



# **The Pensioners' Incomes Series 2000/1**

## **TECHNICAL ANNEX**



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## 1. Introduction

This Technical Annex to the Pensioners' Incomes (PI) Series 2000/1 presents information about estimates of recent growth in incomes. This includes the 'best estimate' of the growth in income for each measure presented in the main publication (except Tables 15-18 – see below), and various measures of the statistical uncertainty surrounding each recent growth estimate.

This information is not included in the main publication (except for recent growth in income measures from Table 1). This is because the PI Series is designed to present a broad picture of how incomes vary for different types of pensioners and over time. Including this information in the main publication would make it considerably less user-friendly; and (given that the majority of recent growth estimates have a high degree of uncertainty) it would add little to users' understanding of broad trends. The information is published in a separate technical annex, so that those who wish examine recent trends further will have access to full details of the best estimates and exactly how uncertain they are. A full discussion of this publication policy is included in PI Methodological Paper No. 5, which can be viewed on the internet or requested in the form of a paper copy (see page 5 of the main publication).

This Technical Annex can be viewed on the Department for Work and Pensions web site at <http://www.dwp.gov.uk> by following the links to 'statistics & research' and then 'statistics', or paper copies are available on request from the contact points on page 5 of the main publication.

## 2. Measures of uncertainty

All estimates in PI are based on household surveys and are therefore subject to uncertainty. A summary of the different sources of uncertainty can be found in Section 6 of the main publication. These include reporting errors, systematic bias in the sample, and random sampling error. The latter is the only source of uncertainty one that can be estimated directly.

Section 6 also examines the impact of random sampling errors on estimates in PI, concluding that estimates of change over a short period of time are particularly vulnerable to this type of error, leading to a high degree of uncertainty.

The sampling error around an estimate can be measured by the size of its '**standard error**'. [The exact standard error is not known, so it is estimated by looking at the variability in the survey sample]. The standard error of an estimate is typically calculated under the assumption that the survey was a simple random sample (i.e. every member of the population had an equal and independent chance of selection). In practice, the design of the survey is more complicated than that, typically leading to a larger standard error. The effect of the design of the survey on the standard error of a given estimate can be measured by its '**design factor**'. This is calculated as the standard error calculated under the survey design in question, divided by the standard error calculated under simple random sampling.

The standard error can be converted into a '**confidence interval**' which gives an indication of the degree of uncertainty surrounding the estimate, by giving a range of values that the 'true' mean could take. For example, if mean income were estimated as £201 a week, with a 95% confidence interval of +/- £4, this means that in 95% of all possible survey samples that we could have taken, we would expect the estimated mean to fall within the range [£197, £205]. In other words, we can be 95% confident that the true mean lies within that range.

The wider that a confidence interval is, the more uncertainty there is, and the less we can infer about the true mean. The two main factors affecting the size of confidence intervals are the sample size and how much the income measure in question varies from pensioner unit to pensioner unit.

The smaller the **sample size** that an estimate is based on, the wider the confidence interval is likely to be. This follows logically from the fact that the fewer people we have information about, the more uncertainty there will be when we make claims about the whole population. For example, there will be more uncertainty, and a wider confidence interval, around the estimated mean income of single male pensioners than of all pensioner units.

The more **variability** in the income measure, the wider the confidence interval is likely to be. This follows from the fact that if there is a wide range of incomes in the population, there is more risk of choosing a survey sample that includes incomes that are very different from the true mean. For example, estimates of mean benefit income are likely to have smaller confidence intervals than estimates of investment income, since the range of possible values of benefit income is much narrower.

Assessing the reliability of an estimate depends not only on the absolute size of its confidence interval, but also on how large the confidence interval is relative to the estimate itself. For example, an estimate of £100 +/- £10 gives a confidence interval of [£90,£110], while an estimate of £10 +/- £10 gives a confidence interval of [£0,£20]. Clearly we may want to treat these two estimates differently when advising on their reliability. The simplest way of capturing this effect is to look at the '**relative confidence interval**', which is calculated as the width of the confidence interval as a percentage of the estimate itself. The examples above give relative confidence intervals of 10% and 100% respectively.

It is important to note that these measures of uncertainty are based on the direct comparison of incomes at two different points in time (1994/5 and 2000/1). They take no account of additional information such as the estimates for intervening years. Where recent growth estimates are uncertain the **full time series** of estimates in intervening years can tell us just as much, if not more, about recent trends than the best estimate of percentage growth. Therefore, the tables in this annex also include the full time series for each measure.

In the last edition of the main Pensioners' Incomes Series and the Technical Annex (1999/00), the calculations of standard errors and confidence intervals for estimates of recent growth (since 1994/5) included design factors. These calculations fed into the results published in Table 1(ii) in the publication. However, further inspection has revealed that, whereas design factors should have been included in the calculations of standard errors for both 1994/5 and 1999/00 average income estimates, they were only used in the calculations of the 1999/00 estimates. So the standard errors and confidence intervals of recent growth estimates were incorrect. Design factors for 1994/5 are not readily available and since they can vary from year to year it would not be correct to use another year's factors. So following consultation with internal DWP users, it was decided to suspend the use of design factors in the Pensioners' Incomes Series pending the results of a review to be carried out following the publication of this edition. To check the effect of this decision on published estimates of recent growth, estimates were re-calculated for 1999/00 without design factors and although individual estimates of standard errors and confidence intervals changed, the broad messages about recent growth in average incomes remained unchanged.

### 3. Summary of measures included in the tables

#### (a) Full time series

*Calculated as:* the value of the estimate in each year since 1994/5.

*Expressed:* in £ per week at 2000/1 prices (or, for some estimates, as a proportion of a given group of pensioner units).

*Interpretation:* Best estimate of the income or proportion in each year.

