomes of £309 per week, 78 per cent of the total median individual income of men in full-time employment (£396 per week).
- Single women without dependent children and working as employees had lower median individual income than their counterparts in other family types; the same was true for men.
- All three median individual income measures for single women with children were high compared with other family types; this held across all economic status categories.
- Across all economic status categories and all three median individual income measures, men in couples without dependent children had higher median individual incomes than single men without dependent children.

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Introduction

Information provided in the Individual Income series

The Individual Income series provide estimates of the individual income of men and women in Great Britain and changes in income over time. These provide a means of comparing the income accruing to women with that accruing to men, either directly or in their own right. Individual income estimates cover all adult¹ women and men, whether living as couples or as single persons.

The Individual Income series are distinct in that they seek to compare the incomes which accrue to women with those which accrue to men. This information complements data in other official statistics publications, which address different issues: Inland Revenue statistics cover only taxable income; certain other statistics cover only earned income; and other series such as the Department for Work and Pensions (DWP) Households Below Average Income (HBAI) analyse household income.

The Individual Income series do not provide a means of comparing the living standards of women and men, nor of different groups of women: the analyses take no account of the extent to which members of a household share their incomes or resources with other household members.

The Individual Income series provide information on:

- income for women and men analysed by characteristics such as age, region, family type and economic activity
- changes in women's and men's incomes over time.

Data source

Data are derived from the Family Resources Survey (FRS), a continuous survey covering approximately 24,000 households each year in Great Britain. The survey does not cover the whole population, the main exclusions being people in residential institutions, and homeless people in bed and breakfast accommodation or living rough. These exclusions account for around 3 per cent of the whole population.

This volume presents individual income analyses derived from the 2001/02 FRS and includes information on the individual income of women and men in 1996/97 and 2000/01. The FRS does not track individuals over time and there are minor variations in the sample structure in different years due to sampling variations.

¹ See definition of Adult in Appendix 2

Income is the current income of individuals at the time of the FRS interview. This is generally the income being received in the period when the interview takes place, except for employees whose last pay was not the amount they usually receive, in which case the income measure uses their usual pay.

Meaning of Individual Income

The Individual Income series take into account the income that accrues to an individual as a result of their economic/social/family/legal/medical status. Income deriving from an individual's economic status includes: earnings from employment, income from property holdings/investments, income from the individual's own occupational pension, earnings related and own contribution related retirement pensions, annuities, contribution-based Jobseeker's Allowance (JSA(C)), Statutory Sick Pay (SSP), Statutory Maternity Pay (SMP), and Incapacity Benefit. Income accruing to an individual as a consequence of their social/family/legal/medical status includes child benefit, maintenance income from an absent partner paid in respect of either spouse or children, Income Support, benefits such as Disability Living Allowance and state retirement pension received on the basis of a spouse's contributions.

Individual income also includes a number of other sources of income paid to an individual, (e.g. Friendly Society benefits, trade union sick or strike pay, payments from hospital savings schemes, private sickness schemes and accident insurance) which may or may not include an element for dependants. The wife's share of a couple's retirement pension is allocated to the wife and all other social security benefits are allocated to the adult individuals who are in direct receipt of that benefit.

Individual Income definitions used in this volume

The individual income analyses presented in this volume provide separate estimates of three individual income measures:

- total
- net
- disposable

Details of the income measure definitions are set out in Appendix 2.

A number of items of income are excluded from total and net individual income, either because they are shared costs which can not be assigned to an individual, or there is insufficient information to calculate an imputed income value for all individuals. Components of income excluded from total and net individual income are: the value of Housing Benefit and Council Tax Benefit, and property income from letting and sub-letting. Components of income excluded from all three income measures include the value of benefits in kind (e.g. company cars, fuel costs, health insurance, beneficial loans, payment

of school fees, shares and share options, free meals, free and concessionary travel, and luncheon vouchers), Social Fund loans and repayments, student loans and repayments, and the value of free school meals and free school milk.

Total income is defined as gross income plus tax credits. Net income includes tax credits, but deducts National Insurance contributions and income tax payments from gross income. Disposable income includes Housing Benefit, Council Tax Benefit and property income from letting and sub-letting (apportioned across household adults where appropriate), and deducts National Insurance contributions, income tax payments, childcare costs, travel to work costs, parental contributions to students living away from home, maintenance and child support payments (which are deducted from the income of the person making the payment), and housing costs (apportioned across household adults where appropriate).

Some previous volumes of Individual Income series used three individual income measures: gross, net and disposable. The gross income measure was defined as *income from all sources received by any individual*. Net income was gross income less National Insurance contributions and income tax.

Since 2000/01 the Family Resources Survey has included full-year information on tax credits (Working Families' Tax Credit and Disabled Person's Tax Credit), administered as negative income tax, and consequently included in net income but excluded from gross income. Looking at gross income over time, there would be an apparent decline in gross income between 1996/97 and 2001/02 because the 1996/97 gross income results included Family Credit within benefit income, but the 2001/02 gross income results excluded Working Families' Tax Credit. Whilst correct in classification terms, this discontinuity presents a number of difficulties for users of the series who wish to compare income over time.

To overcome these difficulties, gross income results are no longer published and data are presented as total income (ie gross income plus tax credits), to permit meaningful comparisons over time². Also, tables which provide analyses of total income by source of income show tax credits as a separate income component.

Structure of the volume

Section 1 compares the *total, net and disposable individual income distributions* in 2001/02, by gender and family type. Some changes in the income distributions between 1996/97 and 2001/02 are also considered.

Section 2 looks at the *sources of total individual income* in 2001/02, by gender and family type. Changes between 1996/97 and 2001/02 are also considered.

² 2001/02 tables for gross income are available. If required please contact the Individuals Incomes team of the Information and Analysis Division at the Department for Work and Pensions on 0207 712 2258 or 0207 962 8234.

Section 3 looks at total, net and disposable individual income by *age band* in 2001/02, by gender, family type and economic activity. Changes between 1996/97 and 2001/02 are also considered.

Section 4 looks at total, net and disposable individual income in 2001/02 by *marital status, and life stage indicators* relating to family size and age. Changes between 1996/97 and 2001/02 are also considered.

Section 5 looks at total, net and disposable individual income by *country/English regions* in 2001/02, by gender and family type. Changes between 1996/97 and 2001/02 are also considered.

Section 6 looks at the total individual income of women and men within *couple households* in 2001/02, by family type and income band. Changes between 1996/97 and 2001/02 are also considered.

Section 7 looks at total, net and disposable individual income by *economic activity status* in 2001/02, by gender and family type. Changes between 1996/97 and 2001/02 are also considered.

Appendices 1 to 4 provide additional information including a glossary of technical terms, income definitions, the methodology used, and sampling errors.

Standard Tables S1.1 to S7.34 provide a full set of standard individual income series for the three years, 1996/97, 2000/01 and 2001/02.

Assessment of reliability

All analyses derived from survey data have limitations and the Individual Income series are no exception. The following factors should be borne in mind when interpreting the results presented in this volume:

- **geographic coverage:** the FRS covers Great Britain, and from April 2001 includes the Scottish Islands and the area north of the Caledonian Canal. These areas had been excluded in previous years.
- **population coverage:** the FRS covers only people living in private households. The results in this volume do not provide information on people living in residential institutions such as nursing homes, or on people living rough or in bed and breakfast accommodation. Families containing a married adult whose spouse is temporarily absent from the household (e.g. working abroad or in jail) are excluded from all analyses.
- **sampling error:** as the individual income series are derived from sample surveys, all the results will be subject to a degree of sampling error. Estimates of changes in income between years are more vulnerable to sampling error than the analyses which look at results for a single year. Results that are particularly affected by sampling error are identified. Appendix 4 provides further details.

- **variations in sample representation:** survey data from the FRS are grossed up to correct for non-response in the survey using population totals which reflect the whole household population. However it is not possible for the grossing regime to correct for all deficiencies in the sample. Recent investigations into the differences between FRS estimates of worklessness and estimates from the Labour Force Survey, suggest that the FRS overstates the proportion of children in workless households. If so, this is likely to affect results for single women with children.

In order to overcome distortions in the results which may result from random variation at the top of the income distribution, information from the FRS has been combined with aggregate data on very high incomes from the Inland Revenue's Survey of Personal Incomes (SPI). Appendix 3 provides further details.

- **incomplete capture of incomes:** comparisons of grossed FRS survey data with National Accounts suggest that, even when differing definitions and coverage are allowed for, surveys capture too little investment income and self-employment income. This may affect comparisons of the individual incomes of women and men, probably understating the differences because men have more income from these sources than women. There may be some understatement of income for those for whom investment income is a major component of income, such as some pensioners.

All the figures presented in this volume are estimates. They all have a margin of error; none of the results should be regarded as being accurate to the degree of precision to which they are presented. An explanation of the estimation methodology is presented in Section 8 of the 2001/02 Family Resources Survey report.

In some analyses, women and men – either separately or taken together – have been divided into five groups (quintiles) of equal size, according to the amount of their individual income. The bottom and top quintiles should not be interpreted as the poorest and richest people respectively. How well off they are will depend on the extent to which they share incomes, or the fruits of spending those incomes, with others. The bottom and top quintiles do show those people with the lowest and highest individual incomes, as defined earlier.

1 Individual Income Distributions by Gender and Family Type

1.1 Introduction

The individual income analyses presented in this volume provide separate estimates of total income (gross income plus tax credits), net income and disposable income¹. This section examines individual income distributions and variations in individual income by gender and family type.

The number of single men with children (lone fathers) in the Family Resources Survey was small and although these men are included in analyses of all men, figures are not given at any more detailed level.

Standard tables **S1.1** to **S1.6** present analyses covering the three years 1996/97, 2000/01 and 2001/02. Users are advised that the estimates of income levels for specific groups provide only a broad indication of trends over the period. Sampling variation means that there is a high margin of error in estimates of income growth for specific groups, and year on year changes should be treated with caution. Where estimates are provided for single men with children, particular care should be taken during analysis because low sample sizes mean that year on year fluctuations in these tables reflect sample variations rather than underlying trends.

1.2 Summary of Key Findings

- The weekly median total individual income for all men was twice that for all women.
- Median values of all three weekly individual income measures were lowest for women in pensioner couples.
- Median values of all three weekly individual income measures were highest for men in working age couples with dependent children.
- Weekly median total individual income for women relative to men was lowest for women in working age couples with children, at just over one third of that for comparable men.
- Around two fifths of all women had total individual incomes of less than £100 per week compared with less than a fifth of all men.
- Almost half of all women had disposable individual incomes of less than £100 per week compared with just over a fifth of all men.

¹ Net income is total income minus National Insurance contributions and income tax payments. Disposable income is total income minus National Insurance contributions, income tax payments, childcare costs, travel to work costs and takes account of deductions and additions which are potentially shared in different ways across benefit units/households (e.g. housing and maintenance payments). Details of the definitions of the individual income measures are set out in Appendix 2.

1.3 Individual Incomes by Gender and Family Type

Median weekly individual incomes by gender and family type are shown in Table 1.1, together with the population sizes. Figure 1.1 compares the weekly median total individual income for all women and all men for each family type for 2001/02.

Median values of the three individual income measures were higher for men than for women for all family types. The weekly median total individual income for all women was 50 per cent of that for all men, while the corresponding median net and disposable individual income measures were slightly higher at 57 per cent and 55 per cent respectively.

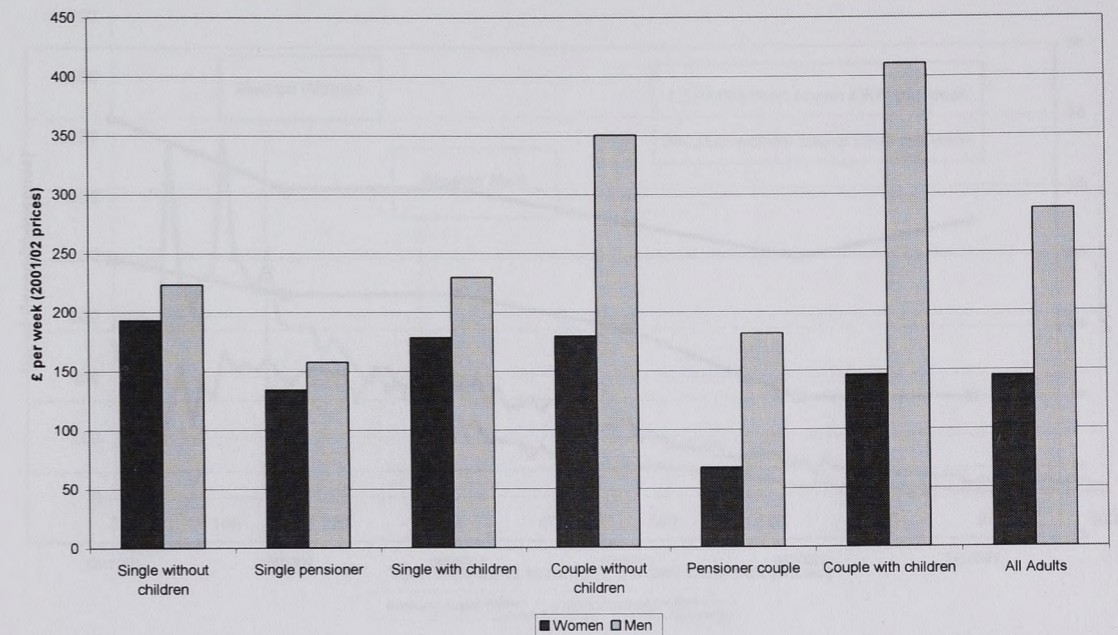
Table 1.1 Median Individual Income by Gender and Family Type, 2001/02

Family Type	Women				Men			
	Total	Net	Disposable	Population (Thousands)	Total	Net	Disposable	Population (Thousands)
Single without children	193 <i>(86)</i>	169 <i>(91)</i>	127 <i>(91)</i>	3858	224	186	139	6820
Single pensioner	134 <i>(85)</i>	131 <i>(85)</i>	113 <i>(85)</i>	3076	158	153	133	1047
Single with children	178 <i>(78)</i>	175 <i>(78)</i>	146 <i>(83)</i>	1667	230	225	177	139
Couple without children	180 <i>(51)</i>	156 <i>(56)</i>	118 <i>(50)</i>	5877	350	280	235	5877
Pensioner couple	68 <i>(37)</i>	66 <i>(38)</i>	54 <i>(33)</i>	2778	182	175	163	2778
Couple with children	146 <i>(36)</i>	139 <i>(43)</i>	91 <i>(34)</i>	5148	410	323	265	5148
All Adults	145 <i>(50)</i>	137 <i>(57)</i>	107 <i>(55)</i>	22403	287	238	193	21810

Notes:
1 The numbers in bold were derived from a particularly small sample size and caution should be used when referring to these numbers.
2 The numbers in italics and brackets are the income measures for women expressed as a percentage of the comparable income measure for men.

Median values of all three individual income measures were lowest for women in pensioner couples and highest for men in working age couples with dependent children. Differences in total income between women and men were most marked for working age couples with children: the weekly median total individual income for these women was 36 per cent of that for men, with corresponding median net and disposable ratios at 43 per cent and 34 per cent respectively. For women and men in working age couples without dependent children, the median total individual income for women was slightly more than half that for men (51 per cent), with median net and disposable incomes at 56 per cent and 50 per cent respectively. For pensioner couples, the corresponding ratios were 37 per cent for total, 38 per cent for net individual income and 33 per cent for disposable income. Differences in income level

Figure 1.1 Median Total Individual Income by Gender and Family Type, 2001/02

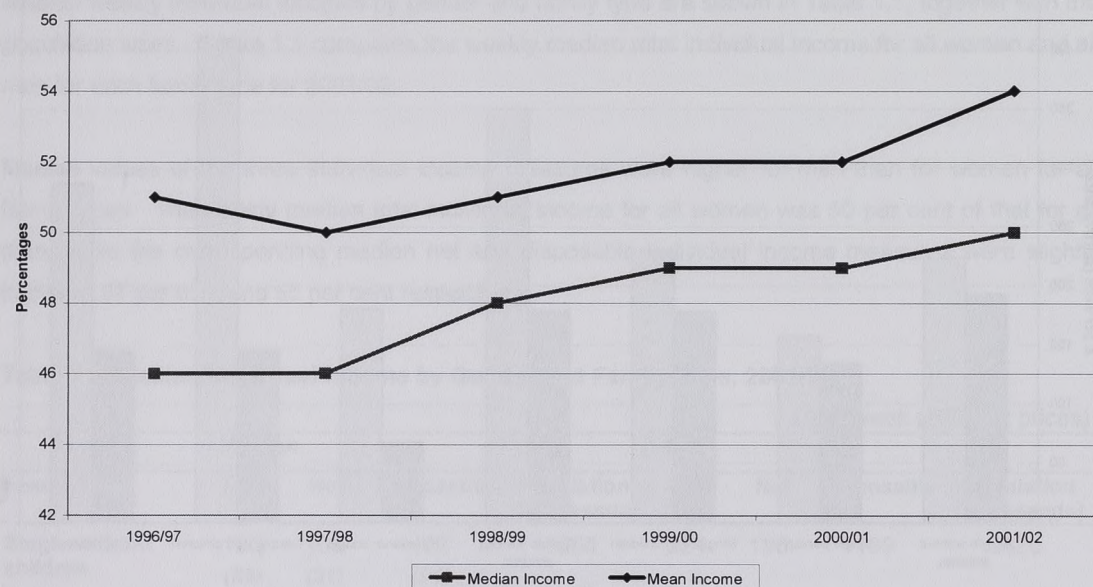


between women and men were smaller for single persons than for those living as a couple. The median total individual income for single working age women was 86 per cent of that for men, with median net and disposable ratios higher at 91 per cent. Differences in income levels between women and men were slightly wider for single pensioners at 85 per cent across all income measures.

Figure 1.2 illustrates how the weekly median and mean individual income for all women as a proportion of that for all men has changed during the period from 1996/97 to 2001/02. Women's total weekly median individual income as a proportion of that for all men has shown a steady, but small increase, rising from 46 per cent in 1996/97 to 50 per cent in 2001/02.

Estimates of median and mean individual income by gender and family type for the years 1996/97, 2000/01 and 2001/02 are shown in standard tables S1.1 to S1.2. The corresponding population sizes are available as standard table S1.3. The results for couples showed broadly the same pattern across the period, but among single women, the median individual incomes of pensioners showed decreases relative to those for single pensioner men between 2000/01 and 2001/02. This is due to men's median total individual incomes showing larger percentage increases during this period than women's.

Figure 1.2 Median and Mean Total¹ Individual Income for All Women as a Percentage of All Men, 1996/97 - 2001/02



Note;
¹ Total Income (gross income plus tax credits) from 2000/01, gross income in earlier years

1.4 Distribution of Individual Income by Gender

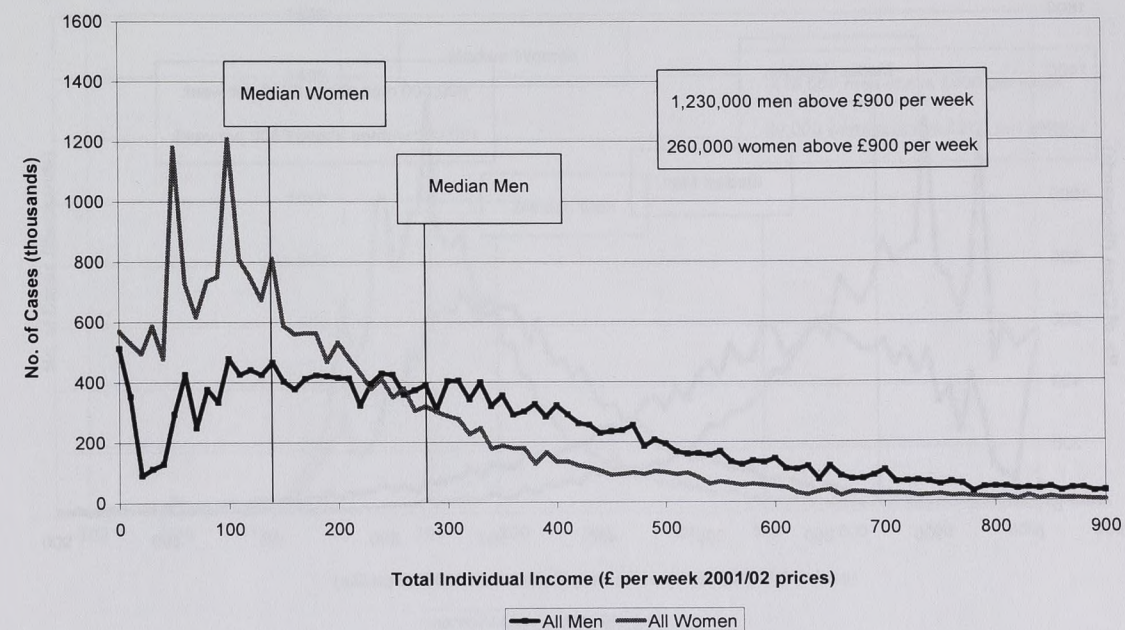
Total Individual Income

Figure 1.3 shows the distribution of total weekly individual income for all women and all men by £10 bands. The median total individual income was £145 per week for women and £287 per week for men.

There were two distinguishable peaks at the bottom of the individual income distribution for women; the first peak corresponded to total individual income levels between £40 and £50 per week. Married women over the age of 60 predominated in this income band; 87 per cent of women in the income band were married and over two thirds were aged 60 or over. The second peak for women corresponded to total individual income levels between £90 and £100 per week. Women over the normal state retirement age were the largest group in this income band; 58 per cent of the women in the income band were aged 60 and over. Over 45 per cent of women in the income band were single pensioners and over a third of the women in the income band were widowed.

For men, there was no distinguishable peak at the bottom of the total individual income distribution. The total individual income distribution for men was much flatter than that for women, and had a longer tail with the number of men having incomes greater than £900 per week almost five times higher than women in the same income band.

Figure 1.3 Distribution of Total Individual Income by £10 Bands, All Adults, 2001/02



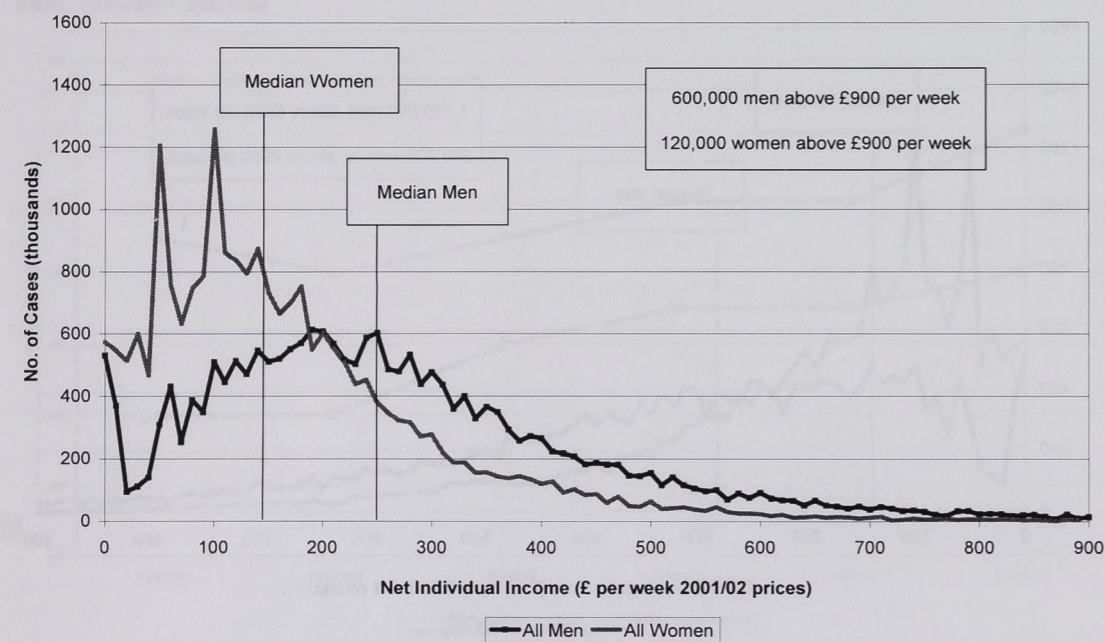
The number of individuals recorded as having no income were relatively low; 513,000 men and 570,000 women. Among the men, young single men² were the largest group in this income band; almost 55 per cent were single, never married and 46 per cent were aged under 25. One third of the men were unemployed, a third were sick, disabled or in another inactive group and 18 per cent were students. Among the women, married women were the largest group in this income band; almost two thirds of the women were married and just under half were aged between 45 and 64. Just over a quarter of the women were looking after a family or home, a further third were inactive due to sickness or disability (or another reason) and over a fifth were unemployed or students. Median total individual income estimates excluding those on zero income were slightly higher than those for the whole income distribution, £150 per week for women and £294 per week for men.

Net Individual Income

Figure 1.4 shows the distribution of weekly net individual income for all women and all men by £10 bands. The median net individual income was £137 per week for women and £238 for men. There were two distinguishable peaks at the bottom of the individual income distribution for women. The first peak corresponded to net individual income levels between £40 and £50 per week and the second peak corresponded to net individual income levels between £90 and £100 per week. As with total individual income, married women over the age of 60 pre-dominated in the £40 to £50 per week band

² Excludes dependent 16 to 18 year olds in full-time education.

Figure 1.4 Distribution of Net Individual Income by £10 bands, All Adults, 2001/02



and women over the normal retirement age were the largest group in the £90 to £100 per week income band.

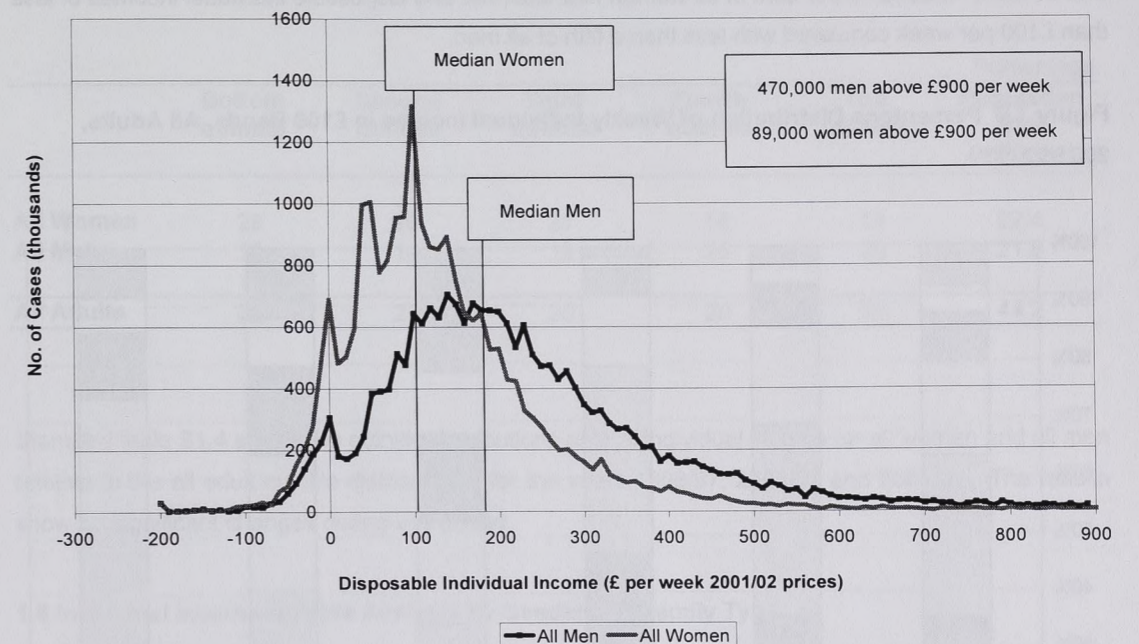
For men, the net individual income distribution was also similar to the total individual income distribution, with no distinguishable peaks at the bottom of income distribution.

