

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

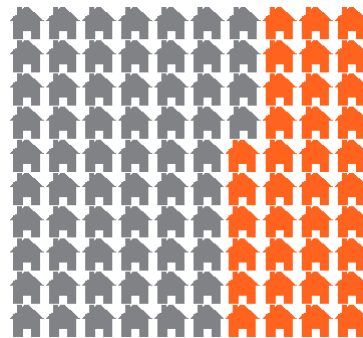
This report summarises the key findings from the FRS for the 2018/19 financial year, when over 19,000 households were interviewed.

Income and State Support



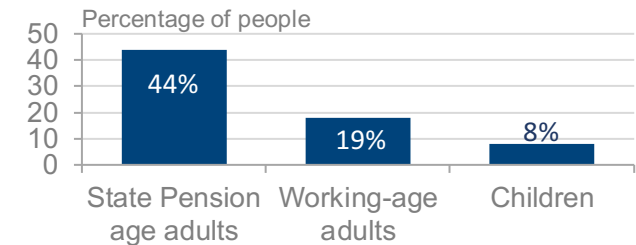
Income from employment and self-employment made up 73p of every £1 of household income

Tenure



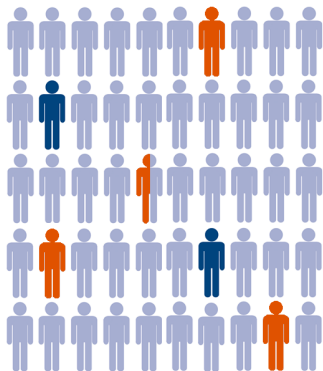
36 per cent of households were in rented accommodation

Disability



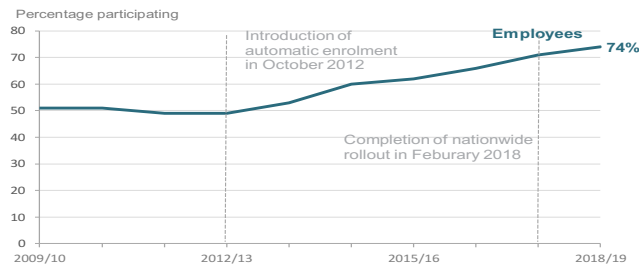
The percentage of people reporting a disability varied by age

Care



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

Pension Participation



The percentage of employees contributing to a pension continued to increase after nationwide rollout of automatic enrolment ended in February 2018

Self Employment

24%

On average, take-home pay of self-employed workers who were full-time was 24 per cent lower than that of full-time employees

At a glance

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Feedback is welcome

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What you need to know

The primary purpose of the FRS is to provide the Department for Work and Pensions (DWP) with data to inform the development, monitoring and evaluation of social welfare policy.

The survey is used by many other government departments and is used for tax and benefit policy modelling by HM Treasury and HM Revenue and Customs. The FRS is also used extensively by academics and research institutes for social and economic research.

For further contextual information on the statistics presented, as well as detailed information about FRS methodology, see the **Background Note and Methodology** available alongside this publication.

Other FRS-based publications

The FRS provides the underlying data for three other DWP National / Official Statistics reports: [Households Below Average Income](#), [Pensioners' Incomes Series](#), [Income-Related Benefits: Estimates of Take-up](#).

Households, benefit units and individuals

Results in this report are presented at household, family/benefit unit or individual level depending on the context.

HOUSEHOLD

One person living alone, or a group of people (not necessarily related) living at the same address, who share cooking facilities and share a living room, sitting room or dining area. A household will consist of one or more families / benefit units.

VS

FAMILY or BENEFIT UNIT

A single adult, or a couple living as married, and any dependent children.

Additional tables and data

A comprehensive set of detailed tables complementing the results presented in this report are available: <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201819>. These tables are referenced throughout this report.

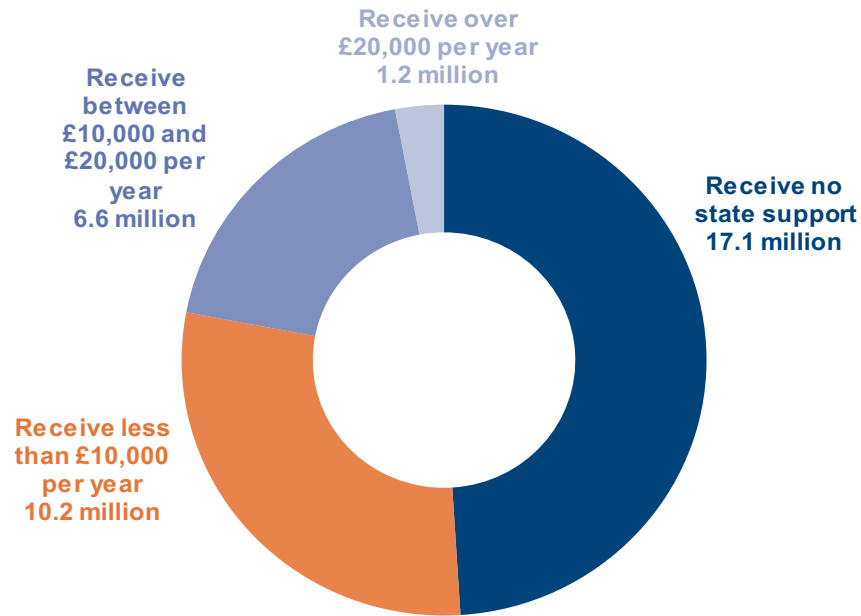
An anonymised version of the FRS dataset is available to download via the [UK Data Archive](#).

Income and State Support

The percentage of families receiving state support has fallen in recent years

State support refers to state benefits or tax credits, and includes Child Benefit. The percentage of families receiving any state support has fallen, decreasing from 55 per cent in 2016/17 to 51 per cent in 2018/19. This means that 49 per cent of families (17.1 million) in the UK received no state support at all in 2018/19.

Families by income received from state support, 2018/19, United Kingdom



Twenty-nine per cent (10.2 million) of families received less than £10,000 per year in state support. Nineteen per cent (6.6 million) of families received state support of between £10,000 and £20,000 a year. A further 3 per cent (1.2 million) of families received more than £20,000 a year in state support. See **Table 2.14** for full data.