#### (b) Best estimate of recent growth

*Calculated as:* the 2000/1 income divided by the 1994/5 income (or the 2000/1 proportion minus the 1994/5 proportion).

*Expressed:* as a percentage of the 1994/5 income (or percentage points for proportions).

*Interpretation:* This is the “best estimate” of the proportionate change over the period in the level of average income (or the absolute change in a proportion of pensioner units). It should not be used in isolation since it is, in most cases, subject to a high degree of uncertainty.

#### (c) 95% Confidence Interval

*Calculated as:* 1.96 times the standard error, which in turn is calculated as the standard deviation of the (weighted) sample divided by the square root of the sample size.

*Expressed:* in terms of percentage points.

*Interpretation:* This measure gives the margin of uncertainty surrounding the growth estimate. We can be 95% confident that the true growth rate is within this distance of the best estimate.

#### (d) Relative 95% confidence interval

*Calculated as:* the 95% confidence interval divided by the growth estimate.

*Expressed:* as a percentage of the growth estimate.

*Interpretation:* This is an alternative way of showing the degree of uncertainty surrounding the growth estimate, by comparing it to the estimate itself.

#### (e) 95% confidence interval range

*Calculated as:* lower limit calculated as the estimate minus the confidence interval; upper limit calculated as the growth estimate plus the confidence interval.

*Expressed:* as range of possible growth values.

*Interpretation:* We can be 95% confident that the true growth rate lies within this range. It should be noted that the “95%” level of confidence takes account of random sampling error only. Other potential sources of error mean that our actual level of confidence that the true value lies within this range may be lower.

### 4. Recent growth tables

Information on recent growth is shown below for the majority of tables in the main publication. No growth information is provided for Tables 15 and 16 since these tables, introduced in the 1998/9 edition of the PI Series, include estimates for the latest year only. Tables 17 and 18 are based on Households Below Average Income (HBAI) methodology and require more complex calculations to estimate standard errors and confidence intervals. This methodology is still being developed and we hope to include estimated confidence intervals for changes in these estimates in future editions of PI.

**Table 1: The average incomes of pensioner units, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>All pensioner units</b>											
<b>Gross income</b>	213	209	223	226	235	244	251	18%	+/- 4	21%	[14%, 22%]
Of which:											
Benefit income	113	114	118	119	121	126	128	14%	+/- 1	10%	[12%, 15%]
Occupational pension	53	53	58	59	61	63	68	29%	+/- 7	25%	[22%, 36%]
Investment income	29	26	29	29	32	33	32	11%	+/- 13	115%	[-2%, 24%]
Earnings	17	15	17	17	19	20	20	20%	+/- 19	94%	[1%, 38%]
Other income	1	1	1	1	2	2	2	122%	+/- 64	53%	[58%, 186%]
<b>Net income before housing costs</b>											
Mean	183	182	193	196	201	209	215	17%	+/- 3	19%	[14%, 20%]
Median	141	142	152	153	156	164	168	19%	+/- 2	13%	[17%, 22%]
<b>Net income after housing costs</b>											
Mean	156	156	166	169	177	184	192	23%	+/- 4	16%	[20%, 27%]
Median	114	116	123	127	130	138	144	27%	+/- 3	12%	[24%, 30%]
<b>Pensioner couples</b>											
<b>Gross income</b>	308	300	324	330	338	346	358	16%	+/- 5	34%	[11%, 21%]
Of which:											
Benefit income	140	139	144	145	145	151	154	10%	+/- 2	16%	[9%, 12%]
Occupational pension	88	89	94	97	98	99	111	26%	+/- 9	34%	[17%, 35%]
Investment income	47	43	49	52	54	55	52	10%	+/- 17	162%	[-6%, 27%]
Earnings	32	27	36	34	38	38	38	17%	+/- 21	127%	[-5%, 38%]
Other income	1	1	1	2	2	2	3	146%	+/- 103	71%	[43%, 248%]
<b>Net income before housing costs</b>											
Mean	262	258	278	280	285	291	301	15%	+/- 4	30%	[10%, 19%]
Median	206	204	219	220	224	230	240	16%	+/- 3	21%	[13%, 20%]
<b>Net income after housing costs</b>											
Mean	234	232	251	254	263	268	281	20%	+/- 5	25%	[15%, 25%]
Median	182	179	191	196	202	209	220	21%	+/- 4	19%	[17%, 25%]
<b>Single pensioners</b>											
<b>Gross income</b>	154	153	159	162	170	177	183	19%	+/- 4	23%	[15%, 23%]
Of which:											
Benefit income	97	99	101	103	105	110	112	16%	+/- 2	11%	[14%, 18%]
Occupational pension	31	31	35	36	37	39	41	31%	+/- 11	34%	[21%, 42%]
Investment income	18	16	16	15	18	18	19	10%	+/- 17	184%	[-8%, 27%]
Earnings	7	7	6	7	7	8	9	23%	+/- 34	151%	[-12%, 57%]
Other income	1	1	1	1	1	2	2	103%	+/- 80	78%	[23%, 183%]
<b>Net income before housing costs</b>											
Mean	135	135	140	143	148	155	160	19%	+/- 4	19%	[15%, 22%]
Median	114	117	121	122	124	130	135	18%	+/- 2	11%	[16%, 20%]
<b>Net income after housing costs</b>											
Mean	107	108	112	116	121	128	136	26%	+/- 5	18%	[22%, 31%]
Median	79	81	85	88	92	100	106	34%	+/- 4	11%	[31%, 38%]

Notes:

(1) Estimates of less than £0.50 or 0.5% are labelled \*.