Disposable Individual Income

Figure 1.5 shows the distribution of weekly disposable individual income for all women and all men by £10 bands. The main difference between the income distributions for disposable individual income and the income distributions for total and net individual incomes was the presence in the disposable income distribution of men and women with negative disposable individual income. The disposable individual income measure takes account of shared housing costs and other items, including maintenance payments and parental contributions to students living away from home, apportioned across all adults in the household where appropriate (see definitions in Appendix 2). As a result women and men with no total individual income or very low total individual incomes are shown as having negative incomes once these shared costs have been taken into account.

Median disposable individual income was £107 per week for women and £193 per week for men. There were three distinguishable peaks at the bottom of the disposable individual income distribution for women. The first peak related to women with very small negative disposable incomes, namely women with disposable individual income levels between -£10 and £0 per week. Married women

Figure 1.5 Distribution of Disposable Individual Income by £10 bands, All Adults, 2001/02



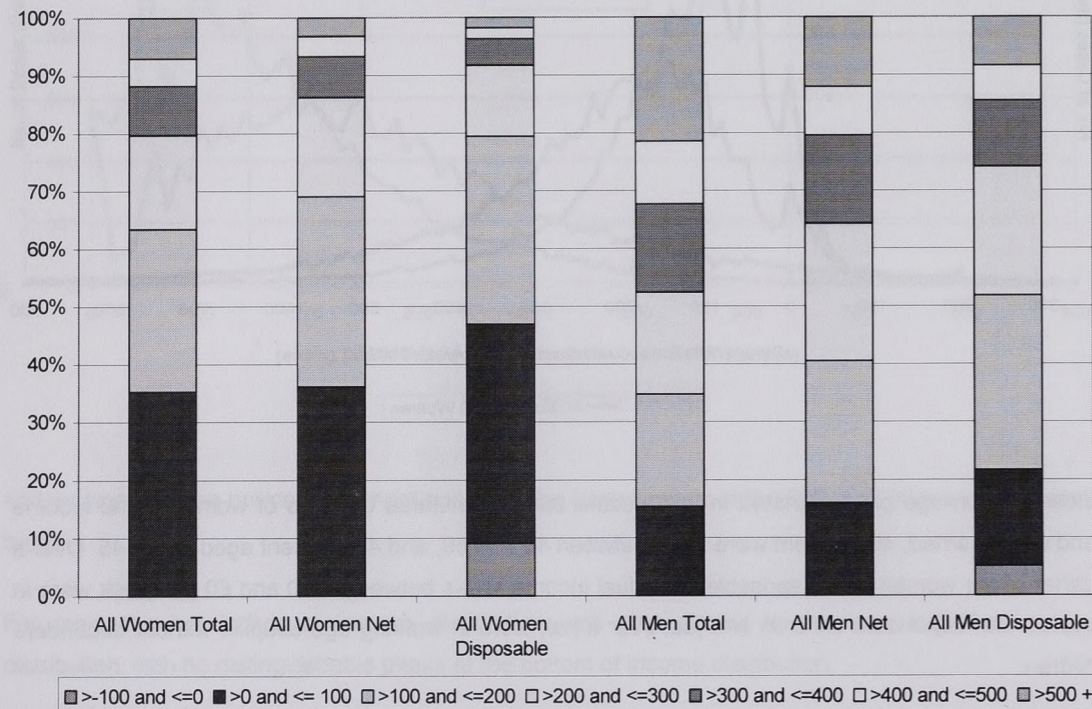
below pension age pre-dominated in this income band; over three quarters of women in the income band were married, 46 per cent were aged between 45 and 59, and 44 per cent aged under 45. Over a quarter of the women with disposable individual income levels between -£10 and £0 per week were in couples with dependent children and just over a half were in working age couples without dependent children.

The second peak in the disposable income distribution for women corresponded to disposable individual income levels between £40 and £50 per week and the third peak corresponded to disposable individual income levels between £90 and £100 per week. Older married women pre-dominated in the £40 to £50 per week band: just over half of the women in this income band were aged 60 or over. Almost 80 per cent of the women were married, and 83 per cent were living as a couple. Women over the normal retirement age accounted for over half of all women in the £90 to £100 per week income band, and over 40 per cent were single pensioners.

For men, there was one distinguishable peak at the bottom of the disposable individual income distribution. This peak related to men with very small negative disposable incomes, namely men with disposable individual income levels between -£10 and £0 per week. Young single men pre-dominated in this income band; 55 per cent of the men were single, never married men, 40 per cent were aged under 25 and a further 19 per cent were aged between 25 and 34. Over one fifth of the men in this income band were unemployed, almost a third were either sick, disabled or otherwise inactive and a further fifth were students.

Figure 1.6 shows the percentage distribution of weekly individual income in £100 bands for all women and all men. Around 40 per cent of all women had total, net and disposable individual incomes of less than £100 per week compared with less than a fifth of all men.

Figure 1.6 Percentage Distribution of Weekly Individual Income in £100 Bands, All Adults, 2001/02



At the top end of the income distributions, over 30 per cent of men had total individual incomes of more than £400 per week compared with 12 per cent of women, and 14 per cent of men had disposable individual incomes of more than £400 per week compared with only 4 per cent of women.

1.5 Individual Income Quintile Analysis by Gender

All men and all women together were ranked by total individual income and then divided into quintile groups to provide a quintile distribution for all adults in Great Britain. Table 1.2 shows the quintile distribution for all women and all men relative to the all adult quintile distribution. Women were over-represented in the bottom quintile and men were over-represented in the top quintile. More than half of all women were in the bottom two quintiles and 55 per cent of all men were in the top two quintiles.

Table 1.2 Percentage Distribution of All Women and All Men within the All Adult Total Individual Income Quintiles, 2001/02

	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	Percentage Population Size (millions)
All Women	28	26	21	15	11	22.4
All Men	12	14	19	25	30	21.8
All Adults	20	20	20	20	20	44.2

Standard table S1.4 shows the quintile distributions of total individual income for all women and all men relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02. The results show no significant changes during this period.

1.6 Individual Income Quintile Analysis by Gender and Family Type

Table 1.3 shows the quintile distribution of women by family type relative to the all adult quintile distribution, and the corresponding quintile distribution for men is shown in Table 1.4. The quintile distributions for working age single, childless persons were broadly similar for women and men, though there were more men than women in the top two income quintiles. The distribution differences were slightly more marked for single pensioners with over 60 per cent of women in the bottom two income quintiles compared with 50 per cent of men, and only 11 per cent of women in the top two income quintiles compared with 19 per cent of men. Single women with children were under-represented in both the top and bottom income quintiles.

There were marked differences in the quintile distributions of women and men living as couples. For all couple family types, women were over-represented in the bottom income quintile and men were under-represented in the bottom income quintile. For working age couples without dependent children, 45 per cent of women were in the bottom two income quintiles compared with just 15 per cent of men, and only 15 per cent of women were in the top income quintile compared with 38 per cent of men. Over half of women in working age couples with dependent children were in the bottom two income quintiles compared with just 12 per cent of men.

For married pensioner couples, the man generally receives a state retirement pension on the basis of his National Insurance contributions. Where his wife is not entitled to a state retirement pension on the basis of her own National Insurance contributions, in most cases, she is entitled to a married women's pension on the basis of her husband's National Insurance contributions; this latter is assigned to the woman in the FRS survey and in all analyses in this volume. The married women's pension is lower

Table 1.3 Percentage Distribution of Women by Family Type within the All Adult Total Individual Income Quintiles, 2001/02

Family Type	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	Percentage
						Population Size (Thousands)
Single without children	25	17	23	21	14	3858
Single pensioner	7	54	28	8	3	3076
Single with children	4	38	27	20	10	1667
Couple without children	29	16	21	19	15	5877
Pensioner couple	60	25	9	4	2	2778
Couple with children	31	22	20	15	12	5148
All Women	28	26	21	15	11	22403
All Adults	20	20	20	20	20	44213

Table 1.4 Percentage Distribution of Men by Family Type within the All Adult Total Individual Income Quintiles, 2001/02

Family Type	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	Percentage
						Population Size (Thousands)
Single without children	25	13	20	23	19	6820
Single pensioner	4	46	32	12	7	1047
Couple without children	7	8	16	30	38	5877
Pensioner couple	5	34	31	18	12	2778
Couple with children	7	5	12	28	48	5148
All Men	12	14	19	25	30	21810
All Adults	20	20	20	20	20	44213

than the state retirement pension: where based on full National Insurance contributions, the married women's pension is around 60 per cent of the state retirement pension.

85 per cent of women in pensioner couples were in the bottom two income quintiles, with 60 per cent in the bottom quintile. Men in pensioner couples were under-represented in both the top and bottom income quintiles. Just 5 per cent of men in pensioner couples were in the bottom income quintile.

Standard tables S1.5 to S1.6 show the quintile distributions of total individual income for women by family type and men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02. The results show no significant changes during this period.

This section looks at the distribution of total individual income for women by family type and men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02. The results show no significant changes during this period.

The results show that the distribution of total individual income for women by family type and men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02 is similar to the distribution of total individual income for women by family type and men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.

The results show that the distribution of total individual income for women by family type and men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02 is similar to the distribution of total individual income for women by family type and men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.

2.2 Summary of key findings

- For men, the distribution of total individual income by family type is similar to the distribution of total individual income for men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.
- For women, the distribution of total individual income by family type is similar to the distribution of total individual income for women by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.
- For men, the distribution of total individual income by family type is similar to the distribution of total individual income for men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.
- For women, the distribution of total individual income by family type is similar to the distribution of total individual income for women by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.
- The results show that the distribution of total individual income for men by family type and women by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02 is similar to the distribution of total individual income for men by family type and women by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.
- Standards tables S1.5 to S1.6 show the quintile distributions of total individual income for women by family type and men by family type, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.
- The results show no significant changes during this period.

Standard tables S2.1 to S2.11 present analyses covering the three years 1996/97, 2000/01 and 2001/02. Users are advised that the estimates of income levels for specific groups provide only a broad indication of trends over the period. Sampling variation means that there is a high margin of error in estimates of income growth for specific groups, and year on year changes should be treated with caution.

Family Type	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile	Population Size
Single without children	25	15	25	21	14	1020
Single pensioner	7	22	24	8	39	1047
Single with children	4	18	21	28	29	987
Partner couple	40	20	16	4	20	2774
Couple with children	31	22	20	15	12	2148
All men	20	18	20	18	24	10400
All Adults	21	20	20	20	20	44215

Table S.1 Percentage Distribution of Men by Family Type within the All Adult Total Individual Income Quintiles, 2001/02

Family Type	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile	Population Size
Single without children	45	25	20	25	19	1020
Single pensioner	4	42	20	15	19	1047
Single with children	7	2	30	30	31	987
Partner couple	4	24	41	18	13	2774
Couple with children	27	4	12	28	29	2148
All men	12	14	19	28	27	10400
All Adults	20	20	20	20	20	44215

For the state retirement pension, which is based on the National Insurance contributions the married woman's pension is around 80 per cent of the state retirement pension.

50 per cent of women in pensioner couples were in the bottom two income quintiles, with 40 per cent in the bottom quintile. Men in pensioner couples were more evenly spread, with 40 per cent in the bottom two quintiles and 20 per cent in the bottom quintile.

2 Total Individual Income by Source of Income

2.1 Introduction

This section looks at the components of mean weekly total¹ individual income and the differences in the income components for women and men, together with variations in total individual income by family type. Although analyses of mean income are more sensitive to estimation errors than are analyses of median income, mean individual income is used in this section rather than the median to facilitate the disaggregation of individual income by source of income.

The number of single men with children (lone fathers) in the Family Resources Survey was small and although these men are included in analyses of all men, they have not been analysed separately.

Standard tables S2.1 to S2.11 present analyses covering the three years 1996/97, 2000/01 and 2001/02. Users are advised that the estimates of income levels for specific groups provide only a broad indication of trends over the period. Sampling variation means that there is a high margin of error in estimates of income growth for specific groups, and year on year changes should be treated with caution.

2.2 Summary of Key Findings

- For men, mean total individual income was £386 per week; over two thirds came from earnings, 11 per cent from self-employment income and 8 per cent from occupational pensions.
- For women, mean total individual income was £208 per week; 63 per cent came from earnings, 5 per cent from self-employment income and 5 per cent from occupational pensions.
- For 30 per cent of all women, benefits/tax credits made up at least 75 per cent of their income. This compared with only 16 per cent of men.
- 42 per cent of women got at least 75 per cent of their income from employment, compared with 60 per cent of all men.
- The main source of income for single pensioners of both sexes was benefit income, the major component of which was the state retirement pension.
- Earnings income accounted for 42 per cent of the total individual income for single women with children; the next major component was benefit income, which accounted for 37 per cent. However, over half of single women with children derived at least three quarters of their income from benefits or tax credits.
- Men in pensioner couples had mean total individual incomes that were more than twice that of women, £261 per week for men compared with £119 per week for women, due mainly to the higher levels of income from occupational pensions.

¹ Gross income plus tax credits

2.3 Individual Income by Source of Income and Family Type

The mean values of weekly total individual income were analysed by source of income and family type.

There are seven main sources of income:

- Earnings
- Self-employment income
- Investment income
- Occupational pensions, personal pensions and annuities
- Tax Credits (Working Families' Tax Credits and Disabled Persons' Tax Credits)
- Other income (including maintenance, income from an absent partner, trade union sick and strike pay, income from babysitting, odd jobs and other miscellaneous sources)

Benefit income: this has been divided into three categories which show whether the benefits are received on an individual basis, or whether they are received in part or wholly for a dependant. Note that there has been no attempt to split benefit payments into claimant/dependant entitlements: where an individual receives benefit in respect of a partner and/or other dependants, the full benefit entitlement is assigned to the individual. The three categories of benefit are:

1. Dependant benefits (most importantly: Child Benefit and Income Support)
2. Mainly personal benefits (most importantly: Incapacity Benefit, Job Seekers Allowance and state retirement pension)
3. Individual benefits (most importantly: Attendance Allowance, Maternity Allowance and Widow's Pension).

All women and all men

Tables 2.1, 2.2 and Figure 2.1 show the mean value of total individual income and composition by source of income and family type, for all women and all men. The mean weekly total individual income for men was almost twice that for women; £386 for all men compared with £208 for all women. Earnings were the major component of income for both men and women, comprising 69 per cent of total income for all men and 63 per cent for all women.

More men than women are self-employed and this was reflected in the proportion of total income which derived from self-employment: 5 per cent for all women compared with 11 per cent for all men. Men are also more likely to have an occupational pension than women, and income from occupational pensions accounted for 8 per cent of total individual income for all men, compared with 5 per cent for all women.

Table 2.1 Mean Total Individual Income and Composition by Source of Income, by Family Type, All Women, 2001/02

Source of Income	Percentage						
	Single without children	Single with children	Single pensioner	Couple without children	Couple with children	Pensioner couple	All Women
	%	%	%	%	%	%	%
Earnings	82	42	4	83	71	16	63
Self-employment	4	2	1	5	8	4	5
Investment	2	0	6	4	3	15	4
Occupational pensions¹	2	1	24	3	0	16	5
Tax Credits²	0	9	0	0	2	0	1
Benefit Income							
Dependant Benefits³	2	32	0	0	11	0	6
Mainly Personal Benefits⁴	2	1	57	3	1	41	11
Individual Benefits⁵	2	1	6	1	1	5	2
Total⁶	6	37	63	5	14	46	19
Other⁷	4	8	2	1	2	2	3
Total Income⁸	244	230	165	233	219	119	208

1 Occupational pensions include annuities

2 Tax Credits include Working Families' Tax Credits and Disabled Persons' Tax Credits

3 Dependant Benefits include Child Benefit and Income Support (see Appendix 2 for definitions).

4 Mainly Personal Benefits include Incapacity Benefit, Job Seekers Allowance and State Retirement Pension

5 Individual Benefits include Attendance Allowance, Maternity Allowance and Widow's Pension

6 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

7 Other income includes maintenance, income from an absent spouse, Trade Union sick and strike pay, income from babysitting, odd jobs and other miscellaneous sources

8 £ per week, 2001/02 prices

Table 2.2 Mean Total Individual Income and Composition by Source of Income, by Family Type, All Men, 2001/02

Source of Income	Percentage					
	Single without children	Single pensioner	Couple without children	Couple with children	Pensioner couple	All Men
	%	%	%	%	%	%
Earnings	79	3	72	80	7	69
Self-employment	9	2	13	13	3	11
Investment	2	9	3	2	9	3
Occupational pensions¹	2	33	9	1	40	8
Tax Credits²	0	0	0	1	0	0
Benefit Income						
Dependant Benefits³	2	0	1	1	0	1
Mainly Personal Benefits⁴	2	47	2	1	37	6
Individual Benefits⁵	1	4	1	0	2	1
Total⁶	5	51	3	2	39	8
Other⁷	2	2	1	1	2	1
Total Income⁸	290	206	455	541	261	386

1 Occupational pensions include annuities

2 Tax Credits include Working Families' Tax Credits and Disabled Persons' Tax Credits

3 Dependant Benefits include Child Benefit and Income Support (see Appendix 2 for definitions).

4 Mainly Personal Benefits include Incapacity Benefit, Job Seekers Allowance and State Retirement Pension

5 Individual Benefits include Attendance Allowance, Maternity Allowance and Widow's Pension

6 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

7 Other income includes maintenance, income from an absent spouse, Trade Union sick and strike pay, income from babysitting, odd jobs and other miscellaneous sources

8 £ per week, 2001/02 prices

Figure 2.1 Mean Total Individual Income and Composition by Source of Income, by Family Type, 2001/02

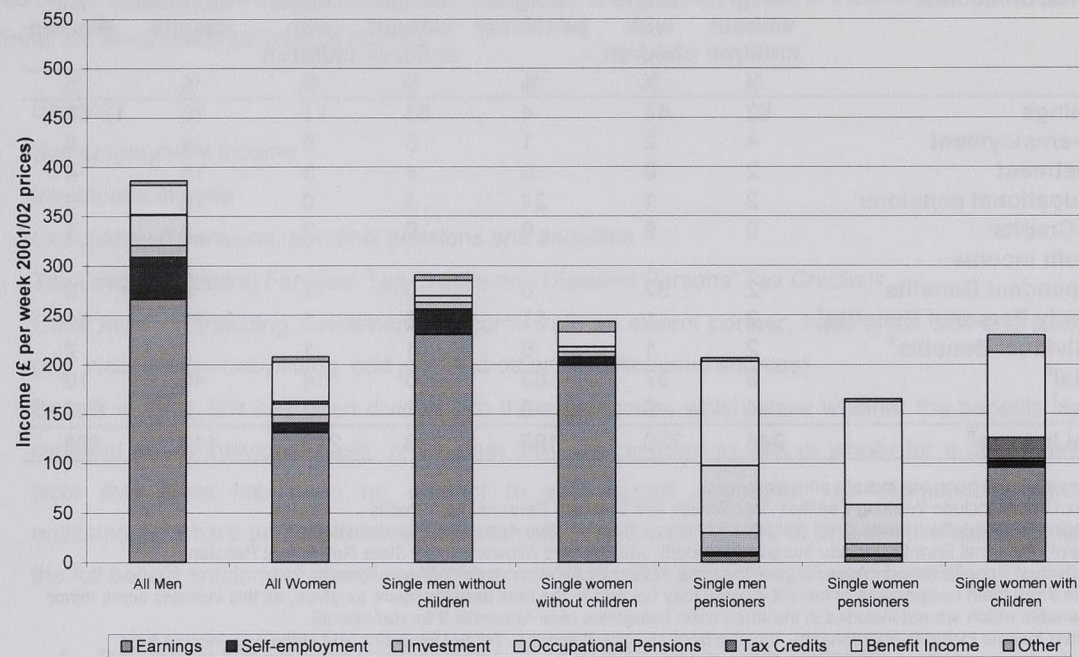
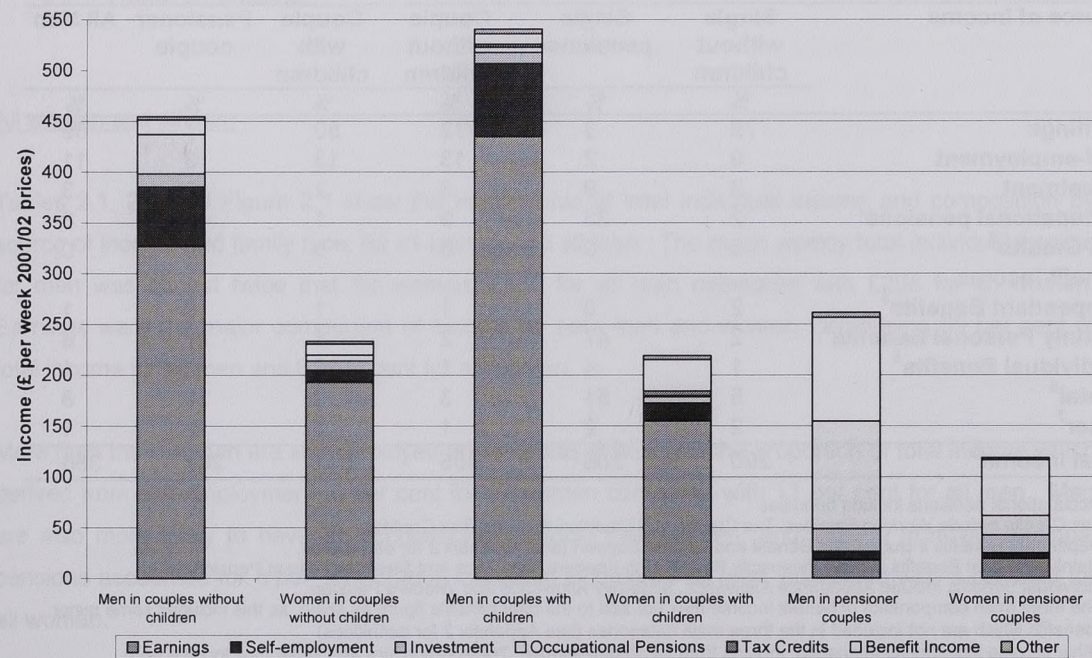


Figure 2.1 cont. Mean Total Individual Income and Composition by Source of Income, by Family Type, 2001/02



Women received a higher level of benefit income than men, due mainly to a higher level of dependant benefits, which include Child Benefit and Income Support. Benefit income accounted for 19 per cent of mean total individual income for all women, compared with 8 per cent for all men. The main component of benefit income for both women and men was the mainly personal benefits component, which includes state retirement pension and Incapacity Benefit.

Tables 2.3 and 2.4 show the percentages of women and men, by family type, who derive differing proportions of their income from benefits/tax credits and employment. For 30 per cent of all women, benefits/tax credits made up at least 75 per cent of their income. This compared with only 16 per cent of men. 42 per cent of women got at least 75 per cent of their income from employment, compared with 60 per cent of all men.

The following paragraphs analyse tables 2.1 to 2.4 in more detail.

Non-pensioner singles without children

The difference between the mean total individual incomes of single, childless men and women of working age was lower than for other men and women of working age; £290 for men compared with £244 for women. Income from employment was the major component of total individual income for both men and women, comprising 88 per cent of total income for men and 86 per cent for women.

Proportions of women and men relying on benefits as their main source of income were also very similar for singles without children, with just over 80 per cent of women and men deriving less than 25 per cent of their incomes from benefits/tax credits. Employment income made up at least 75 per cent of total income for around two thirds of women and men.

Single women with children

The mean total individual income for single mothers was £230 per week; the largest component of this was employment income which accounted for 44 per cent of mean income. The other major component was benefit income which accounted for 37 per cent of mean total income. The main element of this was derived from dependant benefits, which include Child Benefit and Income Support. Tax Credits (Working Families' Tax Credit and Disabled Persons' Tax Credit) accounted for 9 per cent of mean income.

Over half of single women with children derived at least three quarters of their income from benefits or tax credits. However, almost a third of women in this group had employment income making up at least half their total income, reflecting the large proportion of part-time workers in this group.

Table 2.3 Proportion of Total Individual Income from Benefits and Employment by Family Type, All Women, 2001/02

Proportion of Income	Percentages						
	Single without children	Single with children	Single pensioner	Couple without children	Couple with children	Pensioner couple	All Women
	%	%	%	%	%	%	%
From Benefits¹							
Less than 25%	84	23	5	86	58	13	54
Between 25% and 50%	2	14	17	3	11	14	9
Between 50% and 75%	1	10	20	2	4	14	7
75% or greater	13	52	59	10	28	59	30
From Employment²							
Less than 25%	30	58	96	30	34	92	50
Between 25% and 50%	2	11	1	1	3	2	3
Between 50% and 75%	4	15	2	3	11	3	6
75% or greater	64	16	1	66	51	3	42

1 Total Benefit Income plus Tax Credits

2 Total Income from Employment plus Self-Employment

Table 2.4 Proportion of Total Individual Income from Benefits and Employment by Family Type, All Men, 2001/02

Proportion of Income	Percentages					
	Single without children	Single pensioner	Couple without children	Couple with children	Pensioner couple	All Men
	%	%	%	%	%	%
From Benefits¹						
Less than 25%	82	9	88	91	17	74
Between 25% and 50%	1	23	2	2	27	6
Between 50% and 75%	1	22	2	1	22	5
75% or greater	16	47	8	6	34	16
From Employment²						
Less than 25%	31	97	23	12	93	35
Between 25% and 50%	1	2	2	1	4	2
Between 50% and 75%	2	1	4	2	2	3
75% or greater	66	0	71	85	2	60

1 Total Benefit Income plus Tax Credits

2 Total Income from Employment plus Self-Employment

Single pensioners

The mean total individual income for single pensioner women was £165 compared with £206 for single pensioner men. Benefit income and income from occupational pensions were the main sources of

income for single pensioners, though men were more likely to have an occupational pension than women. For single pensioner women, benefit income and occupational pensions accounted for 63 per cent and 24 per cent respectively of mean total income, compared with 51 per cent and 33 per cent respectively for single pensioner men. The major component of benefit income for both single pensioner women and men was the state retirement pension.

Nearly four fifths of single pensioner women gained at least half their total income from benefits compared to just over two thirds of men. This also reflects the fact that more men than women had occupational pensions.

