Department for Work & Pensions

National Statistics

Family Resources Survey: background information and methodology

Published 25 March 2021

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1. Introduction

This note accompanies the main Family Resources Survey 2019 to 2020 report

The purpose of this note is to provide further contextual information to aid understanding of the statistics presented in the main report and detailed tables. It outlines points to note as well as strengths and limitations of the information presented in each section of the main report; alternative data sources; as well as changes to the survey this year compared to last year.

A detailed description of the FRS methodology, fieldwork operations, data processing and quality assurance is also presented.

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Feedback

If you have any comments or questions about any aspect of the FRS, or are interested in receiving information on consultations, planned changes, and advance notice of future releases, please contact:

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Acknowledgements

Thank you to all the respondents in households across the United Kingdom who agreed to be interviewed; to the interviewers at the Office for National Statistics, NatCen Social Research and the Northern Ireland Statistics and Research Agency, and colleagues in those organisations; to those who have contributed towards the Family Resources Survey 2019 to 2020 report through providing quality assurance and feedback; and to our web support team.

2. Background

The Family Resources Survey (FRS) is a continuous survey which collects information on the income and circumstances of individuals living in a representative sample of private households in the United Kingdom. The survey has been running in Great Britain since October 1992 and was extended to cover Northern Ireland in 2002 to 2003.

The primary objective of the FRS is to provide the Department for Work and Pensions (DWP) with information to inform the development, monitoring and evaluation of social welfare policy. Detailed information is collected on: respondents' incomes from all sources including benefits, tax credits and pensions; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; childcare; family circumstances; child maintenance.

Microsimulation is central to DWP's use of the data. Therefore, careful attention is paid to the accurate collection of information followed by meticulous data processing, editing, and quality assurance.

The FRS data are designated by the UK Statistics Authority as National Statistics. The FRS provides the data for a number of other DWP National Statistics publications: Households Below Average Income, Pensioners' Incomes Series and Income-Related Benefits: Estimates of Take-up.

The survey contains information of much interest to other government departments and, in particular, is used for tax and benefit policy purposes by Her Majesty's Revenue and Customs and Her Majesty's Treasury. The survey is also used extensively by academics and research institutes for social research purposes.

Status and Development

These statistics underwent a full assessment against the Code of Practice for Statistics in 2011 and were confirmed as National Statistics in November 2012 by the Office for Statistics Regulation.

Since the latest review by the Office for Statistics Regulation, the FRS has continued to comply with the Code of Practice for Statistics, with a number of improvements including:

- The timeliness of the publication has been improved so that reports are released within 12 months of the completion of the survey; made possible by a detailed Lean Six Sigma review and implementation of the recommendations. This led to an improvement in timeliness of three months
- The quality of statistics has improved as audits of processing methodology have been made, ensuring that imputation reflects changes to the questionnaire and subsequent changes to variables or formats. The publication code has been revised allowing both a more streamlined process for publication and a clearer approach to update for annual changes, while retaining the core structure for consistency and harmonisation
- A review of the Grossing regime used was conducted to follow the move to use of 2011 Census results in the production of mid-year population estimates by ONS. The new grossing regime was implemented in the 2012 to 2013 publication
- Value has been added in line with DWP statistics reporting practices. Publications have been made significantly shorter to enable a focus on commentary and analysis. This aids interpretation and increases clarity and insight, while still allowing a more in-depth scrutiny of the data in Excel or ODS table format
- The content of the FRS has evolved in response to user needs: the addition of "guest chapters" to focus on topical areas of interest such as Social & Cultural Participation; additional regular chapters for emerging areas of increased policy interest such as Self Employment and Household Food Security; and further tables by ethnicity to respond to Cabinet Office requirements for Ethnicity Facts and Figures
- New questions and variables have been added to reflect changes in policy, such as benefit changes specific to some areas of the UK, and in the field of pensions policy. This enables related policy analysis to be conducted

3. Uses of FRS Data

The FRS is used extensively both within and outside DWP. The main uses are as follows.

Households Below Average Income (HBAI)

The HBAI publication uses household disposable incomes, adjusted for household size and composition, as a proxy for material living standards or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live.

Pensioners' Incomes Series

The HBAI dataset is used in the Pensioners' Incomes Series, the Department's analysis of trends in components and levels of pensioners' incomes.

Income-Related Benefits: Estimates of Take-Up

Figures are based on a combination of administrative and survey data. The FRS provides information about people's circumstances, which is used to estimate numbers of people who are not claiming benefits to which they may be entitled. Read the Take-up publications.

DWP Policy Simulation Model and other policy analysis

DWP's Policy Simulation Model (PSM) is used extensively for the development and costing of policy options. FRS responses are uprated to current prices, benefits and earnings levels and can be calibrated to the DWP Departmental Report forecasts of benefit caseload. Using FRS data has made it possible to model some aspects of the benefit system which could not be done previously, for example severe disability premiums or allowances for childcare costs.

In addition to their use in formal modelling, FRS data play a vital role in the analysis of patterns of benefit receipt for policy monitoring and evaluation, and benefit forecasting.

Other government departments and the wider research community

The survey is widely used by other government departments, including Her Majesty's Treasury and Her Majesty's Revenue and Customs.

The Department for Communities (Northern Ireland) uses the FRS to produce similar reports to those from DWP, which are focused on Northern Ireland.

Researchers and analysts outside government can also access the data through the UK Data Service.

The Office for National Statistics produces small area model-based income estimates as the official estimates of annual household income at the middle layer super output area (MSOA) level in England and Wales. The estimates are produced using a combination of survey data from the Family Resources Survey and previously published data from the 2011 Census and a number of administrative data sources.

The Race Disparity Unit published the first in a series of summaries of data from the 'Ethnicity Facts and Figures' website in June 2019 and this was updated in October 2020. Ethnicity Facts and Figures provides information about the different experiences of people from a variety of ethnic backgrounds. It gathers data collected by Government in one place, making it available to the public, specialists and charities. Family Resources Survey data is used to provide state support data, by ethnicity and type of benefit.

4. Points to Note

This section presents contextual detail as well as strengths and limitations of the information presented in each section of the main FRS report.

Impact of COVID-19

The data in this report are from interviews conducted between April 2019 and March 2020. Interviews were suspended in mid-March 2020 in line with the national lockdown. At this point, nearly a full year's worth of FRS interviews had already taken place and there is no material impact of COVID-19 upon these results. FRS 2019 to 2020 forms a key, pre-pandemic baseline of household incomes.

Income and state support

All income figures are presented gross of tax, national insurance and before other deductions from wages except where noted.

It is thought that household surveys underestimate income from both self employment and investment income. We rely on respondent recall of very detailed financial information across a comprehensive range of income sources. Some of these are hard for respondents to recall. The FRS interviewers ask respondents to check pay-slips, tax returns and other financial paperwork at the time of the face-to-face interview. This helps to improve the reliability of what respondents report they earn.

The FRS captures detailed information on benefit receipt. In most cases this is analysed at a benefit unit (family) level because income-related benefits are paid to families as a whole rather than being separately assessed for each individual.

Some respondents do not know or do not have the necessary information to answer specific questions about individual benefits which makes it difficult to collect accurate information: see State Benefits on the Family Resources Survey (WP115).

Relative to administrative records, the FRS under-reports numbers on benefit (caseload). See Methodology Tables M.6a and M.6b for a comparison of (i) numbers on benefit (caseload) and also (ii) the average £ per week received, showing any differences between DWP administrative data and the numbers implied by the survey results. One of the strengths of the FRS is that it collects many personal and family characteristics which are not available from administrative sources. This means that the FRS can be used to analyse income and benefit receipt in ways which are not possible from administrative sources alone.

Tenure

As presented in the FRS, the "social rented sector" is a combination of the categories "Rented from Council" and "Rented from a Housing Association". These categories are combined because some housing association tenants may misreport that they are council tenants. For instance, where their home used to be owned by the council and although ownership has now transferred to a housing association, the tenant may still think that their landlord is the council (local authority).

Disability

The way in which disabled people have been identified in the FRS has changed over time. From 2002 to 2003 statistics were based on responses to questions about barriers across a number of areas of life; figures from FYE 2005 to FYE 2012 are based on those reporting barriers across nine areas of life.

From 2012 to 2013 a person is considered to have a disability if they regard themselves as having a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. This updated definition is consistent with the core definition of disability under the Equality Act 2010, and complies with harmonised standards for social surveys published in August 2011 and updated in June 2019

An impairment is different to a medical condition. It looks at the functions that a person either cannot perform or has difficulty performing because of their health condition. For example, glaucoma is a medical condition but being unable to see or being partially sighted is an impairment

Some people classified as disabled and having rights under the Equality Act 2010 are not captured by this definition, such as people with a long-standing illness or disability which is not currently affecting their day-to-day activities. More information is available from the GSS Policy Store.

Care

FRS respondents are asked if they receive care from anyone. This includes both professional help; paid-for care from the local authority, health professionals or domestic staff, but it also includes informal care. This is any care where their carer is not doing it as a paid job; it can be for many, or only a few hours a week, and can take several different forms. The survey is intentionally not prescriptive about what counts as care; it could, for example, include going shopping for someone, or helping them with paperwork.

Where respondents are receiving care at least once a week, they are further asked about the nature and frequency of that care. FRS respondents are also asked if they provide care to someone else, on an informal basis. That person could be living with them, in their household, or they could live somewhere else (outside the household).

Pension Participation

The FRS pension participation reference tables present data for both 'all adults' and 'working-age adults only'. Those over State Pension age are often excluded from analysis of pension participation in other publications, although they could continue to work and participate in pension schemes. The 'all adults' category allows data for this group to be represented and also provides continuity across all chapters within the FRS.

Employer-sponsored pensions comprise any company or occupational pension scheme run by an employer including group personal pensions and group stakeholder pensions.

Individual pensions include individual stakeholder pensions and retirement annuity contracts as well as personal pensions.

Although the numbers are relatively small, self-employed people can contribute to an employer-sponsored pension scheme, for a variety of reasons. Doctors and dentists in private practice can be members of an occupational scheme. People who have recently become self-employed can continue to contribute to their previous employer scheme and people whose main job is self-employed, may work part-time as an employee and contribute to an employer scheme. These circumstances are captured within the FRS tables under the 'Self-employed – Other' category.

Savings and investments

The FRS does not capture information on non-liquid assets. Physical wealth and pensions accruing are not included in FRS estimates. The survey also does not capture detailed information on expenditure (except for housing costs). Therefore, it is not possible to show how households are coping financially, in terms of income versus outgoings.