(2) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 2: The average incomes of pensioner couples by age, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Recently retired pensioner couples</b>											
<b>Gross income</b>	347	347	374	388	393	398	401	16%	+/- 9	56%	[7%, 24%]
Of which:											
Benefit income	137	138	139	143	142	148	150	9%	+/- 3	33%	[6%, 12%]
Occupational pension	98	105	112	117	112	118	118	20%	+/- 13	65%	[7%, 34%]
Investment income	52	52	58	66	69	63	58	11%	+/- 26	233%	[-15%, 38%]
Earnings	57	49	64	59	65	65	72	25%	+/- 27	106%	[-2%, 52%]
Other income	2	2	1	3	4	3	3	90%	+/- 120	134%	[-30%, 210%]
<b>Net income before housing costs</b>											
Mean	292	291	317	321	325	330	331	13%	+/- 7	53%	[6%, 21%]
Median	229	228	244	253	252	264	268	17%	+/- 6	35%	[11%, 23%]
<b>Net income after housing costs</b>											
Mean	263	264	288	295	302	305	311	19%	+/- 8	43%	[11%, 27%]
Median	202	205	219	228	233	242	246	22%	+/- 8	36%	[14%, 30%]
<b>Pensioner couples where the head is under 75</b>											
<b>Gross income</b>	328	319	350	352	361	372	376	15%	+/- 7	46%	[8%, 21%]
Of which:											
Benefit income	138	139	141	144	143	149	151	9%	+/- 2	22%	[7%, 11%]
Occupational pension	93	96	104	105	105	109	115	24%	+/- 10	42%	[14%, 34%]
Investment income	52	46	54	58	60	61	55	5%	+/- 19	374%	[-14%, 25%]
Earnings	43	37	49	43	51	51	52	20%	+/- 23	115%	[-3%, 42%]
Other income	1	2	1	2	3	3	3	98%	+/- 94	97%	[3%, 192%]
<b>Net income before housing costs</b>											
Mean	277	271	298	297	302	310	313	13%	+/- 5	41%	[8%, 19%]
Median	216	214	232	230	239	242	253	17%	+/- 5	30%	[12%, 22%]
<b>Net income after housing costs</b>											
Mean	249	245	270	271	280	287	294	18%	+/- 6	33%	[12%, 25%]
Median	191	190	205	207	217	222	234	23%	+/- 5	22%	[18%, 28%]
<b>Pensioner couples where the head is 75 or over</b>											
<b>Gross income</b>	264	262	269	282	288	293	323	23%	+/- 9	41%	[13%, 32%]
Of which:											
Benefit income	142	140	149	146	148	155	159	12%	+/- 3	25%	[9%, 15%]
Occupational pension	77	77	73	81	84	79	103	33%	+/- 18	54%	[15%, 51%]
Investment income	36	36	38	40	43	44	47	31%	+/- 34	112%	[-4%, 65%]
Earnings	8	8	9	14	12	14	12	46%	+/- 84	185%	[-39%, 130%]
Other income	*	1	1	1	1	1	3	595%	+/- 669	112%	[-74%, 1263%]
<b>Net income before housing costs</b>											
Mean	229	231	238	245	249	254	276	20%	+/- 8	37%	[13%, 28%]
Median	188	185	199	205	197	208	220	18%	+/- 6	35%	[11%, 24%]
<b>Net income after housing costs</b>											
Mean	202	206	211	219	226	230	256	27%	+/- 9	33%	[18%, 35%]
Median	161	160	169	179	172	181	195	21%	+/- 7	33%	[14%, 28%]

Notes:

(1) Estimates of less than £0.50 or 0.5% are labelled \*.

(2) Recently retired couples are defined as those where the man is aged 65-69. All recently retired couples are also included in the Under 75 year old category.

(3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 3: The average incomes of single pensioners by age, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Recently retired single pensioners</b>											
<b>Gross income</b>	196	186	186	208	209	218	210	7%	+/- 12	158%	[-4%, 19%]
Of which:											
Benefit income	94	98	99	99	101	108	111	17%	+/- 5	27%	[13%, 22%]
Occupational pension	45	42	47	48	48	50	42	-8%	+/- 19	227%	[-27%, 10%]
Investment income	23	16	18	26	24	24	21	-10%	+/- 39	405%	[-48%, 29%]
Earnings	31	27	20	34	31	33	34	8%	+/- 36	464%	[-28%, 43%]
Other income	2	2	2	2	4	3	3	103%	+/- 162	157%	[-59%, 265%]
<b>Net income before housing costs</b>											
Mean	164	160	158	174	175	184	178	9%	+/- 9	108%	[-1%, 18%]
Median	127	129	134	140	136	141	145	15%	+/- 6	39%	[9%, 20%]
<b>Net income after housing costs</b>											
Mean	136	130	126	145	147	153	149	10%	+/- 11	114%	[-1%, 21%]
Median	100	99	103	113	105	111	110	10%	+/- 11	109%	[-1%, 21%]
<b>Single pensioners, under 75</b>											
<b>Gross income</b>	165	164	172	174	183	191	194	18%	+/- 6	35%	[12%, 24%]
Of which:											
Benefit income	95	98	99	101	102	108	110	16%	+/- 2	16%	[13%, 18%]
Occupational pension	38	36	43	41	42	45	45	19%	+/- 13	67%	[6%, 32%]
Investment income	19	17	18	17	22	21	21	8%	+/- 24	283%	[-15%, 32%]
Earnings	12	12	10	13	14	14	16	40%	+/- 41	102%	[-1%, 82%]
Other income	1	1	2	2	2	3	2	97%	+/- 106	110%	[-9%, 203%]
<b>Net income before housing costs</b>											
Mean	143	143	148	151	156	164	168	18%	+/- 5	29%	[12%, 23%]
Median	116	120	124	127	126	134	138	19%	+/- 3	14%	[16%, 22%]
<b>Net income after housing costs</b>											
Mean	114	115	120	124	130	137	143	25%	+/- 7	27%	[18%, 31%]
Median	82	85	90	94	94	102	109	33%	+/- 7	21%	[26%, 40%]
<b>Single pensioners, 75 or over</b>											
<b>Gross income</b>	142	143	147	150	157	164	173	21%	+/- 6	29%	[15%, 28%]
Of which:											
Benefit income	98	100	103	104	108	112	113	16%	+/- 3	16%	[13%, 18%]
Occupational pension	24	26	27	30	32	33	37	53%	+/- 18	35%	[35%, 71%]
Investment income	16	14	14	14	15	16	18	12%	+/- 27	221%	[-15%, 39%]
Earnings	3	2	1	1	1	1	2	-15%	+/- 68	457%	[-83%, 53%]
Other income	1	*	*	1	1	1	2	124%	+/- 123	99%	[1%, 247%]
<b>Net income before housing costs</b>											
Mean	127	127	132	134	139	146	153	21%	+/- 5	23%	[16%, 26%]
Median	111	114	118	119	122	128	133	19%	+/- 3	16%	[16%, 22%]
<b>Net income after housing costs</b>											
Mean	100	101	105	108	113	120	129	29%	+/- 6	22%	[23%, 36%]
Median	77	79	81	82	90	98	104	35%	+/- 5	14%	[30%, 40%]