Non-pensioner couples without children

The mean total individual income of women of working age in couples without dependent children was £233 compared with £455 for comparable men. Income from employment was the main source of income for both women and men of working age in couples without dependent children, accounting for 88 per cent of mean total income for women compared with 85 per cent for men. Income from occupational pensions accounted for 9 per cent of mean total income for men compared with 3 per cent for women.

For couples without children, the percentages of men and women deriving large proportions of their incomes from benefit were very similar. Nearly 90 per cent of both groups had total incomes which comprised of less than 25 per cent benefit income. However, two thirds of women had derived at least 75 per cent of their income from earnings, compared to 71 per cent of men.

Non-pensioner couples with children

The mean total individual income for women of working age in couples with dependent children was £219 compared with £541 for men. Income from employment accounted for 79 per cent of mean total income for women and 93 per cent of mean total income for men. Benefit income accounted for 14 per cent of mean total income for women; the major element of this, 11 per cent of mean total income, derived from dependant benefits which include Child Benefit.

Similarly, for this group, nearly a third of women had incomes which were made up at least half from benefits, compared to only 7 per cent of men. 85 per cent of men gained at least 75 per cent of their total income from employment compared to only just over half of women.

Pensioner couples

Men in pensioner couples had mean total incomes that were more than twice those of women, due mainly to the higher levels of income from occupational pensions and benefit income. The mean total

individual income for women in pensioner couples was £119 compared with £261 for men. Benefit income and income from occupational pensions were the main sources of income for men and women in pensioner couples, though men were more likely to have an occupational pension than women. For women in pensioner couples, benefit income and occupational pensions accounted for 46 per cent and 16 per cent of mean total income respectively, compared with 39 per cent and 40 per cent respectively for men. The state retirement pension was the major component of benefit income for both women and men in pensioner couples.

These patterns are reflected in tables 2.3 and 2.4. For women in pensioner couples, nearly 60 per cent had at least three quarters of their total income from benefits compared to only a third of men.

Estimates of the mean values of total individual income and composition by source of income, gender and family type for the years 1996/97, 2000/01 and 2001/02 are shown in standard tables S2.1 and S2.2. For most family groups, the results showed no significant changes in the relative proportions of the various sources of income. However, for single women with children the proportion of income derived from benefit income fell from 53 per cent in 1996/97 to 38 per cent in 2000/01 and 37 per cent in 2001/02, reflecting the fact that Family Credit was phased out in 2000/01 and replaced with the Working Families' Tax Credit. Tax Credits are shown as a separate component of total individual income from 2000/01, and accounted for 9 per cent of mean income for single women with children in 2000/01 and 2001/02.

2.4 Individual Income by Income Component and Family Type

Tables 2.5 and 2.6 show the values of mean individual income by income component and family type, for women and men. These tables provide mean values of the various income components used to obtain the three income measures. Details of the definitions of the three income measures and the income components are set out in Appendix 2. Some of the mean values of specific income components such as maintenance payments and student support were very small and may appear in some tables as zero values when these very small amounts are rounded to pounds. Zero entries have been retained in the tables to ensure that users are aware that these components were taken into account, but that the mean values overall were very small.

Childcare costs are shown for women but not for men in Tables 2.5 and 2.6: this is an artificial distinction introduced because the Family Resources Survey collects information about childcare costs for each child of working parents, but the survey does not collect information on whether the payments were made by the woman or the man. As childcare costs information is only collected from working parents, the individual income series assume that where childcare costs information is available for a couple, the woman in the couple is working and the childcare costs are deducted from her disposable income. Childcare costs are deducted from the disposable income of single parents of both sexes.

Table 2.5 Mean Values of Individual Income by Income Component and Family Type, All Women, 2001/02

Income component	£ per week (2001/02 prices)						
	Single without children	Single with children	Single pensioner	Couple without children	Couple with children	Pensioner couple	All Women
Total Individual Income	244	230	165	233	219	119	208
Net Individual Income¹	199	212	155	189	185	107	176
Housing costs	40	63	31	29	41	15	26
Travel to work costs	13	7	1	15	11	1	7
Maintenance payments	0	0	0	0	0	0	0
Student support	0	0	0	0	0	0	0
Childcare costs	0	6	0	0	10	0	2
Disposable Individual Income²	151	172	138	146	124	94	136

1 Net income is total income minus National Insurance contributions and income tax payments

2 Disposable income is total income minus National Insurance contributions, income tax payments, childcare costs, travel to work costs and takes account of deductions and additions which are potentially shared in different ways across benefit units/households (e.g. housing and maintenance payments)

Table 2.6 Mean Values of Individual Income by Income Component and Family Type, All Men, 2001/02

Income component	£ per week (2001/02 prices)					
	Single without children	Single pensioner	Couple without children	Couple with children	Pensioner couple	All Men
Total Individual Income	290	206	455	541	261	386
Net Individual Income¹	230	189	351	412	234	304
Housing costs	41	32	29	41	15	25
Travel to work costs	13	1	19	24	1	11
Maintenance payments	4	1	2	2	0	2
Student support	0	0	2	1	0	1
Childcare costs	na	na	na	na	na	na
Disposable Individual Income²	179	168	300	346	221	256

1 Net income is total income minus National Insurance contributions and income tax payments

2 Disposable income is total income minus National Insurance contributions, income tax payments, childcare costs, travel to work costs and takes account of deductions and additions which are potentially shared in different ways across benefit units/households (e.g. housing and maintenance payments)

Estimates of the values of mean individual income by income component, gender and family type for the years 1996/97, 2000/01 and 2001/02 are shown in standard tables **S2.3** and **S2.4**. A table showing the values of mean family level income by family type for the years 1996/97, 2000/01 and 2001/02 is available as standard table **S2.5**.

Tables showing the values of mean individual income by income component, by age band, marital status and economic activity status for the years 1996/97, 2000/01 and 2001/02 are shown in standard tables **S2.6** to **S2.11**.

3 Individual Income by Age Band

3.1 Introduction

This section examines the individual incomes of women and men analysed by age band and family type. Factors such as economic activity rates and family responsibilities vary across age groups; these age cohort effects will influence the level of individual income for both men and women, and should be borne in mind when reviewing these results.

Single pensioners and pensioner couples were not analysed as separate family types: men and women in age bands above the normal retirement age (60 for women and 65 for men) are assumed to be pensioners. The number of single men with children (lone fathers) in the Family Resources Survey was small and although these men are included in analyses of all men by age band, they have not been analysed separately.

Standard tables **S3.1** to **S3.20** present analyses covering the three years 1996/97, 2000/01 and 2001/02. Users are advised that the estimates of income levels for specific groups provide only a broad indication of trends over the period. Sampling variation means that there is a high margin of error in estimates of income growth for specific groups, and year on year changes should be treated with caution.

3.2 Summary of Key Findings

- For women, median total and net individual incomes were highest for the 25 to 34 age band, while median disposable income was highest for the 45 to 49 age group. The values of all three individual income measures were higher for women aged 25 to 49 than for other women.
- For men, median total individual income was highest for the 35 to 44 age band, and the values of all three individual income measures were higher for men aged 30 to 54 than for other men.
- For women aged 30 to 49, half had total weekly individual incomes below £200 and 11 per cent had weekly incomes of £500 and over.
- For men aged 30 to 49, a fifth had total weekly individual incomes below £200 and one in three had weekly incomes of £500 and over.
- For all men under 80, single men had lower weekly individual incomes than men in couples. This was not the case for women.
- Single women without dependent children, aged under 35 had lower weekly individual incomes than those in couples without children.
- Women in couples with dependent children had lower individual incomes than those in any other family type.

3.3 Individual Income by Age

Figure 3.1 shows the median total¹ individual income by age for all women and all men. The low level of individual income for women aged between 30 and 50, relative to the income levels for men in the same age bands, illustrates the impact of family responsibilities on women's individual incomes.

The absolute difference in median total individual income between women and men was largest for women aged between 35 and 44; total median individual income levels for women aged between 35 and 44 were around 47 per cent of those of men in the same age band, compared with 50 per cent for all women relative to all men.

Median individual incomes by age band for all three measures are shown in Table 3.1. For women, median total and net individual incomes were highest for the 25 to 34 age band, and the values of all three individual income measures were higher for women aged 25 to 49 than for other women. Median disposable income was marginally higher in the 45 to 49 age band than for other ages.

Median individual incomes were higher for women aged 80 and over than for women aged between 65 and 79, mainly because the older age bands included a higher proportion of widows who had higher individual incomes than women in pensioner couples, but also (as with men) because those with higher incomes live longer.

For men, median total and net individual income were highest for the 35 to 44 age bands. The values of all three individual income measures were higher for men aged 30 to 54 than for other men. For all three individual income measures, the median income of men showed successive declines in all age bands from age 50 to 54 upwards.

Across all age bands, the median individual incomes for women were less than those for men for all three individual income measures. Women's median total individual incomes were highest for the 25 to 29 age band, but compared with men's median individual income in the same age band, women's total individual income was only 70 per cent, while the corresponding figures for net and disposable were 76 per cent and 69 per cent respectively.

For men, all three measures of individual income were highest in the 40 to 44 age band; for women in that age band, median total individual income was only 48 per cent of that for men and the corresponding figures for net and disposable were 55 per cent and 51 per cent respectively.

¹ Gross income plus tax credits

Figure 3.1 Median Total Individual Income by Age Band, All Women and All Men, 2001/02

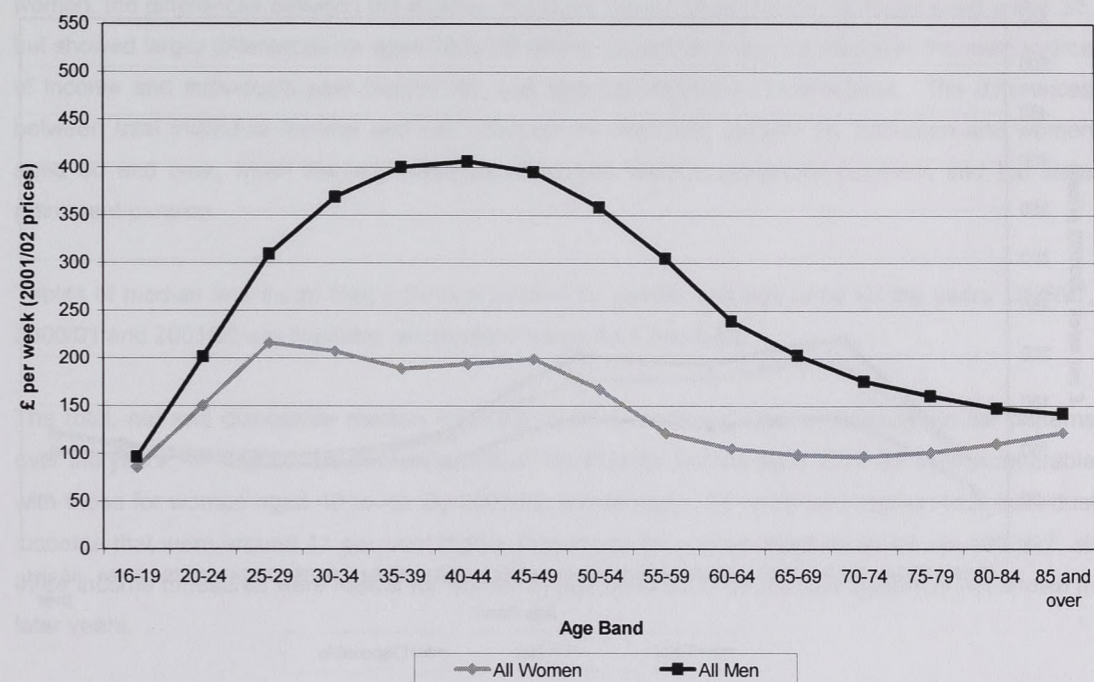


Table 3.1 Median Individual Income by Age Band, All Women and All Men, 2001/02

Age Band	All Women			All Men		
	Total	Net	Disposable	Total	Net	Disposable
16-19	86	84	59	96	93	64
20-24	151	139	103	202	171	129
25-29	216	190	133	309	249	192
30-34	207	188	133	369	291	225
35-39	189	174	124	400	317	245
40-44	194	175	132	407	321	257
45-49	200	174	136	395	311	255
50-54	168	150	118	358	288	240
55-59	121	115	89	305	249	212
60-64	105	101	91	239	205	183
65-69	99	97	88	204	191	178
70-74	97	96	87	176	170	155
75-79	101	101	95	161	159	144
80-84	110	108	98	148	146	132
85 and over	122	119	103	142	142	128

Figure 3.2 Median Individual Income by Age Band, All Women, 2001/02

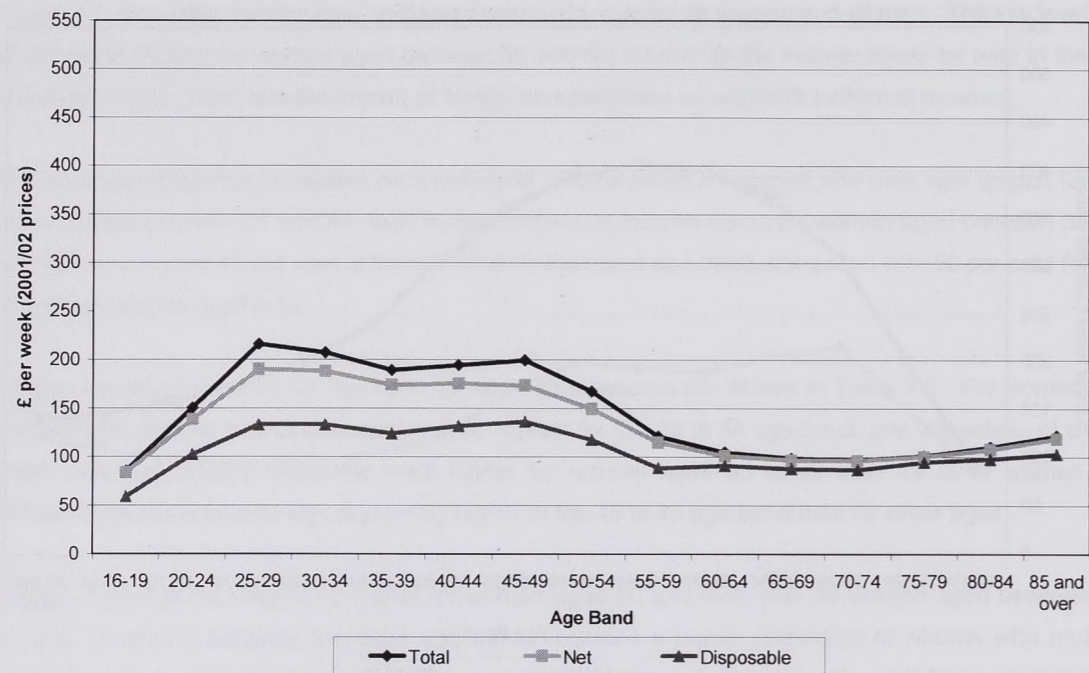
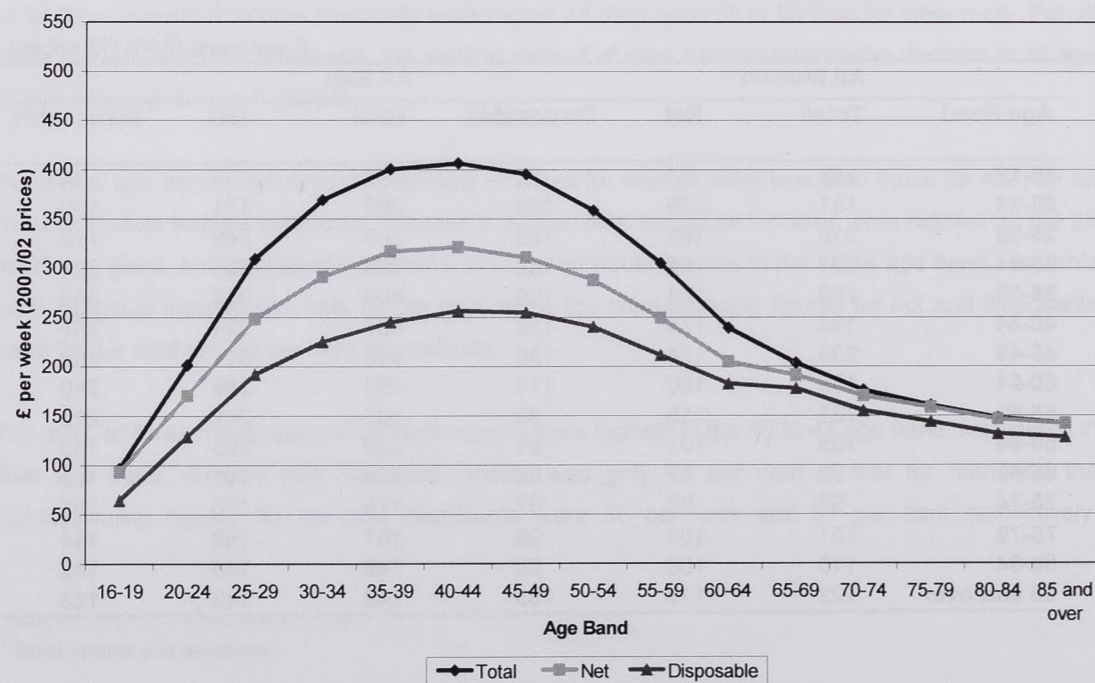


Figure 3.3 Median Individual Income by Age Band, All Men, 2001/02



Figures 3.2 and 3.3 show the median total, net and disposable individual income for all women and men and illustrate the differences in level between the three income measures. For both men and women, the differences between the income measures were relatively small for those aged under 25, but showed larger differences for ages 25 to 59 where income from employment was the main source of income and individuals paid income tax and National Insurance contributions. The differences between total individual income and net individual income were smaller for both men and women aged 60 and over, when the main sources of income were occupational pensions and the state retirement pension.

Tables of median and mean total individual income by gender and age band for the years 1996/97, 2000/01 and 2001/02 are available as standard tables S3.1 and S3.2.

The total, net and disposable median individual income measures showed broadly similar patterns over the years. In 1996/97 the median individual incomes for women aged 25 to 29 were comparable with those for women aged 40 to 49. By 2001/02, women aged 25 to 29 had median total individual incomes that were around 11 per cent higher than those for women aged 40 to 49. In 1996/97, all three income measures were lowest for women in age band 60 to 64, but this pattern is not shown in later years.

The ratio of women's median incomes to men's showed similar patterns across most age groups for the years 1996/97, 2000/02 and 2001/02. However, for young women aged 25 to 29, the ratio for total individual income increased from 58 per cent in 1996/97 to 68 per cent in 2000/01 and then 70 per cent in 2001/02.

3.4 Distribution of Total Individual Income by Income Band

Figures 3.4 and 3.5 present the percentage distribution of total individual income by income band and age band for all women and all men. For women aged 30 to 49, half had incomes below £200 per week and 11 per cent had weekly incomes of £500 or more. For men aged 30 to 49, a fifth had incomes below £200 per week and one in three had weekly incomes of £500 and over.

3.5 Median Individual Income by Age and Family Type

Tables 3.2 to 3.4 show the median individual incomes for women and men by age band and family type for all three individual income measures. Population sizes are shown in Table 3.5. For women aged between 20 and 44 and in couples with dependent children, all three income measures were considerably lower than those for women in the same age bands in couples without dependent children. However, for women aged between 45 and 54, the median individual incomes of women in couples with dependent children were very similar to those for women in couples without dependent

Figure 3.4 Percentage Distribution of Total Individual Income by Income Band, All Women, 2001/02

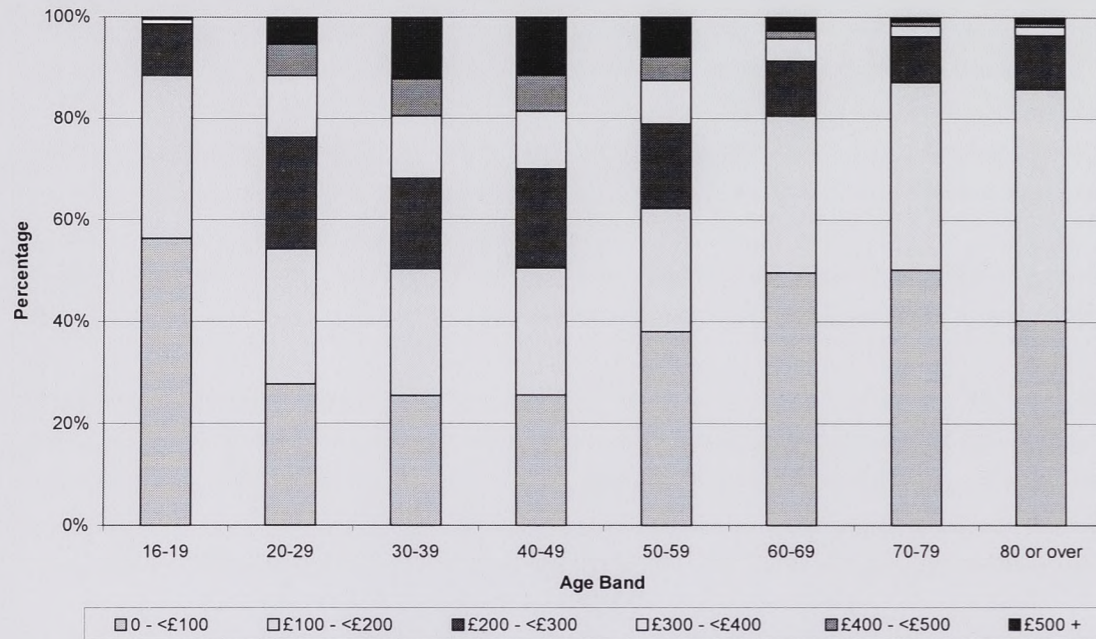


Figure 3.5 Percentage Distribution of Total Individual Income by Income Band, All Men, 2001/02

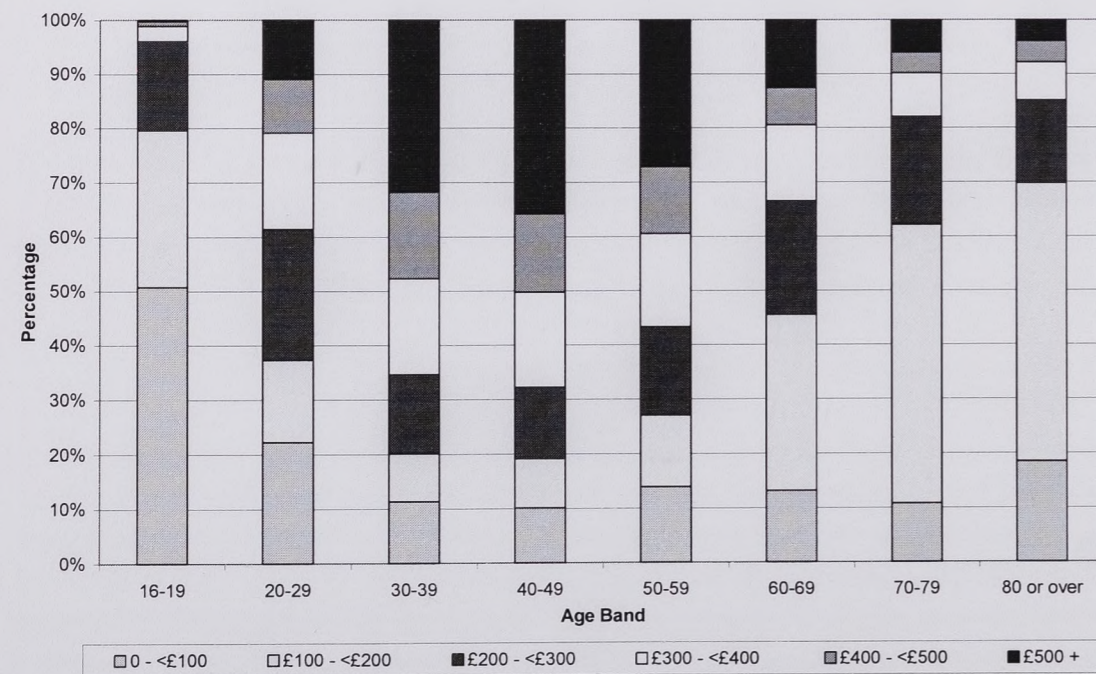


Table 3.2 Median Total Individual Income by Age Band, Gender and Family Type, 2001/02

£ per week (2001/02 prices)

Age Band	Women				All Women	Men			All Men
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	
16-19	81	..	..	..	86	95	..	..	96
20-24	155	126	214	76	151	195	257	..	202
25-29	282	135	302	115	216	297	348	307	309
30-34	335	193	345	134	207	279	437	395	369
35-39	308	211	305	153	189	331	400	428	400
40-44	285	226	212	169	194	323	398	446	407
45-49	220	245	195	187	200	269	400	444	395
50-54	205	..	158	157	168	244	387	413	358
55-59	192	..	101	..	121	195	335	327	305
60-64	147	..	86	..	105	154	253	..	239
65-69	150	..	69	..	99	172	209	..	204
70-74	132	..	59	..	97	163	182	..	176
75-79	125	..	55	..	101	149	165	..	161
80-84	129	..	60	..	110	156	144	..	148
85 and over	133	..	..	..	122	135	152	..	142

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Table 3.3 Median Net Individual Income by Age Band, Gender and Family Type, 2001/02

£ per week (2001/02 prices)

Age Band	Women				All Women	Men			All Men
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	
16-19	80	..	..	..	84	92	..	..	93
20-24	143	124	181	76	139	166	211	..	171
25-29	229	135	242	110	190	237	279	255	249
30-34	262	191	274	130	188	230	332	314	291
35-39	253	206	237	143	174	265	304	337	317
40-44	227	212	178	155	175	255	313	351	321
45-49	184	229	166	169	174	221	315	349	311
50-54	176	..	139	142	150	206	300	326	288
55-59	171	..	96	..	115	171	271	281	249
60-64	139	..	84	..	101	144	217	..	205
65-69	144	..	69	..	97	165	199	..	191
70-74	128	..	59	..	96	156	175	..	170
75-79	121	..	54	..	101	142	163	..	159
80-84	127	..	60	..	108	153	142	..	146
85 and over	130	..	..	..	119	135	151	..	142

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

children. For single women without dependent children, median total, net and disposable individual incomes were highest for women aged 30 to 34.