However, the FRS does capture information on liquid financial assets, referred to in the survey as 'savings and investments'. Estimates for savings and investments should be treated with caution, as they are likely to be under-estimates, since respondents often inaccurately report their account details. In view of this, the information is gathered as follows:

- Respondents are asked, as a benefit unit, to say which of several £ bands their total level of savings and investments are in
- Benefit units that report between £1,500 and £20,000 (28% of benefit units) are then asked, for each of their accounts and assets, how much each is worth and how much interest they accrue. The total level of savings and investments is then calculated using this set of reported values
- Benefit units with reported savings and investments below £1,500 and above £20,000 (72% of benefit units) are only asked how much interest each account and asset accrues. These respondents are also asked to estimate the value of all of their current accounts and basic bank accounts combined

Methodological change for 2019 to 2020

The level of savings and investments, for some families (benefit units) and households in this category, has been estimated using a slightly different methodology in 2019 to 2020 than in previous years. The new method more accurately estimates savings in current accounts and basic bank accounts.

For current and basic bank accounts only, the new method avoids imputation of the account balance from interest paid, instead basing account balances on the figure given by the respondent. 33% of all accounts are covered by this new methodology.

Benefit unit respondents with reported savings and investments below £1,500 and above £20,000 are not asked to estimate the value of any of their accounts, other than current and basic bank accounts, so it is not possible to apply the new methodology to any other accounts.

This change has caused a large shift in the division of families (benefit units) and households between the two categories of (i) those with no savings at all to (ii) those with less than £1,500 in savings. This has produced estimates of savings in the relevant categories which are closer to those of other related surveys, but it should be noted that figures in this publication are not directly comparable with figures in previous FRS publications.

Self Employment

The FRS asks a detailed set of questions to capture earnings from self employment:

- Self-employed respondents are asked questions on their most recent business accounts as submitted to HMRC: dates of the accounts, profit or loss figures, and amounts paid in tax and National Insurance
- They are then asked if they draw money from their business accounts for non-business purposes, such as for payments to themselves, personal spending, paying domestic bills etc. and how much this is per month on average. They are also asked if they receive other income from their business for personal use, e.g. cash in hand, and how much this is per month on average
- Those who do not keep annual business accounts and do not draw money for non-business purposes are asked for their income after paying for materials, equipment, goods etc. and whether they make tax and National Insurance payments on this amount

The FRS does not fully capture information on all types of income in kind accurately – for example, benefits of vehicles, computers and mobile phones purchased by the business – that are also for personal use. And these benefits are likely to be more important for the self-employed than for employees. Therefore, the FRS earnings measures are likely to underestimate the true monetary and other benefits of self employment. However, it is very difficult to quantify this.

Other benefits of self employment compared to employment are not captured, such as flexibility in working patterns, independence and flexibility in the way money is drawn from the business. The complexity of self employment circumstances, with irregular income and benefits-in-kind coming from a range of sources, could also contribute to inaccuracy of information capture.

One of the significant advantages of the FRS is that it has captured self employment in a consistent way over time. Therefore, the trends in self employment compared to employment are likely to be reasonably accurate.

The FRS does undercount the number of people reporting self employment compared to the Labour Force Survey, although the trends and proportions by age, gender etc. are consistent across the two surveys. The LFS is considered the definitive source where numbers participating in the labour market are concerned.

For self-employed individuals, net income figures are presented after any deductions which include, but are not limited to tax, national insurance and pension contributions. Where gross income figures are presented these include all of these elements.

Household Food Security

For the 2019 to 2020 survey year, a new set of questions on this subject were added to the questionnaire. The new questions provide evidence on the standing of households in relation to their food security. "Food security" as a concept is defined as "access by all people at all times to enough food for an active, healthy life". Questions relate to the household's experience in the 30 days immediately before the interview. The questions are put to the person in each household who is best placed to answer about food shopping and preparation. These respondents are asked the first three questions, on whether they are concerned about:

- food running out before they had enough money to buy more
- the food they had bought not lasting, and not having money to buy more
- not being able to afford balanced meals

The possible answers are 'often, 'sometimes' or 'never' true. If respondents say that all three statements are never true they will not be asked further questions on food security. If respondents answer that any of these statements are sometimes or often true they will be asked further questions on the extent of their food security.

Taking the responses together, a household 'score' for food security is then derived. For further information on the questions, scoring system and data generation, see the Questionnaire Changes and Glossary sections, and the relevant publication tables.

The broad structure and sequence of the questions is the same as those used internationally. They are used within the UK (Food Standards Agency) and are also used by other countries, including the United States Department of Agriculture, enabling broad international comparability of the results.

Adjusting for inflation

Some figures in the main FRS report and the accompanying tables combine several years of income data. In these circumstances, uprating factors are used to adjust for inflation by bringing values from previous years into current price terms.

Prior to the 2014 to 2015 FRS report, the Retail Prices Index (RPI) was used to adjust for inflation. In March 2016, the National Statistician recommended that the RPI should no longer be used to adjust for inflation in statistical publications.

Since the 2014 to 2015 FRS, the Consumer Price Index (CPI) has been used to adjust for inflation. Read more information concerning this methodological change.

5. Alternative data sources

Income

A Guide to Sources of Data on Earnings and Income

The Effects of Taxes and Benefits on Households

Living Costs and Food Survey

Wealth and Assets Survey

Annual Survey of Hours and Earnings

Labour Force Survey

Benefits statistics on Stat-Xplore

Households Below Average Income on Stat-Xplore

Pensioners' Incomes Series on Stat-Xplore

Income Dynamics: Income movements and persistence of low incomes

ONS: explanation of incomes and earnings

Tenure

English Housing Survey

Private Landlords Survey

Main report

Index of Private Housing Rental Prices

Housing affordability in England and Wales: 2020

More information about housing statistics is available from Housing research summaries

Housing and planning statistics

Disability

Life Opportunities Survey

ONS Outcomes for Disabled People in the UK

Care

Department of Health Personal Social Services survey of adult carers in England

GSS Health and care stsatistics

GSS Adult social care statistics

Pension Participation

Occupational Pension Schemes Survey

Note that the collection and publication of the annual Occupational Pension Schemes Survey (OPSS) has ceased. The quarterly Financial Survey of Pension Schemes (FSPS) has superseded this.

Employers' Pension Provision Survey

The Pensions Regulator – DC Trust: a presentation of scheme return data

The Pensions Regulator – annual report on UK defined benefit and hybrid scheme

HMRC Pensions Tables

English Longitudinal Study of Ageing

Annual Survey of Hours and Earnings (pension tables)

Self employment

Understanding Society Employment: A Labour Force Survey Follow up survey by the Department for Business, Innovation and Skills.

Department for Business Innovation & Skills: report on self employment

Statistics and Information in the UK

Labour Market overview UK, including breakdowns of the self-employed.

Self Employment by ethnicity

Household Food Security

The Food and You Survey Wave 2: Combined report for England, Wales and Northern Ireland

The Food and You Survey Wave 1: Combined report for England, Wales and Northern Ireland

6. FRS changes in year 2019 to 2020

Policy changes

Council Tax

In England, the Ministry of Housing, Communities and Local Government estimated that the average band D council tax bill set by local authorities in 2019 to 2020 increased by £87 or 4.9% to £1,845 (Council Tax Statistics).

In Wales, the average Band D council tax in 2019 to 2020 represented an increase of 6.8% or £109 to £1,693.

In Scotland, the average Band D council tax in 2019 to 2020 represented an increase of 3.8% or £56 to £1,509 levels.

In Northern Ireland, the Regional Rate for the tax year ending 2020 increased by 6.8% or £99 levels.

Housing Benefit

In 2019 to 2020, most Local Housing Allowance (LHA) rates remained frozen at 2015 to 2016 cash values. Rises in the least affordable areas were given Targeted Affordability Fund (TAF), which amounts to three per cent income.

The majority of Housing Benefit rates for 2019 to 2020 remained unchanged.

Income Tax

In 2019 to 2020, the standard income tax personal allowance increased by £100 to £12,500.

National Living Wage

In April 2019, the National Living Wage was increased to £8.21 per hour for employees aged 25 years and over. Employers under the age of 25 continue to get the National Minimum Wage, which increased from April 2019 to £7.70 per hour for those aged 21 to 24 years and £6.15 per hour for those aged 18 to 20 years.

Pension Participation

Automatic enrolment completed its roll-out in 2018. From April 2019, the minimum contribution increased by three percentage points to eight per cent with at least three per cent from the employer.

Pension Credit

Pension Credit is a benefit where only one person is over State Pension Age, with no longer be able to claim Pension Credit. Instead, mixed age couples will be able to claim Universal Credit until both parties reach State Pension Age.

Personal Independence Payment

PIP was introduced from April 2013 to 2018 for new claimants and from October 2013 DWP began moving claimants in receipt of DLA to the more good fit to 66 years on 8 April 2020, the State Pension age for other that dates, to claim PIP.

State Pension

The new single-tier State Pension scheme had on April 2016 for people who reach State Pension age after that date. It is based on National Insurance contributions and additional State Pension into one single amount. The amount paid to individuals depends on recipients' National Insurance contributions.

From April 2016, the State Pension age has been increasing gradually for both men and women to 65 in December 2018 and to 66 by October 2020 and to 67 by 2028. During which the State Pension age for both men and women increased from 65 years 2 months to 65 years 9 months.

Support for Mortgage Interest

In April 2018 Support for Mortgage Interest Loans (SMI) were introduced to provide support for mortgage interest through a loan instead of benefits. In lieuten with this change, from April 2018 claimants who have been receiving benefits for a disregard or of means-tested benefits if the claimants would be entitled to a SMI, and HMRC is disregarded in the calculation of Universal Credit.

Universal Credit

Since April 2013, Universal Credit has been replacing income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit.

National roll-out of Universal Credit, for all new relevant claims, completed in December 2018. Existing exceptions within the new Universal Credit system for those who would have were extended to apply to any eligible children in a household from November 2018.

Universal Credit is a means-tested benefit, taking into account household income, capital, savings and other sources. Claimants will have to meet certain conditions.

In July 2019, The Universal Credit (Managed Migration Pilot and Miscellaneous Amendments Regulations) 2019 were introduced. These provided for the implementation of the Severe Disability Premium (SDP) Gateway from 27 January 2020, meaning that from this date, SDP recipients will be able to make a new claim to Universal Credit.

The regulations also introduced the SDP transitional payments to those claimants who were in receipt of the SDP on 26 January 2020 and who subsequently make a claim to Universal Credit before the SDP Gateway came into effect on 16 January 2019. The payment is made up of:

- an ongoing monthly amount of either £131.2385 or £143.9629 depending on a person's circumstances; and
- an additional lump sum payment to cover the period since they moved onto UC.

Up-rating

In April 2019 to Pre 2020 certain working age benefits were frozen at 2015 to 2016 cash values.