Notes:

- (1) Estimates of less than £0.50 or 0.5% are labelled \*.
- (2) Recently retired single pensioners are defined as single women aged 60-64 and single men aged 65-69. All recently retired single pensioners are also included in the Under 75 year old category.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 4: The average incomes of pensioner units by age, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Recently retired pensioner units</b>											
<b>Gross income</b>	287	284	304	319	327	330	328	14%	+/- 7	52%	[7%, 22%]
Of which:											
Benefit income	120	122	124	126	127	133	135	12%	+/- 3	23%	[9%, 15%]
Occupational pension	77	81	87	91	89	92	89	15%	+/- 11	76%	[4%, 26%]
Investment income	41	38	44	51	53	48	44	8%	+/- 22	285%	[-15%, 30%]
Earnings	47	41	47	49	53	53	57	22%	+/- 22	101%	[0%, 44%]
Other income	2	2	2	3	4	3	3	95%	+/- 97	102%	[-2%, 192%]
<b>Net income before housing costs</b>											
Mean	241	240	258	265	271	274	272	13%	+/- 6	47%	[7%, 19%]
Median	187	188	199	205	209	217	213	14%	+/- 5	35%	[9%, 19%]
<b>Net income after housing costs</b>											
Mean	212	212	228	238	246	247	249	17%	+/- 7	40%	[10%, 25%]
Median	162	162	173	183	184	192	193	20%	+/- 6	32%	[13%, 26%]
<b>Pensioner units where the head is under 75</b>											
<b>Gross income</b>	239	235	255	258	266	276	280	17%	+/- 5	30%	[12%, 22%]
Of which:											
Benefit income	115	117	119	121	121	127	129	13%	+/- 2	14%	[11%, 14%]
Occupational pension	63	63	71	71	72	75	78	24%	+/- 8	35%	[15%, 32%]
Investment income	34	30	35	36	40	40	37	7%	+/- 16	212%	[-8%, 23%]
Earnings	26	23	28	27	31	31	33	26%	+/- 20	77%	[6%, 47%]
Other income	1	1	1	2	3	3	3	98%	+/- 71	73%	[27%, 169%]
<b>Net income before housing costs</b>											
Mean	204	202	218	220	225	233	236	16%	+/- 4	27%	[12%, 20%]
Median	157	157	167	171	171	181	184	17%	+/- 4	21%	[14%, 21%]
<b>Net income after housing costs</b>											
Mean	176	174	190	193	200	208	214	22%	+/- 5	23%	[17%, 27%]
Median	130	130	141	146	147	157	162	24%	+/- 5	21%	[19%, 30%]
<b>Pensioner units where the head is 75 or over</b>											
<b>Gross income</b>	176	177	182	187	194	203	217	24%	+/- 6	24%	[18%, 29%]
Of which:											
Benefit income	110	111	116	116	120	125	127	15%	+/- 2	14%	[13%, 17%]
Occupational pension	39	41	40	44	47	47	56	45%	+/- 14	31%	[31%, 59%]
Investment income	22	20	21	21	23	25	27	23%	+/- 22	96%	[1%, 45%]
Earnings	4	4	4	5	4	5	5	20%	+/- 57	280%	[-37%, 78%]
Other income	1	*	*	1	1	1	2	206%	+/- 147	71%	[59%, 353%]
<b>Net income before housing costs</b>											
Mean	155	157	162	165	171	178	190	22%	+/- 5	21%	[18%, 27%]
Median	125	127	134	135	138	148	152	22%	+/- 3	15%	[18%, 25%]
<b>Net income after housing costs</b>											
Mean	128	132	135	139	146	153	167	30%	+/- 6	19%	[24%, 36%]
Median	96	102	108	110	115	122	128	34%	+/- 5	15%	[29%, 39%]

Notes:

(4) Estimates of less than £0.50 or 0.5% are labelled \*.

(5) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69. All recently retired pensioner units are also included in the Under 75 year old category.