Table 3.4 Median Disposable Individual Income by Age Band, Gender and Family Type, 2001/02

£ per week (2001/02 prices)

Age Band	Women				All Women	Men			All Men
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	
16-19	55	..	..	..	59	62	..	..	64
20-24	102	113	126	36	103	124	151	..	129
25-29	164	132	176	55	133	185	203	199	192
30-34	192	162	207	78	133	169	261	251	225
35-39	191	162	177	90	124	197	247	274	245
40-44	177	168	140	111	132	181	252	290	257
45-49	148	178	130	130	136	156	266	292	255
50-54	135	..	110	108	118	157	259	276	240
55-59	133	..	75	..	89	138	235	225	212
60-64	124	..	69	..	91	117	193	..	183
65-69	127	..	55	..	88	142	186	..	178
70-74	109	..	49	..	87	134	162	..	155
75-79	107	..	46	..	95	129	151	..	144
80-84	112	..	50	..	98	129	133	..	132
85 and over	114	..	..	..	103	119	143	..	128

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made

Table 3.5 Population Size by Age Band, Gender and Family Type, 2001/02

Thousands

Age Band	Women				All Women	Men			All Men
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	
16-19	511	..	..	..	614	842	..	..	856
20-24	1078	166	297	190	1731	1582	150	..	1812
25-29	530	251	517	465	1763	1035	460	344	1846
30-34	309	384	406	1089	2189	723	461	864	2071
35-39	190	338	260	1304	2091	586	342	1215	2171
40-44	203	263	393	1134	1993	458	326	1141	1956
45-49	295	148	844	650	1937	457	635	850	1969
50-54	377	..	1366	226	2032	485	1195	456	2146
55-59	365	..	1363	..	1795	387	1218	144	1756
60-64	375	..	1076	..	1457	265	1137	..	1455
65-69	491	..	851	..	1343	229	989	..	1223
70-74	603	..	638	..	1241	261	795	..	1057
75-79	650	..	386	..	1036	247	548	..	795
80-84	540	..	163	..	702	154	252	..	406
85 and over	417	..	..	..	478	156	135	..	291

N.B. ... Indicates that the sample size was small

Comparing single women without dependent children with their male counterparts, median total incomes were fairly similar across all age groups, although closest for the 25 to 29 and 55 to 64 age groups.

For women without dependent children, those aged under 35 and single had lower median incomes across all three measures than those in couples without children. However, for childless women aged 35 and over, all incomes were higher for single childless women than those in couples. Across all three income measures, single, childless women aged 25 and over had higher median individual incomes than the overall median individual income for women in the relevant age group. For all age groups, the values of median individual income were considerably lower for women in couples with dependent children, than for women in other family types. All median incomes for women in couples with dependent children show successive increases in each age band up to the age of 50.

For single men under 80 without dependent children, across all age bands, all three median individual income measures were lower than for all men in other family types. The median total and net individual incomes for single men without dependent children were highest between the ages of 35 and 44. For men aged 25 to 34 in couples without dependent children, incomes were higher than those for men in couples with dependent children. However, for men aged 35 to 54, men in couples with dependent children had the highest median individual incomes.

Tables of median and mean total, net and disposable individual income by gender, age band and family type for the years 1996/97, 2000/01 and 2001/02 are available as standard tables **S3.3** to **S3.8**. Population sizes are shown in Table **S3.9**. The results showed broadly similar patterns over the period.

3.6 Individual Income Quintiles by Age for All Women and All Men

All men and all women together were ranked by total individual income and then divided into quintile groups to provide a quintile distribution for all adults in Great Britain. Tables 3.6 and 3.7 show how the total incomes of women and men within each age band compare with the quintile distribution for all adults. The quintile distributions reflect the income pattern illustrated in Figure 3.1, with low individual incomes for young people and pensioners resulting in their under-representation in the top two quintiles. Over 60 per cent of men aged 25 to 59 were in the top two quintiles, compared with 55 per cent for all men. For men aged 70 and over, 70 per cent or more were in the second and third quintiles compared with a third of all men. For women aged 60 and over, 70 per cent or more were in the bottom two quintiles, compared with just over half of all women. For women aged 80 and over, almost half were in the second quintile compared with just over a quarter of all women.

Tables of total individual income quintile by age band and gender for the years 1996/97, 2000/01 and 2001/02 are available as standard tables **S3.10** and **S3.11**. The individual income quintile distributions of all women and all men showed broadly similar patterns across the period.

Table 3.6 Percentage Distribution of Women by Age Band within the All Adult Total Individual Income Quintiles, 2001/02

Age Band	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	Percentage
						Population (thousands)
16-19	49	27	21	3	1	614
20-24	29	23	27	18	4	1731
25-29	18	18	24	24	16	1763
30-34	20	19	19	22	18	2189
35-39	22	20	21	19	17	2091
40-44	20	21	21	20	17	1993
45-49	22	18	23	20	17	1937
50-54	28	19	22	18	13	2032
55-59	38	20	19	13	10	1795
60-64	37	33	16	9	5	1457
65-69	39	35	16	7	3	1343
70-74	38	38	18	4	2	1241
75-79	28	46	19	5	1	1036
80 and over	20	49	25	4	2	1181
All Women	28	26	21	15	11	22403
All Adults	20	20	20	20	20	44213

Table 3.7 Percentage Distribution of Men by Age Band within the All Adult Total Individual Income Quintiles, 2001/02

Age Band	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	Percentage
						Population (thousands)
16-19	47	20	25	7	1	856
20-24	26	14	27	24	8	1812
25-29	13	6	17	35	28	1846
30-34	12	6	13	27	42	2071
35-39	8	5	12	29	46	2171
40-44	9	6	12	26	48	1956
45-49	9	7	12	27	46	1969
50-54	11	8	14	27	40	2146
55-59	13	11	18	27	32	1756
60-64	11	21	24	25	20	1455
65-69	4	27	34	20	15	1223
70-74	4	37	33	16	10	1057
75-79	3	44	31	14	8	795
80 and over	5	50	26	13	6	698
All Men	12	14	19	25	30	21810
All Adults	20	20	20	20	20	44213

3.7 Total Individual Income by Source of Income and Age Band

Tables 3.8 and 3.9 and Figures 3.6 and 3.7 show the mean values of total individual income and composition by source of income, and age band for all women and all men.

Table 3.8 Mean Total Individual Income and Composition by Source of Income and Age Band, All Women, 2001/02

Source of Income	Age Band															Percentage
	16-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 and over	
Earnings	77	81	83	76	73	73	79	75	64	21	6	1	1	0	0	
Self-employment	2	0	3	4	6	8	7	7	8	4	3	1	0	0	0	
Occupational pensions	0	0	0	0	1	0	1	3	8	20	24	23	22	21	18	
Investment	0	0	1	1	2	2	3	5	8	12	11	9	9	8	7	
Tax Credits	1	1	2	3	3	2	1	0	0	0	0	0	0	0	0	
Benefit Income ¹	11	9	9	13	14	11	8	7	10	41	55	64	65	68	72	
-Dependent	8	7	8	10	11	9	5	3	2	0	0	0	0	0	0	
Benefits																
-Mainly	1	1	1	1	1	1	1	2	4	37	50	59	59	60	62	
Personal																
Benefits																
-Individual	1	1	1	1	1	1	1	2	4	4	5	5	6	8	10	
Benefits																
Other	9	8	2	2	3	3	2	3	3	2	1	2	2	2	2	
Total Income ²	99	169	260	271	257	268	263	226	195	157	136	123	130	137	143	

1 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

2 £ per week, 2001/02 prices

Table 3.9 Mean Total Individual Income and Composition by Source of Income and Age Band, All Men, 2001/02

Source of Income	Age Band															Percentage
	16-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 and over	
Earnings	89	88	88	84	82	81	78	74	62	43	9	3	2	2	1	
Self-employment	1	3	7	10	13	14	15	15	13	13	5	2	2	1	1	
Occupational pensions	0	0	0	0	0	0	1	5	14	26	40	41	38	36	38	
Investment	0	1	1	2	2	2	3	2	4	6	9	9	9	9	8	
Tax Credits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Benefit Income ¹	5	3	2	2	2	2	3	4	5	11	36	43	47	50	50	
-Dependent	3	2	1	1	1	1	1	1	1	3	0	0	0	0	0	
Benefits																
-Mainly	1	0	0	1	0	1	1	2	3	6	34	41	44	46	45	
Personal																
Benefits																
-Individual	1	1	0	0	0	0	0	1	1	2	2	2	3	3	4	
Benefits																
Other	4	5	1	1	1	1	1	1	2	1	2	2	2	2	2	
Total Income ²	114	209	351	452	545	525	525	454	406	345	294	244	221	206	198	

1 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

2 £ per week, 2001/02 prices

Figure 3.6 Mean Total Individual Income and Composition by Source of Income and Age Band, All Women, 2001/02

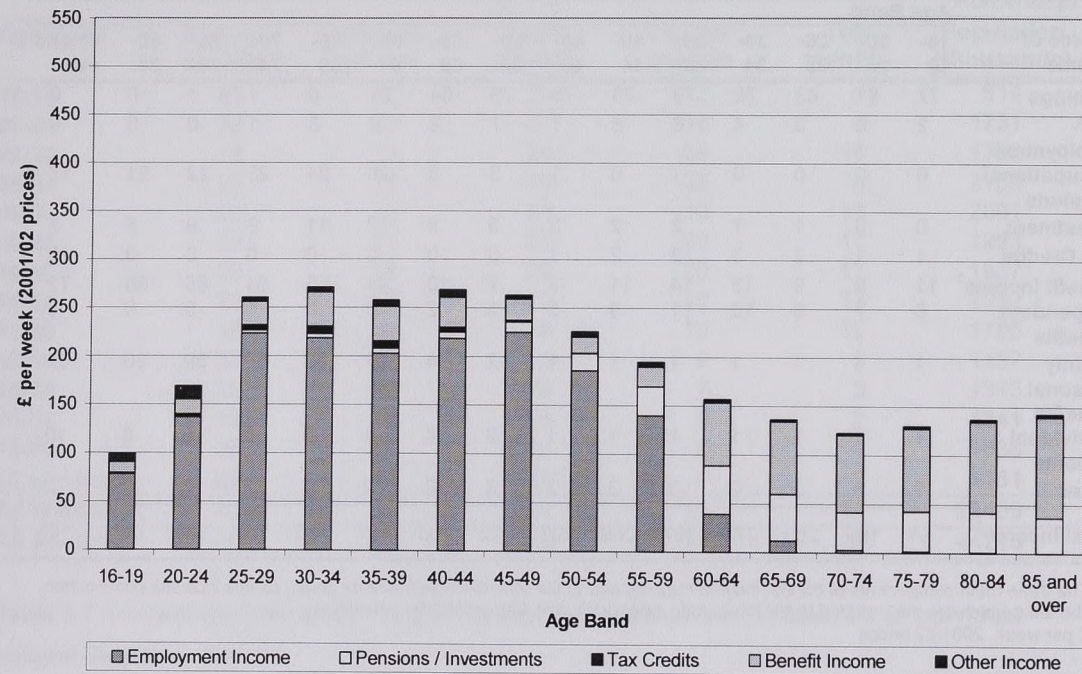
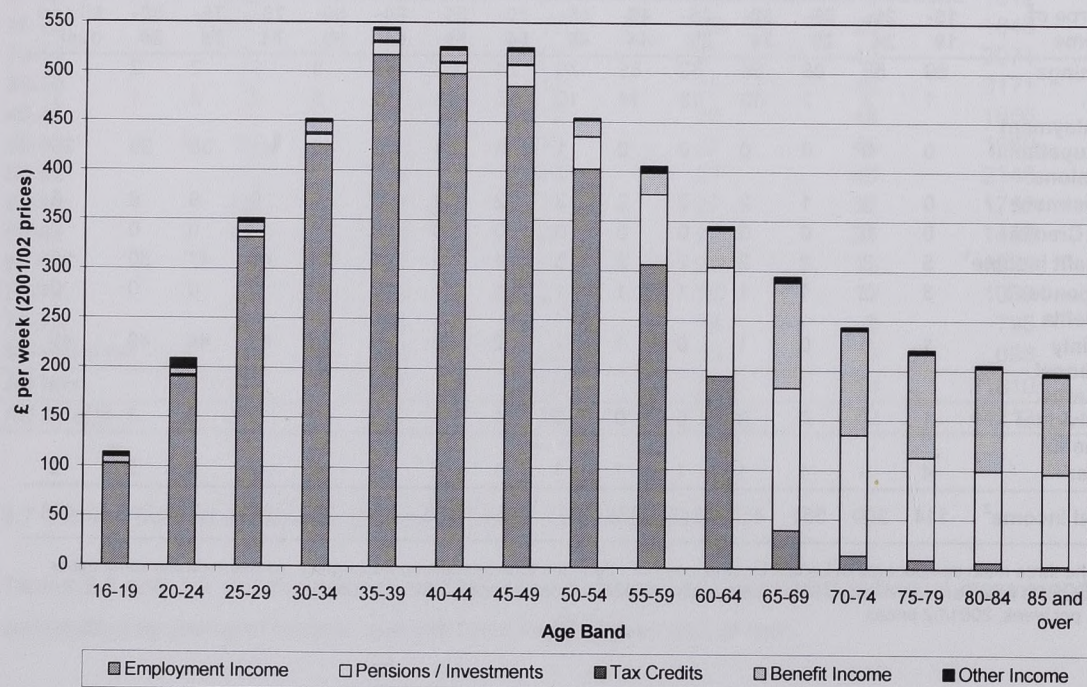


Figure 3.7 Mean Total Individual Income and Composition by Source of Income and Age Band, All Men, 2001/02



Income from employment was the main source of income for women and men in age bands below the normal retirement age. For women in age bands below the age of 45, benefit income and tax credits provided a significant source of income, the key sources of income being Child Benefit and the Working Families' Tax Credit. The pattern was different for women and men in the age bands above the normal retirement age where occupational pensions and the state retirement pension (classified as 'mainly personal benefits') were the main sources of income for both women and men. The mean total weekly individual income for men was higher than that for women in all age bands, due largely to higher levels of earnings and self-employment income, occupational pensions and investment income.

Estimates of the mean values of total individual income and composition by source of income, gender and age band for the years 1996/97, 2000/01 and 2001/02 are shown in standard tables S3.12 and S3.13. Estimates of the mean values of total individual income and composition by source of income, age band, gender and family type for the years 1996/97, 2000/01 and 2001/02 are shown in standard tables S3.14 to S3.20. The estimates of the composition of individual income by source of income showed no significant changes in the period.

4 Individual Income by Marital Status and Life Stage

4.1 Introduction

This section examines the individual incomes of women and men by marital status and life stage. Users should note that in relation to marital status, women and men who are not cohabiting and have never married are described as being single, never married; this has been abbreviated to single in the tables. Single women and men may also be living as a single person family and, to avoid confusion, such family types are described in this section either as a single pensioner, or as a working age single without dependent children.

Single women with children who were widows, and cohabiting pensioner couples, were not analysed as separate marital status categories because sample sizes were too small to produce reliable estimates. The number of single men with children (lone fathers) in the Family Resources Survey was small and although these men are included in analyses of all men, they have not been analysed separately.

Standard tables **S4.1** to **S4.30** present analyses covering the three years 1996/97, 2000/01 and 2001/02. Users are advised that the estimates of income levels for specific groups provide only a broad indication of trends over the period. Sampling variation means that there is a high margin of error in estimates of income growth for specific groups, and year on year changes should be treated with caution.

4.2 Summary of Key Findings

- The weekly median total individual income for married women was £122 per week, 36 per cent of that for married men.
- The weekly median total individual income for single, never married women was £173 per week, 84 per cent of that for single, never married men.
- Among women, cohabiting women had the highest median total individual income, £214 per week.
- Married women pensioners had the lowest median individual incomes across all three income measures.
- Benefit income (which includes state widow's pension and the state retirement pension) was the main source of total individual income for widows and widowers, comprising 60 per cent of mean income for widows and 42 per cent for widowers.
- Benefit income was a significant source of income for divorced and separated women, comprising around a quarter of mean total individual income for both groups.

4.3 Individual Income by Marital Status

Median weekly individual incomes by gender and marital status are shown in Table 4.1 and Figure 4.1. There were considerable differences between the individual income measures for women and men across the various marital states. The differences were much smaller for single, never married men and women and for those who were widowed, but still substantial.

Median values of all three weekly individual income measures were lowest for married women. For men, weekly median total¹, net and disposable individual incomes were highest for married men. The weekly median total individual income for married women was £122 per week, 36 per cent of that for married men, while the corresponding proportions for median net and disposable individual income measures were 42 per cent and 36 per cent respectively.

Table 4.1 Median Individual Income by Marital Status, All Women and All Men, 2001/02
£ per week (2001/02 prices)

Marital Status	All Women			All Men		
	Total	Net	Disposable	Total	Net	Disposable
Married	122	117	84	337	276	233
Cohabiting	214	186	131	329	268	209
Single	173	158	126	207	178	136
Widowed	138	134	116	168	160	141
Separated	193	182	148	263	223	154
Divorced	188	173	142	235	203	149

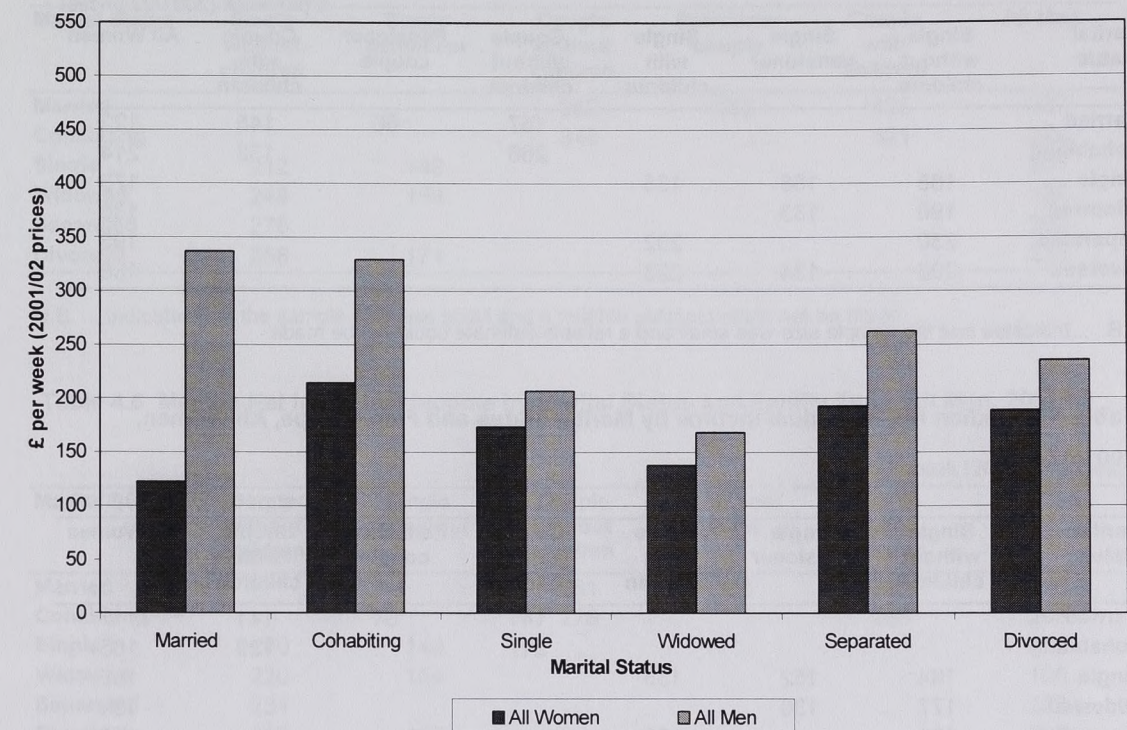
Among the women, median values of total individual income were highest for cohabiting women. The weekly median total individual income for cohabiting women was £214 per week, 65 per cent of that for cohabiting men, while the corresponding proportions for median net and disposable individual income measures were 70 per cent and 63 per cent respectively.

Among the men, median values for total and net individual income were lowest for widowers, while disposable income was lowest for single, never married men. The weekly median total individual income for single, never married women was £173 per week, 84 per cent of that for single, never married men, while the corresponding proportions for median net and disposable individual income measures were 89 per cent and 93 per cent respectively. Widowed women had a median income of £138 per week, 82 per cent of that for widowed men.

The median incomes for separated and divorced women were £193 and £188 per week respectively

¹ Gross income plus tax credits

Figure 4.1 Median Total Individual Income by Marital Status, All Women and All Men, 2001/02



and these were 73 per cent of that for separated men and 80 per cent of that for divorced men. Divorced women had lower median incomes than separated women, but higher median incomes than married or single, never married women. These findings are consistent with recent years. Divorced men not only had lower median incomes than separated men, but also lower incomes than those of married men, although they had higher median incomes than single, never married men.

Estimates of median individual income by gender and marital status for the years 1996/97, 2000/01 and 2001/02 are shown in standard tables S4.1 with the corresponding estimates of mean individual income shown in standard table S4.2. The median total individual income of single, never married women was 77 per cent of that of their male counterparts in 1996/97 and 84 per cent in 2001/02, but the differences in median disposable individual incomes were smaller: 92 per cent in 1996/97 compared with 93 per cent in 2001/02.

4.4 Individual Income by Marital Status and Family Type

Tables 4.2 to 4.7 show the median individual incomes by marital status and family type for women and men for all three individual income measures. Population sizes are shown in Tables 4.8 and 4.9. Married women pensioners had the lowest median individual incomes across all three income measures. Married men with dependent children had the highest median individual incomes across all three income measures.

Table 4.2 Median Total Individual Income by Marital Status and Family Type, All Women, 2001/02

Marital Status	£ per week (2001/02 prices)						All Women
	Single without children	Single pensioner	Single with children	Couple without children	Pensioner couple	Couple with children	
Married				157	66	148	122
Cohabiting				266	..	133	214
Single	188	158	135				173
Widowed	196	133	..				138
Separated	230	..	202				193
Divorced	206	134	223				188

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Table 4.3 Median Net Individual Income by Marital Status and Family Type, All Women, 2001/02

Marital Status	£ per week (2001/02 prices)						All Women
	Single without children	Single pensioner	Single With children	Couple without children	Pensioner couple	Couple with children	
Married				141	64	141	117
Cohabiting				217	..	129	186
Single	164	152	135				158
Widowed	177	130	..				134
Separated	191	..	198				182
Divorced	179	128	215				173

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Table 4.4 Median Disposable Individual Income by Marital Status and Family Type, All Women, 2001/02

Marital Status	£ per week (2001/02 prices)						All Women
	Single without children	Single pensioner	Single with children	Couple without children	Pensioner couple	Couple with children	
Married				108	53	91	84
Cohabiting				155	..	87	131
Single	123	130	130				126
Widowed	143	113	..				116
Separated	141	..	163				148
Divorced	134	110	178				142

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Among the women, median total and net individual incomes were highest for cohabiting working age women without dependent children, but the median disposable individual income for this family group was lower than those for separated and divorced single women with children. Table 4.2 suggests that the relatively high income observed for cohabiting women as a whole was not due simply to their

Table 4.5 Median Total Individual Income by Marital Status and Family Type, All Men, 2001/02

Marital Status	£ per week (2001/02 prices)					All Men
	Single without children	Single pensioner	Couple without children	Pensioner couple	Couple with children	
Married			352	182	425	337
Cohabiting			348	..	321	329
Single	212	149				207
Widowed	248	158				168
Separated	275	..				263
Divorced	258	171				235

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Table 4.6 Median Net Individual Income by Marital Status and Family Type, All Men, 2001/02

Marital Status	£ per week (2001/02 prices)					All Men
	Single without children	Single pensioner	Couple without children	Pensioner couple	Couple with children	
Married			281	176	335	276
Cohabiting			276	..	266	268
Single	180	144				178
Widowed	220	154				160
Separated	231	..				223
Divorced	217	157				203

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Table 4.7 Median Disposable Individual Income by Marital Status and Family Type, All Men, 2001/02

Marital Status	£ per week (2001/02 prices)					All Men
	Single without children	Single pensioner	Couple without children	Pensioner couple	Couple with children	
Married			240	164	276	233
Cohabiting			213	..	212	209
Single	137	121				136
Widowed	169	136				141
Separated	153	..				154
Divorced	150	137				149

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

being less likely to have children, though this appears to have been one factor at work.

Among men, single never married pensioners had the lowest median individual incomes across all three income measures.

Table 4.8 Population Size by Marital Status and Family Type, All Women, 2001/02

Marital Status	Thousands						All Women
	Single without children	Single pensioner	Single with children	Couple without children	Pensioner couple	Couple with children	
Married				4785	2715	4445	11946
Cohabiting				1092	..	703	1857
Single	2840	329	730				3899
Widowed	223	2323	..				2606
Separated	187	..	375				633
Divorced	608	352	503				1463

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Table 4.9 Population Size by Marital Status and Family Type, All Men, 2001/02

Marital Status	Thousands					All Men
	Single without children	Single pensioner	Couple without children	Pensioner couple	Couple with children	
Married			4785	2715	4445	11946
Cohabiting			1092	..	703	1857
Single	5411	218				5659
Widowed	131	632				778
Separated	344	..				417
Divorced	935	151				1153

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Estimates of median and mean total, net and disposable individual income by marital status and family type for women and men for the years 1996/97, 2000/01 and 2001/02, together with tables showing the corresponding population sizes are available as standard tables S4.3 to S4.16. The results presented in these standard tables include a number of estimates based on relatively low sample sizes and year on year changes for such groups should not be taken as indicative of trends in individual income. These groups include single pensioner men and widowed and separated single women.

4.5 Individual Income Quintile Analysis by Marital Status

All men and all women together were ranked by total individual income and then divided into quintile groups to provide a quintile distribution for all adults. Tables 4.10 and 4.11 show how the total incomes of women and men within each marital status category compare with the quintile distribution for all adults.

Table 4.10 Percentage Distribution of Women by Marital Status within the All Adult Total Individual Income Quintiles, 2001/02

Marital Status	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Married	38	21	18	13	10	11946
Cohabiting	21	16	22	22	18	1857
Single	21	25	24	19	11	3899
Widowed	7	51	29	8	4	2606
Separated	11	28	27	21	13	633
Divorced	12	30	24	22	13	1463
All Women	28	26	21	15	11	22403
All Adults	20	20	20	20	20	44213

Table 4.11 Percentage Distribution of Men by Marital Status within the All Adult Total Individual Income Quintiles, 2001/02

Marital Status	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Married	6	13	18	26	37	11946
Cohabiting	10	7	17	32	33	1857
Single	25	14	21	22	17	5659
Widowed	6	40	28	16	10	778
Separated/ Divorced	17	18	19	22	24	1569
All Men	12	14	19	25	30	21810
All Adults	20	20	20	20	20	44213

Married women were over-represented in the bottom two quintiles, while married men were over-represented in the top two quintiles. 38 per cent of married women were in the bottom quintile, compared with 28 per cent of all women, and 37 per cent of married men were in the top quintile compared with 30 per cent of all men. Cohabiting, separated and divorced women were less under-represented than other groups of women in the top two quintiles; 40 per cent of cohabiting women, 34 per cent of separated women and 35 per cent of divorced women were in the top two quintiles, compared with just over a quarter of all women. Cohabiting men were also over-represented in the top two quintiles compared with all men. Just under two thirds of cohabiting men were in the top two quintiles, compared with 55 per cent of all men. Widows and widowers were over-represented in the second and third quintiles: 80 per cent of widows and 68 per cent of widowers were in the second and third quintiles.

Standard tables S4.17 and S4.18 show the quintile distribution of total individual income for women and men by marital status, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02.