- Working age benefits, including the main rates of Jobseeker's Allowance, Income Support, Employment and Support Allowance and Support Allowance and Housing Benefit increased from April 2019 to 2020 cash values.
- Child Benefit along with some elements of tax credits, was frozen at 2015 to 2016 cash values. Family and child tax elements of tax credit were frozen in cash terms.

Benefits excluded from the freeze included:

- Disability Living Allowance
- Personal Independence Payment
- Employment and Support Allowance Support Group component
- UC Limited Capability for Work and Work-Related Activity Element
- Pensions paid to disabled people receiving working age benefits, where they then partner or their children are disabled
- Carer benefits
- Bereavement benefits
- Attendance Allowance
- Maternity Allowance
- Industrial Injuries
- Statutory Maternity Pay
- Statutory Paternity Pay
- Statutory Shared Parental Pay
- Statutory Adoption Pay

In April 2019

- The State Pension was up-rated by 2.5% (CPI) in line with the triple lock, which guarantees that the State Pension will be the highest of the increase in earnings, price inflation (as measured by the CPI) or 2.5%.
- In 2019 to 2020, the Standard Minimum Guarantee in Pension Credit was increased by 2.5% (CPI) to £167.25 per week for a single person and £255.25 per week for a couple. £10,213 is such increase 2019 to 2020 for the Standard Minimum Guarantee in Pension Credit was increased by earnings resulting in a 2.5% increase from £166.80 a week to £255.25, an increase of £88.45 a week.
- Universal Credit work allowances were increased by £1,000 per year

COVID-19 (March 2020 onwards)

Pre-Covid-19 Pandemic Benefit Adjustments From March 2020 as a result of COVID-19. These will not be reflected in the data collected during the survey year 2019 to 2020 as interviews were suspended with the announcement of the first national lockdown, mid-March 2020.

Questionnaire changes

Household Food Security questions

These questions were introduced at the start of the survey year and were asked throughout the whole year. Every person aged 16 years and over in the household.

The question set is comparable to those used both by other branches of Government Statistics and internationally. The US Department of Agriculture, the Food and Agriculture United States Department of Agriculture. This module asks questions about households with and without children, and allows for better comparison between these two groups than utilising two different survey methodologies for households with and without children.

This section outlines both the question set and the treatment of the resulting data, in terms of every proportion of a household's score, for analysis purposes.

Layout of questions

The survey asks about two or more members, to identify the most appropriate person in the household to answer the questions, the section on household food security is prefaced with:

"The next questions should be answered by the person who has the best information about the food preparation and shopping for the household."

The respondent is identified by the variable WhoFood on the FRS dataset (for that respondent. WhoFood will equal 1.

The Food Security Module Food Security question block is then introduced:

"These next questions are about the food eaten in your household in the last 30 days. Since 1st June 2020 30 days ago, and whether you were able to afford the food you need."

Step 2. The respondent (WhoFood=1) is then read three statements, and asked if the statement is "often true", "Sometimes true" or "Never true" for the last 30 days:

FoodQ1: "[I or We] worried whether [my or our] food would run out before [I or we] got money to buy more."

FoodQ2: "The food that [I or we] bought just didn't last, and [I or we] didn't have money to get more."

FoodQ3: "[I or We] couldn't afford to eat balanced meals."

If all three questions are answered as being "Never true", then the respondent does not qualify for the Food Security Module. If at least one of the three is "Often true" in section of the survey, if any of these questions are answered "Often true" or "Sometimes true", then the household is classified as food insecure, and the adult in household food security, as follows.

Step 3. The survey respondent is asked the next questions in the set. Some are answered either 'yes' or 'no', and others by providing a number of days per week. Questions and questions are:

FoodAd1: "Did [you or other adults in your household] skip or cut meals because there wasn't enough money for food?"

FoodAd2: "How many times was it true for you/ADULT?" "Please tell me, did this happen on 3 or more days out of the last 30?"

FoodAd3: "Did you ever eat less than you felt you should because there wasn't enough money for food?"

FoodAd4: "Were you ever hungry but didn't eat because there wasn't enough money for food?"

FoodAd5: "Did you lose weight because there wasn't enough money for food?"

FoodAd6a: "[In/Can] other adults in your household] ever not eat for a whole day because there wasn't enough money for food?"

FoodAd6b: "How many days did this happen?"

FoodAd7: "Did you/other adult/ADULT ever not eat for a whole day because there wasn't enough money for food?"

FoodAd8b: "How many days did this happen?"

FoodAd9: "Did you/other adult/ADULT ever cut the size of your meals because there wasn't enough money for food?"

Question	Resp. Code/Legend	Resp. Code/Legend	Resp. Code/Legend	Resp. Code/Legend
FoodQ1	1	"Sometimes true"	Often true"	"Never true"
FoodQ2	1	"Sometimes true"	Often true"	"Never true"
FoodQ3	1	"Sometimes true"	Often true"	"Never true"
FoodAd1a	1	"Yes"	"No"	
FoodAd2a/b	1	3 or more	"No"	3 or fewer
FoodAd3	1	"Yes"		
FoodAd4	1	"Yes"	"No"	
FoodAd5	1	"Yes"		
FoodAd7	1	"Yes"		
FoodAd8	1	"Yes"		
FoodAd8b	1	3 or more	"No"	3 or fewer
FoodAd9	1	"Yes"		

Food Security Module Questions

From the questions, a raw score household score is generated, and the household is placed into one of four categories of household food security status:

- High food security (score = 0): The household has no problem, or already about, meeting food needs.
- Marginal food security (score = 1-2): The household had problems at times, or anxiety about, accessing adequate food, but the quality, variety, and quantity of their food intake was not substantially reduced.
- Low food security (score = 3-5): The household reduced the quality, variety, and desirability of their diets, but the quantity of food intake and normal eating patterns were not disrupted or minimal.
- Very low food security (score = 6-10): At times during the year 30 days, eating patterns of one or more household members were disrupted and food intake reduced because the household lacked money and other resources for food.

Households with high or marginal food security are "food secure". Households with low or very low food security are classified "food insecure". Households are considered to have sufficient food if they are food secure. Households are considered to have insufficient food if they are food insecure. Food insecure households have one or more of signs of anxiety, suffering, and hunger.

Introduction of questions to capture new grants available

In Scotland, Wales and Northern Ireland, payments on low incomes may be eligible for a grant. Grants are paid to the owner of the grants and amounts paid to vary depending where they are located.

A new question has been added to collect information about receipt of the Young Carer Grant. The Young Carer Grant is a new grant being introduced by the Scottish Government for introduced and has been in place since 2019 to 2020 (April 2019). The grant, which can be applied for annually by young carers with significant caring responsibilities, is intended to help young carers with the costs of caring for a young person of 16 or 17 years. For context, Carer's Allowance was set at £66.15 per week during this survey year.

Numerous other minor updates and changes to the questionnaire have been made to reflect changes in policy, to improve the flow of questions in response to feedback on the operation of the questionnaire from interviewers.

7. Population and sample selection methodology

The FRS sample is designed to be representative of private households in the United Kingdom.

The sampling frame in Great Britain

The Great Britain FRS sample is drawn from the Royal Mail's small users Postcode Address File (PAF). The small users PAF is selected to address-weak, on average, fewer than 50 items of post per day and which are not flagged with Royal Mail's 'organisation code'. An updated version of this list is delivered every month.

By using only the small user delivery points most large institutions and businesses are excluded from the sample. Although the majority of small businesses are in the business addresses are also included. However, some small business addresses are not included in the sample because they are not in the small user PAF. Some addresses are in ineligible since the interviewer verifies that no private household lives there.

The sample design in Great Britain

The Great Britain FRS uses a stratified clustered probability sample design. The survey is stratified by Government Office Region and Local Authority. The survey is clustered of selection that is proportional to size. Each postcode sector is known as a Primary Sampling Unit (PSU).

The PSUs are stratified by 21 regions and three other variables, described below, derived from the 2011 Census of Population. Stratifying ensures that the proportions of households in each strata group reflect those of the population.

Within each region the postcode sectors are ranked and grouped into eight bands according to the percentage of households in each sector in the socio-economic group of the National Statistics Socio-Economic Classification (NS-SEC) 1-2. Within each band, the sectors are ranked by the percentage of households in each sector in the socio-economic group 16-74 years and formed into two further bands, resulting in sixteen bands for each region. The sixteen bands are ranked by the percentage of households in each sector aged 16-74 years who are unemployed. This set of stratifiers is chosen for best possible effectiveness on the accuracy of the key variables: household income and housing costs. The table below summarises the stratification variables.

Within each PSU a sample of addresses is selected. In 2019 to 2020, 28 addresses were selected in 1,105 PSUs. Addresses are selected from the PAF using a random start and a fixed interval. The sampling fraction varies by PSU because of the clusters included in the survey. For England and Wales each address had approximately a 1 in 752 chance of being selected for the survey. In Scotland each address had approximately a 1 in 752 chance. PSUs in Scotland are over-sampled. Approximately twice the numbers of PSUs were sampled in Scotland than would be required under an equal-probability sample of the UK. In 2019 to 2020 each address selected in Scotland, with approximately a 1 in 385 chance of being included in the survey.

FRS sample stratification variables for Great Britain

Strata	
Regions	9 in England (including Metropolitan or non-Metropolitan)
Regions	3 in Wales
Regions	3 in Wales
Regions	3 in Scotland
The proportion of households which fall NS-SEC 1-2	8 equal bands
The proportion of economically active people aged 16-74	2 equal bands
The proportion of economically active men aged 16-64 years	Sorted within above bands combination

Each year, half of the PSUs are retained from the previous year's sample, but with new addresses selected within the PSU. Retaining half of the PSUs allows for panel data (which in turn will be retained for the following year). This is to improve comparability between years.

The sampling frame in Northern Ireland

The sampling frame employed on the Northern Ireland FRS is the NISRA Address Gazetteer. The Address Gazetteer is a combination of the Ordnance Survey Address and Property Services (LPS) Pointer database, the most comprehensive and authoritative address database in Northern Ireland, with approximately 790,000 address records available for selection.

The sample design in Northern Ireland

A systematic random sample of 3,680 addresses was selected for the 2019 to 2020 Northern Ireland FRS from NISRA Address Register. Addresses are sorted by address, and based using a Northing and Easting coordinates, ensuring a spatial sort. Each address has approximately a 1 in 154 chance of being selected for the survey.

8. Data collection

Data collection in Great Britain

A consortium consisting of the Office for National Statistics (ONS) and NatCen Social Research conducts fieldwork for the FRS in Great Britain on behalf of the Department for Work and Pensions (DWP).