(6) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 5: The average incomes of single pensioners by gender, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Single male pensioners</b>											
<b>Gross income</b>	187	172	181	182	189	210	215	15%	+/- 11	72%	[4%, 26%]
Of which:											
Benefit income	96	98	101	103	104	109	110	15%	+/- 3	21%	[12%, 19%]
Occupational pension	54	43	51	48	53	57	60	12%	+/- 16	134%	[-4%, 27%]
Investment income	27	21	22	21	24	32	30	11%	+/- 34	315%	[-23%, 45%]
Earnings	10	10	5	8	7	11	13	23%	+/- 64	273%	[-41%, 88%]
Other income	1	*	*	1	2	1	2	229%	+/- 254	111%	[-24%, 483%]
<b>Net income before housing costs</b>											
Mean	157	150	156	158	163	179	183	16%	+/- 9	52%	[8%, 25%]
Median	122	122	129	129	131	137	141	15%	+/- 4	29%	[11%, 20%]
<b>Net income after housing costs</b>											
Mean	129	123	127	128	136	152	158	22%	+/- 11	48%	[12%, 33%]
Median	93	91	98	96	100	109	111	20%	+/- 9	43%	[11%, 29%]
<b>Single female pensioners</b>											
<b>Gross income</b>	145	148	153	156	164	167	173	20%	+/- 4	22%	[15%, 24%]
Of which:											
Benefit income	97	99	101	103	106	110	112	16%	+/- 2	13%	[14%, 18%]
Occupational pension	25	28	30	32	32	34	35	39%	+/- 13	33%	[26%, 52%]
Investment income	15	14	14	14	17	14	16	6%	+/- 19	321%	[-13%, 25%]
Earnings	7	6	6	7	7	7	8	20%	+/- 39	197%	[-19%, 59%]
Other income	1	1	1	1	1	2	2	79%	+/- 80	101%	[-1%, 159%]
<b>Net income before housing costs</b>											
Mean	129	131	135	138	143	147	153	19%	+/- 4	19%	[15%, 22%]
Median	112	115	119	120	122	129	133	18%	+/- 2	13%	[16%, 21%]
<b>Net income after housing costs</b>											
Mean	101	104	108	112	117	121	128	27%	+/- 5	17%	[22%, 31%]
Median	77	79	82	85	90	98	104	35%	+/- 4	12%	[31%, 39%]

Notes:

- (1) Estimates of less than £0.50 or 0.5% are labelled \*.  
 (2) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 6: The proportion of pensioner units with income on top of state benefits, 1994/5-2000/1**

Results based upon data from the FRS

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in proportion 1994/5-2000/1			
								Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
<b>All pensioner units</b>											
Total	84%	82%	84%	83%	83%	85%	91%	7%	+/- 1	15%	[6%, 8%]
Pensioner couples	92%	93%	93%	92%	92%	92%	95%	2%	+/- 1	54%	[1%, 4%]
Single pensioners	78%	76%	78%	77%	77%	80%	88%	10%	+/- 1	15%	[8%, 11%]
<b>Recently retired pensioner units</b>											
Total	88%	86%	87%	87%	86%	88%	85%	-2%	+/- 2	91%	[-5%, 0%]
Pensioner couples	93%	92%	92%	93%	92%	93%	93%	0%	+/- 2	3309%	[-2%, 2%]
Single pensioners	80%	75%	78%	78%	75%	79%	74%	-7%	+/- 4	62%	[-11%, -3%]

Notes:

(1) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.

(2) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 7: The proportion of pensioner units with less than 50% of income from state benefits, 1994/5-2000/1**

Results based upon data from the FRS

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in proportion 1994/5-2000/1			
								Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
<b>All pensioner units</b>											
Total	27%	27%	28%	29%	29%	30%	31%	4%	+/- 1	36%	[3%, 5%]
Pensioner couples	38%	37%	39%	40%	42%	40%	42%	4%	+/- 2	56%	[2%, 7%]
Single pensioners	20%	21%	22%	23%	22%	23%	23%	3%	+/- 2	48%	[2%, 5%]
<b>Recently retired pensioner units</b>											
Total	41%	40%	43%	45%	45%	45%	44%	2%	+/- 3	133%	[-1%, 6%]
Pensioner couples	46%	46%	49%	49%	51%	50%	51%	6%	+/- 4	77%	[1%, 10%]
Single pensioners	34%	32%	33%	39%	34%	35%	31%	-3%	+/- 5	162%	[-8%, 2%]

Notes:

(1) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.

(2) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 8: The proportion of pensioner units with income from state Retirement Pension and the average amount for those in receipt, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in proportion 1994/5-2000/1			
								Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
<b>Proportion in receipt of state Retirement Pension (%)</b>											
<b>All pensioner units</b>											
Total	98	98	98	98	99	98	98	0%	+/- 0	309%	[0%, 1%]
Pensioner couples	99	99	99	99	100	99	99	0%	+/- 1	111%	[0%, 1%]
Single pensioners	98	97	98	97	98	97	98	0%	+/- 1	601%	[-1%, 0%]
<b>Recently retired pensioner units</b>											
Total	96	96	97	96	98	96	97	0%	+/- 1	243%	[-1%, 2%]
Pensioner couples	98	98	98	98	99	97	98	1%	+/- 1	151%	[0%, 2%]
Single pensioners	95	93	95	93	96	95	95	0%	+/- 2	1769%	[-2%, 2%]
								Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Average amount of RP for those in receipt (£pw)</b>											
<b>Mean amounts</b>											
<b>All pensioner units</b>											
Total	93	90	94	94	95	95	98	5%	+/- 1	22%	[4%, 6%]
Pensioner couples	125	118	123	124	125	125	129	4%	+/- 1	32%	[2%, 5%]
Single pensioners	74	72	75	74	76	75	78	6%	+/- 1	18%	[5%, 7%]
<b>Recently retired pensioner units</b>											
Total	106	102	106	109	110	109	112	6%	+/- 2	43%	[3%, 8%]
Pensioner couples	125	118	122	126	127	127	131	4%	+/- 2	53%	[2%, 7%]
Single pensioners	77	75	78	79	80	79	81	6%	+/- 3	52%	[3%, 9%]
<b>Median amounts</b>											
<b>All pensioner units</b>											
Total	80	78	82	82	84	84	88	10%	+/- 2	21%	[8%, 12%]
Pensioner couples	120	117	121	120	122	122	125	4%	+/- 1	19%	[3%, 5%]
Single pensioners	71	70	73	72	73	72	75	5%	+/- 1	14%	[4%, 6%]
<b>Recently retired pensioner units</b>											
Total	111	107	111	113	113	111	114	3%	+/- 2	84%	[0%, 5%]
Pensioner couples	121	117	120	122	122	122	125	4%	+/- 1	42%	[2%, 5%]
Single pensioners	75	74	77	76	76	76	76	1%	+/- 2	279%	[-1%, 3%]