London had a higher percentage of income from employment than other regions

Percentage of total gross household income from earnings by region, 2018/19, United Kingdom

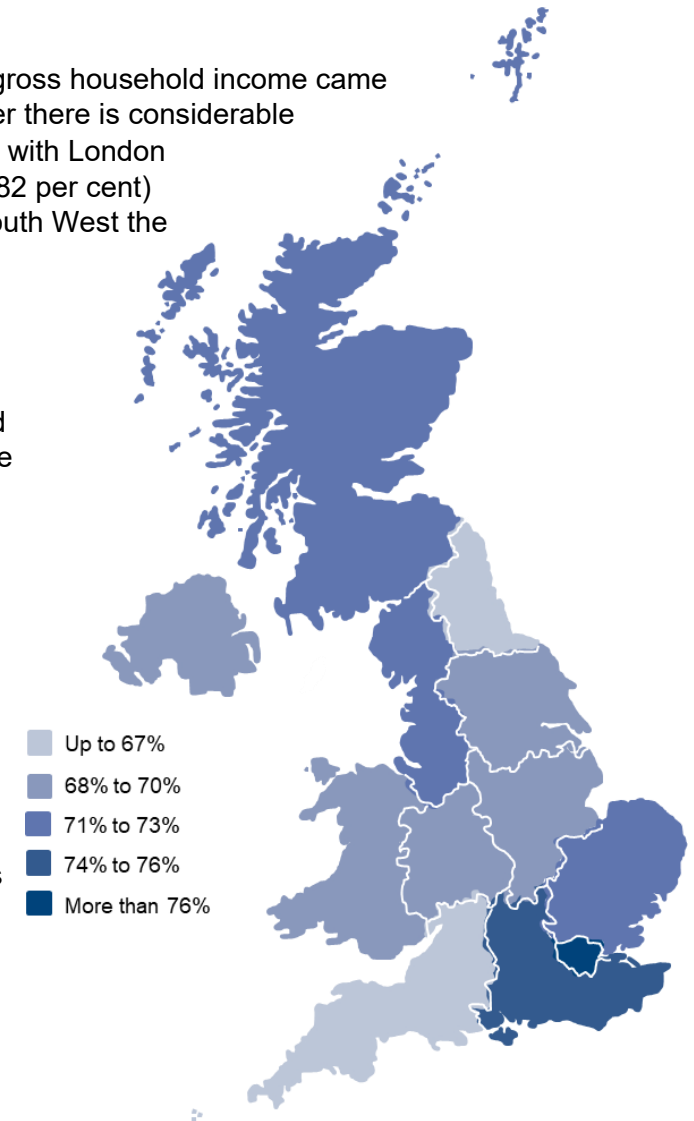
Nationally, 73 per cent of gross household income came from employment. However there is considerable variation between regions, with London having the highest share (82 per cent) and the North East and South West the lowest (67 per cent).

Other income, from sources other than employment, also differed by region. Northern Ireland had the highest percentage of income from state support at 20 per cent, followed by the North East at 19 per cent.

The South West had the highest percentage of income from non-state pensions (12 per cent) with London having the lowest (four per cent).

These regional differences are likely to be associated with the demographic and economic variations between regions.

See **Table 2.2** for full data.



The percentage of families receiving state support varied by age and type of benefit

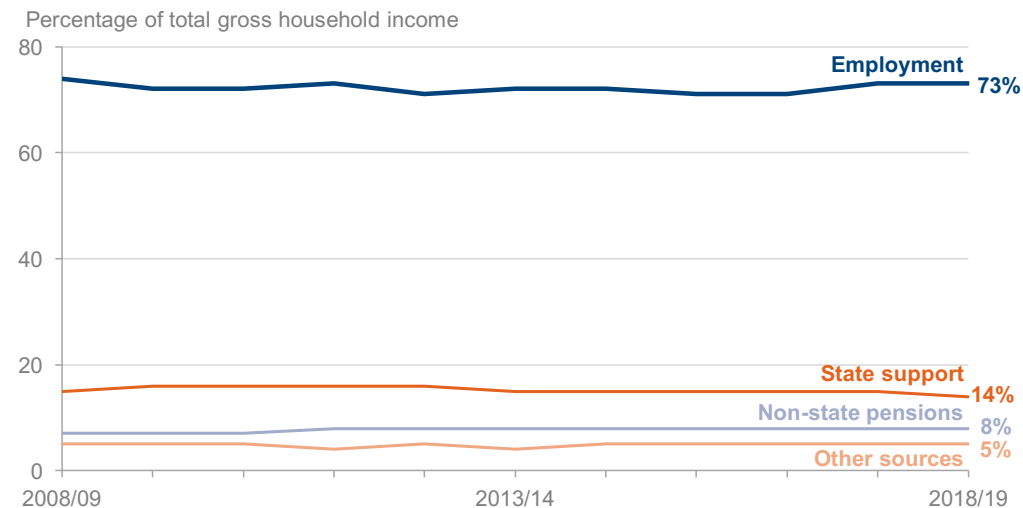
Receipt of state support by age of head of family, 2018/19, United Kingdom



Almost all families where the head was aged 65 or over received at least one non-income-related benefit, the vast majority being in receipt of the State Pension. This is an example of a *non-income* related benefit; examples of income-related benefits include Universal Credit and Pension Credit, among others. The percentage of families receiving an income-related benefit increased with the age of the head of family, from seven per cent where the head was aged 16-24, to 27 per cent where the head was aged 85 or older. See **Table 2.11** for full data.

Income from employment formed a large and stable percentage of total household income

Sources of total gross household income, 2008/09 to 2018/19, United Kingdom



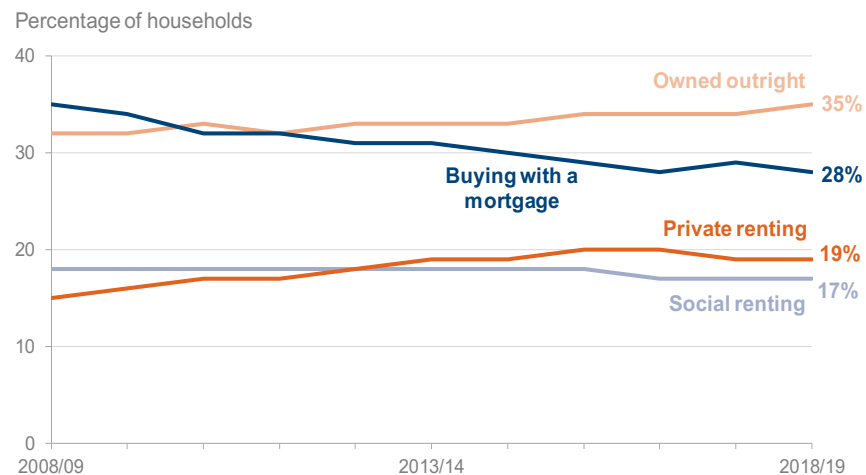
In the ten years since the 2008/09 survey, the share of UK gross household income which comes from employment (wages, salaries and self-employment) has been comparatively stable, varying between 71 per cent and 74 per cent. In 2018/19 the percentage was 73 per cent. This is the same as in 2017/18 and two percentage points higher than in 2016/17.

Fourteen per cent of gross household income came from state support, including the State Pension and tax credits. Eight per cent came from non-state pensions (all private pensions, including workplace and company pensions). The remaining five per cent of gross household income came from other sources, including investments, rents received, grants and allowances. See **Table 2.1** for full data.