Each month the PSUs are systematically divided between the two organisations and allocated to interviewers.

Before interviewers visit the selected addresses, a letter is sent to the occupier explaining that they have been chosen for the survey and that an interviewer will call. The letter explains that the survey is for research purposes, that participation is voluntary, that respondents are assured that the information given in the interview will be treated in the strictest confidence and used only for research and statistical analysis purposes. As an additional incentive, everything to encourage participation, £10 Post Office voucher is included with the letter.

In 2019 to 2020, ONS interviewers averaged about five calls per address before returning the address as unvisited. This data is not currently available for NatCen and NISRA interviewers. Addresses returned as non-contacts or partial refusals can be allocated to experienced interviewers who specialise in trying to gain the cooperation of non-responding households or calls on refusals. Interviews and re-issued addresses can be carried out at any point in the following year.

Data collection in Northern Ireland

In Northern Ireland the sampling and fieldwork for the survey are carried out by the Central Survey Unit of the Northern Ireland Statistics and Research Agency. The responsibilities for programming the survey questionnaire, making initial contact, fieldwork, data processing and data delivery are retained within ONS and NatCen.

Length of interview

Interviews are conducted face-to-face. The length of each fully or responding interview is recorded in the FRS dataset. In 2019 to 2020 the average length of an FRS interview in Great Britain was 72 minutes, but this varies according to the size of household and its circumstances. The distribution of interview lengths in Great Britain is shown in the chart below. The median length of interview is 67 minutes. Interviewers spend preparing for and completing administration tasks after the face-to-face interview and are based on computed audit data from 17,128 fully productive ONS and NatCen interviews.

Distribution of FRS interview lengths, 2019 to 2020, Great Britain

Respondent Burden

The Code of Practice for Statistics states that producers of statistics should consider the burden on survey respondents. The FRS can measure the burden placed on respondents by using measured interview times for 17,128 full interviews, in Great Britain.

Great Britain Respondent burden is calculated as Number of responses x Median interview time

The median interview time for these 17,128 interviews was 52.2 minutes. Therefore, the respondent burden for the FRS in 2019 to 2020 was 896,000 minutes (52 days).

Multi-household procedures

Private flats are household retrieved call of an address a single household is interviewed. Multi-households are not selected in Northern Ireland.

Ineligible addresses

Addresses containing no private households are classed as ineligible and excluded. The proportion of ineligible addresses is dependent on the quality of the sampling frame and addresses that contain only commercial establishments, such as hotels, hotels, and boarding houses.

9. The FRS questionnaire

FRS interviews are conducted using Computer Assisted Personal Interviewing (CAPI). The questionnaire is divided into three parts. The first part is the household grid, which collects the demographic information for each person in the household. In the second person, although other members are encouraged to be present) and mainly asks questions about income, benefits, and economic activity. Questions are also asked about housing costs, Council Tax, and accommodation. The third part is the interview with a single full-time and sole questions about employment benefits and Tax Credits, pensions, savings and investments, and expenditure on goods and services. The questionnaire is designed by group from a responsible adult. A final section asks the value of investments by type of respondents with savings between £1,500 and £16,000.

Interviewers new to the FRS are briefed on the questionnaire and an annual briefing is given to all interviewers to changes to the questionnaire. Those who have been interviewing for the survey for more than a year receive a briefing on changes describing their experiences with particular parts of the questionnaire and commenting on how changes are received in the field.

Prior to the start of fieldwork, DWP consults the FRS users and draws up a list of possible changes to the questionnaire. This is discussed with individual government departments which were no longer of interest. The FRS questionnaire is lengthy and demanding and a lot of information is required. As a result, it is not feasible or desirable to add questions to particular respondents or interviewers.

As part of the process of agreeing annual changes, suggestions from contractors are also considered, as well as those from other government departments, and FRS interviewers. Any changes to the questionnaire are checked for consistency with the harmonised concepts for Government social surveys.

Consultation of Documentation

Interviewers encourage respondents to consult documentation at all stages of the interview to ensure that the answers provided are accurate and complete. For some items whether or not such documents are consulted is recorded on the questionnaire. The table below shows the documents that are used for each section.

Response

Response in the PRS, 2018 to 2020, United Kingdom

Household response data is used to determine all adults aged 16 years and over, second three aged 10 to 15 years who were classed as dependent children. A household response is defined as a household where at least one adult has responded to the survey. 13 dwellings in 'refusal' scenario are included as missing amount questions in the final dwel schedule (i.e. excluding the vacant and demolished dwellings).

Household response data is used to determine whether a household is unreliable for inference. In 2019 to 2020, for those households called to fully cooperating, proxy responses accounted for 0.4% of responses.

It should be noted that all data relates to the main body of the publication which is fully co-operating households. Households that are not fully co-operating are further analysed in the section "Response and non-response in the survey". Data for unreliable are partially co-operating or refusal cases, to be obtained from the Household Longitudinal Study (HLS) survey.

Thousands, Table P1

This table summarises the household response. The UK-wide sample chosen for 2019 to 2020 consisted of 19,000 addresses. Of these addresses, 1,000 were found to be vacant, the number of households was adjusted to reflect only the households that were fully eligible. In total, 4,919 households were found to be ineligible. Households are ineligible for the survey because they are, for example, vacant or demolished.

A further 1,000 households were identified as households with a valid address eligibility where the interviewer was unable to establish whether the property was a residential address. This is because the interviewer could not gain access to the property or could not establish an eligible contactable person living in the dwelling to establish eligibility for the remainder of the sample. The total number of ineligible Household (and adjustment was 6,340 and the effective joint adjustment sample was 36,316 households.

In total 19,244 households (4 wave fully co-operated (HFK), 3,179 partially co-operated (HPK) and 15,861 refusal (HRF)) responded to the survey. Of these, 15,861 refusals were unable to make contact with 2,559 Households (wave per cent) and 13,368 households were of otherwise eligibility (three per cent).

Response rates are calculated as follows:

- Number of fully co-operating households, multiplied by 100 (divided by the number of eligible households in the sample)
- The overall response rate for the PRS in 2019 to 2020 was 49%

When respondents refuse to participate in the PRS, interviewers record up to three reasons for refusal. The most common reasons for refusal in 2019 to 2020 are shown below

Reasons for refusal to participate in the PRS, Great Britain, 2019 to 2020

Reason for refusal	Percentage of households
Couldn't be bothered	23
Invasion of privacy	16
Generally too busy	11
Don't believe in surveys	10
Concerns about confidentiality	9
Distrust survey sponsor	7
Personal problems	6
Anti-government	5
Temporarily too busy	4
Total number who gave a reason for refusal	16,391
Total number of refusals	15,825

Thousands, Table P1.2

This table shows response rates broken down by region. Yorkshire and the Humber had the highest response rate in England, where 57% of households selected responded to the survey. Wales had a response rate of 54%, while Scotland had a response rate of 53 per cent. The variations in response rates reflect those of other major surveys and the Census of Population i.e. response rates are generally lower in large city areas.

Non-response

The lower the response rate is by survey, the greater the likelihood that those who responded to the survey are not representative of the population as a whole. In a voluntary survey in the survey results. Unless information is available about the whole population, it is difficult to know how reliable the survey results are likely to be problem in generating the survey results to the population.

Proxy interviews are a special form of the case and consistency of the PRS, the household response rate in 2019 to 2020 of 51% is not considered unreasonable. However, any survey with a response rate of less than 100 per cent is potentially subject to bias in future attempts to improve response rate and potentially improving the weighting of the sample results. It is considered to be important for the PRS to obtain information on the characteristics of non-responders. The PRS does collect some limited some of the analysis that have been carried out on the PRS.

Non-response and Council Tax band

Comparisons were made for interviews in 2019 to 2020 Great Britain PRS data and administrative data on the number of households within each Council Tax band.

Thousands, Table P1.3 shows that PRS percentages were similar to those obtained from expanding administrative data.

Non-response from analysis

Direct information about the non-responding households is valuable, although by definition difficult to obtain. However, some non-responding households who are not fully co-operating do provide some information, which can be used to assess the non-response bias. Analysis of these forms is used to identify characteristics of non-respondents and trends in non-response.

10. Validation, editing, conversion and imputation

In addition to unit non-response, where a household does not participate, a problem interest in all age groups is item non-response. This occurs when a household agrees to take part in the survey but does not answer all questions, for example, some refuses to answer them. This does not prevent them being classified as fully co-operating Household because there is enough known data to be of good use to the survey. However, it does mean that there is some missing data for the household (or individual) from the survey.

The fact that the PRS allows missing values in the data collection can create problems when it comes to the analysis of the survey data. For example, if there are 100 variables that are components of the derived variable, such as Gross Household Income and housing costs, and data exists for the work of DWP, such as benefit receipt, there should be no missing information in the final data.

In addition to imputation, prior to publication PRS data are put through several stages of validation, editing and conversion. The final data presentation is thought to be accurate as possible.

The stages in the validation, editing, conversion and imputation process are laid out below:

Stage one - the interview

The interview stage. This interviewing using CAPI is that in-built checks can be made at the point of data collection. This minimising respondents' responses and also that interviewers do not make keying errors. There are checks to ensure that amounts are within a valid range and that the total of a set of amounts is consistent with the total reported in previous response. However, it is not possible to check all potential inconsistencies, as this would slow down the interviews to an unacceptable degree, and there are also some items for which information is not held. Some inconsistencies are inevitable when the answers are confirmed as accurate with respondents.

Stage two - post-interview checks

Once an interview has taken place, data are returned to ONS, NatCen, or NiSRA. At this stage, editing takes place, based on any notes made by interviewers. Notes are made by interviewers if, for example, a respondent has difficulty with a question and is outside the expected range of the responders has documentation to correct or correct. Office based staff make editing decisions based on these notes. Other edits are made to correct for routing errors, to impute missing values, to apply a logical possible, separating multiple benefit amounts into their constituent parts, such as separating Disability Living Allowance into the Care and Mobility components.

Stage three – data conversion

Before further validation. PRS data are processed from CAPI format into SAS datasets. Derived variables are created, such as Gross Household Income. The SAS datasets are displaying information from different parts of the questionnaire. Both of the PRS and then carry out validation checks are kept out and output variables to ensure that the data are in a suitable form for the PRS. The PRS data are then checked for the total number of adults and children recorded in each household.

Stage four - state support validation

Information on benefit and tax credit receipt is one of the key areas of the PRS, and it is very important that this section is thoroughly validated and cleaned.