- Notes:
- (1) Figures for Retirement Pension also include the other contributory benefits for the elderly, Widows' Benefits and Incapacity Benefit.
  - (2) These results are based on survey respondents' identification of different elements of benefit income, and are therefore subject to misreporting.
  - (3) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
  - (4) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 9: The proportion of pensioner units with income from income related benefits and the average amount for those in receipt, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in proportion 1994/5-2000/1			
								Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
<b>Proportion in receipt of Income Related Benefits (%)</b>											
<b>All pensioner units</b>											
Total	38	41	39	37	37	34	34	-4%	+/- 2	34%	[-6%, -3%]
Pensioner couples	23	24	24	21	21	18	18	-6%	+/- 2	36%	[-8%, -4%]
Single pensioners	47	51	49	48	47	44	44	-3%	+/- 2	61%	[-5%, -1%]
<b>Recently retired pensioner units</b>											
Total	26	29	28	24	25	23	23	-4%	+/- 3	74%	[-7%, -1%]
Pensioner couples	17	19	21	16	15	13	12	-5%	+/- 3	62%	[-8%, -2%]
Single pensioners	41	44	41	39	42	38	39	-1%	+/- 5	402%	[-6%, 4%]
	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Average amount of IRB for those in receipt (£pw)</b>											
<b>Mean amounts</b>											
<b>All pensioner units</b>											
Total	37	38	39	41	42	47	47	28%	+/- 5	19%	[23%, 33%]
Pensioner couples	31	32	34	34	34	41	44	42%	+/- 15	37%	[26%, 57%]
Single pensioners	39	40	41	43	44	48	48	24%	+/- 5	23%	[19%, 30%]
<b>Recently retired pensioner units</b>											
Total	38	42	39	43	41	53	53	39%	+/- 15	39%	[24%, 54%]
Pensioner couples	34	38	35	37	35	48	49	44%	+/- 34	77%	[10%, 78%]
Single pensioners	41	45	43	48	45	56	56	35%	+/- 16	46%	[19%, 50%]
<b>Median amounts</b>											
<b>All pensioner units</b>											
Total	34	33	35	36	37	42	43	26%	+/- 9	34%	[17%, 35%]
Pensioner couples	24	23	24	23	23	26	35	45%	+/- 33	74%	[12%, 78%]
Single pensioners	37	37	38	39	41	45	44	20%	+/- 7	37%	[12%, 27%]
<b>Recently retired pensioner units</b>											
Total	32	34	28	32	36	45	48	50%	+/- 22	45%	[27%, 72%]
Pensioner couples	20	29	22	23	23	34	36	79%	+/- 91	115%	[-12%, 170%]
Single pensioners	38	36	36	41	43	51	53	40%	+/- 21	54%	[18%, 61%]

**Notes:**

- (1) Income related benefits refer to Minimum Income Guarantee, Working Families' Tax Credit, Housing Benefit, Council Tax Benefit and Social Fund Grants.
- (2) These results are based on survey respondents' identification of different elements of benefit income, and are therefore subject to misreporting.
- (3) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (4) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 10: The proportion of pensioner units with income from disability benefits and the average amount for those in receipt, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in proportion 1994/5-2000/1			
								Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
<b>Proportion in receipt of disability benefits (%)</b>											
<b>All pensioner units</b>											
Total	14	19	18	20	21	21	22	8%	+/- 1	15%	[7%, 9%]
Pensioner couples	17	26	24	23	23	23	25	8%	+/- 2	25%	[6%, 10%]
Single pensioners	12	15	14	18	20	20	20	8%	+/- 1	18%	[7%, 10%]
<b>Recently retired pensioner units</b>											
Total	14	23	19	18	16	16	18	4%	+/- 2	58%	[2%, 6%]
Pensioner couples	16	27	22	20	18	18	20	4%	+/- 3	82%	[1%, 7%]
Single pensioners	11	16	13	13	13	14	15	4%	+/- 3	83%	[1%, 8%]
<b>Average amount of disability benefits for those in receipt (£pw)</b>											
<b>Mean amounts</b>											
<b>All pensioner units</b>											
Total	51	51	51	52	50	51	51	1%	+/- 5	415%	[-3%, 6%]
Pensioner couples	55	54	55	58	55	57	57	5%	+/- 7	158%	[-3%, 12%]
Single pensioners	47	48	46	46	46	47	46	-2%	+/- 5	303%	[-7%, 3%]
<b>Recently retired pensioner units</b>											
Total	54	54	54	57	53	57	56	2%	+/- 11	473%	[-9%, 13%]
Pensioner couples	58	55	56	63	56	61	58	1%	+/- 14	991%	[-12%, 15%]
Single pensioners	47	53	50	43	45	50	50	6%	+/- 17	310%	[-12%, 23%]
<b>Median amounts</b>											
<b>All pensioner units</b>											
Total	37	37	38	41	37	38	41	9%	+/- 18	214%	[-10%, 27%]
Pensioner couples	41	40	53	52	51	54	52	26%	+/- 21	81%	[5%, 46%]
Single pensioners	36	36	36	37	37	38	37	4%	+/- 1	15%	[3%, 5%]
<b>Recently retired pensioner units</b>											
Total	40	43	52	49	41	53	51	29%	+/- 17	59%	[12%, 45%]
Pensioner couples	43	51	53	52	50	53	51	19%	+/- 23	120%	[-4%, 42%]
Single pensioners	37	37	43	37	37	51	47	26%	+/- 19	73%	[7%, 44%]