Tenure

The percentage of households owning their property outright has been gradually increasing

Households by tenure, 2008/09 to 2018/19, United Kingdom



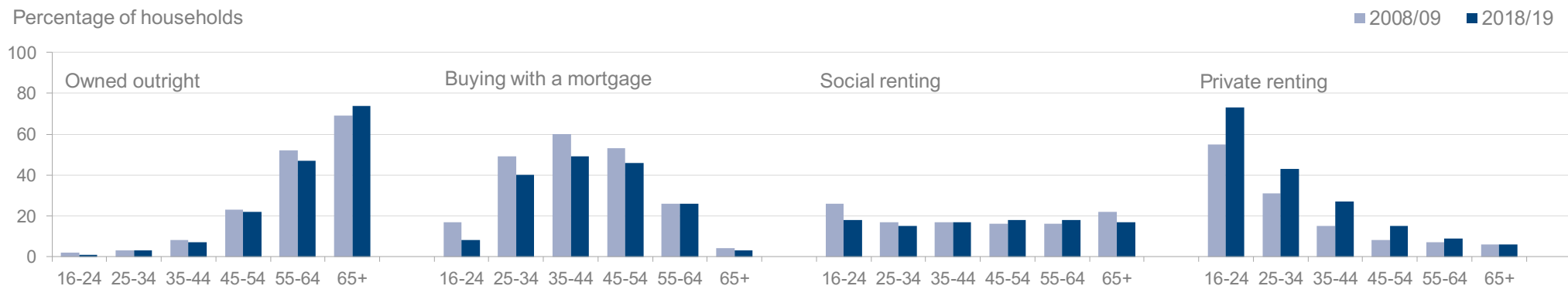
Over the 10-year period since 2008/09, the tenure composition of households has changed. The percentage of owner-occupiers has increased whilst the percentage buying with a mortgage has decreased. These long-term trends began prior to the 2008/09 recession.

The year-on-year change from 2017/18 to 2018/19 shows a return to the percentage of 2016/17 for households buying with a mortgage, from 29 per cent to 28 per cent, though this is not a statistically significant decrease. The percentage owning outright has increased to 35 per cent over the same period.

Renting has remained stable since 2017/18, with the percentage privately renting at 19 per cent and the percentage in the social rented sector at 17 per cent. See **Table 3.6** for full data.

Younger households are more likely to rent privately than in 2008/09

Tenure type by age of head of household, 2008/09 and 2018/19, United Kingdom



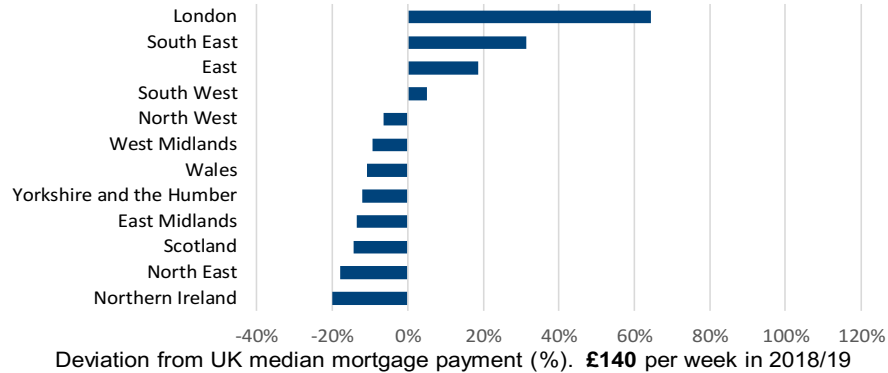
For almost all age groups, the percentage of households renting privately increased between 2008/09 and 2018/19. The percentage of the 16-24 age group renting privately increased from 58 per cent to 73 per cent, while the percentage of those aged 25-34 renting privately increased from 33 per cent to 43 per cent. Conversely, the percentage buying with a mortgage declined for most age groups between 2008/09 and 2018/19. The decline was largest in younger households: The percentage of those aged 25-34 buying with a mortgage declined from 47 per cent to 40 per cent.

The percentage of households owning outright was stable for most age groups, with the exception of those aged 65 or over, which increased from 68 per cent in 2008/09 to 74 per cent in 2018/19, and those aged 55-64, where 47 per cent now own outright (from 52 per cent in 2008/09). Social renting decreased for those aged under 35, the largest fall for those aged 16 to 24 (falling from 24 per cent to 18 per cent) and also for those aged 65 or over (falling from 22 per cent to 17 per cent). See **Table 3.7** for full data.

There were large regional variations in housing costs

Median household weekly rent or mortgage payment, by region, 2018/19, United Kingdom

Buying with a mortgage



There are similarities in the regional variations across all types of housing cost (mortgage payments, and rents in the private and social rented sectors). In all three categories, the highest costs were reported in London, then the South East, the East and the South West regions.

For **mortgage payments**, median payments in London were £230 per week, which is £90 greater than the United Kingdom median of £140 per week. The region with the lowest median payment was Northern Ireland, which at £112 per week was £28 less than the UK median. The North East was £25 below the UK median; elsewhere, mortgage payments in the South West were in line with the overall England median of £147 per week.

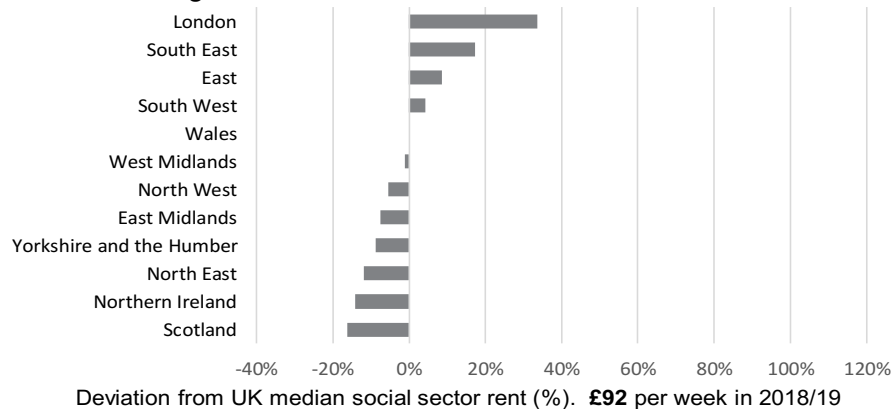
Private Renting



Private sector rents were significantly higher in London compared with all other regions of the United Kingdom. London's median private sector rent (£285 per week) was nearly triple the equivalent figure in Northern Ireland (£97 per week), and also far higher than in Wales and Scotland (£104 and £115 per week respectively). The North East had a median private sector rent of £105 per week, which was £33 less than the UK median of £138 per week. The equivalent figure for Yorkshire and the Humber was £115 per week.

The median **social sector** rent was lower than the median private sector rent in all regions. The closest was in Wales, where median social sector rents are only £12 lower than median private sector rents, matching the UK median of £92 per week.