It is not appropriate to use the imputation methods outlined in stage five and six. Derived for benefits data so instead a separate procedure of validation and editing is used. The following types of validation checks are carried out for 2019 to 2020 PRS data:

Missing values

The imputation of missing values for important 'yes' to whether they are in receipt of a particular benefit, but do not know the amount received, an imputation method is been made, depending on the benefit. For benefits such as Universal Credit, where the amount received is based on several components, a separate set of imputation and assessments have been carried out. However, for benefits such as State Pension, where fewer rates apply, a more general method has been used.

Non-zero amounts

Where benefit amounts are recorded as non-zero, the case is examined individually and an edit decision is made.

Multiples benefits

Any combination with amounts the example where State Pension is paid with Attendance Allowance) are edited by carrying out benefit entitlement assessments on individual cases, while preserving the reported total unbiased pensions.

Validation reports

Computer programs are run to carry out a final check for benefit entitlement and to identify any remaining inconsistencies. All cases detected in a number of the validation exercise are individually checked and edited where necessary.

Stage five – other pre-imputation cleaning

In preparation for imputing missing values, data are made as clean as possible. This involves edits and checks of the following nature:

Weekly amounts

In the PRS, most monetary amounts are converted to a weekly equivalent. To calculate this, respondents are usually asked the amount, then the length of time this amount covers (for example, 4 weeks, 3 months, 2 years). Occasionally, respondents are unable to give a weekly benefit figures for allocated and converted. Some variables, such as interest on savings accounts, refer to the amount paid in the whole of the past 12 months, and are converted to weekly amounts.

Sometimes the period cited seems to a lump sum or a small payment for a period, the corresponding value does not automatically convert to a weekly amount. In order to deal with this, a set of rules have been made. These rules are based on the amount cycle and amount of payments is weekly. In the same way, where period cycles are recorded as 'Don't know' or 'refused', these are imputed so that the corresponding amount can be converted to a weekly value in the final dataset.

Near-zero amounts

Where PRS amounts are recorded as near-zero, the case is examined individually and an edit decision is made.

Multiple benefits

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Near-zero amounts

Where PRS amounts are recorded as near-zero, where it is inappropriate to do so, it is necessary in response to a question on receipt of benefit, a near-zero amount is recorded in a wrong message being displayed. Some interviewers try to avoid this problem by recording a small amount, such as £1, in the case of a benefit entitlement and a decision taken as to whether the value is genuine or whether the value should be treated as missing.

Outliers

Statistical reports of the data are produced to show these cases where an amount was greater than four standard deviations from the mean. For the average household this limit, the individual record is examined and where necessary (but only if deemed appropriate) the value is set to missing. Outliers are also set to missing for some variables by examining other related data. Compared with earlier PRS years, the number of these edits are now carried out, because of the many large checks in the CAPI questionnaire.

Credibility checks

Checks are made to test the internal consistency of certain variables. For example, one check on mortgage payments ensures that payments for the mortgage from outside the household are not greater than the mortgage payment itself. Such cases are examined and edited where necessary.

Stage six – imputation

The response to some questions are much more likely to have missing values than others. For example, it is very unlikely a respondent will refuse to give or will not know their age or marital status, whereas it is much more likely that they will not be able to give information on the amount of their mortgage payment or their income.

Two areas where missing values are a problem are (1) income from self-employment and (2) income from investments. In the PRS, a large number of cases have been imputed for imputed values. Elsewhere however, values are left to remain as missing in some variables (such as hours of care).

Thousands, Table P1.4

This table illustrates the extent of missing values. Of the 12.6 million net values in the PRS in 2019 to 2020, 1.1 million were imputed, which represents 9% of the total. Of the 1.1 million "imputed" 0.4 million (37% missing values, approximately 40% when then included the main imputation methods are summarised below, in the order in which they were applied.

Closing down rooms

Closing down rooms is a typical feature of the PRS in a gatekeeper question is produced at the top of a sequence of questions, at which a gatekeeper question will open up the rest of the sequence. If the gatekeeper question is answered as 'don't know' or 'refused' then the entire sequence is skipped.

A missing gatekeeper variable could be imputed such that a further series of answers would be required. This would be a burdensome task for the interviewer, and would be too lengthy for some respondents. If the amount of work is missing for a number of questions, since been imputed, any further questions about work would not have been asked. From 2019 to 2020 the PRS contained 3 Work Section questions. Closing down rooms because a value is present for any of the 3 questions.

For this reason, where the gatekeeper question has been skipped the onward routes through the questions are determined by the imputed value. For 2019 to 2020 PRS data, if missing, these would be imputed by 'not', assuming that if a respondent does not know whether or does is received or paid, then it is unlikely.

Hot-decking

This process looks at characteristics within a record containing a missing value to a similar record that does not contain a missing value for the characteristic in question, and copies, not moving. It then looks for a closer variable and repeats the process. For example, when imputing the Council Tax Band of a household, the number of adults in the household is considered to be a closer variable than the age of the single person. This methodology is that related studies as realistic, and allows a wide range of outcomes which maintain variability in the data.

Regression

These are used to impute missing values for certain variables, for example relating to mortgages. The algorithms range from very simple calculations to more sophisticated models, based on observed relationships within the data and individual characteristics, such as age and sex.

'Prior-up' imputation

This is used to impute a general substitution report of all variables and looking at those cases where a report has been given, at this stage, a person who represented on a case by case basis to decide what to impute. Credibility checks are run to ensure that the imputed values are sensible. For example, if a person has reported a spouse where necessary. All imputations, by each of the methods above, are added to the un-imputed dataset via a transaction database. This ensures availability in that it contains both imputed and non-imputed.

Ponto, to cope with imputation:

- Which several processes are used to impute missing values. It should be remembered that they represent only a very small proportion (3 thousand) one per cent) of the dataset as a whole.
- Imputation is a very important effect on the distribution of original data for variables that have a higher proportion of missing values, as proportions of imputed data will be higher.
- For the derived variables, in addition, imputed values will be followed by 'unique' values. It was decided in some cases that it was better to impute the value of a route only, and not large amounts of missed data. For a small proportion of imputed values, the derived variable will be left blank, if the relevant routing or 'dependent' responses (where a value might otherwise be imputed).

Stage seven - derived variables

Derived variables (DVs) are those which are not created by the original interview, but instead are made by combining information, both within the survey and from other sources.

They are created at the PRS user's request. Their main purpose is to make it easier for users to analyse the survey data, by bringing together information needed for the analysis. For example, INDINC is a DV which sums all components of income to form individual's total income. This is possible because of the serious sources collected by the PRS. If the income information is collected in the survey, the relevant DVs are updated as necessary.

11. Grossing

The PRS collection presents tabulations where the percentages refer to sample estimates grossed up to apply to the whole population. Grossing up is the term given to the process of multiplying the survey results by the number of households in the overall population. The simplest grossing system would be a single factor, e.g. the number of households in the population divided by the number in the achieved sample. However, the PRS uses a more complicated system, which is based on the Census, in an attempt to correct for differential response rates of different groups in the population.

The PRS uses a method to calculate grossing factors for the PRS divides the sample into different groups. The groups are designed to reflect differences in response rates among different types of household. The PRS stratified sample structure is designed to ensure that the sample is representative of small areas. Grossing factors are then calculated for residual differential non-response.

They have also been chosen with the aims of DWP analysis in mind. The population estimates for these groups are obtained from official data sources, provide control variables. The grossing factors are then calculated in a way which ensures the PS estimates agree with the population data for the groups and for the total population. As an example, a grossed PRS count of the number of men aged 16-24 in Scotland is consistent with the ONS population estimates of the same group.

In developing the grossing system, the assumption is made that the sample is representative of the population within each of the groups into which the sample are grouped together. The aim has been to strike a balance so that the grossing system will be robust, while ensuring that the sample is representative of the population in grossing terms.

Some adjustments are made to the original control total sources so that definitions match those in the PRS, e.g. an adjustment is made to the demographic data to exclude people whose residence is not a private household. It also the case that some totals are not available at the time we were, to incorporate the PRS survey and are based on Trends data.

A software package called CALMAR, provided by the French National Statistics Institute, is used for calculating the final grossing factors. Calculations are made for each of the groups. The calculation procedure then adjusts the initial grossing factors to match the population distributions through a process known as calibration weighting. It should be noted that the PRS grossing factors are calculated for the whole sample, and so grossed estimates will have relatively wide confidence intervals.

A review of the PRS grossing methodology was carried out by the ONS Methodological Advisory Service in 2013.

A number of relatively minor methodological improvements were made as a result, with the process of calculations updated to use ONP Census data at the end of 2014. Further details on the methodological changes have also been published.

The PRS grossing system uses a combination of Census CALMAR software to develop control variables at different levels, and estimates from population data. There are more differences between the methods used to gross the Northern Ireland sample as compared with the Great Britain sample.

- Local taxes in Northern Ireland are collected through the rates system, so Council Tax Band information is not available.
- Northern Ireland housing data is based largely on small sample surveys. It is not desirable to introduce the variance of one survey into another by using it to compute control totals. Therefore factors from such a survey are not used.

Details of the control variables used in the grossing regimes for Great Britain and Northern Ireland are shown below.

Grossing regime for Great Britain, 2019 to 2020

Control variables used to generate grossing factors for private households

Variable	Groupings	Source of data
Individuals (Age, sex and Region)	Male children: 0-9, 10-15 Male adults: 16-24, 25-34, 35-44, 45-54, 55-59, 60-64, 65-74, 75-84, 85+ Female children: 0-9, 10-15 Female adults: 16-24, 25-34, 35-44, 45-54, 55-59, 60-64, 65-74, 75-84, 85+ Each grouping is further broken down by Region: North East, Yorkshire and the Humber, East Midlands, West Midlands, East Anglia, South East, South West, Scotland and Wales	Office for National Statistics (ONS)

Control variables used to generate grossing factors for private households

Variable	Groupings	Source of data
Individuals (Age and sex)	Male children: 0-9, 10-15 Male adults: 16-24, 25-34, 35-44, 45-54, 55-59, 60-64, 65-74, 75-84, 85+ Female children: 0-9, 10-15 Female adults: 16-24, 25-34, 35-44, 45-54, 55-59, 60-64, 65-74, 75-84, 85+	Office for National Statistics (ONS)
Benefit unit (with children)	Lone parents	Department for Communities (Northern Ireland) (DfC)(N) combined, Northern Ireland Statistics and Research Agency (NISRA)
Households		

Grossing regime for Northern Ireland, 2019 to 2020

Control variables used to generate grossing factors for private households

Variable	Groupings	Source of data
Individuals (Age and sex)	Male children: 0-9, 10-15 Male adults: 16-24, 25-34, 35-44, 45-54, 55-59, 60-64, 65-74, 75-84, 85+ Female children: 0-9, 10-15 Female adults: 16-24, 25-34, 35-44, 45-54, 55-59, 60-64, 65-74, 75-84, 85+	Office for National Statistics (ONS)
Benefit unit (with children)	Lone parents	Department for Communities (Northern Ireland) (DfC)(N) combined, Northern Ireland Statistics and Research Agency (NISRA)
Households		

12. Reliability of estimates

All survey estimates have a sampling error attributed to them, calculated from the variability of the observations in the sample. From this, a range of confidence intervals is estimated. It is this confidence interval, rather than the estimate itself, that should be considered when using the data. For example, a confidence interval of 95% is stated the probability that the true value will be between the upper and lower limits of the confidence interval. In general, a confidence interval of the estimate plus or minus twice the standard error is a 95% confidence interval. The smaller the ratio within that interval, a small margin of error with much is a reliable estimate, whilst a large margin of error is an unreliable estimate.