Figure 4.2 Mean Total Individual Income and Composition by Source of Income, by Marital Status, All Women, 2001/02

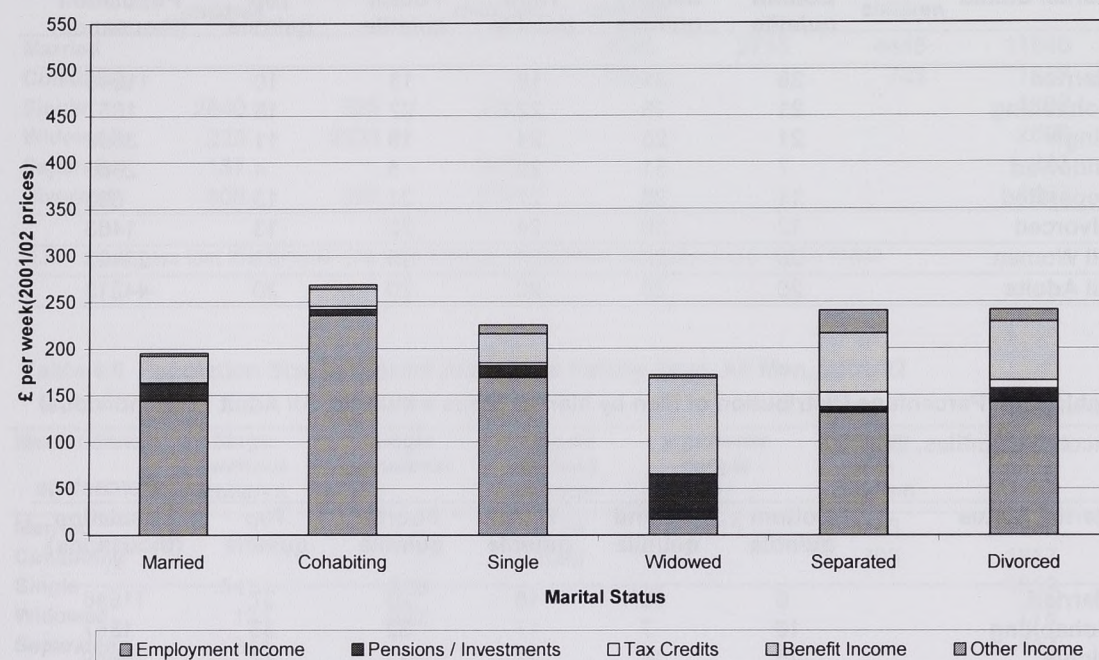
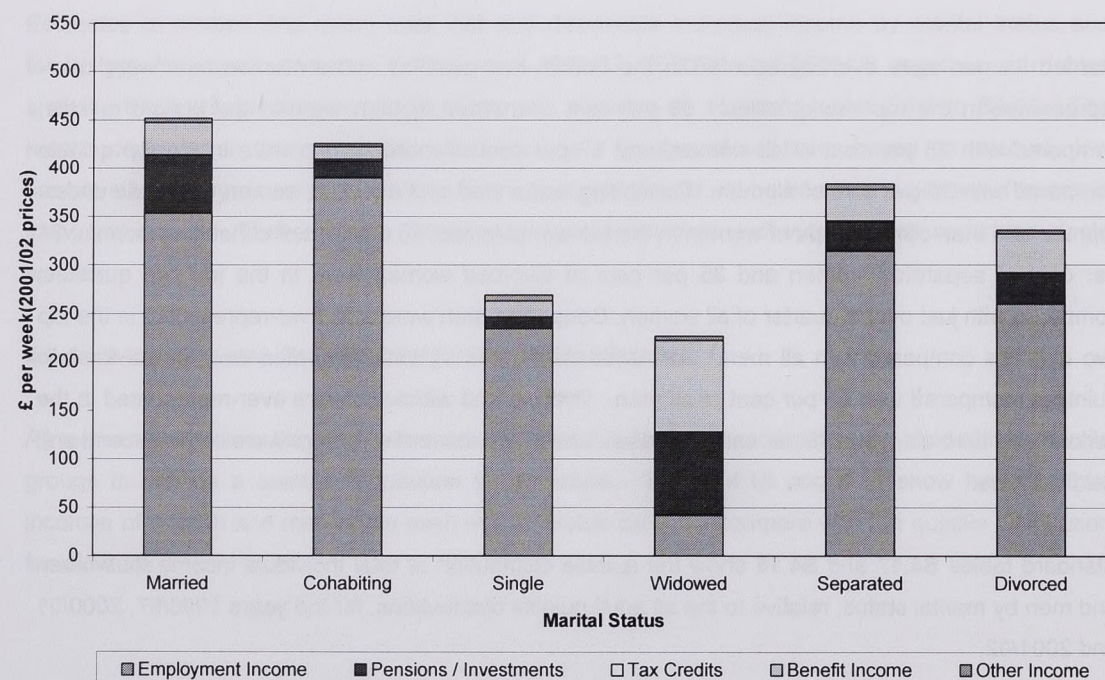


Figure 4.3 Mean Total Individual Income and Composition by Source of Income, by Marital Status, All Men, 2001/02



4.6 Mean Total Individual Income by Marital Status and Source of Income

Tables 4.12 and 4.13 and Figures 4.2 and 4.3 show the mean values of total individual income and composition by source of income, by marital status, for all women and all men. Income from employment was the main source of income for most groups of women and men, the exceptions being widows and widowers whose main source of income was benefit income, which includes widow's pensions and the state retirement pension.

Table 4.12 Mean Total Individual Income and Composition by Source of Income, by Marital Status, All Women, 2001/02

Source of Income	Percentage					
	Married	Cohabiting	Single	Widowed	Separated	Divorced
Earnings	67	83	72	9	52	55
Self-employment	7	4	3	1	2	4
Occupational pensions	4	1	4	22	2	4
Investment	5	1	2	6	1	2
Tax Credits	1	1	2	0	7	4
Benefit Income						
Dependant Benefits	5	4	8	2	18	11
Mainly Personal Benefits	8	2	4	50	5	12
Individual Benefits	2	1	1	8	2	2
Total¹	15	7	14	60	26	26
Other	1	2	4	2	10	5
Total Income²	195	268	225	172	241	241

¹ The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

² £ per week, 2001/02 prices

Table 4.13 Mean Total Individual Income and Composition by Source of Income, by Marital Status, All Men, 2001/02

Source of Income	Percentage					
	Married	Cohabiting	Single	Widowed	Separated	Divorced
Earnings	67	79	80	14	71	65
Self-employment	12	13	7	5	11	13
Occupational pensions	10	2	2	30	5	7
Investment	3	2	2	8	3	3
Tax Credits	0	0	0	0	0	0
Benefit Income						
Dependant Benefits	1	1	2	1	2	3
Mainly Personal Benefits	6	1	3	37	5	7
Individual Benefits	1	0	1	4	1	1
Total¹	7	3	6	42	8	12
Other	1	1	2	2	2	1
Total Income²	451	425	269	226	383	336

¹ The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

² £ per week, 2001/02 prices

Among the women, income from employment comprised almost 90 per cent of mean total income for cohabiting women, reflecting the high proportion of working age women in this family type. For divorced and separated women, benefit income was a significant source of income, comprising around a quarter of mean income for both groups. Separated women also received the highest proportion of tax credits and these accounted for 7 per cent of income. Among the men, as with the women, income from employment comprised the largest component of income for cohabiting men, 92 per cent, reflecting the high proportion of working age men in this family type.

Standard tables **S4.19** and **S4.20** show mean total individual income and composition by source of income, by marital status, for women and men for the years 1996/97, 2000/01 and 2001/02. The results show no significant changes during this period. Standard tables **S4.21** to **4.28** show mean total individual income and composition by source of income, by marital status and family type, for women and men for the years 1996/97, 2000/01 and 2001/02. The results show no significant changes during this period.

4.7 Individual Income by Life Stage

Tables 4.14 and 4.15 show the values of median individual income for women and men at various life stages. Figure 4.4 shows the median values of total individual income for women and men at these life stages. Median individual incomes for women were lower than those for men across all three income measures, for each life stage category. Median individual incomes were highest for men aged between 40 and 49 in couples with dependent children, with a median total individual income of £445 per week, and median net and disposable individual incomes of £350 per week and £291 respectively.

Women aged under 40 in couples without dependent children had median total individual incomes of £290 per week, 78 per cent of that for comparable men; while the corresponding proportions for net and disposable income were 80 per cent and 73 per cent respectively. Single women aged under 40 without dependent children had median total individual incomes of £187 per week, 86 per cent of men in the same life stage category; the corresponding proportions for net and disposable income were 89 per cent and 88 per cent respectively. Single women over the age of 65 had a median total individual income of £133 per week, 84 per cent of that for men in the same category; the corresponding proportions for net and disposable income were 85 per cent and 84 per cent respectively. Women aged under 30 in couples with children had the lowest median total individual income within the working age groups, £97 per week, 33 per cent of that for men; the corresponding proportions for net and disposable income were 40 per cent and 25 per cent respectively. Among the men, median individual income was lowest across all three income measures for single pensioners. Working age men in couples had higher median individual incomes than single working age men across all three income measures; this was true both for the under 40 age groups and the men aged between 40 and 64.

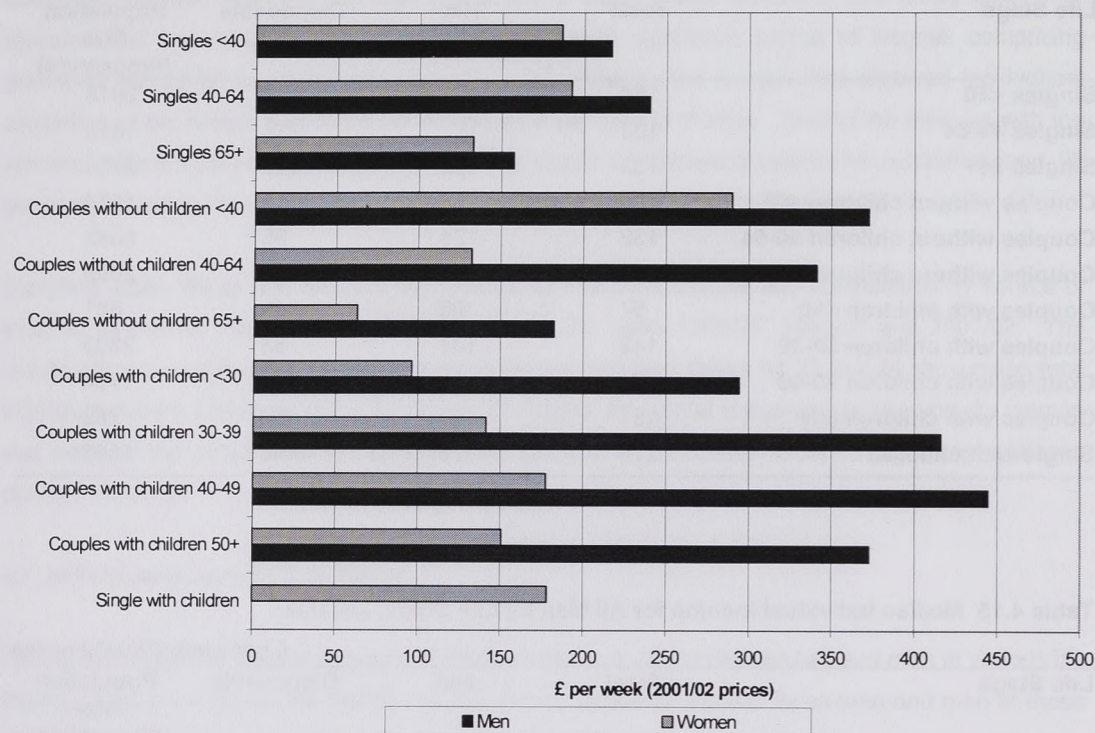
Table 4.14 Median Individual Income for All Women by Life Stage, 2001/02

Life Stage	Total	Net	£ per week 2001/02 prices	
			Disposable	Population Size (thousands)
Singles <40	187	161	119	2618
Singles 40-64	193	172	137	1615
Singles 65+	133	130	112	2701
Couples without children <40	290	232	164	1514
Couples without children 40-64	132	124	95	5042
Couples without children 65+	63	62	50	2099
Couples with children <30	97	96	49	681
Couples with children 30-39	142	137	83	2393
Couples with children 40-49	178	162	116	1784
Couples with children 50+	151	141	106	289
Single with children	178	175	146	1667

Table 4.15 Median Individual Income for All Men by Life Stage, 2001/02

Life Stage	Total	Net	£ per week 2001/02 prices	
			Disposable	Population Size (thousands)
Singles <40	217	181	136	4768
Singles 40-64	240	202	152	2052
Singles 65+	158	153	133	1047
Couples without children <40	373	290	224	1424
Couples without children 40-64	341	276	236	4511
Couples without children 65+	183	177	165	2720
Couples with children <30	294	241	191	423
Couples with children 30-39	416	327	263	2079
Couples with children 40-49	445	350	291	1991
Couples with children 50+	373	306	260	655

Figure 4.4 Median Total Individual Income by Life Stage, 2001/02



Standard tables S4.29 and S4.30 show the median and mean individual incomes by gender and life stage, for the years 1996/97, 2000/01 and 2001/02, together with the population sizes.

5 Individual Income by Country and Region

5.1 Introduction

The analyses in the earlier sections presented information covering the whole of Great Britain. This section examines variations in individual income within Great Britain, providing comparisons between England, Scotland and Wales, and also for the Government Office Regions within England. It should be noted that from April 2001 the FRS estimates for Scotland include people living north of the Caledonian Canal. This is a change from previous years, when these people were excluded from the survey.

The number of single men with children (lone fathers) in the Family Resources Survey was small and although these men are included in analyses of all men, they have not been analysed separately. Similarly, the number of single men pensioners was too small to provide reliable estimates at the regional and national levels, and analyses by family type present information for single women pensioners and all single pensioners.

The Family Resources Survey sample is large enough to permit some analyses at a regional level and the sampling regime has been designed to ensure that the same proportion of households is sampled within each Government Office Region. In the following analyses, no adjustments have been made to take account of variations between regions in levels of housing, travel or other costs. Users are advised that sampling variation and other sources of error mean that there is a high margin of error in estimates of income level for specific groups, and differences in income level across regions or countries should be treated with considerable caution.

Standard tables S5.1 to S5.11 present analyses covering the three years 1996/97, 2000/01 and 2001/02. Users are advised that the estimates of income levels for specific groups cannot be regarded as providing a reliable indication of trends over the period. Sampling variation means that there is a high margin of error in estimates of income growth for specific groups, and results for year on year changes are unlikely to be a reliable guide to differences, in income growth, between countries or regions.

5.2 Summary of Key Findings

- For men, all three income measures by country were highest in England and lowest in Wales. For women the variations were smaller.
- The differences between the median individual income of women and men were largest in England, where the median total income for women was only half that of men.
- Median values of all three measures of men's individual income by English region were highest in the South East and Eastern regions, and lowest in Yorkshire and the Humber and the North East.

- Median income levels for women showed less variation across English regions than those for men; for regions outside London the range of median values of women's disposable individual incomes was only £14.
- Across English regions, the proportion of income from state benefits was highest for women and men in the North East, comprising 28 per cent and 13 per cent of mean income respectively.

5.3 Individual Incomes in England, Scotland and Wales

Table 5.1 shows the median values of the three individual income measures for women and men in England, Scotland and Wales, together with the corresponding figures for Great Britain. Users are advised that sampling variation means that there is a high margin of error in estimates of income level for specific groups, and that differences in income level across countries should be treated with caution. For men, all three income measures were highest in England and lowest in Wales. Median income levels for women showed less variation than those for men, with disposable incomes across the three countries being very close in value.

Median individual income levels for women relative to men were very similar in Wales and Scotland and higher than those in England and Great Britain. In Wales, median total¹ individual income for women was 58 per cent of that for men, compared with 59 per cent for women in Scotland, 49 per cent for England and 50 per cent for Great Britain. Median net individual income for women in Wales was 65 per cent of that for men, compared with 66 per cent for women in Scotland, 56 per cent for England and 57 per cent for Great Britain. For median disposable individual income, income levels for women in Wales were 61 per cent of those for men, compared with 62 per cent for Scotland, 54 per cent for England and 55 per cent for Great Britain.

Table 5.1 Median Individual Income by Country and Gender, 2001/02

Country	£ per week (2001/02 prices)					
	Women			Men		
	Total	Net	Disposable	Total	Net	Disposable
England	144	136	106	295	243	197
Wales	135	131	102	231	203	167
Scotland	153	145	109	261	218	177
Great Britain	145	137	107	287	238	193

Estimates of median individual income in England, Scotland and Wales by gender for the years 1996/97, 2000/01 and 2001/02 are shown in standard table S5.1.

¹ Gross income plus tax credits

5.4 Individual Incomes in England, Scotland and Wales by Family Type

Tables 5.2 to 5.4 show estimates of median total, net and disposable individual income for women and men in England, Scotland and Wales by family type, together with the corresponding estimates for Great Britain.

Table 5.2 Median Total Individual Income by Country, Gender and Family Type, 2001/02

Family Type	£ per week (2001/02 prices)			
	England	Wales	Scotland	Great Britain
Women				
Single without children	196	179	183	193
Single pensioner	132	139	149	134
Single with children	178	171	187	178
Couple without children	182	147	186	180
Pensioner couple	66	68	76	68
Couple with children	145	139	155	146
Men				
Single without children	230	185	184	224
Couple without children	357	298	320	350
Pensioner couple	184	158	179	182
Couple with children	415	346	394	410
All single pensioners	137	147	154	139

Table 5.3 Median Net Individual Income by Country, Gender and Family Type, 2001/02

Family Type	£ per week (2001/02 prices)			
	England	Wales	Scotland	Great Britain
Women				
Single without children	170	161	159	169
Single pensioner	128	137	146	131
Single with children	175	169	181	175
Couple without children	158	137	158	156
Pensioner couple	64	68	75	66
Couple with children	139	137	145	139
Men				
Single without children	191	162	160	186
Couple without children	285	250	257	280
Pensioner couple	177	156	167	175
Couple with children	328	283	310	323
All single pensioners	134	141	150	135

Table 5.4 Median Disposable Individual Income by Country, Gender and Family Type, 2001/02

Family Type	£ per week (2001/02 prices)			
	England	Wales	Scotland	Great Britain
Women				
Single without children	129	121	113	127
Single pensioner	111	124	128	113
Single with children	145	145	151	146
Couple without children	118	102	120	118
Pensioner couple	53	58	61	54
Couple with children	89	93	96	91
Men				
Single without children	144	125	119	139
Couple without children	238	209	221	235
Pensioner couple	165	146	156	163
Couple with children	268	234	254	265
All single pensioners	115	127	129	117

Differences in income levels for different family types in Great Britain were broadly reflected in the estimates for individual countries. Men's individual incomes were higher than women's individual incomes across all three income measures. Women in pensioner couples had the lowest individual incomes of all family types across all three income measures.

Estimates of median individual income for each of the three income measures by gender and family type, in England, Scotland and Wales for the years 1996/97, 2000/01 and 2001/02 are shown in standard tables S5.2 to S5.7. Corresponding population sizes for women and men are shown in standard tables S5.8 and S5.9.

5.5 Individual Income Quintiles in England, Scotland and Wales

All men and all women together were ranked by total individual income and then divided into quintile groups to provide a quintile distribution for all adults in Great Britain. Tables 5.5 and 5.6 show how the total incomes of women and men in England, Scotland and Wales compare with the quintile distribution for all adults. Those living in England make up the vast majority of the population of Great Britain, and so the quintile distributions for women and men in England reflected the overall quintile distributions for women and men in Great Britain. Women in Wales were particularly under-represented in the top two quintiles; less than one in five women in Wales were in the top two quintiles, compared with just over a quarter of all women. Men in Wales and Scotland were over-represented in the top two quintiles but less so than their English counterparts; 45 per cent of men in Wales and 51 per cent of men in Scotland were in the top two quintiles, compared with 56 per cent of men in England and 55 per cent of all men.

Table 5.5 Percentage Distribution of Women by Country within the All Adult Total Individual Quintiles, 2001/02

Country	Percentage				
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile
England	28	25	21	15	11
Wales	29	28	24	13	6
Scotland	24	26	24	15	10
All Women (Great Britain)	28	26	21	15	11
All Adults (Great Britain)	20	20	20	20	20

Table 5.6 Percentage Distribution of Men by Country within the All Adult Total Individual Income Quintiles, 2001/02

Country	Percentage				
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile
England	12	14	18	25	31
Wales	14	17	24	25	20
Scotland	13	16	21	26	25
All Men (Great Britain)	12	14	19	25	30
All Adults (Great Britain)	20	20	20	20	20

Tables of individual income quintiles for women and men in England, Scotland and Wales, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02 are available as standard tables S5.10 and S5.11. The results do not show any significant changes over this period.

5.6 Individual Incomes in England, Scotland and Wales by Source of Income

Figure 5.1 shows mean total individual income and composition by source of income for women and men in England, Scotland, Wales and Great Britain. The mean total individual income and composition by source of income for women and men in England, Scotland and Wales are shown in Table 5.7, together with the corresponding estimates for Great Britain. Users are advised that sampling variation means that there is a high margin of error in estimates of income level for specific groups, and comparisons of income level between groups should be treated with caution.

Income from employment was the major component of income for all men. This comprised 80 per cent of income for men in England, 79 per cent in Scotland and was lowest for men in Wales at 71 per cent. Of all groups, women in Wales had the lowest proportion of income from employment (59 per cent). Among the men, the proportion of income from state benefits was lowest for men in England (7 per cent) and highest for men in Wales (14 per cent). For men in all countries, the largest component of benefit income was mainly personal benefits, which includes the state retirement pension.

Figure 5.1 Mean Total Individual Income and Composition by Source of Income, by Country and Gender, 2001/02

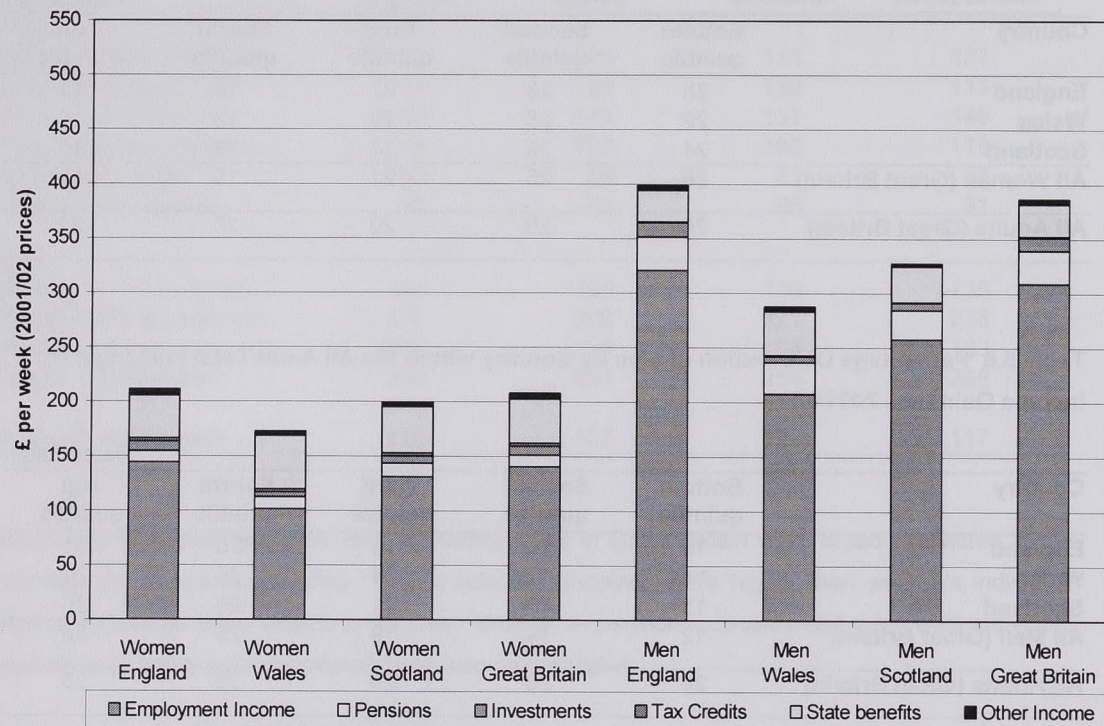


Table 5.7 Mean Total Individual Income and Composition by Source of Income, by Country and Gender, 2001/02

Source of Income	Percentage							
	Women				Men			
	England	Wales	Scotland	Great Britain	England	Wales	Scotland	Great Britain
Earnings	63	56	63	63	69	63	69	69
Self-employment	5	3	3	5	11	9	10	11
Occupational pensions	5	6	6	5	8	10	8	8
Investment	4	3	3	4	3	2	2	3
Tax Credits	1	2	2	1	0	0	0	0
Benefit Income								
Dependant Benefits	6	7	6	6	1	2	2	1
Mainly Personal Benefits	10	16	12	11	5	10	7	6
Individual Benefits	2	4	3	2	1	2	1	1
Total¹	19	28	21	19	7	14	10	8
Other	3	2	2	3	1	2	1	1
Total Income²	211	173	199	208	399	288	330	386

1 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

2 £ per week, 2001/02 prices.

Among the women, the proportion of income from state benefits was lowest for women in England (19 per cent) and highest for women in Wales (28 per cent). As for men, the largest component of benefit income was mainly personal benefits.

5.7 Individual Incomes in Regions of England

Table 5.8 shows the median values of the three individual income measures for women and men in each English Government Office Region. Median values of all three measures of women's individual income were highest in London and the South East. Median total and net incomes for women were lowest in the North East, while women's disposable incomes were lowest in the East Midlands. For men, median values of all three measures of individual income were highest in the South East and Eastern regions and lowest in Yorkshire and the Humber and the North East.

Table 5.8 Median Individual Income by English Region and Gender, 2001/02

Region	£ per week (2001/02 prices)					
	Women			Men		
	Total	Net	Disposable	Total	Net	Disposable
North East	129	125	101	244	214	176
North West and Merseyside	147	139	114	255	215	177
Yorkshire and the Humber	133	130	104	241	206	175
E Midlands	134	129	100	288	231	189
W Midlands	138	132	103	270	227	189
Eastern	142	133	102	342	276	220
London	169	159	121	334	270	212
South East	157	144	106	360	289	232
South West	139	133	102	288	240	196
England	144	136	106	295	243	197

Median income levels for women showed less variation than those for men; for disposable individual income the range of median values for regions outside London was only £14 per week. Women's median individual income relative to men's incomes showed greater variation: for women in the Eastern region, median total individual income was 42 per cent of that for men, while the corresponding proportions for median net and disposable income were 48 per cent and 46 per cent respectively. Ratios were highest in the North West and Merseyside - where women's median total individual income was 57 per cent of that for men - and the North East and Yorkshire and the Humber.

Estimates of median total, net and disposable individual income for women and men in the regions of England, for the years 1996/97, 2000/01 and 2001/02 are available as standard table S5.1.

5.8 Individual Incomes in Regions of England by Family Type

Estimates of median total, net and disposable individual income by gender and family type, for the regions of England, for the years 1996/97, 2000/01 and 2001/02 are available as standard tables S5.2 to S5.7. Corresponding population sizes for women and men are shown in standard tables S5.8 and S5.9.