Social Renting



Scotland had the smallest median payment, at £77 per week, which is £15 less than the UK median. London had the highest median social rent, at £123 per week, some £31 more than the UK median. With the exception of the South East and London, the other regions are within £15 per week of the median for the United Kingdom as a whole.

This difference is partly because rent levels and increases in the social sector are controlled via Government-set formulae. Differences may also reflect the variation in the type of properties between the two sectors, with the private rented sector having a more varied range of housing stock.

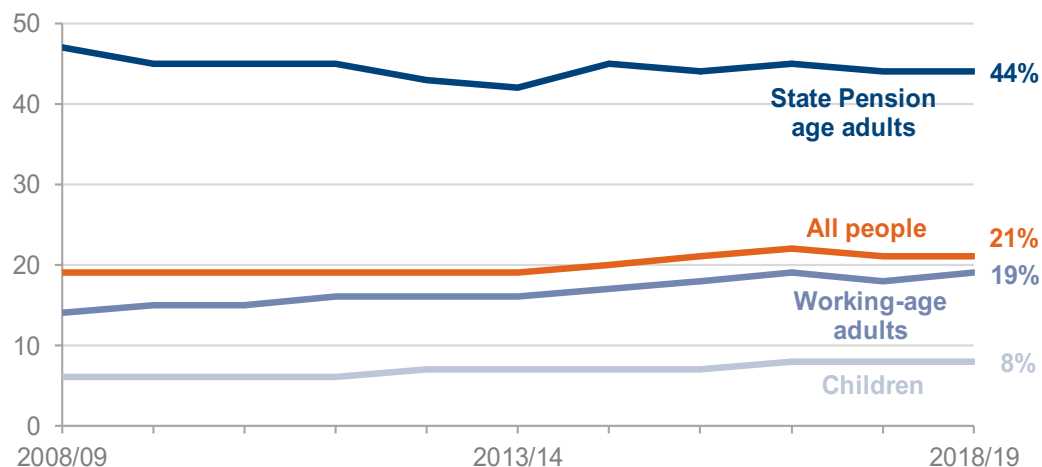
See **Table 3.8** for full data.

Disability

One in five people reported a disability

Disability prevalence by age group, 2008/09 to 2018/19, United Kingdom

Percentage of people



Twenty-one per cent (14.1 million) of people reported a disability in 2018/19, an increase from 19 per cent (11.3 million) in 2008/09. Increases in the percentage of working-age adults (14 to 19 per cent) and children (six to eight per cent) reporting a disability were the main drivers of this. However, this period also saw the percentage of State Pension age adults with a disability decrease, from 47 to 44 per cent. State Pension age for women has been increasing since 2010, so this group has been gradually representing an older section of the population. See **Table 4.1 and 4.2** for full data.

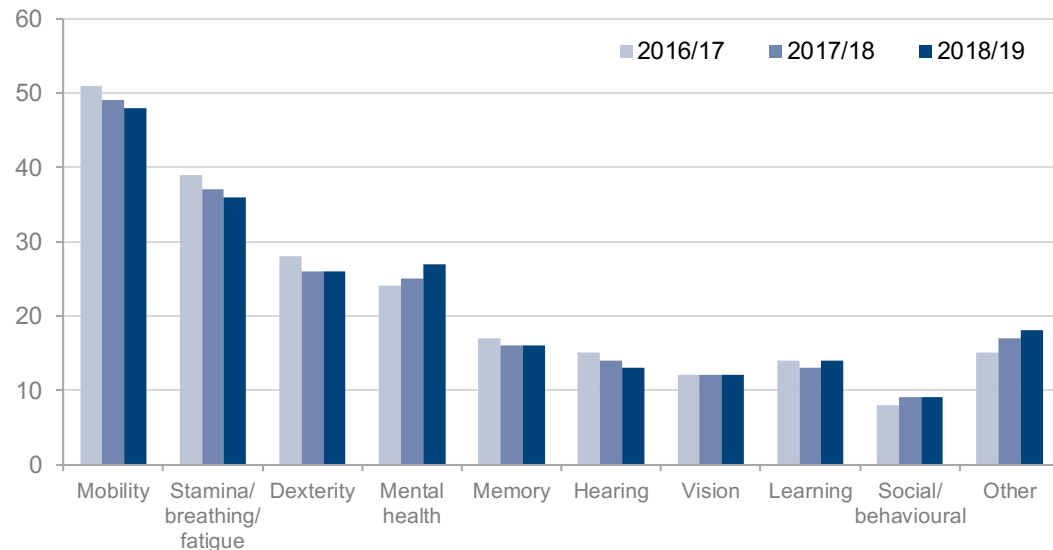
A person is considered to have a disability if they have a physical or mental impairment that has ‘substantial’ and ‘long term’ negative effects on their ability to do normal daily activities. This is the core definition of disability in the Equality Act 2010.

See the **Background Note & Methodology** for more details.

Reporting of mental health impairments increased, while reporting of mobility impairments decreased

Impairment types reported by disabled people, 2016/17, 2017/18 and 2018/19, United Kingdom

Percentage of disabled people



FRS respondents who report a disability are asked to identify the specific impairments that apply to their circumstances from a standard list. Of those who reported a disability, 27 per cent reported a mental health impairment in 2018/19, up from 24 per cent in 2016/17. This is an increase of 12 per cent in the numbers of people reporting a mental health impairment, overtaking the number reporting dexterity impairments (which fell by 5 per cent).

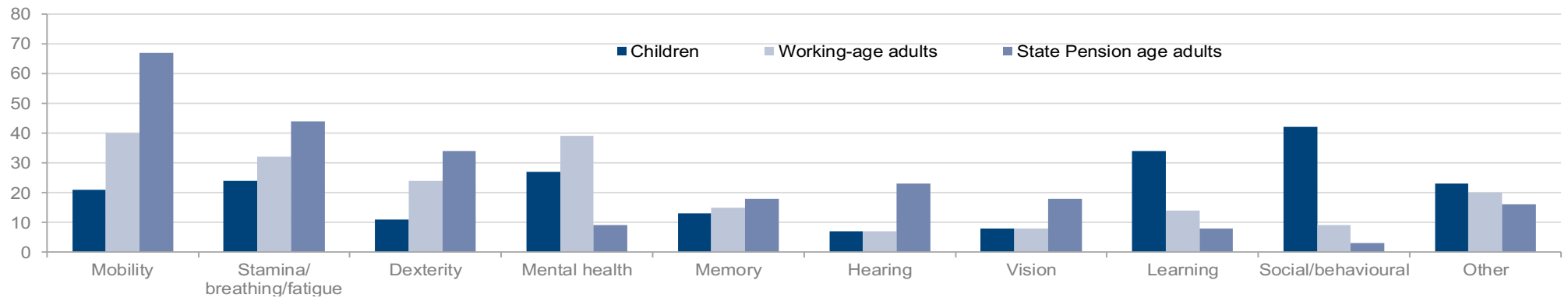
In each of the three years to 2018/19, mobility was the most prevalent impairment reported, however it has decreased from 7.1 million to 6.8 million people (from 51 per cent to 48 per cent).