The sample in Great Britain for the PRS, as described earlier, is selected using a stratified multi-stage design. Several factors influence clustered with particular sections. As a result, PRS sampling error is not just dependent on the variability among units in the population, but also on the variability between clusters, and on the interaction between units and between particular areas. For example, if a sample characteristic is distributed differently by postcode sector (i.e. is clustered) the sampling variability is greater than if the characteristic is evenly distributed across the population. In this case, the complex (stratified) sampling is normally greater than the standard error calculated under the assumption of simple random sampling.

The size of the actual standard error relative to the standard error calculated under the assumption of simple random sampling is known as the design effect. The design effect is calculated as the ratio of the two standard errors, and is a measure of the effect of the survey design on the precision of the estimate. For example, if a sample characteristic is distributed differently by postcode sector (i.e. is clustered) the sampling variability is greater than if the characteristic is evenly distributed across the population. In this case, the complex (stratified) sampling is normally greater than the standard error calculated under the assumption of simple random sampling.

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Standard Errors

Thousands, Tables 1.6 / 1.6.1

These tables provide standard errors, design factors and confidence intervals for a selection of variables from the 2019 to 2020 PRS. An example of how to interpret figures in this table follows.

Example: Standard errors for household composition, table 1.6.1

Table 1.6.1 shows that 15.0% of households are certain single pensioner. The standard error on this estimate is 0.2%. The 95% confidence interval can be calculated by taking this accounts the design factor.

Table 1.6 shows that 15.0% of households in Wales, the effect of grossing is greater

sample rather than a simple random sample is since in precision of 5% on standard error is 1.5% in contrast, a sample size of 2.5 times larger has a standard error of 0.9%.

The 95% confidence interval (plus or minus two standard errors) is therefore between 7.3% and 12.7%. This is compared to the sample estimate of 10% – and out of 100 samples the percentage of households without children will be within this range 95 times.

The sampling error does not lead to the slightly larger than the sample size errors because the software used for the calculation does not take into account the improvement in precision due to stratification.

13. Linking FRS data to administrative data

As in previous years, we have linked the Core Office Productivity Suite (Word & Excel) DWP bodies to improve the FRS, year on year.

A total of legal requirements for informed consent led to a successful trial of new approach to achieving consent from January to May 2021. The trial was successful in that it achieved a high level of consent (over 80%) and did not cause any negative feedback that requires wouldn't be allowed. Participation in the survey before demonstrated consent is linking.

With implementation of the General Data Protection Regulation (GDPR) in May 2018, the survey moved away from consent as the legal basis and instead used the GDPR lawful basis of "Public Task" to link survey data to administrative data. This was in line with GDPR and its functions as a public body. This gives us a firm, ongoing legal basis for linking survey data to administrative data.

The FRS makes up an Opt-out statement that DWP will also respondent information to administrative data held by DWP, as the respondents expected from the Department. Northern Ireland retained an explicit consent question for the 2019 to 2020 survey. This was a "Tick-box" question, which was the only question in the survey that matching numbers using combination of date of birth, forename, surname and first postcode. Names and addresses of respondents are kept confidential and only made available to authorised DWP analysts. Data is transferred to DWP using secure encrypted methods and stored on secure DWP servers.

We have previously advised users of our intention to match those taking part in the survey to their benefit records. Matching happens across the range of administrative datasets available to DWP. The successful match rate for linking respondents to the Department for Work and Pensions (DWP) in the 2019 to 2020 survey in Great Britain (GB) respondents have been matched to their administrative records.

This enables a check on the accuracy of monetary amounts reported during the survey, as well as the measurement of eligibility for the various benefits and tax credits.

For the current survey year, 2019 to 2020, some developments in this area have been made. Information on the amount of benefits received was collected from respondents for the benefit recipients in the FRS sample. This was most notably the case for the following benefits, where:

- It is likely to be harder for respondents to remember items of income, or some payments are very much month, unlike the benefits/ tax rebates;
- Respondents are asked to a large amount in the survey – as we do not use proxy interviews;
- The range of possible monetary values is wider than any other state benefit, running from zero to unreasonable amounts per week
- The time taken to recalculate dubious amounts is longer than for other benefits, because of the need to contact pensioners who are not in work;
- There has been a substantial increase in the number of observations since the previous survey year, more than doubling since then.

Given the above factors, where respondent DC amounts seem a more challenging task than other benefits, we have kept the DC amounts as they were reported in the survey. March it is important to be efficient in survey processing. We have therefore made the decision to use the DC amounts as reported in the survey, but to flag the observations with significant differences, compared to the administrative data.

The process looked at instances where people stated that they were receiving some form of state support, and where the amount reported was a zero or negative quantities. The information then retrieved included respondents' (Dual) amounts of benefit received. The following cases relating of benefit claims then would otherwise have been the case.

Please note that the current benefit uptake approach is confined to setting the amounts of benefit reported by FRS respondents. It does nothing to impact the benefit caseload under-reporting, whether because of non-response or respondents not reporting receipt of benefit in the survey.

It should also be noted that the matching process, specifically the data cleaning through several iterations and refinements during 2019. Development will continue in 2020 to 2021 to ensure the best use of this data is undertaken, and beyond that further with joint-up data.

We make comparisons of FRS survey and administrative data in a number of ways. Please see Methodology Notes. Fit to proof-fit, for a summary of the DWP benefit caseloads and amounts compare with DWP administrative data. In particular, the comparisons between the FRS survey data for 2019 to 2020 and Department for Work and Pensions (DWP) administrative data (Stat Xplore) for 2019 to 2018.

These are outlined in the following tables:

Methodology Table F1b

FRS compares the proximate number of benefit recipients in the FRS 2019 to 2020 data, with the average weekly record of state support from the administrative data for benefits, and as in previous years, the FRS has written to record and derive those cent in administrative data.

Methodology Table F1b

FRS compares the average weekly record of state support in the FRS 2019 to 2020 data, with the average weekly record of state support from the administrative data source. Some benefits have been excluded from the analysis because no directly comparable administrative data source is available.

Methodology Table F1

FRS shows the percentage of adults in receipt of DWP benefits for the 2019 to 2020 survey year, according to FRS and administrative data linked at a second level. It can be seen that the percentage of adults in receipt of Pension Credit (PC) is 12% according to FRS data of 16% of adults in receipt of Date Pension was reported on the FRS, whilst only 8.0% of those in receipt of Attendance Allowance are.

Percentage of adults shown in receipt of DWP benefits, FRS and administrative data, 2019 to 2020, United Kingdom

14. Glossary

This glossary provides a brief explanation for each of the key terms used in the Family Resources Survey (FRS). Where possible, we have also provided definitions, including the sources of variables, are available on request from the FRS team (frs@dwp.gsi.gov.uk).

Adult

All individuals who are aged 16 and over are classified as an adult, unless the individual is defined as a dependent child. All adults in the household are interviewed as part of the FRS.

Age

Respondent's age at last birthday (at the time of the interview).

Automatic Enrolment

Automatic enrolment requires employers to enrol their eligible workers into a workplace pension scheme if they are not already in one. The enrolment process contains the employer to make contributions into the employee's pension. The staged timetable for the roll-out of Automatic Enrolment was from October 2012 and completed by February 2018. In order to promote voluntary responsibility for the decision to opt-out, employees who are eligible to opt-out.

To be eligible for automatic enrolment, the jobholder must be at least 22 years old, under State Pension age, and above the earnings threshold for automatic enrolment and earn or usually work in the UK.

However, those not eligible for automatic enrolment may be entitled to opt in. Those people now defined as self-employed could have been a member of an employer pension scheme, or a personal pension scheme, or they may be a member of both schemes and make their own contributions. Likewise, someone now an employee, who was self-employed can have employer contributions into their previous scheme.

For more information see Gov.uk/auto-enrol.

Benefit Unit or Family

A benefit unit may consist of a single adult, or a married or cohabiting couple, plus any dependent children. Some earlier publications (and tables and completions) have been based on a "family" which is a benefit unit plus any other adults. The benefit unit concept is presented (such as total benefit unit income) this includes both income from adults plus any income from children.

There are various types of benefit unit:

- Pensioner couple: Benefit unit headed by a couple where the head of the benefit unit is over State Pension age and the couple are either married or in a civil partnership (Marriage (Same-sex Couples) Act 2013, Civil Partnership Act 2004, Housing Benefit Regulations, Income Support and Pensions Act 1995). These publications define a benefit unit as a pensioner couple if either member of the couple is over State Pension age. Pensioner couples and make their own contributions. Likewise, someone now an employee, who was self-employed can have employer contributions into their previous scheme.
- Pensioner couple: Benefit unit headed by a couple where the head of the benefit unit is over State Pension age, and the couple are either married or in a civil partnership.
- Single male pensioner: Benefit unit headed by a single male adult over State Pension age
- Single female pensioner: Benefit unit headed by a single female adult over State Pension age
- Couple with children: Benefit unit containing two adults, headed by a non-pensioner, with dependent children.
- Couple with children: married or civil partnership: Benefit unit containing two adults, married or in a civil partnership, headed by a non-pensioner, with dependent children and the couple are married or in a civil partnership.
- Couple with children: cohabiting: Benefit unit containing two adults, headed by a non-pensioner, with dependent children and the couple are married or in a civil partnership.
- Couple without children: Benefit unit containing two adults, headed by a non-pensioner, with no dependent children.
- Couple without children: married or civil partnership: Benefit unit containing two adults, headed by a non-pensioner, with no dependent children and the couple are married or in a civil partnership.
- Couple without children: cohabiting: Benefit unit containing two adults, headed by a non-pensioner, with no dependent children and the couple are married or in a civil partnership.
- Single with children: Benefit unit containing a single adult, headed by a non-pensioner, with dependent children.
- Single with children: married or civil partnership: Benefit unit containing a single male adult, headed by a non-pensioner, with no dependent children.
- Single female without children: Benefit unit containing a single female adult, headed by a non-pensioner, with no dependent children.