Differences in income levels for different family types discussed in section 1.3 were broadly reflected in the estimates for individual regions. Men's individual incomes were generally higher than women's individual incomes across all family types. For all working age family types, women's median disposable individual incomes showed less variation across the regions than the median net and total individual incomes.

5.9 Individual Income Quintiles by Region

All men and all women together were ranked by total individual income and then divided into quintile groups to provide a quintile distribution for all adults in Great Britain. Tables 5.9 and 5.10 show how the total incomes of women and men in the regions of England compare with the quintile distribution for all adults.

Table 5.9 Percentage Distribution of Women by English Region within the All Adult Total Individual Income Quintiles, 2001/02

Region	Percentage				
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile
North East	28	32	20	13	7
North West and Merseyside	25	28	24	15	8
Yorkshire and the Humber	29	27	22	14	7
E Midlands	31	26	20	14	9
W Midlands	29	27	22	14	8
Eastern	29	24	20	15	11
London	27	21	15	17	20
South East	28	22	20	17	13
South West	29	25	23	14	8
England	28	25	21	15	11
All Women (Great Britain)	28	26	21	15	11
All Adults (Great Britain)	20	20	20	20	20

Women in the North East were most over-represented in the bottom two quintiles and most under-represented in the top two quintiles. 60 per cent of women in the North East were in the bottom two income quintiles, compared with 53 per cent of all women. Women in London were over-represented in the top two quintiles, 37 per cent of women in London were in the top two quintiles compared with just over a quarter of all women. A fifth of women in London were in the top income quintile.

Men in the North East and Yorkshire and the Humber were over-represented in the bottom two quintiles, relative to all men; 31 per cent of men in these regions were in the bottom two income quintiles, compared with 26 per cent of all men. Men in the South East were most over-represented in the top two quintiles, relative to all men; 64 per cent of men in the South East were in the top two income quintiles, compared with 55 per cent of all men. Men in London, the South East and the Eastern region were over-represented in the top quintile; over 35 per cent were in the top quintile compared with 30 per cent of all men.

Table 5.10 Percentage Distribution of Men by English Region within the All Adult Total Individual Income Quintiles, 2001/02

Region	Percentage				
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile
North East	11	20	21	27	21
North West and Merseyside	14	15	21	26	23
Yorkshire and the Humber	14	17	23	24	21
E Midlands	12	15	19	27	27
W Midlands	11	16	21	27	25
Eastern	9	11	17	26	37
London	14	12	14	20	39
South East	10	11	15	23	41
South West	10	15	19	27	29
England	12	14	18	25	31
All Men (Great Britain)	12	14	19	25	30
All Adults (Great Britain)	20	20	20	20	20

Tables of individual income quintiles for women and men in the regions of England, relative to the all adult quintile distributions, for the years 1996/97, 2000/01 and 2001/02 are available as standard tables S5.10 and S5.11. The results do not show any significant changes over this period.

5.10 Individual Incomes in Regions of England, by Source of Income

The mean total individual income and composition by source of income, for men and women in the regions of England, are shown in Tables 5.11 and 5.12. Figures 5.2 and 5.3 show mean total individual income and composition by source of income for women and men in the same regions. Income from employment was the major component of income for all men, and made up around 80 per cent of income for men in the Midlands, Eastern region, London and the South East. The proportion of income from state benefits, which includes state retirement pension, was highest in the North East, for both women (28 per cent) and men (13 per cent).

Table 5.11 Mean Total Individual Income and Composition by Source of Income, by English Region, All Women, 2001/02

Source of Income	Percentage									
	North East	North West and Merseyside	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London	South East	South West	England
Earnings	61	61	60	64	63	64	67	64	58	63
Self-employment	1	3	5	3	5	5	7	7	5	5
Occupational pensions	4	5	5	4	4	5	4	5	6	5
Investment	2	3	4	3	3	4	4	6	5	4
Tax Credits	2	2	2	2	2	1	1	1	1	1
Benefit Income										
Dependant Benefits	9	8	7	7	6	6	5	5	6	6
Mainly Personal Benefits	15	12	11	11	12	10	7	8	13	10
Individual Benefits	4	3	3	2	2	2	1	1	3	2
Total¹	28	24	21	20	21	18	13	15	22	19
Other	2	3	3	3	2	2	3	3	2	3
Total Income²	170	188	195	183	188	206	285	233	184	211

1 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).
 2 £ per week, 2001/02 prices.

Table 5.12 Mean Total Individual Income and Composition by Source of Income, by English Region, All Men, 2001/02

Source of Income	Percentage									
	North East	North West and Merseyside	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London	South East	South West	England
Earnings	66	70	66	73	69	67	71	70	65	69
Self-employment	8	8	10	9	10	14	12	12	10	11
Occupational pensions	8	9	9	7	8	8	5	8	11	8
Investment	2	2	3	1	2	3	5	4	3	3
Tax Credits	0	0	0	0	0	0	0	0	0	0
Benefit Income										
Dependant Benefits	2	2	2	1	2	1	1	1	1	1
Mainly Personal Benefits	10	7	7	6	7	5	3	4	7	5
Individual Benefits	2	1	1	1	1	0	0	0	1	1
Total¹	13	10	10	9	9	6	5	5	8	7
Other	1	1	1	1	1	1	2	1	1	1
Total Income²	300	317	317	330	319	442	527	510	364	399

1 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).
 2 £ per week, 2001/02 prices.

Figure 5.2 Mean Total Individual Income and Composition by Source of Income, by English Region, All Women, 2001/02

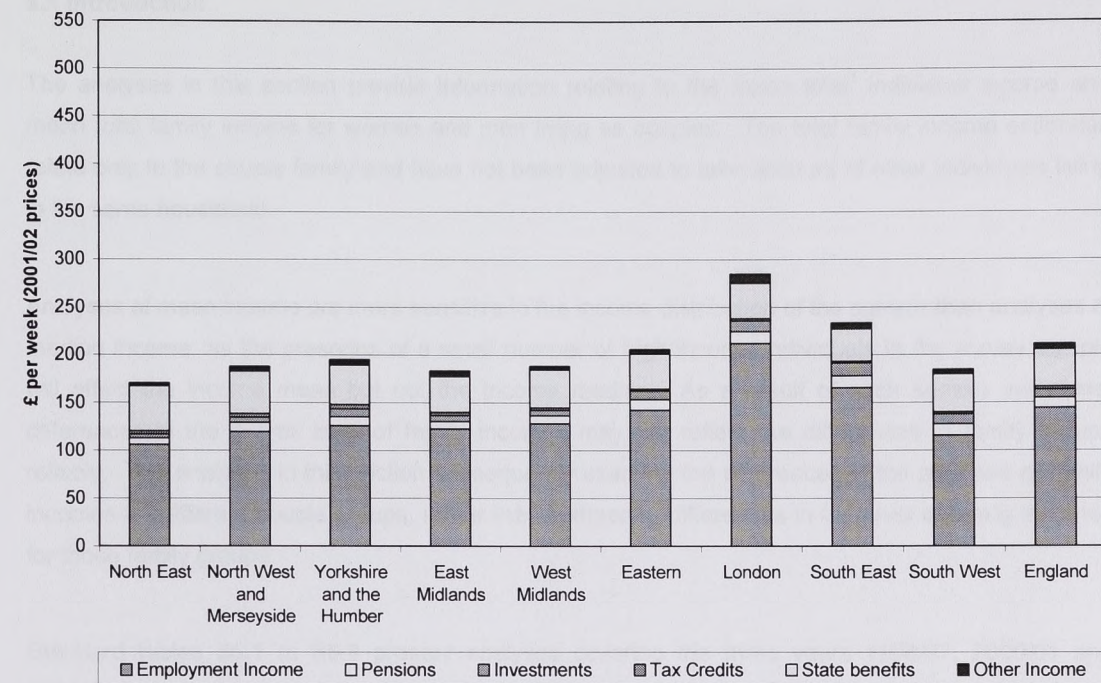
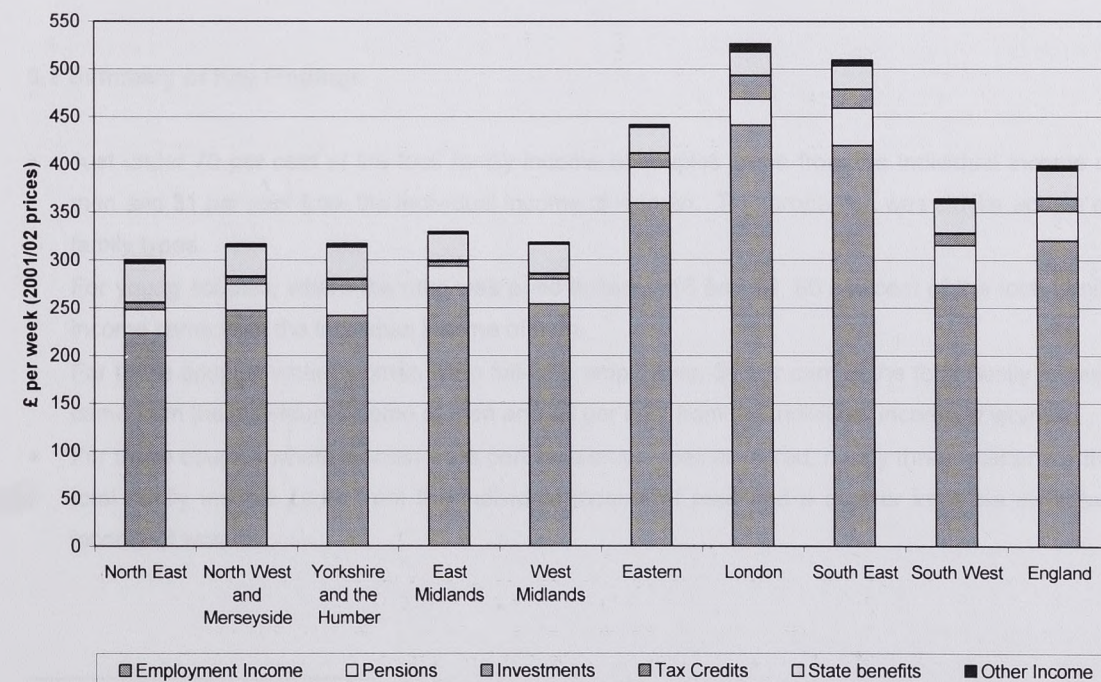


Figure 5.3 Mean Total Individual Income and Composition by Source of Income, by English Region, All Men, 2001/02



6 Individual Income within Couple Households

6.1 Introduction

The analyses in this section provide information relating to the mean total¹ individual income and mean total family income for women and men living as couples. The total family income estimates relate only to the couple family and have not been adjusted to take account of other individuals living in the same household.

Analyses of mean income are more sensitive to the income distribution of the sample than analyses of median income, as the presence of a small number of high income individuals in the survey sample will affect the income mean but not the income median. As a result of such sample variations, differences in the overall level of family incomes may not reflect the differences in family groups reliably. The analyses in this section consequently examine the differences in the structure of family incomes for different couple groups, rather than comparing differences in the level of family incomes for those family groups.

Standard tables **S6.1** to **S6.8** present analyses covering the three years 1996/97, 2000/01 and 2001/02. Users are advised that the estimates of income levels for specific groups provide only a broad indication of trends over the period. Sampling variation means that there is a high margin of error in estimates of income growth for specific groups, and year on year changes should be treated with caution.

6.2 Summary of Key Findings

- Just under 70 per cent of the total family income of couples came from the individual income of men and 31 per cent from the individual income of women. This proportion was similar across all family types.
- For young couples, where the man was aged between 16 and 24, 60 per cent of the total family income came from the individual income of men.
- For those couples where women were full-time employees, 54 per cent of the total family income came from the individual income of men and 46 per cent from the individual income of women.
- For those couples where women were part-time employees or retired, nearly three quarters of the total family income came from the individual income of men and a quarter from the individual income of women.

¹ Gross income plus tax credits

- For those couples where the woman was unemployed, or looking after the family and home, around 90 per cent of the total family income came from the individual income of men and around 10 per cent from the individual income of women.
- For cohabiting couples, just over 60 per cent of total family income came from the men's individual income and just over a third came from women's.
- For 21 per cent of couples, both the woman and the man had total individual incomes of less than £200 per week.
- For 5 per cent of couples, the woman had a total individual income of £200 or more per week while the man had under £200; for 43 per cent of couples the situation was reversed.

6.3 Mean Total Family Income by Source of Individual Income and Family Type

Table 6.1 shows the percentage of mean total family income by source of individual income and family type for couple families. Looking first at all couples, just under 70 per cent of the total family income came from the individual income of men and 31 per cent from the individual income of women. The main source of this difference was the proportion of family income derived from earnings and self-employment income; 54 per cent of total family income came from men's individual income from employment, compared with 24 per cent from women's individual income from employment. Occupational pensions were also higher for men; 6 per cent of the total family income came from men's occupational pensions, compared with only 1 per cent for women.

The 70:30 ratio also applied for pensioner couples but, for these couples, pensions replaced income from employment as the main source of income. For pensioner couples, 53 per cent of total family income came from men's occupational pensions and benefit income (including state retirement pension), compared with less than 20 per cent from women's occupational pensions and benefit income.

For working age couples with no dependent children, over one third of total family income came from women's individual incomes, compared with 29 per cent for working age couples with dependent children. The main difference was the proportion of family income derived from employment; for working age couples with no dependent children, 30 per cent of total family income came from women's individual income from employment, compared with 22 per cent for working age couples with dependent children.

Standard table S6.1 shows the percentage of mean total family income by source of individual income and family type for couple families for the years 1996/97, 2000/01 and 2001/02. The estimates of the composition of income showed no significant changes in the relative proportions of the various sources of income.

Table 6.1 Mean Total Family Income and Composition by Source of Individual Income, by Family Type, All Couples, 2001/02

Source of Income	Couple without children		Pensioner couple		Couple with children		All Couples	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income ¹	690	100	385	100	768	100	657	100
Adult income (including household level income) ²	690	100	385	100	764	99	656	100
Adult income (excluding household level income) ³	688	100	380	99	760	99	653	99
Women's Income	233	34	119	31	219	29	205	31
Employment income ⁴	205	30	25	6	173	22	157	24
Investments	9	1	18	5	6	1	10	1
Occupational pensions	6	1	19	5	1	0	7	1
Tax Credits	0	0	0	0	5	1	2	0
Benefit income	11	2	55	14	31	4	27	4
Other income	3	0	2	1	4	1	3	0
Men's Income	455	66	261	68	541	70	448	68
Employment income ⁴	385	56	26	7	507	66	358	54
Investments	13	2	22	6	11	1	14	2
Occupational pensions	39	6	106	27	5	1	40	6
Tax Credits	0	0	0	0	3	0	1	0
Benefit income	14	2	102	26	11	1	31	5
Other income	3	0	5	1	4	1	4	1
Population (thousands)	5877		2778		5148		13803	

1 Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)

2 Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)

3 Includes total income of all adults

4 Earnings and income from self-employment

6.4 Mean Total Family Income by Source of Individual Income and Age Band

Tables 6.2 and 6.3 show the percentage of mean total family income by source of individual income and age band, for women and men. The individual income and family income relationship for the middle and older age bands was very similar to the ratio shown for all couples. For those couples where either the woman or the man was aged 35 and over (or both were), around 70 per cent of the total family income came from the individual income of men and around 30 per cent from the individual income of women.

Table 6.2 Mean Total Family Income and Composition by Source of Individual Income, by Age of the Woman, All Couples, 2001/02

Source of Income	£ per week (2001/02 prices)													
	16 - 24		25 - 34		35 - 44		45 - 54		55 - 64		65 - 74		75 and over	
	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%
Total family income¹	463	100	735	100	830	100	741	100	562	100	367	100	318	100
Adult income (including household level income)²	463	100	735	100	827	100	738	100	562	100	367	100	318	100
Adult income (excluding household level income)³	458	99	732	100	823	99	736	99	559	99	362	99	311	98
Women's Income	163	35	248	34	252	30	236	32	165	29	102	28	84	26
Employment income⁴	139	30	217	30	212	26	206	28	96	17	8	2	2	1
Investments	0	0	2	0	5	1	11	2	17	3	16	4	14	4
Occupational pensions	0	0	0	0	1	0	2	0	19	3	20	5	9	3
Tax Credits	4	1	5	1	3	0	0	0	0	0	0	0	0	0
Benefit income	16	4	21	3	26	3	13	2	29	5	56	15	59	19
Other income	3	1	2	0	4	1	3	0	4	1	2	1	1	0
Men's Income	295	64	484	66	571	69	500	68	394	70	260	71	227	71
Employment income⁴	279	60	461	63	541	65	441	59	226	40	31	8	11	3
Investments	1	0	8	1	11	1	15	2	22	4	19	5	18	6
Occupational pensions	0	0	1	0	4	1	27	4	93	16	108	30	93	29
Tax Credits	4	1	3	0	2	0	0	0	0	0	0	0	0	0
Benefit income	10	2	7	1	9	1	14	2	47	8	99	27	101	32
Other income	2	0	4	1	4	0	4	0	6	1	3	1	4	1
Population (thousands)	547		2478		3091		3087		2501		1490		610	

- 1 Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 2 Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 3 Includes total income of all adults
- 4 Earnings and income from self-employment

For men and women in the younger age bands, the relationship between individual income and family income was slightly different. For those couples where the man was aged between 16 and 24, 60 per cent of the total family income came from the individual income of men. For couples where the man was aged between 25 and 34, and couples where the woman was aged under 35, just over one third of the total family income came from the individual income of women.

Table 6.3 Mean Total Family Income and Composition by Source of Individual Income, by Age of the Man, All Couples, 2001/02

Source of Income	£ per week (2001/02 prices)													
	16 - 24		25 - 34		35 - 44		45 - 54		55 - 64		65 - 74		75 and over	
	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%
Total family income¹	446	100	695	100	823	100	772	100	599	100	421	100	317	100
Adult income (including household level income)²	446	100	695	100	821	100	769	100	599	100	421	100	317	100
Adult income (excluding household level income)³	441	99	692	99	818	99	766	99	596	99	416	99	311	98
Women's Income	175	39	250	36	240	29	239	31	182	30	131	31	88	28
Employment income⁴	152	34	221	32	201	24	207	27	128	21	37	9	5	2
Investments	0	0	2	0	4	1	8	1	16	3	19	4	15	5
Occupational pensions	0	0	0	0	1	0	2	0	13	2	22	5	11	3
Tax Credits	5	1	4	1	4	0	1	0	0	0	0	0	0	0
Benefit income	15	3	20	3	26	3	17	2	21	3	52	12	56	18
Other income	3	1	3	0	4	0	3	0	5	1	2	1	2	1
Men's Income	267	60	442	63	578	70	528	68	414	69	285	68	222	70
Employment income⁴	247	55	424	61	553	67	485	63	285	48	30	7	9	3
Investments	0	0	5	1	11	1	13	2	19	3	26	6	18	6
Occupational pensions	0	0	1	0	2	0	15	2	78	13	119	28	88	28
Tax Credits	3	1	3	0	2	0	0	0	0	0	0	0	0	0
Benefit income	15	3	6	1	7	1	11	1	25	4	105	25	103	33
Other income	1	0	3	0	4	0	3	0	6	1	5	1	4	1
Population (thousands)	239		2129		3024		3136		2548		1790		936	

- 1 Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 2 Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 3 Includes total income of all adults
- 4 Earnings and income from self-employment

Standard tables S6.2 and S6.3 show the percentage of mean total family income by source of individual income and age band for women and men for the years 1996/97, 2000/01 and 2001/02. The estimates of the composition of income by age band showed no significant changes in the relative proportions of the various sources of income.

6.5 Mean Total Family Income by Source of Individual Income and Marital Status

Table 6.4 shows the percentage of mean total family income by source of individual income and marital status for couple families.

Table 6.4 Mean Total Family Income and Composition by Source of Individual Income, by Marital Status, All Couples, 2001/02

Source of Income	£ per week (2001/02 prices)					
	Married Couple		Cohabiting Couple		All Couples	
	£ per week	%	£ per week	%	£ per week	%
Total family income ¹	651	100	697	100	657	100
Adult income (including household level income) ²	650	100	697	100	656	100
Adult income (excluding household level income) ³	646	99	694	99	653	99
Women's Income	195	30	268	38	205	31
Employment income ⁴	144	22	236	34	157	24
Investments	10	2	4	1	10	1
Occupational pensions	7	1	2	0	7	1
Tax Credits	2	0	4	1	2	0
Benefit income	29	4	18	3	27	4
Other income	3	0	5	1	3	0
Men's Income	451	69	425	61	448	68
Employment income ⁴	353	54	390	56	358	54
Investments	15	2	9	1	14	2
Occupational pensions	45	7	8	1	40	6
Tax Credits	1	0	2	0	1	0
Benefit income	33	5	13	2	31	5
Other income	4	1	3	0	4	1
Population (thousands)	11946		1857		13803	

¹ Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)

² Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)

³ Includes total income of all adults

⁴ Earnings and income from self-employment

Married couples were the predominant group and the income proportions for married couples were similar to the proportions for all couples. The estimates for cohabiting couples were based on a much smaller sample, and show a different pattern from that for married couples. For cohabiting couples, 61 per cent of total family income came from men's individual income, compared with 38 per cent from women's individual income. The main difference was the proportion of income derived from earnings and self-employment. For cohabiting couples, just over one third of total family income

came from women's individual income from employment, compared with just over one fifth for married couples. The higher proportion of family income derived from employment reflected the younger age profile of cohabiting couples as over two thirds of men and women in cohabiting couples were aged under 40, whereas less than 30 per cent of married men and women were aged under 40.

Standard table S6.4 shows the percentage of mean total family income by source of individual income and marital status for couple families for the years 1996/97, 2000/01 and 2001/02. The estimates of the composition of income by marital status showed no significant changes in the relative proportions of the various sources of income.

6.6 Mean Total Family Income by Source of Individual Income and Economic Activity Status

Tables 6.5 and 6.6 show the percentage of mean total family income by source of individual income and economic activity status, for women and men. There were marked differences in the relationship between individual income and family income across the different economic activity categories for women. For those couples where women were full-time employees, 54 per cent of the total family income came from the individual income of men and 46 per cent from the individual income of women. For those couples where women were part-time employees or retired, nearly three quarters of the total family income came from the individual income of men and around a quarter from the individual income of women.

For those couples where the woman was unemployed, or looking after the family and home, around 90 per cent of the total family income came from the individual income of men and around 10 per cent from the individual income of women. For those couples where women were sick or disabled, just over 70 per cent of the total family income came from the individual income of men and a quarter from the individual income of women.

Couples where the man was a full-time employee, retired or self-employed, comprised the majority of couples and the relationship between family income and individual income for these couples was broadly the same as the 70:30 ratio shown for all couples. For those couples where the man was unemployed, the individual income of women formed the major component of total family income; for these couples, nearly 60 per cent of the total family income came from the individual income of women, and 41 per cent of total family income came from the women's income from employment.

For those couples where the man was sick or disabled, 53 per cent of total family income came from the individual income of men and 41 per cent came from the individual income of women. For those couples where the man was employed part-time, two thirds of total family income came from the individual income of men and a third came from the individual income of women.

Table 6.5 Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Woman, All Couples, 2001/02

£ per week (2001/02 prices)

Source of Income	Full-time employee		Part-time employee		Self-employed		Unemployed	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income ¹	850	100	659	100	986	100	454	100
Adult income (including household level income) ²	848	100	657	100	985	100	451	99
Adult income (excluding household level income) ³	848	100	656	100	984	100	443	98
Women's Income	387	46	170	26	353	36	46	10
Employment income ⁴	366	43	138	21	290	29	0	0
Investments	7	1	5	1	26	3	5	1
Occupational pensions	1	0	3	0	10	1	3	1
Tax Credits	1	0	2	0	2	0	5	1
Benefit income	10	1	19	3	18	2	27	6
Other income	3	0	3	0	8	1	6	1
Men's Income	461	54	486	74	631	64	397	87
Employment income ⁴	431	51	445	68	538	55	351	77
Investments	7	1	9	1	34	3	6	1
Occupational pensions	14	2	19	3	37	4	15	3
Tax Credits	0	0	1	0	1	0	2	1
Benefit income	5	1	10	1	12	1	21	5
Other income	3	0	2	0	8	1	2	0
Population (thousands)	4107		3279		698		184	

- 1 Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 2 Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 3 Includes total income of all adults
- 4 Earnings and income from self-employment

Table 6.5 cont. Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Woman, All Couples, 2001/02

£ per week (2001/02 prices)

Source of Income	Retired		Looking after Family/Home		Sick/Disabled		Other ¹	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income ²	375	100	701	100	368	100	549	100
Adult income (including household level income) ³	375	100	700	100	367	100	549	100
Adult income (excluding household level income) ⁴	370	99	691	99	356	97	540	98
Women's Income	93	25	50	7	94	25	51	9
Employment income ⁴	1	0	1	0	0	0	0	0
Investments	17	5	9	1	3	1	10	2
Occupational pensions	21	6	2	0	8	2	6	1
Tax Credits	0	0	8	1	1	0	1	0
Benefit income	52	14	28	4	80	22	26	5
Other income	2	1	3	0	2	1	9	2
Men's Income	277	74	641	91	263	71	488	89
Employment income ⁴	49	13	549	78	174	47	353	64
Investments	21	6	28	4	4	1	19	3
Occupational pensions	114	31	24	3	26	7	52	9
Tax Credits	0	0	6	1	1	0	1	0
Benefit income	88	24	28	4	56	15	53	10
Other income	4	1	7	1	2	0	10	2
Population (thousands)	2724		1449		745		618	

- 1 Includes students
- 2 Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 3 Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 4 Includes total income of all adults
- 5 Earnings and income from self-employment

Table 6.6 Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Man, All Couples, 2001/02

£ per week (2001/02 prices)

Source of Income	Full-time employee		Part-time employee		Self-employed		Unemployed	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income ¹	806	100	561	100	813	100	259	100
Adult income (including household level income) ²	804	100	560	100	811	100	258	100
Adult income (excluding household level income) ³	804	100	556	99	811	100	241	93
Women's Income	241	30	186	33	255	31	153	59
Employment income ⁴	210	26	129	23	209	26	106	41
Investments	6	1	9	2	12	2	2	1
Occupational pensions	3	0	8	1	6	1	2	1
Tax Credits	2	0	8	1	3	0	8	3
Benefit income	17	2	26	5	19	2	34	13
Other income	3	0	7	1	6	1	2	1
Men's Income	563	70	370	66	556	68	87	34
Employment income ⁴	540	67	211	38	476	59	0	0
Investments	10	1	18	3	30	4	3	1
Occupational pensions	7	1	106	19	30	4	23	9
Tax Credits	1	0	6	1	2	0	3	1
Benefit income	2	0	23	4	7	1	56	22
Other income	3	0	5	1	11	1	3	1
Population (thousands)	7456		401		1717		272	

- 1 Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 2 Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 3 Includes total income of all adults
- 4 Earnings and income from self-employment

Table 6.6 cont. Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Man, All Couples, 2001/02

£ per week (2001/02 prices)

Source of Income	Retired		Sick/Disabled		Other ¹	
	£ per week	%	£ per week	%	£ per week	%
Total family income ²	366	100	295	100	315	100
Adult income (including household level income) ³	366	100	294	100	314	100
Adult income (excluding household level income) ⁴	361	99	276	94	299	95
Women's Income	114	31	120	41	192	61
Employment income ⁴	25	7	63	21	112	35
Investments	19	5	5	2	6	2
Occupational pensions	19	5	6	2	5	2
Tax Credits	0	0	2	1	4	1
Benefit income	50	14	43	14	61	19
Other income	3	1	2	1	4	1
Men's Income	246	67	156	53	107	34
Employment income ⁴	5	1	0	0	0	0
Investments	21	6	3	1	10	3
Occupational pensions	123	34	35	12	46	14
Tax Credits	0	0	0	0	1	0
Benefit income	93	25	116	39	43	14
Other income	4	1	2	1	7	2
Population (thousands)	2820		825		313	

- 1 Includes students and men looking after family/home
- 2 Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 3 Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)
- 4 Includes total income of all adults
- 5 Earnings and income from self-employment

Standard tables S6.5 and S6.6 show the percentage of mean total family income by source of individual income and economic activity status for women and men for the years 1996/97, 2000/01 and 2001/02. The estimates of the composition of income by economic activity status showed no significant changes in the relative proportions of the various sources of income.