The percentage of people reporting ‘other’, unspecified impairments increased from 15 per cent to 18 per cent (an increase from 2.1 million to 2.6 million) over the same period. See **Table 4.5** for full data.

Impairments reported by disabled people varied by age group

Impairment types reported by disabled people, by age group, 2018/19, United Kingdom

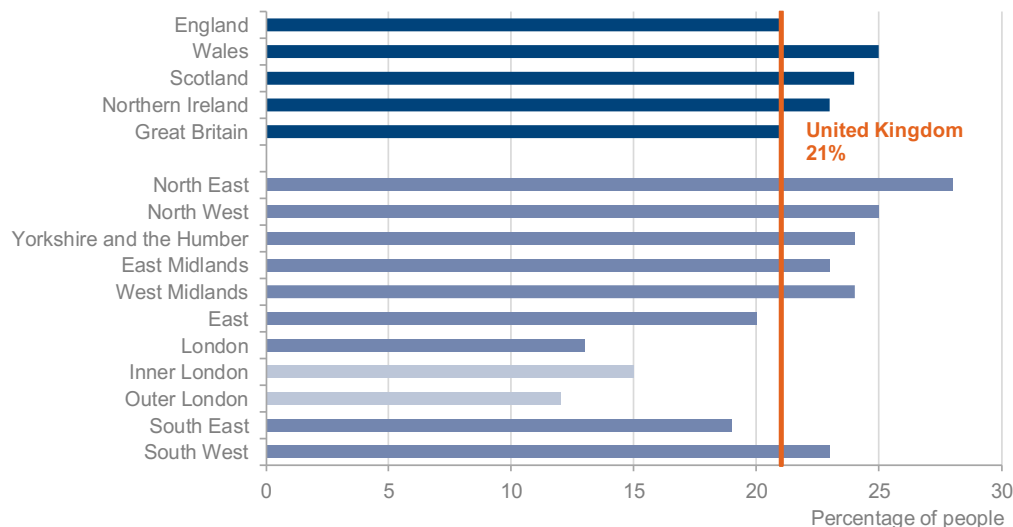
Percentage of disabled people



Sixty-seven per cent of disabled State Pension age adults reported a mobility impairment compared to 21 per cent of children. Working-age adults were the most likely group to report mental health impairments, with 39 per cent of disabled working-age adults reporting this type of impairment, compared to 36 per cent in 2016/17. In contrast mobility impairments for disabled working-age adults have fallen from 43 to 40 per cent in the same period. Children were much more likely to have learning or social/behavioural impairments than adults. Thirty-four per cent of disabled children were reported to have a learning impairment. Across all ages, there has been an 18 per cent increase in social/behavioural impairments during the last three years, with 42 per cent of disabled children now reporting a social/behavioural impairment. See **Table 4.5 and 4.6** for full data.

The percentage of people reporting a disability varied by region

Disability prevalence by region, 2018/19, United Kingdom



The prevalence of people reporting a disability varied across the UK. The North East had the highest percentage of people reporting a disability in 2018/19; 28 per cent (0.7 million people). The percentage of people reporting a disability was higher than the UK national average in Wales (25 per cent), Scotland (24 per cent), and Northern Ireland (23 per cent). In contrast, London had the lowest percentage, 13 per cent, of people reporting a disability (1.2 million people), followed by the South East, with 19 per cent (1.7 million people).

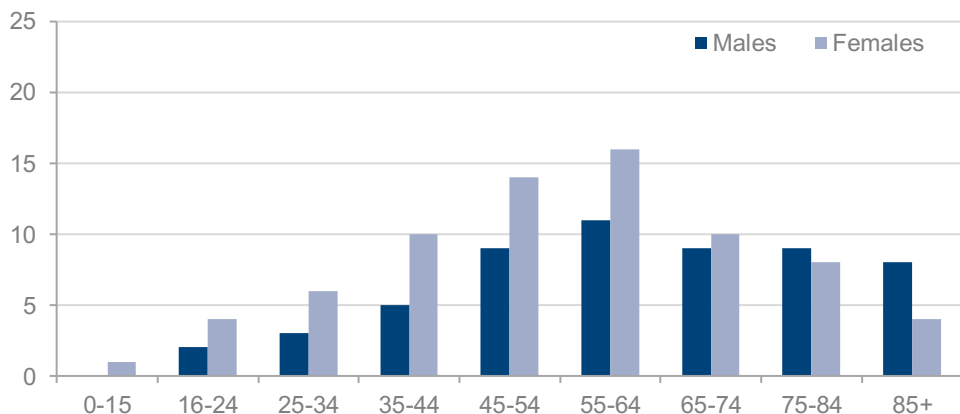
These regional differences could partially be explained by the varying demographics in each region, for example disability prevalence may correlate with the percentage of the population of State Pension age in a particular region, noting that reporting of a disability is more than double amongst this age group, compared to the overall population (see **Table 4.1 and 4.4** for full data).

Care

The likelihood of providing or receiving care varies by age and gender

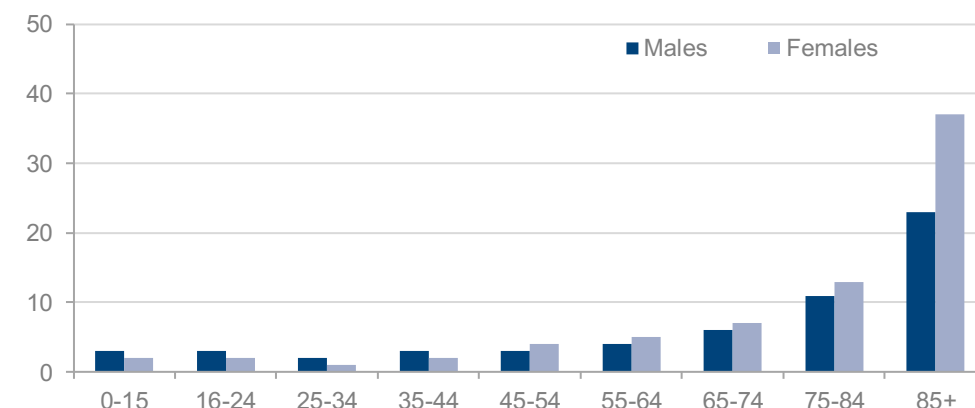
Percentage of people providing informal care by age and gender, 2018/19,