Benefits

Benefits are those received from the Government. Most of these benefits are administered by Department for Work and Pensions (DWP) and Revenue and Customs (HM Revenue and Customs), which are administered by local authorities. Child Benefit is administered by HM Revenue and Customs, but is included in the DWP Benefit Cap. Tax Credits are administered by HM Revenue and Tax Credits and Universal Credit is administered by the Work Dates Support Tax Credits, but ultimately be superseded by Universal Credit.

Benefits are often divided into means-tested benefits and non-income-studied benefits. In assessing entitlement to the former, the claimant's income and savings will be taken into account. The latter are not means-tested. Whether a benefit is means-tested or related benefits is dependent on the claimant's circumstances (e.g. second income, for example), rather than their income and savings. A list of the main state benefits can be found in the tables below.

United Kingdom benefits

Income-tested benefits	Non-income-tested benefits
Council Tax Reduction	Attend Funeral Compensation Scheme
Employment and Support Allowance (Income-related)	Attendance Allowance
Extended Payments (Council Tax Reduction and Housing Benefit)	Bereavement or Widowed Parent's Allowance
Housing Benefit	Bereavement Support Payment
Income Support	Carer's Allowance
Jobseeker's Allowance (Income-based benefit)	Child Benefit
Pension Credit	Disability Living Allowance (both mobility and care components)
Universal Credit – Transitional Protection	Employment and Support Allowance (contributory)
Social Fund – Sure Start Maternity Grant	Guardian's Allowance
Universal Credit	Jobseeker's Allowance (contributory benefit)
	Industrial Injuries Disablement Benefit
	Maternity Allowance
	Pension Credit
	Severe Disablement Allowance
	State Pension
	Statutory Paternity, Maternity, Parental & Adoption Pay
	Statutory Sick Pay
	Winter Fuel Payments

Northern Ireland benefits

Income-tested benefits	Non-income-tested benefits
Northern Ireland Child Care Subsidy	Northern Ireland Disability Premium
Northern Ireland Rate Rebate through zoning efficient homes	Northern Ireland Lone Parent Premium
Northern Ireland Rate Relief	
Telephone Rebate	

Disability-related benefits: is the term used to describe all benefits paid on the grounds of disability. This includes Attendance Allowance, Disability Living Allowance, Employment Support Allowance, Industrial Injuries Disablement Benefit, Armed Forces Independence Scheme, Industrial Injuries Disablement Benefit and Northern Ireland Disability Rate Relief.

Before 2018 to 2019 (inclusive) Benefit was also in the group. The number of people on Incapacity Benefit (IB), and Severe Disablement Allowance (SDA) has been steadily falling since 2010 to 2011 as new claims for IB have been replaced by Employment Support from October 2008. Both are some other benefits now have certain ones which are small to be presented separately in this publication.

Child

A dependent child is defined as an individual aged under 16. A person will also be defined as a child if they are 16 to 19 years old and they are:

- Not married nor in a civil partnership nor living with a partner
- Living with parents (or a responsible adult)
- In full-time non-advanced education or in unpaged government training

Child Benefit

This is a non-income related benefit in terms of eligibility, but remains taxable in households where one adult is earning more than £50,000 per year.

Council Tax

Council Tax is a tax on a set of bands that is property's value falls into, and is evaluated accordingly to such council. Its headline rate is based on two adults per household.

Disability

The definition of disability used in this publication is consistent with the core definition of disability used by the Office for National Statistics. A person is defined as disabled if they "have a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities". Where by 'substantial' means more than a minor or trivial effect, and 'long-term' means 12 months or more. Some individuals classified as disabled and have disability under the Equality Act 2010 may not be classed as disabled.

People with a long-standing illness or disability who would experience substantial difficulties without medication or treatment.

People who have been diagnosed with cancer, HIV infection or multiple sclerosis but who are free from symptoms because of treatment, are classed as disabled.

People with progressive conditions, where the effect of the impairment does not yet impede their lives.

People who were disabled in the past but are no longer disabled because their lives are not covered by the Act.

This definition of disability differs from that used for Economic status.

Economic status

This classification follows the International output categories for economic status, based on respondents' answers to the survey questions. All definitions conform to those of the International Labour Organisation.

- Employee: where respondents have an employment with an employer, whether it is done in exchange for a wage or salary. This would include those doing unpaid work for their family business.
- Self-employed: where respondents report regular working profits, and they are responsible only to themselves (and not an employer). Serious grounds are considered to be self-employed if they are registered with Inland Revenue and pay Class 2 National Insurance, where Class 4 is typically due on a threshold basis (for example), premises or insurance). The self-employed include anyone doing work for their own business, but not formally incorporated.

Several respondents have more than one job. The FRS identifies which of these is their main job, as the job in which they spend most time working. Data on the hours worked in each job, the number of hours worked and determine which is the main job. This process of categorisation also applies to respondents who are employees in one job and self-employed in another. In the survey, only self-employed information on both of these jobs, only one can be their main job.

- Unemployed: Adults who are under State Pension age and not working, but are looking for work and available to work. Also included are those who are looking for work who were waiting to take up a job offer expected within two weeks or who had recently left work.
- Inactive: Individuals who are not in work, but can of work, and not working or not looking for work. These are sub-categories:
  - Retired: individuals who are over State Pension age, or say they are now retired.
  - Student: individuals who have or are pursuing full-time education.
  - Looking after family or home: working age individuals who are looking after their home or family.
  - Permanently sick or disabled: working age individuals who have been sick, injured or disabled for longer than 28 weeks.
  - Other inactive: working age individuals who have been sick, injured or disabled for less than 28 weeks. Note that the sick or disabled definitions are different to that used for Disability, as they are based on different questions that are used to derive Economic status, rather than Disability.
  - Other inactive: all respondents not already classified above.

Employment status

This classification is equivalent to economic status but includes those in employment only.

Ethnic group

This is the group to which respondents consider that they belong. Where respondents do not express their ethnicity, this is assigned as one of 16 recognised groups. This is consistent with the harmonised principles for ethnicity, as set out by the Government Statistical Service, whenever social surveys are carried out.

- White
- Irish Traveller
- Mixed or Multiple ethnic groups
- Asian or Asian British
- Indian
- Pakistani
- Bangladeshi
- Chinese
- Any other Asian background
- Black or Black British or Caribbean
- Other ethnic group

Sample sizes for Gypsy, Traveller or Irish Traveller are small, in Northern Ireland, 'Irish Traveller' is included in 'Other ethnic group' whereas elsewhere Gypsy or Irish Traveller is included in 'White'. The group 'Arab' is included in 'Other ethnic group'.

Food Security

See Household Food Security

Harmonised Principles

The harmonised principles contain harmonised definitions, survey questions, standards for administrative data and standards for presentation. They have been developed to ensure that the data produced by the Government Statistical Service (GSS) meets the needs of the UK and beyond. Further information is available on the Government Statistical Service pages: https://gss.civilservice.gov.uk/statistics/methodology/harmonisation/

Full-time education

Individuals registered as full-time at an educational establishment. Students on sandwich courses are coded as working, or studying, depending on their position at the time of interview.

Head of benefit unit

The benefit unit head (whether person does not belong to the benefit unit, then the head of benefit unit is simply the first person in the benefit unit). In the older three-person tenant is the interview. If the household reference person does belong to the benefit unit, they are also the head of the benefit unit.

Household

A household consists of one person living alone or a group of people (not necessarily related) living at the same address who share at least one meal a day or share a living room or sitting room or dining area. A household will consist of one or more benefit units. Where a total value for a household is required, it is calculated by adding together the relevant benefit units. This includes both income from adults plus any income from children.

Household Food Security

This is a measure of whether households have sufficient food to facilitate active and healthy living. Based on the answers to 10 questions:

- High food security (score 0 to 2): The household has no problem, or already about, food sufficiency and quality.
- Marginal food security (score 3 to 5): The household has problems, or anxiety about, accessing adequate food, but the quality, variety, and quantity of their food intake are not substantially reduced.
- Low food security (score 6 to 7): The household has had reduced the quality, variety, or desirability of their diets, but the quantity of food intake and normal eating patterns are not significantly disrupted.
- Very low food security (score 8 to 10): At times during the year the eating patterns of one or more households members were disrupted and food intake reduced because there was insufficient money or other resources for food.

Low and marginal food security households are considered to be food secure, whilst the two secure households are considered to have sufficient, varied food to facilitate an active and healthy lifestyle. Those in low and very low food security households are considered to be "food insecure". Food insecure households are where there is risk or lack of access to sufficient, varied food.

Household Reference Person (HRP)

The highest income householder.

- In a single-adult household, the HRP is simply the sole householder (i.e. the person in whose name the accommodation is owned or rented).
- If there are two or more householders, the HRP is the householder with the highest personal income, taking all sources of income into account.
- If there are two or more householders who have the same income, the HRP is the oldest.

Where we refer to "Head" it tables relating to households, this is the HRP. The Head of benefit unit will not necessarily be HRP.

Individual

An adult or child. Where 'people' are presented, this is all adults and children.

Informal carers

Individuals who provide any regular service or help to someone. That person can be within or outside of their household, and might be sick, disabled or elderly. this description excludes those who give time to service or help as part of a formal job.

Marital status

This is the person's (or his marital status:

- Married or Civil partnership: currently married or in a civil partnership, and not permanently separated from spouse and is not currently cohabiting.
- Cohabiting: not married or in a civil partnership, but living as a couple.
- Single, is not currently cohabiting and has never been married nor in a civil partnership.
- Widowed: widowed and not currently cohabiting.
- Divorced: divorced or in a civil partnership, but separated from spouse and is not currently cohabiting.
- Divorced or Civil partnership dissolved: marriage or civil partnership legally dissolved and is not currently cohabiting.

Pension

- Employer sponsored pension: schemes that are set up and run by the employer.
- Occupational pension: an occupational pension scheme is an arrangement or contract between an employer and a pension provider (Pension Wise). It is also referred to as "company pensions". As of 2017 the Occupational Pensions Scheme regulations brought restrictions on the Early Exit charges for those aged 55 and over, and are eligible to transfer to new freedoms.

There are two main types of occupational pension:

- Defined contribution (DC) schemes: also known as money purchase schemes or occupational pension schemes. The pension is based on the money that has been paid into the scheme and how much you earn. Your employer contributes to the pension pot, and you may also have to pay in. Your employer may also automatically pay contributions into the scheme on top of those made by the employee. Some schemes are 'non-contributory'. The employer either makes no contributions, or makes a set contribution, typically 1% of salary.