6.7 Mean Total Family Income by Source of Individual Income and Income Band

Table 6.7 shows mean total family income by source of individual income and income band for couple families. For all income bands, around one third of total family income came from women's individual income.

Table 6.7 Mean Total Family Income and Composition by Source of Individual Income and Income Band, All Couples, 2001/02

Source of Income	£ per week (2001/02 prices)											
	Under £200		£200 to £300		£300 to £400		£400 to £500		£500 to £700		£700 and over	
	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%
Total family income ¹	150	100	250	100	349	100	450	100	593	100	1258	100
Adult income (including household level income) ²	150	100	250	100	348	100	449	100	591	100	1255	100
Adult income (excluding household level income) ³	143	95	240	96	343	98	448	99	591	100	1255	100
Women's Income	51	34	78	31	107	31	132	29	192	32	390	31
Employment income ⁴	14	9	20	8	51	15	87	19	154	26	337	27
Investments	2	1	3	1	4	1	6	1	6	1	21	2
Occupational pensions	1	1	5	2	7	2	7	1	7	1	9	1
Tax Credits	1	0	3	1	4	1	3	1	1	0	0	0
Benefit income	33	22	45	18	39	11	27	6	21	4	17	1
Other income	1	1	1	0	1	0	2	0	3	0	6	1
Men's Income	91	61	162	65	236	68	316	70	399	67	865	69
Employment income ⁴	11	7	41	16	133	38	236	52	339	57	769	61
Investments	2	1	3	1	4	1	6	1	6	1	36	3
Occupational pensions	13	9	34	14	46	13	47	10	39	7	46	4
Tax Credits	0	0	2	1	3	1	2	1	1	0	0	0
Benefit income	64	43	80	32	47	13	23	5	12	2	6	0
Other income	1	1	1	1	2	1	2	0	2	0	9	1
Population (thousands)	1321		1966		1741		1676		2870		4230	

¹ Includes total income of all adults, total income of dependent children, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)

² Includes total income of all adults, and household level income and benefits (Housing Benefit, Council Tax Benefit etc)

³ Includes total income of all adults

⁴ Earnings and income from self-employment

For families with mean total family incomes over £300 per week, over two thirds of total family income came from men's individual incomes and just under a third from women's individual incomes. For families with mean total family incomes of less than £300 per week, 65 per cent or less of mean total family income came from men's individual incomes, around 30 per cent came from women's individual incomes and the balance of the total family income came from household level income².

Standard table S6.7 shows mean total family income by source of individual income and income band for couple families for the years 1996/97, 2000/01 and 2001/02. The estimates of the composition of income showed no significant changes in the relative proportions of the various sources of income.

6.8 Women's Individual Income compared with Men's Individual Income

Table 6.8 shows the distribution of women's total individual income by income band, compared with men's individual income by income band, for all couples.

Table 6.8 Women's Total Individual Income by Income Band, compared with Men's Total Individual Income by Income Band, All Couples, 2001/02

Women's Total Individual Income ¹	Men's Total Individual Income ¹						Total	Population (thousands)
	Under £100	£100 to £200	£200 to £300	£300 to £400	£400 to £500	£500 and over		
Under £50	2	7	4	3	2	6	24	3264
£50 to £100	2	5	3	3	2	3	17	2400
£100 to £200	2	4	4	4	3	5	23	3208
£200 to £300	1	1	3	3	2	4	15	2098
£300 to £400	1	0	1	2	1	3	8	1116
£400 and over	1	1	1	2	2	6	12	1717
Total	9	18	17	17	13	27	100	
Population (thousands)	1196	2465	2308	2354	1748	3732		13803

N.B. Percentages may not add to row and column totals because of rounding

¹ £ per week (2001/02 prices)

For 21 per cent of couples, both the woman and the man had total individual incomes of less than £200 per week. For 38 per cent of couples, both the woman and the man had total individual incomes of less than £300 per week, and for 56 per cent of couples, both the woman and the man had total individual incomes of less than £400 per week. For 8 per cent of couples, both the woman and the man had total individual incomes of more than £400 per week. For 5 per cent of couples, the woman

² Housing Benefit, Council Tax Benefit, income from sub-tenants, etc

had a total individual income of £200 or more per week while the man had under £200; for 43 per cent of couples the situation was reversed.

Standard table **S6.8** shows the distribution of women's total individual income by income band, compared with men's individual income by income band, for all couples for the years 1996/97, 2000/01 and 2001/02.

7 Individual Income by Economic Activity Status

7.1 Introduction

This section examines the individual incomes of women and men analysed by economic activity status. Economic activity status has been categorised using International Labour Organisation (ILO) definitions (see Appendix 2).

The number of men 'looking after their family or home' in the Family Resources Survey was small and although they are included in analyses of all men by economic activity status, they have not been analysed separately.

Standard tables **S7.1** to **S7.34** present analyses covering the three years 1996/97, 2000/01 and 2001/02. Users are advised that the estimates of income levels for specific groups provide only a broad indication of trends over the period. Sampling variation means that there is a high margin of error in estimates of income growth for specific groups, and year on year changes should be treated with caution.

7.2 Summary of Key Findings

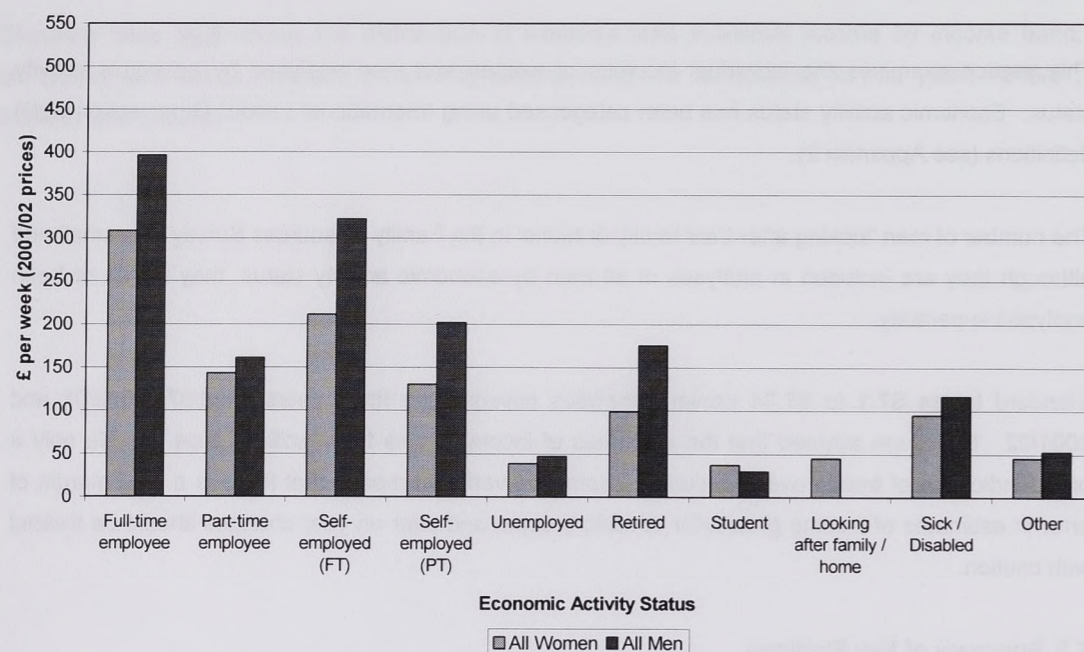
- Women in full-time employment had median total individual incomes of £309 per week, 78 per cent of the total median individual income of men in full-time employment (£396 per week).
- Single women without dependent children and working as employees had lower median individual income than their counterparts in other family types; the same was true for men.
- All three median individual income measures for single women with children were high compared with other family types; this held across all economic status categories.
- Across all economic status categories and all three median individual income measures, men in couples without dependent children had higher median individual incomes than single men without dependent children.

7.3 Individual Income by Economic Activity Status

Figure 7.1 shows the median total¹ individual income by economic activity status for all women and all men in Great Britain. Men had higher median individual incomes than women in each economic activity category, with the exception of female students who had higher median individual incomes than their male counterparts across all three income measures. Student loans are not included in individual income, so these estimates reflected the level of employment income and other sources of income for students, rather than the extent to which they had taken up student loans.

¹ Gross income plus tax credits

Figure 7.1 Median Total Individual Income by Economic Activity Status, All Women and All Men, 2001/02



The difference in income levels between men and women was lowest, in absolute terms, for the unemployed and students, and highest for those who were full-time self-employed. Among the self-employed, women were less likely than men to be working full-time and the proportion of self-employed women who worked part-time was just over four times higher than for men; 50 per cent for women, compared with 12 per cent for men. For employees the proportion of women who worked part-time was almost six times higher than that for men; 40 per cent for women, compared with 7 per cent for men.

Median individual incomes by economic activity status for all three income measures are shown in Table 7.1. Men had higher median individual incomes than women in each economic activity category, with the exception of female students who had higher median total and net individual incomes than their male counterparts. Among the women, those in full-time employment had the highest median total individual income, £309 per week, 78 per cent of the total median individual income of men in full-time employment (£396 per week). The corresponding figures for net and disposable income were 81 per cent and 77 per cent respectively. This partly due to the fact that women in full-time employment generally worked fewer hours than men in full-time employment.

Tables of median and mean individual income for all three individual income measures by economic activity status for the years 1996/97, 2000/01 and 2001/02 are available as standard tables S7.1 and S7.2.

Table 7.1 Median Total Individual Income by Economic Activity Status, All Women and All Men, 2001/02

Economic Activity Status	£ per week (2001/02 prices)					
	All Women			All Men		
	Total	Net	Disposable	Total	Net	Disposable
Full-time employee	309	250	188	396	308	246
Part-time employee	143	135	95	161	145	112
Self-employed (FT)	211	191	144	322	281	237
Self-employed (PT)	130	123	86	202	195	153
Unemployed	39	39	17	47	47	31
Retired	99	98	91	175	168	154
Student	37	37	3	30	30	4
Looking after family/home	45	43	25	..	..	..
Sick/Disabled	95	95	81	117	116	106
Other ¹	45	44	31	53	53	42

1 Includes other economically inactive.

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made.

7.4 Individual Income by Economic Activity Status and Family Type

The total, net and disposable median individual incomes by economic activity status and family type, for women and men are shown in Tables 7.2 to 7.4. The corresponding population sizes are shown in Table 7.5.

Among women in employment, single women with children had higher incomes than those without children; and similarly for couples. Single women without dependent children and working as employees had lower median individual income than their counterparts in other family types; the same was true for men. All three median individual income measures for single women with children were high compared with other family types; this held across all economic status categories.

Among the men, all three median individual income measures were highest for men who were full-time employees and living in couples with dependent children, while median individual incomes were lowest for unemployed single men without dependent children and the 'other' category. Across all economic status categories and all three median individual income values, men in couples without dependent children had higher median individual incomes than single men without dependent children.

Tables of median and mean individual income for all three individual income measures by economic activity status and family type for women and men for the years 1996/97, 2000/01 and 2001/02 are available as standard tables S7.3 to S7.8. Population sizes are shown in Table S7.9.

Table 7.2 Median Total Individual Income by Economic Activity Status, Gender and Family Type, 2001/02

Economic Activity Status	£ per week (2001/02 prices)								
	Women				Men				
	Single without children	Single with children	Couple without children	Couple with children	All Women	Single without children	Couple without children	Couple with children	All Men
Full-time employee	291	359	307	332	309	314	417	459	396
Part-time employee	121	229	124	148	143	106	282	185	161
Self-employed	229	..	138	156	167	263	312	345	306
Unemployed	23	118	2	34	39	42	53	76	47
Retired	131	..	61	..	99	155	182	..	175
Looking after family/ home	..	131	10	29	45	..	..	..	..
Sick/ Disabled	95	144	76	100	95	92	140	158	117
Other ¹	47	121	25	36	43	35	110	16	42

1 Includes students and other economically inactive.

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made.

Table 7.3 Median Net Individual Income by Economic Activity Status, Gender and Family Type, 2001/02

Economic Activity Status	£ per week (2001/02 prices)								
	Women				Men				
	Single without children	Single with children	Couple without children	Couple with children	All Women	Single without children	Couple without children	Couple with children	All Men
Full-time employee	233	311	246	271	250	249	320	353	308
Part-time employee	115	223	116	141	135	103	244	161	145
Self-employed	198	..	128	144	150	235	273	297	271
Unemployed	23	118	2	34	39	42	53	76	47
Retired	127	..	61	..	98	152	175	..	168
Looking after family/ home	..	131	10	28	43	..	..	..	..
Sick/ Disabled	95	144	76	100	95	91	138	158	116
Other ¹	47	121	23	35	42	35	107	15	42

1 Includes students and other economically inactive.

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made.

Table 7.4 Median Disposable Individual Income by Economic Activity Status, Gender and Family Type, 2001/02

Economic Activity Status	£ per week (2001/02 prices)								
	Women				Men				
	Single without children	Single with children	Couple without children	Couple with children	All Women	Single without children	Couple without children	Couple with children	All Men
Full-time employee	172	227	192	195	188	191	267	291	246
Part-time employee	85	168	87	91	95	69	222	126	112
Self-employed	144	..	102	89	111	176	243	250	229
Unemployed	7	112	-11	5	17	21	30	62	31
Retired	110	..	50	..	91	131	163	..	154
Looking after family/ home	..	127	-1	2	25	..	..	..	..
Sick/ Disabled	87	134	60	77	81	79	128	153	106
Other ¹	19	115	5	15	20	8	95	0	17

1 Includes students and other economically inactive.

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made.

Table 7.5 Population Size by Economic Activity Status, Gender and Family Type, 2001/02

Economic Activity Status	£ per week (2001/02 prices)								
	Women				Men				
	Single without children	Single with children	Couple without children	Couple with children	All Women	Single without children	Couple without children	Couple with children	All Men
Full-time employee	2154	354	2718	1389	6614	3887	3715	3741	11395
Part-time employee	652	398	1401	1877	4329	468	277	124	877
Self-employed	160	..	373	325	906	528	951	766	2261
Unemployed	159	82	92	93	426	523	128	144	806
Retired	2802	..	2702	..	5530	1059	2789	..	3880
Looking after family/ home	..	542	384	1065	2036	..	..	..	..
Sick/ Disabled	479	151	544	200	1374	791	619	206	1632
Other ¹	482	89	442	176	1189	602	167	86	859

1 Includes students and other economically inactive.

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made.

7.5 Individual Income Quintiles by Economic Activity Status

All men and all women together were ranked by total individual income and then divided into quintile groups to provide a quintile distribution for all adults. Tables 7.6 and 7.7 show how the total incomes of women and men within each economic activity category compare with the quintile distribution for all adults.

Table 7.6 Percentage Distribution of All Women within the All Adult Total Individual Income Quintiles by Economic Activity Status, 2001/02

Economic Activity Status	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Full-time employee	2	6	28	35	29	6614
Part-time employee	19	37	27	13	4	4329
Self-employed	25	23	19	13	20	906
Unemployed	73	19	6	1	1	426
Retired	35	40	18	5	2	5530
Looking after family/ home	62	25	10	2	1	2036
Sick/ disabled	43	37	17	3	0	1374
Other ¹	71	19	7	2	1	1189
All Women	28	26	21	15	11	22403
All Adults	20	20	20	20	20	44213

¹ Includes students and other economically inactive.

Table 7.7 Percentage Distribution of All Men within the All Adult Total Individual Income Quintiles by Economic Activity Status, 2001/02

Economic Activity Status	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Full-time employee	2	3	16	34	45	11395
Part-time employee	25	25	19	18	14	877
Self-employed	12	10	20	26	33	2261
Unemployed	81	12	5	1	1	806
Retired	5	37	31	17	10	3880
Sick/ disabled	31	37	24	7	1	1632
Other ¹	67	19	9	4	1	959
All Men	12	14	19	25	30	21810
All Adults	20	20	20	20	20	44213

¹ Includes students, men looking after family/home and other economically inactive.

The major difference for women was between those who were in full-time employment and those in other economic activity categories. 64 per cent of women who were full-time employees were in the top two quintiles compared with 26 per cent of all women. For men, 79 per cent who were full-time employees were in the top two quintiles, compared with 55 per cent of all men. 73 per cent of women and 81 per cent of men who were unemployed were in the bottom quintile, as were over 60 per cent

of women looking after a family or home. Three quarters of retired women were in the bottom two quintiles, compared with 42 per cent of retired men.

Tables of individual income quintiles by economic activity status for women and men for the years 1996/97, 2000/01 and 2001/02 are available as standard tables **S7.10** and **S7.11**. The results for most of the economic activity status categories do not show any significant changes over the period. However, for men who were sick or disabled, the proportion in the bottom quintile gradually rose from 13 per cent in 1996/97 to 31 per cent in 2001/02.

7.6 Mean Total Individual Income by Economic Activity Status and Source of Income

Tables 7.8 and 7.9, and Figures 7.2 and 7.3 show the mean total individual income for all women and all men by economic activity status and source of income. Where sample sizes for individual economic activity status categories were too small for detailed analysis, categories have been aggregated. Earnings and self-employment income formed the major component of income for those women who were in employment; 94 per cent for full-time employees and 76 per cent for part-time employees and 78 per cent for the self-employed. Benefit income formed the largest source of income for other women; comprising 71 per cent of total income for the unemployed, 89 per cent for those sick or disabled and 74 per cent for those looking after a family or home. One quarter of the income of retired women came from occupational pensions.

For men, earnings and self-employment income formed the major component of income for those who were in employment; 96 per cent for full-time employees, 65 per cent for part-time employees and 87 per cent for the self-employed. Benefit income comprised 73 per cent of income for those who were unemployed and 79 per cent for those sick or disabled. Occupational pensions formed the largest component of income (47 per cent) for men who were retired and 20 per cent for those in part-time employment.

The mean total individual incomes for men who were sick or disabled, were higher than those for women who were sick or disabled. One difference was that occupational pensions constituted a higher proportion of total income for men than for women; for men who were sick or disabled, 17 per cent of total income came from occupational pensions, compared with 6 per cent for women who were sick or disabled.

Tables of mean total individual income by economic activity status and source of income for all women and all men for the years 1996/97, 2000/01 and 2001/02 are available as standard tables **S7.12** and **S7.13**. The results show no significant changes for most economic activity status groups during the period 1996/97 to 2001/02. Some of the larger changes, such as that for unemployed men where occupational pensions formed 20 per cent of mean total individual income in 1996/97, but only 12 per cent in 2000/01 and then rose again to 17 per cent in 2001/02, should not be taken as indicative of a

trend as estimates are based on small sample sizes and the presence of a small number of outliers can have an undue influence on the mean value.

Table 7.8 Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Women, 2001/02

Source of Income	Percentage							
	Full-time employee	Part-time employee	Self-employed	ILO Unemployed	Retired	Looking after family/home	Sick/ Disabled	Other ²
	%	%	%	%	%	%	%	%
Earnings	93	75	19	0	0	0	0	0
Self-employment	1	1	59	0	0	0	0	0
Occupational pensions	0	2	4	3	25	3	6	9
Investments	2	3	7	7	11	9	2	9
Tax Credits	1	4	1	5	0	8	1	1
Benefit income								
Dependant Benefits	2	8	3	56	0	61	30	19
Mainly Personal Benefits	0	2	2	4	55	6	35	18
Individual Benefits	0	1	0	6	6	2	20	5
Total¹	2	12	6	71	62	74	89	44
Other²	1	4	4	14	2	6	2	36
Total Income³	374	175	364	59	126	75	106	67

1 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

2 Includes students and other economically inactive.

3 £ per week, 2001/02 prices

Table 7.9 Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Men, 2001/02

Source of Income	Percentage						
	Full-time employee	Part-time employee	Self-employed	ILO Unemployed	Retired	Sick/ Disabled	Other ²
	%	%	%	%	%	%	%
Earnings	95	61	14	0	1	0	0
Self-employment	1	4	73	0	1	0	0
Occupational pensions	1	20	5	17	47	17	25
Investments	2	4	5	3	9	2	8
Tax Credits	0	1	0	2	0	0	0
Benefit income							
Dependant Benefits	0	1	0	54	0	23	20
Mainly Personal Benefits	0	4	1	6	37	41	12
Individual Benefits	0	0	0	9	2	14	1
Total¹	0	5	1	73	40	79	37
Other²	0	4	2	5	2	1	30
Total Income³	507	271	515	56	234	134	75

1 The three main components of benefit income may not add to the total benefits figure as given, as this includes some minor benefits which are not included in the three main categories (see Appendix 2 for definitions).

2 Includes students and other economically inactive.

3 £ per week, 2001/02 prices

Figure 7.2 Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Women, 2001/02

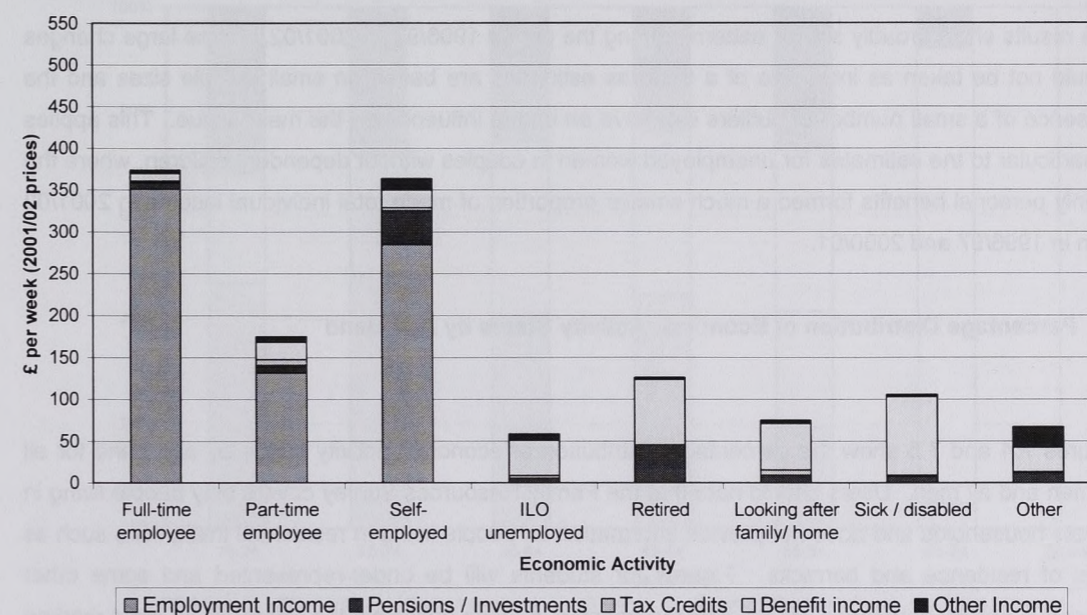
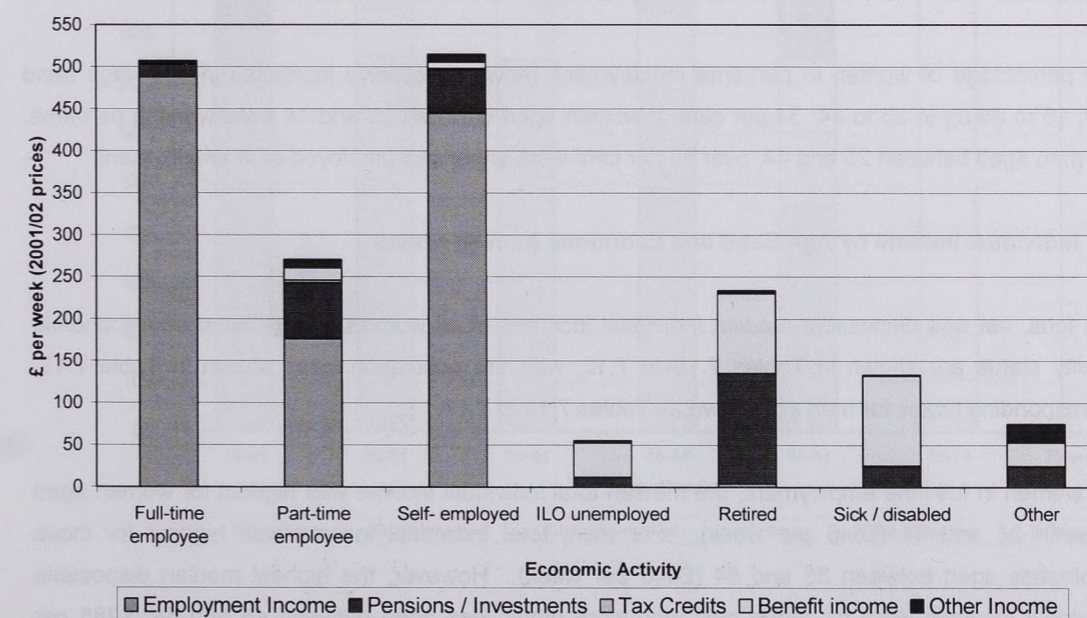


Figure 7.3 Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Men, 2001/02



Tables of mean total individual income by economic activity status, source of income and family type for all women and all men for the years 1996/97, 2000/01 and 2001/02 are available as standard tables S7.14 to S7.20.

The results show broadly similar patterns during the period 1996/97 to 2001/02. Some large changes should not be taken as indicative of a trend as estimates are based on small sample sizes and the presence of a small number of outliers can have an undue influence on the mean value. This applies in particular to the estimates for unemployed women in couples without dependent children, where the mainly personal benefits formed a much smaller proportion of mean total individual income in 2001/02 than in 1996/97 and 2000/01.

7.7 Percentage Distribution of Economic Activity Status by Age Band

Figures 7.4 and 7.5 show the percentage distribution of economic activity status by age band for all women and all men. Users should note that the Family Resources Survey covers only people living in private households and does not provide information on people living in residential institutions such as halls of residence and barracks. Figures for students will be under-represented and some other economic activity categories will be over-represented in these analyses: the effect will be most marked for the 16 to 24 age group.