Percentage of people



Percentage of people receiving care by age and gender, 2018/19, United Kingdom

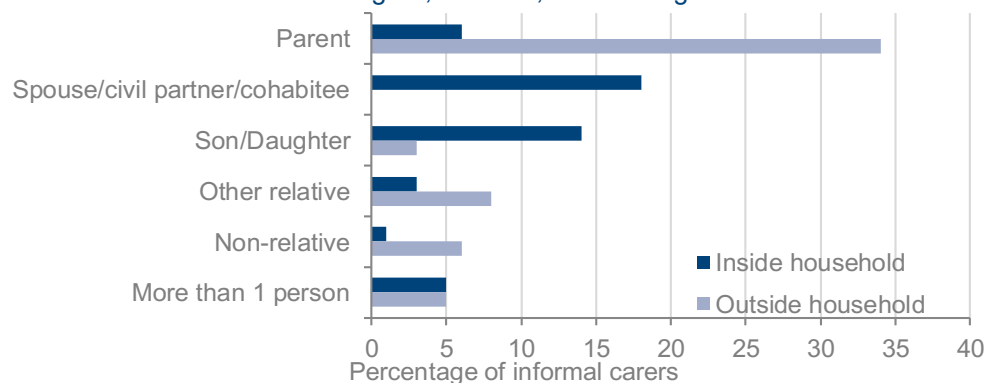
Percentage of people



The FRS asks both if people are caring for others or receive care themselves: In 2018/19, seven per cent of respondents were providing care (at least once a week) on an informal basis (that is, caring was not a paid job; this contrasts with formal care, which comes from paid help, such as the local authority, district nursing or private domestic help) while four per cent of people were receiving some form of care. Examples of care given include helping with shopping, preparing meals and feeding, and household chores. Of adults providing care, those in the 55-64 age group were most likely to care for others. In all age groups, up to the age of 74, women were more likely to provide informal care than men. Of those receiving care, the likelihood increases with age, from one per cent at age 25-34 to 31 per cent at age 85 and over. Women are more likely to receive care in all age groups from 45-54 and above, with the disparity increasing with age to two percentage points at 75-84, and 14 percentage point difference at ages 85 and over. See **Tables 5.1, 5.2, 5.8** for full data.

Family members were the main recipients of informal care

Who the informal carer is caring for, 2018/19, United Kingdom

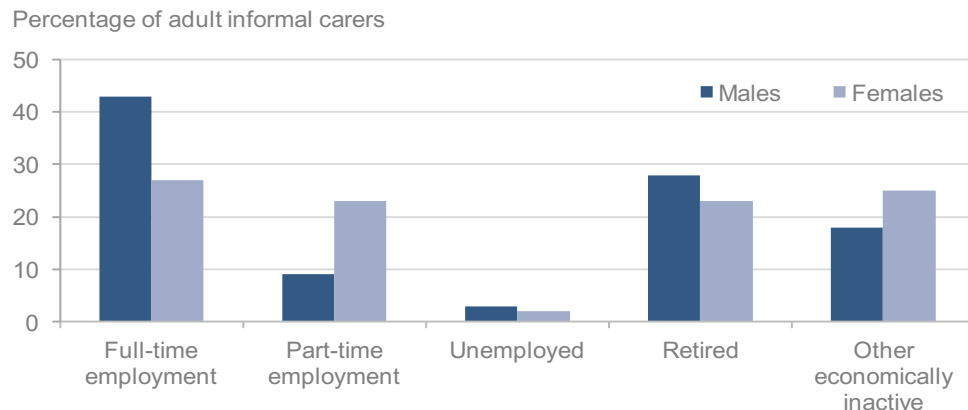


The main recipients of informal care were parents: 34 per cent of informal carers were caring for parents living outside their household, with a further six per cent caring for parents within their household.

For 18 per cent of informal carers, the care was given to a spouse, partner, or cohabitee within the same household. Overall, 45 per cent of informal carers provided care to someone living within their household and 57 per cent provided care to somebody outside their household. Some people cared for more than one person, both inside and outside their household. Therefore, the total sums to more than 100 per cent. See **Table 5.7** for full data.

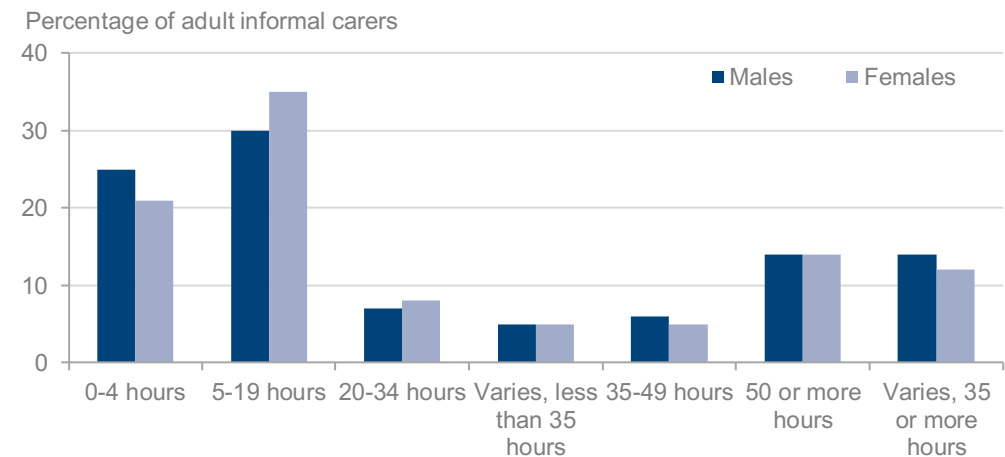
One third of adult informal carers were also in full-time employment

Adult informal carers by employment status and gender, 2018/19, United Kingdom



Of those providing informal care, males were more likely to be in full-time work than any other employment status; they were also more likely to be working full-time than female carers. The percentage of informal carers who were unemployed (that is, seeking work) was very small, though a significant minority were economically inactive. See **Table 5.4** for full data.

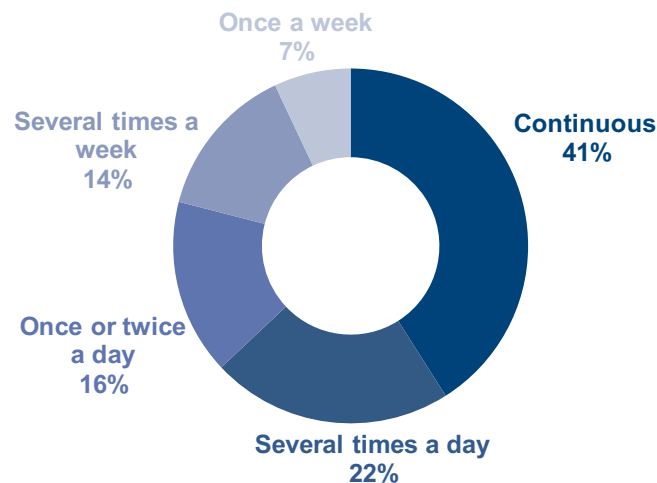
Hours of care provided by adult informal carers per week, by gender, 2018/19, United Kingdom



Over half (55 per cent) of adult informal carers provided care for 19 hours or fewer. Just under a third (32 per cent) reported that they provided care for over 35 hours a week, with 14 per cent caring for over 50 hours. The hours of care provided were similar across gender, but with some larger differences for those providing up to 19 hours of care. See **Table 5.3** for full data.