(i) Defined contribution (DC) schemes also called Money purchase schemes. A pension based on the money that has been paid into the scheme and how much you earn. Workplace pension arrangement (Pension Wise) (Government Gov.uk 16/017). Pension is paid to the individual or the employer over time and is then invested by the pension provider. The pot of money that is left when you retire is then used to provide a pension. It can be used as a pot and the level of growth from the investments. Both the employer and employee contribution period the information provided, and how the scheme operates.

(ii) Defined benefit (DB) schemes also called Salary related schemes. Pension schemes pay a wage for a third party pension provider to offer employee pensions contributions. Instead. The employer may have negotiated special terms with the provider, which may be better than those available to individuals who are buying pensions for themselves. Although sometimes still referred to as 'company pensions', they are not for employers and should not be confused with occupational pensions, which are defined contribution (DC) schemes, as above.

- Group stakeholder pension (See Group Personal Pension, an employer can make an arrangement with a pension provider and offer their employees a Group Stakeholder Pension scheme as a workplace pension.
- Personal pension: a personal pension (Pension Wise) is a contract between you and the pension provider. The pension which is produced will be based upon the level of contributions and how well the investments perform. Pension contributions can be made by an employer (provided Group Personal Pension) or purchased by individuals (personal pension).
- Stakeholder pension: a stakeholder pension (Gov.known as employer sponsored pension) is a type of workplace pension. Stakeholder pensions are a type of DC pension. Stakeholder pension schemes are required to meet certain standards.

several different private pensions at once

- Stakeholder pension: enables those without earnings, such as non-earning partners, carers, pensioners and students, to pay into a pension scheme. Almost anybody up to the age of 75 may take out a stakeholder pension and it is not necessary to make regular contributions

For more information, see the GOV.UK pension guide.

Pension Credit

The qualifying age for Pension Credit has been increasing gradually in line with the increase in the State Pension age.

Region

Regional classifications are based on the standard statistical geography of UK Regions: nine in England, and a single region for each of Wales, Scotland and Northern Ireland. Tables will also show statistics for the United Kingdom, Great Britain, and England as a whole. Some split London into Inner and Outer where there is sufficient data to provide meaningful comparisons.

Savings

The total value of all liquid assets, including fixed-term investments. Pound amounts are informed by responses to questions on the value of assets or, in some cases, estimated from the interest on the savings. Note that banded savings do not include assets held by children in the benefit unit or household.

The FRS asks questions about all saving and investment products, including bank and building society accounts, and shares. These products go by many names. In this publication, the products are labelled as follows:

- Basic bank account: This type of account is similar to a current account. Payments can be received from other sources and it can pay bills by direct debit, but unlike a current account there are no overdraft facilities. Withdrawals can be made from cash machines and, in some cases, over the counter of the bank or building society itself
- Child Trust Funds (CTFs) have been replaced by Junior ISAs (JISAs) as the main tax-free savings account for children. See ISA.
- Current account: This includes all accounts at both banks and building societies, which are used for day-to-day transactions; with a bank card. Overdraft facilities may be offered
- Company share schemes (profit sharing): Some companies provide extra rewards or bonuses to their employees depending on the profitability of the company. In publicly traded companies, this often takes the form of shares in the company. This label is given to any scheme which follows this general principle
- Credit union: A credit union is a financial co-operative similar in many respects to mainstream building societies. Its members both own and control the credit union, which is run solely for their benefit. All members of a specific credit union must share what is known as a "common bond" i.e. they must be connected in some way to the other members of that credit union. The members pool their savings into a single "pot" from which loans can be made to members of the credit union. Members who have deposited money receive an annual dividend, while those to whom money is lent have to pay interest on the loan
- Endowment policy (not linked): An endowment policy taken out to repay a mortgage but no longer used to do so. This is where the mortgage has either been paid off or, more usually, converted to a different method of repayment. The respondent has decided to retain the endowment as an investment in its own right, even though it is no longer intended to repay the mortgage
- ISA: An Individual Savings Account (ISA) pays interest on a tax-free basis. To be eligible for a Junior ISA, children must be under 18 and living in the UK. Junior ISAs are now included at the question ChSave. There are two types of Junior ISA. A child can have both types; a cash Junior ISA; a stocks & shares Junior ISA. There is a limit on annual payments into JISAs

As with Child Trust Funds, the Junior ISA is a long-term savings account which can only be accessed by the child on their 18th birthday. The Junior ISA is then transferred to an Adult ISA so that the child can access their money.

- Investment trust: See Unit trusts
- National savings bonds: All types of National Savings investments in this category are collected on the survey, except Easy Access and Investment accounts:
  - Fixed Rate Savings Bonds: replaced new issues of FIRST Option Bonds
  - National Savings Certificates: yield earnings in either a fixed or index-linked manner, for lump sum savings of £100 or more. Maximum earnings are obtained after five years and interest on investments is tax free
  - National Savings Income Bonds: minimum purchase is £2,000 and a maximum holding of £250,000; interest is paid monthly, and is gross of tax
  - Children's Bonus Bonds: can be bought for any child aged under 16 as a five-year accumulating investment; interest is paid gross of tax
- NS&I savings accounts: The National Savings & Investments (NS&I) Investment Account and Direct Saver
- Other bank or building society account: Accounts belonging to adults recorded under categories "savings account, investment account or bond, any other account with bank building society, etc."
- Post Office card account (POCA): This type of account can only be used to receive benefits and Tax Credit payments. Some other payments, such as Housing Benefit, occupational pensions, or wages cannot be paid into it. Payments can only be collected over the counter at a Post Office and will not incur any charges or accrue interest on money contained therein. Due to the limited capability to receive payments, these accounts are included or excluded in tables as noted
- Premium bonds: Investments which do not earn interest, but are entered in a monthly draw for tax-free cash prizes
- Stocks and shares: This includes all bonds, debentures and other securities which are usually traded on the financial markets. Bonds issued by the UK or foreign governments, or local authorities would also be recorded here. A share is a single unit of ownership in a company. "Stocks" is the general term for various types of security issued by companies to raise financial support. If respondents are members of a shares club they will be included with those owning stocks and shares
- Unit trusts: A collectively managed investment in the financial markets, where investors buy 'units' of a fund, which invests in shares, stocks, Gilts, etc. Dividends are paid net of tax. The data presented for unit trusts also includes investment trusts, since these two assets are collected together in the FRS
- Any other type of asset: This is a catch-all category for the small numbers who own other types of financial asset. This includes Gilts (HM Government bonds) which raise money for the UK Government by offering a secure investment, usually over a fixed term, and usually with a set rate of interest although some are index-linked. Interest is paid half-yearly

The above products cover all types of savings. Some of them are grouped together in other ways in the tables:

- Direct payment account: A direct payment account is one that can accept electronic payment of benefits via BACS (the Banker's Automated Clearing System). The types of accounts included in this grouping are:
  - Current Account
  - National Savings and Investments Savings Accounts
  - Savings, Investments etc.
  - Basic Account

Where noted, Post Office Card Accounts are also included in this group.

Sources of income

- Wages and salaries: for a respondent currently working as an employee, income from wages and salaries is equal to: gross pay before any deductions, less any refunds of income tax, any motoring and mileage expenses, any refunds for items of household expenditure and any Statutory Sick Pay or Statutory Maternity Pay, plus bonuses received over the last 12 months (converted to a weekly amount) and any children's earnings from part-time jobs
- Self-employed income: the total amount of income received from self employment gross of tax and national insurance payments, based on profits (where the individual considers themselves as running a business) or on estimated drawings otherwise. Excludes any profits due to partners in the business. Any losses are recorded as such
- Investments: Interest and dividends received on savings and investments. See Savings and investments for details of investments covered by the FRS
- Tax Credits: Income from Tax Credits
- State Pension plus any Pension Credit: for any adults who are over State Pension age, any State Pension plus any Pension Credit which is received; these benefits are shown together because of known problems with separating these amounts for pensioners
- Other pensions: payments received from pension schemes, including occupational, stakeholder or personal pension schemes; employee pensions for surviving spouses, annuity pensions, trusts and covenants.
- Disability benefits: payments received from any of the benefits payable due to disability – see Benefits.
- Other benefits: payments received from any of the other Benefits
- Other sources: payments from all other sources including, for example, baby-sitting, allowances from absent spouses including child maintenance, organisations, royalties, odd jobs, sub-tenants, educational grants, alimony and Healthy Start Vouchers

State Pension age

Since 6 April 2010, the State Pension age for women has been gradually increasing and since December 2018 has been increasing for both men and women. On 6 March 2020, the State Pension age for both men and women increased to over 65 years 8 months. The State Pension age for both men and women will continue to increase at the same rate, reaching 66 by October 2020.

Details of further planned changes to State Pension age

State support

An individual is in receipt of state support if they receive one or more benefits, or are being paid Tax Credits.

Tax Credits

Working Tax Credits and Child Tax Credits are paid by HM Revenue & Customs. Tax Credits are being phased out, as they are replaced by Universal Credit.

Tenure

This is the basis on which the head of household is resident in their dwelling. Types of renting or ownership as classified as follows:

- Social renting: includes all cases where the landlord is either the local authority, or a housing association
- Private renting: all cases where the property is rented from a private landlord, including those on a rent-free basis

> Rent-free accommodation is any provided free by an employer or by an organisation to a self-employed respondent, provided that the normal activities of the tenant are to further the cause of the organisation (e.g. Church of England clergy). Accommodation is not classed as rent-free if anyone, apart from an employer or organisation, is paying a rent or mortgage on a property on behalf of the respondent.

- Buying with a mortgage: includes local authority and housing association part-own-and-part-rent, and shared ownership arrangements
- Owned outright: households who pay neither rent, nor any mortgage or loan used to purchase the property. These households may have other loans secured on their property for which information is collected on the FRS. However, these payments are excluded from the costs of housing

Prior to 2008 to 2009, social renting was split into council and housing association groups. This division was removed because it was found to be unreliable. Comparison with administrative data showed that a significant number of housing association tenants wrongly reported that they were council tenants. Also in 2008 to 2009, a split between furnished and unfurnished private renting was removed.

Universal Credit

Universal Credit (UC) is now the primary working age benefit. Most claimants will be of working age, though claimants can be over State Pension age if their partner is still of working age. UC supports those on low incomes with their housing and living costs, as well as child and childcare support where appropriate. It is not just for those who are out of work; it is also for those who are working, but whose earnings are low enough to qualify.

UC has now completed its nationwide roll-out for new claims, and is available throughout GB and Northern Ireland.

Universal Credit replaces all of the following state support: income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit. It replaces the numerous payments these benefits would have given with a single, usually monthly payment, administered by DWP. It is paid monthly, in very nearly all cases.

Working

All respondents whose employment status was employed or self-employed, irrespective of full-time or part-time working patterns.

Working-age

Adults (see Adult and Child) under State Pension age.

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