Recent investigations into the differences between FRS estimates of worklessness and estimates from the Labour Force Survey suggest that the FRS overstates the proportion of children in workless households. If so, this is likely to affect results for single women with children.

The percentage of women in part-time employment shows successive increases in each age band from 16 to 24 up to 35 to 44: 34 per cent of women aged between 35 and 44 were working part-time. For men aged between 25 and 44, over 85 per cent were either self-employed or in employment.

7.8 Individual Income by Age Band and Economic Activity Status

The total, net and disposable median individual incomes of all women by age band and economic activity status are shown in Tables 7.10 to 7.12, with the population sizes shown in Table 7.13. Corresponding tables for men are shown as Tables 7.14 to 7.17.

For women in full-time employment, the median total individual income was highest for women aged between 35 and 44 (£346 per week). For men, total individual income was highest for those employees aged between 35 and 54 (£446 per week). However, the highest median disposable individual incomes were for those men who were employees aged between 45 and 54 (£285 per week).

Figure 7.4 Percentage Distribution of Economic Activity Status by Age Band, All Women, 2001/02

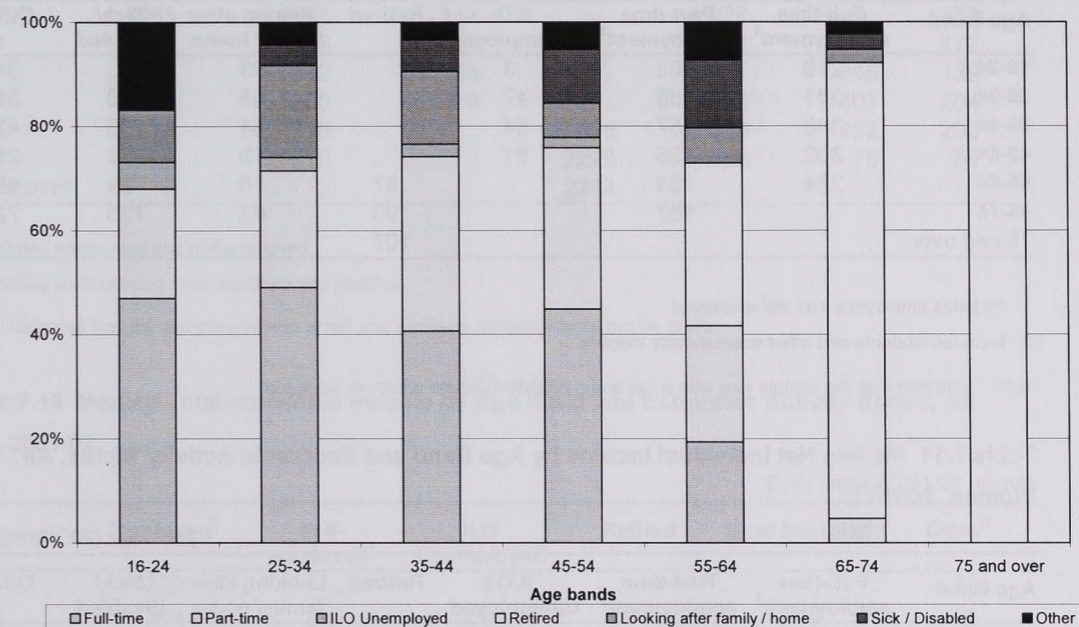


Figure 7.5 Percentage Distribution of Economic Activity Status by Age Band, All Men, 2001/02

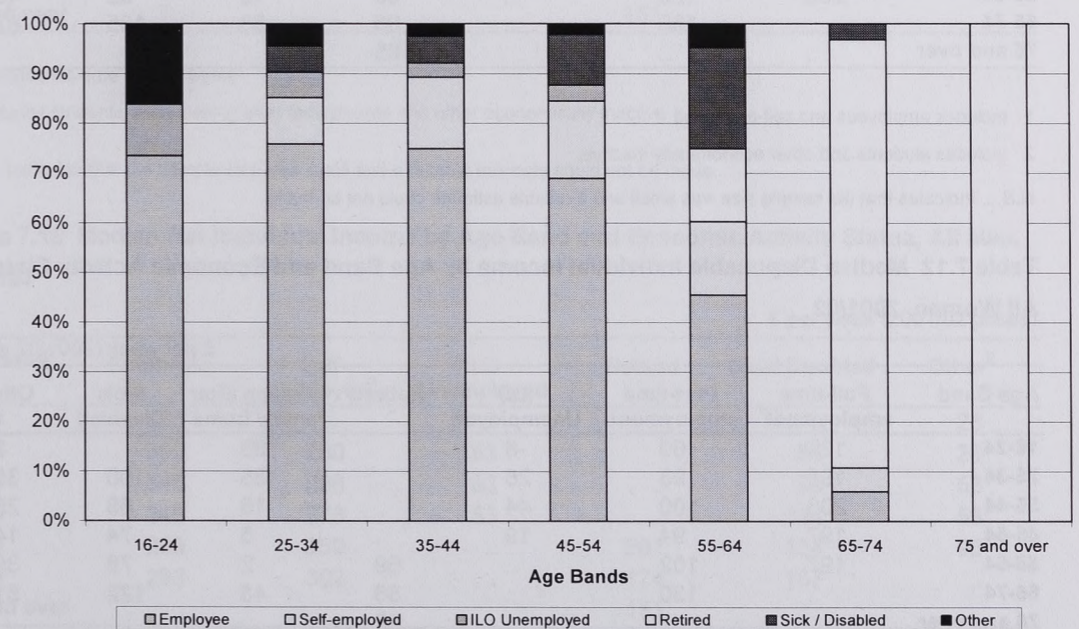


Table 7.10 Median Total Individual Income by Age Band and Economic Activity Status, All Women, 2001/02

£ per week (2001/02 prices)

Age Band	Full-time employment ¹	Part-time employment ¹	ILO Unemployed	Retired	Looking after family/ home	Sick/ Disabled	Other ²
16-24	216	99	3	..	93	..	34
25-34	341	156	47	..	55	110	58
35-44	346	157	54	..	44	103	42
45-54	302	136	51	..	19	79	29
55-64	284	133	..	87	18	94	48
65-74	..	167	..	96	62	135	72
75 and over	..	..	..	107	..	..	..

1 Includes employees and self-employed

2 Includes students and other economically inactive.

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made

Table 7.11 Median Net Individual Income by Age Band and Economic Activity Status, All Women, 2001/02

£ per week (2001/02 prices)

Age Band	Full-time employment ¹	Part-time employment ¹	ILO Unemployed	Retired	Looking after family/ home	Sick/ Disabled	Other ²
16-24	182	96	2	..	93	..	34
25-34	274	149	47	..	55	110	58
35-44	282	148	54	..	42	103	39
45-54	246	127	51	..	19	79	28
55-64	238	125	..	85	16	92	48
65-74	..	160	..	96	58	135	67
75 and over	..	..	..	105	..	..	..

1 Includes employees and self-employed

2 Includes students and other economically inactive.

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made

Table 7.12 Median Disposable Individual Income by Age Band and Economic Activity Status, All Women, 2001/02

£ per week (2001/02 prices)

Age Band	Full-time employment ¹	Part-time employment ¹	ILO Unemployed	Retired	Looking after family/ home	Sick/ Disabled	Other ²
16-24	137	63	-6	..	83	..	3
25-34	195	93	26	..	35	100	35
35-44	206	100	44	..	16	88	20
45-54	197	94	19	..	5	74	14
55-64	197	102	..	69	2	78	35
65-74	..	130	..	86	48	122	51
75 and over	..	..	..	98	..	..	..

1 Includes employees and self-employed

2 Includes students and other economically inactive.

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made

Table 7.13 Population Size by Age Band and Economic Activity Status, All Women, 2001/02

Thousands

Age Band	Full-time employment ¹	Part-time employment ¹	ILO Unemployed	Retired	Looking after family/ home	Sick/ Disabled	Other ²
16-24	1065	477	116	..	228	..	382
25-34	1936	883	101	..	698	155	172
35-44	1657	1366	98	..	571	245	139
45-54	1749	1208	76	..	258	401	204
55-64	624	718	..	1006	216	422	233
65-74	..	119	..	2229	66	75	59
75 and over	..	..	..	2204	..	..	..

1 Includes employees and self-employed

2 Includes students and other economically inactive.

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made

Table 7.14 Median Total Individual Income by Age Band and Economic Activity Status, All Men, 2001/02

£ per week (2001/02 prices)

Age Band	Employee ¹	Self-employed ¹	ILO Unemployed	Retired	Sick/ Disabled	Other ²
16-24	220	..	8	..	..	28
25-34	384	276	53	..	84	26
35-44	446	348	53	..	99	53
45-54	446	329	53	..	114	53
55-64	381	300	..	226	136	96
65-74	339	341	..	181	157	..
75 and over	..	..	..	152	..	..

1 Includes full-time and part-time

2 Includes students, men looking after family/home and other economically inactive

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made

Table 7.15 Median Net Individual Income by Age Band and Economic Activity Status, All Men, 2001/02

£ per week (2001/02 prices)

Age Band	Employee ¹	Self-employed ¹	ILO Unemployed	Retired	Sick/ Disabled	Other ²
16-24	180	..	8	..	..	28
25-34	300	250	53	..	84	26
35-44	345	296	53	..	99	53
45-54	345	278	53	..	114	53
55-64	299	259	..	201	134	96
65-74	293	302	..	174	157	..
75 and over	..	..	..	151	..	..

1 Includes full-time and part-time

2 Includes students, men looking after family/home and other economically inactive

N.B. ... Indicates that the sample size was small and a reliable estimate could not be made

Table 7.16 Median Disposable Individual Income by Age Band and Economic Activity Status, All Men, 2001/02

Age Band	£ per week (2001/02 prices)					
	Employee ¹	Self-employed ¹	ILO Unemployed	Retired	Sick/ Disabled	Other ²
16-24	138	..	-1	..	..	4
25-34	230	193	31	..	76	0
35-44	274	248	48	..	88	48
45-54	285	241	42	..	99	48
55-64	253	227	..	183	121	87
65-74	261	286	..	161	146	..
75 and over	..	..	..	138	..	..

1 Includes full-time and part-time

2 Includes students, men looking after family/home and other economically inactive

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Table 7.17 Population Size by Age Band and Economic Activity Status, All Men, 2001/02

Age Band	£ per week (2001/02 prices)					
	Employee ¹	Self-employed ¹	ILO Unemployed	Retired	Sick/ Disabled	Other ²
16-24	1846	..	259	..	..	407
25-34	2969	367	197	..	207	176
35-44	3089	591	119	..	221	103
45-54	2799	632	131	..	412	87
55-64	1420	462	..	455	636	148
65-74	133	109	..	1919	71	..
75 and over	..	..	..	1447	..	..

1 Includes full-time and part-time

2 Includes students, men looking after family/home and other economically inactive

N.B. .. Indicates that the sample size was small and a reliable estimate could not be made

Unemployed women aged between 16 and 24 had the lowest median total, net and disposable individual incomes of £3, £2 and -£6 per week respectively. While young men showed a similar pattern with median total and net individual incomes of £8 and disposable incomes of -£1. These figures were significantly lower than for other age groups due to large numbers within the group reporting zero total incomes.

Tables showing the median and mean total, net and disposable individual incomes of all women by age band and economic activity status for the years 1996/97, 2000/01 and 2001/02 are available as standard tables **S7.21** to **S7.32**. The corresponding population sizes are shown in standard tables **S7.33** and **S7.34**. The results show broadly similar patterns during the period 1996/97 to 2001/02.

Appendices

Appendix 1: Glossary of Technical Terms

NOTE:

Information is derived from the Family Resources Survey (FRS) and is based on the single financial year 2001/02. Results in the Standard Tables are based on the Family Resources Survey for the financial years 1996/97, 2000/01 and 2001/02.

Mean

The mean in this publication is the **average income**, found by adding up all the incomes in a population and dividing the result by the number of people.

Median

The median in this publication is the income value which divides the population, when ranked by income, into two equal sized groups.

Quintiles

Quintile is used as a shorthand term for **quintile group**; for example 'the bottom quintile' to describe the bottom twenty per cent of the income distribution.

Quintile groups

These are groups of the population when it is ranked by income and then divided into 5 sub-groups of equal size. The lowest quintile group is the twenty per cent of the population with the lowest incomes.

Sampling error

Sampling error is the uncertainty in the estimates which arises from taking a **random** sample of the household population. For more information see Appendix 4.

Appendix 2: Definitions of Individual Income and of Other Concepts used in the Individual Income Series

A number of definitions are employed in producing the individual income series. The main ones are described below.

Adult

An adult is:

- a married or cohabiting person, or
- an individual aged 19 or over, or
- a 16 to 18 year old not in full-time education, or
- a 16 to 18 year old on a course above 'A' level standard (or above 'highers' in Scotland).

Age

The age of a person is reported as 'age at last birthday' from interview date.

Child

A child is:

- an individual aged under 16, or
- an unmarried 16 to 18 year old on a course up to and including 'A' level standard (or up to and including 'highers' in Scotland).

Economic Activity Status

ILO definitions are used for economic activity status and FRS respondents are classified based on their responses to questions on current economic activity status. The 11 categories are as follows:

- Full-time employee
- Part-time employee
- Full-time self-employee
- Part-time self-employee
- ILO unemployed
- Retired
- Student
- Looking after family/home
- Permanently sick/disabled
- Temporarily sick/disabled
- Other inactive

Using broad ILO definitions, categories 1-4 are in employment, category 5 is ILO unemployed and categories 6-11 are inactive.

Note: Changes introduced in the 1999/00 FRS brought an individual's economic activity status into line with the classical ILO definition. Individuals between the state pension age and the age of 70 who are looking for work are asked whether or not they are able to start work in the next two weeks and classified according to their response. In surveys before 1999/00, these individuals were automatically classified as 'retired'.

Family Unit

This 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 family unit from the parents and would be assessed separately for Income Support or Working Families Tax Credit. This is equivalent to the Department of Work and Pension's definition of a Benefit Unit.

Family Type

For some analyses individuals are classified into family type. Individuals are classified according to the status of the family unit in which they live. All individuals in a family unit will therefore be given the same classification. This classification is the same as that used for the Family Resources Survey. The classifications are defined below.

Single pensioner

A single adult of state pension age or over. (Women aged 60 or over and men aged 65 or over).

Pensioner couple

A couple, where the head of the family unit is of state pension age or over.

Couple with children

A working age couple with dependent children, but including pensioners where these are not reported separately (as in Sections 3 and 7).

Couple without children

A working age couple with no dependent children.

Single with children

A working age single adult with dependent children.

Single without children

A working age single adult with no dependent children, but including pensioners where these are not reported separately (as in Section 3 and 7).

Full-time Work

Based on self-assessment for the main job rather than number of hours worked. Includes those doing unpaid work in a business that a relative owns.

Household

The FRS definition of 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. living room). A household will consist of one or more *family units*.

Individual Income

The Income measures used in the Individual Income volumes are:

- Total
- Gross
- Net
- Disposable

Total Individual Income is defined as:

Gross individual income **plus** tax credits

Tax credits

Includes all payments of the Working Families' Tax Credit and Disabled Person's Tax Credit paid to an individual. From 2000/01 tax credits, administered by the Inland Revenue rather than the DWP, could be paid either through wages or through an order book.

Gross Individual Income is defined as:

Income from all sources received by an individual

Income is the current income of individuals at the time of the Family Resources Survey (FRS) interview. This is generally the income being received in the period when the interview takes place, except for employees whose last pay was not the amount they usually receive, in which case the income measure uses their usual pay.

Income is taken to include earnings, investments and occupational pensions/annuities, benefit income (including child benefit and income related benefits), and income from other sources (including maintenance income from an absent partner paid in respect of either spouse or children). The wife's share of a couple's retirement pension is allocated to the wife and all other social security benefits are allocated to the adult individuals who are in direct receipt of that benefit.

A number of items of income are **excluded** from gross individual income, either because they are shared costs which can not be assigned to an individual, or there is insufficient information to calculate an imputed income value for all individuals. Components of income excluded from gross individual income are:

- the value of Housing Benefit and Council Tax Benefit,
- property income from letting and sub-letting,
- the value of benefits in kind (e.g. company cars, fuel costs, health insurance, beneficial loans, payment of school fees, shares and share options, free meals, free and concessionary travel, and luncheon vouchers),
- Social Fund loans and repayments, student loans and repayments, and
- the value of free school meals and free school milk.

Gross individual income is weekly gross income, the total of six components: earnings, self-employment income, occupational pensions, investment income, benefit income and other income.

Earnings

For those currently working as an employee, earnings are equal to weekly gross pay before any deductions,

- **less** any refunds of income tax,
- **less** any motoring and mileage expenses,
- **less** any refunds for items of household expenditure,
- **plus** bonuses received over the last 12 months,
- **less** any Statutory Sick Pay or Statutory Maternity Pay.

All the above values are converted into weekly amounts.

Self-employment income

This is the total amount of income received from self-employment gross of tax and National Insurance payments, based on profits where an individual considers themselves as running a business. It excludes any profit due to partners in the business and any losses are deducted. Where self-employed persons are calculated to have negative self-employment incomes, their self-employment income is set to zero.

Occupational pensions

Include payments received from occupational pensions and personal pension schemes, widow's employee pensions, trade union and friendly society pensions, annuity pensions, trusts and covenants.

Investment income

Includes interest and dividends received from savings and investments such as;

- Current accounts
- Post office accounts
- Other bank/building society
- TESSAs
- Gilts
- PEPs
- Unit trusts
- Stocks and shares

Income from investments deriving from joint accounts is assumed to be received equally by the account holders.

Total benefit income

This includes all state benefits except those that are available at a household or family unit level.

For publication purposes, total benefit income has been split into three statistical categories: dependant benefits, mainly personal benefits and individual benefits. Social Fund grants (Maternity grants, Funeral grants, and Community Care grants) and repayment of Social Fund loans are excluded from these statistical categories

Dependant benefits

These are all those benefits where more than 10 per cent of claimants receive the benefit, as a whole or in part, for any dependants. The benefits included in this category are; Child Benefit, Income Support, One Parent Benefit, Disability Working Allowance, Jobseeker's Allowance (Income Based), Guardian's Allowance, and Widowed Mother's Allowance.

Mainly personal benefits

These are all those benefits where less than 10 per cent of claimants receive the benefit, or a component of the benefit, as a whole or in part for any dependants. The benefits included in this category are; Incapacity Benefit, Industrial Injuries Disablement Benefit, Invalid Care Allowance, Retirement Pension, Severe Disablement Allowance and War Disablement Pension.

It should be noted that for single pensioners and pensioner couples, any Retirement Pension and/or Income Support that is received is reported together in the mainly personal benefits category because of the known problems with the identification of benefits received by pensioners on the FRS.

Individual benefits

These are all those benefits where all claimants receive the benefit on an entirely individual basis. The benefits included in this category are; Attendance Allowance, Back to Work Bonus, Disability Living Allowance (Care and Mobility needs), Jobseeker's Allowance (Contributory), Maternity Allowance, Statutory Maternity Pay, Statutory Sick Pay and Widow's Pension.

Other income

This includes: any income from an absent spouse or partner, income received as a mail order agent, allowances from an individual or organisation, allowances from a local authority for a foster child or adopted child, income as a sleeping partner, income from odd jobs, income from babysitting, trade union sick or strike pay, student grants and any other miscellaneous incomes.

Net Individual Income is defined as:

Individual income net of income tax and National Insurance contributions

Net individual income is weekly gross individual income,

- **plus** tax credits
- **less** income tax payments
- **less** National Insurance contributions

Disposable Individual Income is defined as:

Individual income, including deductions and additions which are potentially shared in different ways across benefit units/household (e.g. housing and maintenance), net of income tax and National Insurance contributions, childcare and travel to work costs

Disposable individual income is weekly net individual income,

- **plus** HB/CTB payments, apportioned across household adults where appropriate
- **plus** income from letting or sub-letting, apportioned across household adults where appropriate
- **less** all maintenance and child support payments, which are deducted from the income of the person making the payment
- **less** parental contributions to students living away from home
- **less** housing costs, apportioned across household adults where appropriate
- **less** childcare costs
- **less** travel to work costs

All the above values are converted into weekly amounts.

Note: the deduction of shared outgoings such as housing will mean that some individuals will have negative disposable incomes.

Parental contributions to students living away from home

These will be shared equally by the appropriate parents within the household.

Childcare costs

Childcare costs will be assigned to the mother.

Travel to work costs

The 2001/02 FRS did not include questions on travel to work costs. These questions were 'cycled' out of the FRS survey for 2001/02 and will be brought back for the 2002/03 FRS survey. Travel to work cost estimates for 2001/02 used in this publication were imputed by a data matching exercise. Information for individuals on travel to work costs, mode of travel and frequency of travel from the 2000/01 FRS was matched against records for individuals in the 2001/02 FRS using factors which included: Standard Industrial Code (SIC), income band, age, economic activity status, region, family type and gender. The imputed travel to work costs were updated to 2001/02 prices, where appropriate, using changes in the relevant category of the Retail Price Index.

Housing costs

In households where there are more than one benefit unit and information on contributions to housing costs are provided on an individual basis, these payments will be taken into account in the derivation of disposable individual income. In the same households, where comparable information on HB/CTB receipt by individuals is available, HB/CTB payments will be added to disposable income before the deduction of contributions to housing costs.

In households where there is only one benefit unit, and households where there is more than one benefit unit but no information on contributions to housing costs are available on an individual basis, it will be assumed that any property income from letting or sub-letting, any HB/CTB payments and all housing costs will be shared equally by the non-dependent adult members of the household. Housing costs include the following:

- Domestic rates/council tax
- Rent (gross of housing benefit)
- Mortgage interest rates (net of tax relief)
- Structural insurance premiums (for owner occupiers)
- Ground rent and service charges

In the calculation of individual income for men and women, any sources of income which are available at only a household level or family unit level have been excluded from the income of the head of the household or the head of the family unit as appropriate. As a result, adding together the individual incomes of the members of a household or family unit may well result in a figure that is less than the overall household or family unit income. These household and family unit incomes are excluded from the calculation of individual income.

Part-time Work

Based on self-assessment for the main job rather than number of hours worked. Includes those doing unpaid work in a business that a relative owns.

Pensioner

A person of state pension age or above (65 for men, 60 for women).

Self-employed

Self-employment is based on self-assessment for the main job rather than the number of hours worked. Includes those doing unpaid work in their own business.

Sick/Disabled

Sickness and disability is based on self-assessment. A respondent will be classified under this heading if they are not working due to either a temporary or permanent sickness or disability.

Student

Not working due to study.

Appendix 3: Methodology of Individual Income**Individual Incomes of Men and Women**

1. This publication looks at the individual incomes of men and women within a household and relates these to social and economic factors such as family type, source of income, marital status and employment status. The unit of analysis is individual adults, so the populations and percentages in the tables are numbers and percentages of individual adults.
2. The family type groupings used in some tables are classifications of individuals according to the characteristics of the family unit to which they belong. Therefore, these tables are analyses of individuals classified by their type of family unit and by their individual income.

Population covered in the analyses

3. The analyses are based on the Family Resources Survey (FRS) for 2001/02; these relate to Great Britain only. The survey covers the private household sector and all the results exclude people living in institutions, (e.g. nursing homes, barracks or jails), and homeless people living rough or in bed and breakfast accommodation.
4. Households containing a married adult whose spouse is temporarily absent, whilst within the scope of the FRS, are excluded from this analysis.

Family Resources Survey

5. The FRS was launched in October 1992 to meet the information requirements of the Department of Social Security (DSS, now subsumed within the Department for Work and Pensions). The large sample of the FRS (in 2001/02 25,320 households were interviewed in Great Britain) makes it possible for the individual income series to present information for single years.

Grossing

6. In the processing of the FRS, sample results are grossed to provide national estimates. The grossing package CALMAR is used and it operates at the individual, family unit and household levels simultaneously.
7. Department for Work and Pensions statisticians, in consultation with other departments, have been reviewing the grossing methodology for the FRS. The previous FRS grossing regime ensured that FRS-based estimates for Great Britain matched population estimates derived from other National Statistics sources. However, this regime did not seek to ensure that estimates for individual countries or regions matched population estimates for those countries or regions.
8. As a result of the working group discussions, DWP statisticians envisage – subject to consultation – ultimately adopting a grossing regime that will:
 - Take account of the revision of population and related estimates in light of the 2001 Census, once all relevant revisions are made;
 - Take account of new evidence, expected later in 2003, from the comparisons of Census data and FRS data; these comparisons will be conducted by the Office for National Statistics; and
 - If possible, match FRS-based estimates for all countries and regions to official population estimates.
9. In the meantime, given the demand for more robust estimates for Scotland, and interim grossing regime was developed which matches to both GB and Scottish population estimates. Data shown for Scotland in the main publication and standard tables is based on this new, interim, regime. Data for all other countries and regions is based on the previous methodology.

10. As in previous years, the grossing methodology also seeks to match control totals for age, sex and marital status; lone parents and couples with dependent children; tenure type; Council Tax Benefit and London/rest of Great Britain.
11. Although the sample is large, adjustments still need to be made to sample cases at the top of the income distribution to correct for volatility in the highest incomes captured in the survey. This adjustment uses data from the Inland Revenue's Survey of Personal Incomes (SPI) to control the numbers and income levels of the very rich while retaining the FRS data on the characteristics of their households. The methodology defines a household as rich if it contains a rich individual and it adjusts pensioners and non-pensioners separately. Non-pensioners are classified as rich if their net income exceeds £150,000 per annum and pensioners are rich if their gross income exceeds £60,000 per annum. These thresholds have been set at the level above which, for each group, the FRS data is considered to be volatile due to small numbers of cases.
12. The numbers of rich pensioners and non-pensioners are adjusted to the correct totals by introducing two extra control totals into the grossing regime and re-calculating the grossing factors. The grossing factors for individual cases are only marginally changed as a result of this adjustment.

Appendix 4

Appendix 4: Sampling Errors

1. The tables and charts in this volume are derived from the Family Resources Survey (FRS) a sample survey. All the figures are therefore subject to sampling error.
2. Sampling error is the uncertainty in the estimates arising from taking a **random sample** of the household population that may not reflect the characteristics of the whole population. No two randomly chosen samples would give exactly the same picture of the income distribution; and the particular sample chosen in any year could yield results, which by chance, are either higher or lower than the true figure. However, the likely size of such variation can be identified, at least approximately, by taking account of the size and design of the samples.
3. Sampling error is thus quite distinct from any systematic errors or biases, which may be present in the survey, and analysis processes, such as a tendency to under report a particular item of income. An estimate of sampling error is a measure of only one particular type of uncertainty in the estimate, and therefore cannot be taken as a guarantee that the figure is 'accurate' within certain limits.
4. Different figures in this series are subject to widely different levels of sampling error. However, a general observation may usefully be made: other things being equal, the smaller the sample (or part of sample) from which the estimate is derived, the larger the sampling error.