Over forty per cent of those receiving care every week were receiving continuous help

People receiving care at least once a week by frequency of care, 2018/19, United Kingdom



Of those who received care at least once a week, 41 per cent received care continuously. A further 38 per cent received care at least once a day.

There was a strong relationship between the frequency of care received and the age of the recipient, with children and young people more likely to receive continuous care than those over State Pension age. More than seven out of ten care recipients aged under 16 were cared for continuously, compared with a third (33 per cent) of those aged 85 or over.

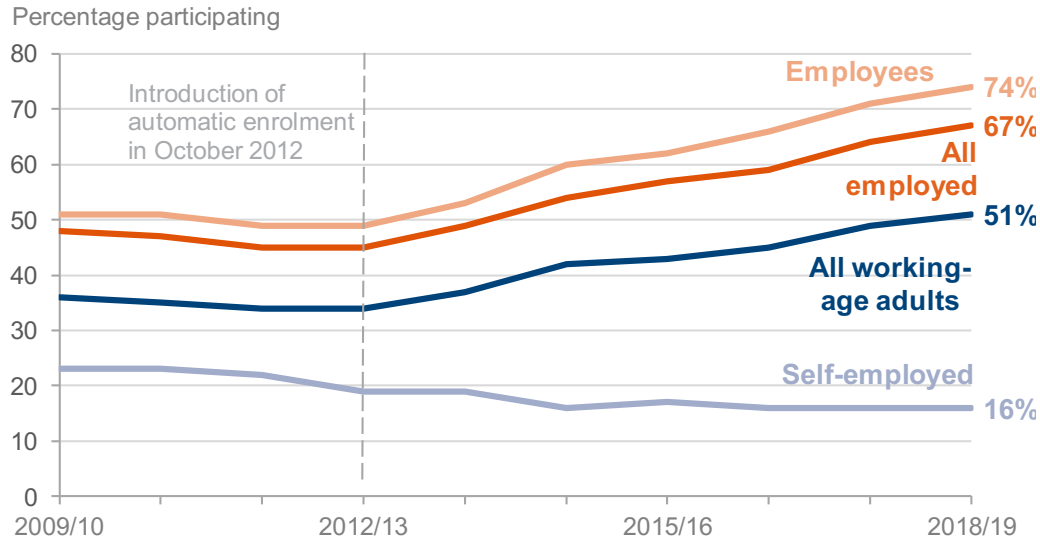
Note that the Family Resources Survey is designed to be representative of all private households in the United Kingdom. Therefore some individuals, such as residents of nursing homes, are not included.

See **Table 5.9** for full data.

Pensions

Over half of working-age adults now participate in a pension scheme

Pension scheme participation of working-age adults by employment status, 2009/10 to 2018/19, United Kingdom



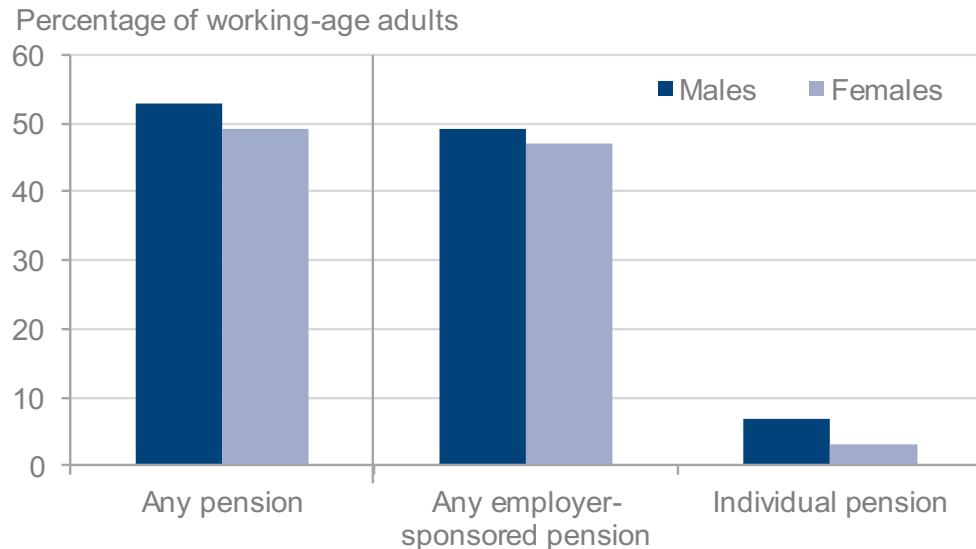
The introduction of automatic enrolment meant that employees were automatically enrolled into qualifying pension schemes, provided they were aged 22 to State Pension age and earning above a certain level. Automatic enrolment began in October 2012 and had completed its nationwide rollout by February 2018, before the start of this survey year.

Pension participation among employees has increased substantially throughout this period, rising from 49 per cent in 2012/13 to 71 per cent in 2017/18. It has continued to increase in the last year, to 74 per cent. This means that among working-age adults generally, over half are now participating in a pension scheme.

Participation rates for the self-employed, who are not eligible for automatic enrolment, fell from 19 per cent in 2012/13 to 16 per cent in 2014/15, but have remained fairly steady since. See **Table 6.5** for full data.

Pension participation rates were lower for women than men

Pension scheme participation for working-age adults by pension type and gender, 2018/19, United Kingdom



The overall pension scheme participation rate was slightly lower for women than men in 2018/19.

Fifty-three per cent of all working-age men were contributing to a pension compared to 49 per cent of working-age women.

Participation rates in employer-sponsored schemes were slightly higher for working-age men (49 per cent) than for women (47 per cent).

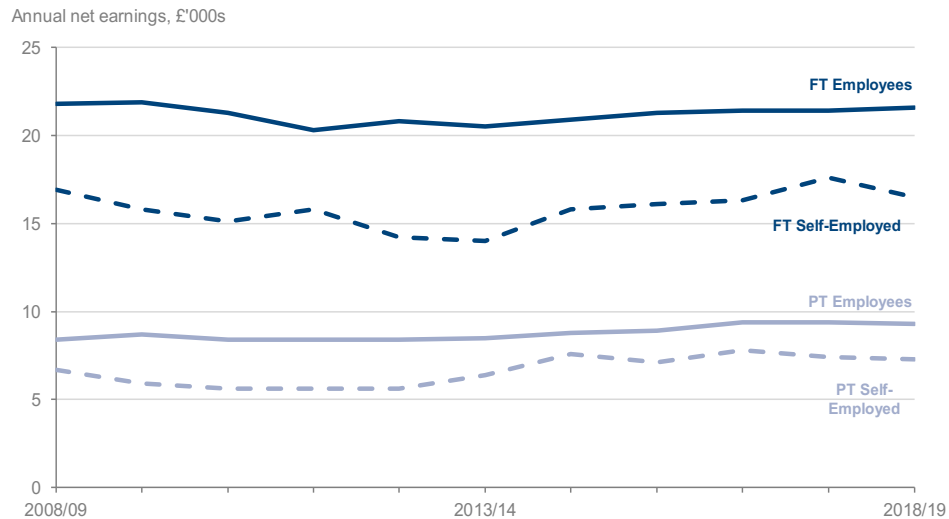
Participation in individual pension schemes (personal pensions, including stakeholder schemes) was lower for working-age women (three per cent) compared with working-age men (seven per cent).

Some individuals participated in both types of scheme. See **Table 6.1** for full data.

Self Employment

Net earnings for the self-employed remain lower than those of employees

Median net earnings of working-age employees and the self-employed, by part-time and full-time, 2008/09 to 2018/19, United Kingdom (2018/19 prices)



Self-employed earnings have consistently been below those of employees; in 2018/19, and for those of working age, the median net earnings of the full-time self-employed (£16,500) were around 24 per cent lower than those of full-time employees (£21,600).

For the part-time self-employed, median net earnings are higher than in 2013/14, but remain below those of part-time employees. For part-time employees these were £9,300 in 2018/19, higher than the median of the part-time self-employed (£7,300).

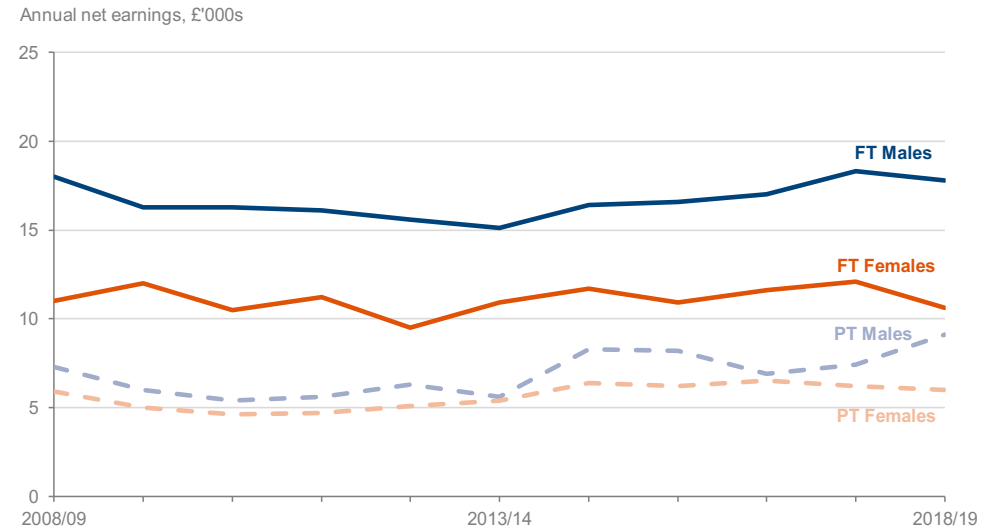
For those of working age, and when adjusted to 2018/19 prices, median net earnings for the self-employed remain close to 2008/09 levels.

Median net earnings decreased in the years immediately after 2008/09, with the financial crisis and economic downturn of that period, but have increased in recent years.

See **Table 8.2** for full data.

Men have higher net earnings, but the difference is smaller for the part-time self-employed

Median net earnings of the self-employed by gender and by part-time and full-time, 2008/09 to 2018/19, United Kingdom (2018/19 prices)



Median net earnings for self-employed men have remained consistently higher than those of women over time, however the difference is smaller for part-timers in most years.

For men who worked full-time, median net earnings were £17,800, higher than the £10,600 of full-time females. For men who worked part-time, the median net earnings were £9,100 compared to £6,000 for female part-timers. See **Table 8.5** for full data.

Across all age groups, five out of six self-employed men were working full-time, but for women, the division between full and part-time was more equal.

Seventy-five per cent of working-age self-employed people were working full-time, compared to 44 per cent of self-employed workers who were over State Pension age.

See **Table 8.1** for full data.

About these statistics

National Statistics

The regulatory arm of the UK Statistics Authority, the Office for Statistics Regulation, has designated the Family Resources Survey as **National Statistics**, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the [Code of Practice for Statistics](#) (“the Code”).

National Statistics status means that official statistics meet the highest standards of trustworthiness, quality and public value and comply with all aspects of the Code. The Office for Statistics Regulation has undertaken this assessment to consider whether the statistics meet the required standard.

It is DWP’s responsibility to maintain compliance with the standards expected of National Statistics. If DWP becomes concerned about whether these statistics are still meeting the appropriate standards, we will discuss any concerns with the Office for Statistics Regulation. National Statistics status can be removed at any point when the highest standards are not maintained, and reinstated when standards are restored.

Further information about National Statistics can be found [here](#).

DWP considers that all Family Resources Survey statistics in this publication are “Fully Comparable at level A*” of the UK Countries Comparability Scale across countries.

Other National Statistics and Official Statistics

You can find other DWP statistics, along with a list of upcoming releases [here](#).

In accordance with the Code, DWP National Statistics are also announced [here](#).

Status and Development

The 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, we have continued to comply with the Code of Practice for Statistics, and have made 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 have 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 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 the ONS. The new grossing regime was implemented in the 2012/13 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 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.

Using the FRS for analysis

Coverage

The Family Resources Survey is designed to be representative of all private households in the United Kingdom. Some individuals are not included, for example, students in halls of residence or residents of nursing homes.

Sample design and size

The Family Resources Survey uses a stratified, clustered, random sample. This is designed to produce robust regional estimates. The data is not suitable for analysis below regional level. Although the sample of over 19,000 households is relatively large for a household survey, some subgroups may have small sample sizes, and here several years of data may need to be combined.

Sampling Error

Results from surveys are **estimates** and not precise figures. In general terms, the smaller the sample size, the greater the uncertainty of the estimates. Results in this report are subject to a margin of error which can affect how changes should be interpreted, especially between groups and in the short term. Latest estimates should always be considered alongside medium and long-term patterns.

Non-Sampling Error

Non-sampling errors are systematic inaccuracies in the sample when compared with the population. For example, people may give inaccurate responses, or certain groups of people may be less likely to respond.

Non-sampling error is minimised in the Family Resources Survey through effective and accurate sample and questionnaire design, active fieldwork management, the use of skilled and experienced interviewers and extensive quality assurance of the data.

However, it is not possible to eliminate non-sampling error completely, nor can it be easily quantified. Relative to administrative records, the Family Resources Survey is known to under-report benefit receipt.

Where to find out more

Further outputs and tables, together with the detailed **Background Note and Methodology** document including a description of methodology, definitions, general guidance and alternative data sources, are available [here](#) at the Family Resources Survey home page.

A guide to the different definitions of earnings and income, with information on alternative sources of data, is available [here](#). More useful information on income and earning statistics can be found [here](#). The **Background Note and Methodology** document provides further detail on the reliability of estimates.