**Notes:**

- (1) Disability benefits refer to War Disablement Pension, Attendance Allowance, Invalid Care Allowance, Industrial Injuries Disablement Pension, Severe Disablement Allowance, Disability Living Allowance (Mobility and Care components), Disabled Person's Tax Credit and Statutory Sick Pay.
- (2) These results are based on survey respondents' identification of different elements of benefit income, and are therefore subject to misreporting.
- (3) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (4) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 11 The proportion of pensioner units with investment income and the average amount for those in receipt, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in proportion 1994/5-2000/1			
								Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
<b>Proportion in receipt of investment income (%)</b>											
<b>All pensioner units</b>											
Total	72	70	71	68	70	73	71	-1%	+/- 1	114%	[-3%, 0%]
Pensioner couples	81	80	80	79	80	81	80	-1%	+/- 2	147%	[-3%, 1%]
Single pensioners	67	63	65	62	64	68	66	-1%	+/- 2	140%	[-3%, 1%]
<b>Recently retired pensioner units</b>											
Total	75	72	73	72	73	76	73	-2%	+/- 3	124%	[-5%, 1%]
Pensioner couples	81	79	79	80	80	82	81	0%	+/- 3	2307%	[-3%, 3%]
Single pensioners	67	60	63	61	59	65	60	-7%	+/- 5	73%	[-12%, -2%]
								Change in average income 1994/5-2000/1			
	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Average amount of investment income for those in receipt (£pw)</b>											
<b>Mean amounts</b>											
<b>All pensioner units</b>											
Total	40	37	41	43	46	45	45	13%	+/- 13	98%	[0%, 26%]
Pensioner couples	58	54	61	66	68	68	65	12%	+/- 17	138%	[-5%, 29%]
Single pensioners	26	25	25	25	29	27	29	12%	+/- 18	148%	[-6%, 29%]
<b>Recently retired pensioner units</b>											
Total	54	54	60	70	72	64	60	11%	+/- 23	202%	[-11%, 34%]
Pensioner couples	64	66	74	83	86	77	72	11%	+/- 26	233%	[-15%, 37%]
Single pensioners	35	27	30	43	40	36	35	1%	+/- 42	7124%	[-42%, 43%]
<b>Median amounts</b>											
<b>All pensioner units</b>											
Total	8	7	6	6	6	6	6	-21%	+/- 9	43%	[-30%, -12%]
Pensioner couples	14	13	12	11	13	13	13	-6%	+/- 11	171%	[-17%, 5%]
Single pensioners	5	4	3	3	3	3	3	-46%	+/- 10	21%	[-56%, -37%]
<b>Recently retired pensioner units</b>											
Total	12	13	11	11	12	12	11	-10%	+/- 18	192%	[-28%, 9%]
Pensioner couples	16	17	17	14	17	20	16	4%	+/- 21	502%	[-17%, 25%]
Single pensioners	7	6	5	5	5	4	4	-42%	+/- 26	62%	[-68%, -16%]

Notes:

- (1) Investment income is based on respondents' own assessment and may be subject to under-reporting. In particular, FRS-based estimates have been found to be lower than FES-based estimates (see Section 4 of the main publication).
- (2) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 12 The proportion of pensioner units with occupational pension income and the average amount for those in receipt, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in proportion 1994/5-2000/1			
								Growth (%pts)	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range (%pts)
<b>Proportion in receipt of occupational pension income (%)</b>											
<b>All pensioner units</b>											
Total	57	58	60	60	60	59	60	3%	+/- 2	60%	[1%, 4%]
Pensioner couples	72	73	74	75	74	71	72	0%	+/- 2	1044%	[-2%, 2%]
Single pensioners	48	48	51	50	50	52	52	4%	+/- 2	50%	[2%, 6%]
<b>Recently retired pensioner units</b>											
Total	65	64	67	67	66	64	59	-6%	+/- 3	54%	[-9%, -3%]
Pensioner couples	74	73	75	76	74	71	69	-5%	+/- 4	72%	[-9%, -1%]
Single pensioners	51	49	52	51	52	51	44	-8%	+/- 5	67%	[-13%, -3%]
<b>Change in average income 1994/5-2000/1</b>											
	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Average amount of occupational pension income for those in receipt (£pw)</b>											
<b>Mean amounts</b>											
<b>All pensioner units</b>											
Total	93	92	97	100	102	106	114	23%	+/- 6	26%	[17%, 29%]
Pensioner couples	122	122	127	131	133	139	154	26%	+/- 8	30%	[18%, 34%]
Single pensioners	65	64	68	71	73	76	79	21%	+/- 8	40%	[13%, 29%]
<b>Recently retired pensioner units</b>											
Total	119	126	131	136	135	145	150	26%	+/- 11	41%	[16%, 37%]
Pensioner couples	132	144	148	154	152	165	171	29%	+/- 13	42%	[17%, 42%]
Single pensioners	88	85	90	93	93	97	95	8%	+/- 19	238%	[-11%, 26%]
<b>Median amounts</b>											
<b>All pensioner units</b>											
Total	51	50	55	58	58	61	65	26%	+/- 9	34%	[17%, 35%]
Pensioner couples	77	68	76	84	85	91	100	29%	+/- 12	41%	[17%, 41%]
Single pensioners	38	37	40	42	43	44	46	22%	+/- 9	42%	[13%, 31%]
<b>Recently retired pensioner units</b>											
Total	75	74	82	87	86	96	97	29%	+/- 14	49%	[15%, 43%]
Pensioner couples	87	84	97	107	104	116	119	37%	+/- 18	49%	[19%, 55%]
Single pensioners	55	56	61	63	58	62	57	4%	+/- 25	614%	[-21%, 29%]

Notes:

- (1) Estimates of the percentage of pensioner units in receipt of occupational pension income are based on respondents' own assessment and may be subject to under-reporting (see Section 5 of the main publication).
- (2) Recently retired pensioner units are defined as: single women aged 60-64; single men aged 65-69; and couples in which the man is aged 65-69.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 13: The median net income of pensioner units by quintile of the net income distribution, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Pensioner couples</b>											
<b>Net income before housing costs</b>											
Bottom fifth	131	129	137	136	133	139	146	12%	+/- 4	32%	[8%, 16%]
Next fifth	169	165	174	177	177	185	193	14%	+/- 3	21%	[11%, 17%]
Middle fifth	206	204	219	220	224	230	240	16%	+/- 3	21%	[13%, 20%]
Next fifth	270	267	287	286	296	299	313	16%	+/- 4	27%	[12%, 20%]
Top fifth	436	429	459	461	460	479	501	15%	+/- 7	47%	[8%, 22%]
<b>Net income after housing costs</b>											
Bottom fifth	106	108	110	110	112	116	124	17%	+/- 3	19%	[14%, 20%]
Next fifth	140	138	148	151	153	161	169	21%	+/- 4	18%	[17%, 25%]
Middle fifth	182	179	191	196	202	209	220	21%	+/- 4	19%	[17%, 25%]
Next fifth	244	248	263	267	275	279	298	22%	+/- 5	23%	[17%, 27%]
Top fifth	409	397	435	438	444	458	489	20%	+/- 8	41%	[12%, 28%]
<b>Single pensioners</b>											
<b>Net income before housing costs</b>											
Bottom fifth	72	73	74	74	74	78	82	14%	+/- 2	17%	[11%, 16%]
Next fifth	95	97	100	102	103	108	114	19%	+/- 3	15%	[16%, 22%]
Middle fifth	114	117	121	122	124	130	135	18%	+/- 2	11%	[16%, 20%]
Next fifth	137	140	148	152	156	164	168	23%	+/- 3	12%	[20%, 26%]
Top fifth	208	207	216	223	228	245	247	18%	+/- 4	23%	[14%, 23%]
<b>Net income after housing costs</b>											
Bottom fifth	51	55	56	56	58	62	65	27%	+/- 5	19%	[22%, 32%]
Next fifth	69	70	71	73	73	78	83	20%	+/- 2	8%	[19%, 22%]
Middle fifth	79	81	85	88	92	100	106	34%	+/- 4	11%	[31%, 38%]
Next fifth	111	115	122	129	131	139	145	31%	+/- 4	13%	[27%, 36%]
Top fifth	184	181	193	200	203	223	225	23%	+/- 7	29%	[16%, 29%]

**Notes:**

- (1) Estimates show medians of unequivalised net income for each quintile of the unequivalised net income distribution.
- (2) In Tables 13-16, the distribution of income is based on unequivalised net income, and has been calculated separately under the before and after housing cost measures of income. The distribution of income is also calculated separately for singles and couples, i.e. estimates for pensioner couples show income for each quintile of the pensioners couples' income distribution. For this reason, Tables 13-16 are not comparable with Tables 17 and 18.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 14(a): Components of mean gross income of pensioner couples by quintile of the net income distribution, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Pensioner couples</b>											
<b>Bottom fifth</b>											
<b>Gross income</b>	143	143	147	147	148	153	158	10%	+/- 3	25%	[7%, 12%]
Of which:											
Benefit income	124	120	126	125	125	130	132	6%	+/- 2	40%	[4%, 8%]
Occupational pension	11	14	13	12	13	13	15	43%	+/- 26	59%	[18%, 69%]
Investment income	8	7	7	7	8	8	8	4%	+/- 32	857%	[-28%, 35%]
Earnings	1	2	1	2	2	1	2	312%	+/- 486	156%	[-174%, 798%]
Other income	*	*	*	*	*	*	*	235%	+/- 318	136%	[-83%, 553%]
<b>Next fifth</b>											
<b>Gross income</b>	184	180	191	194	195	203	212	15%	+/- 2	11%	[14%, 17%]
Of which:											
Benefit income	142	141	147	146	150	156	160	12%	+/- 3	21%	[10%, 15%]
Occupational pension	26	27	31	33	31	32	35	36%	+/- 16	45%	[20%, 53%]
Investment income	11	10	9	10	10	10	14	21%	+/- 33	155%	[-12%, 54%]
Earnings	4	2	4	5	4	4	3	-13%	+/- 47	352%	[-61%, 34%]
Other income	1	*	*	*	*	1	*	-40%	+/- 40	98%	[-80%, -1%]
<b>Middle fifth</b>											
<b>Gross income</b>	229	224	241	243	249	254	269	18%	+/- 2	10%	[16%, 19%]
Of which:											
Benefit income	151	149	154	157	158	167	168	12%	+/- 4	30%	[8%, 15%]
Occupational pension	53	48	58	60	61	59	70	33%	+/- 13	39%	[20%, 45%]
Investment income	15	17	19	17	18	18	20	28%	+/- 27	95%	[1%, 56%]
Earnings	10	10	9	8	12	11	10	8%	+/- 47	597%	[-39%, 54%]
Other income	*	1	1	1	*	1	1	196%	+/- 283	144%	[-87%, 480%]
<b>Next fifth</b>											
<b>Gross income</b>	311	304	328	330	344	346	364	17%	+/- 2	11%	[15%, 19%]
Of which:											
Benefit income	148	148	151	156	152	159	161	9%	+/- 4	48%	[5%, 13%]
Occupational pension	110	105	113	119	123	125	135	23%	+/- 10	42%	[13%, 33%]
Investment income	30	31	36	30	40	34	35	14%	+/- 19	131%	[-4%, 33%]
Earnings	23	17	27	25	29	26	31	38%	+/- 41	108%	[-3%, 78%]
Other income	*	1	1	*	1	1	1	387%	+/- 398	103%	[-11%, 784%]
<b>Top fifth</b>											
<b>Gross income</b>	675	650	712	733	753	774	786	16%	+/- 9	58%	[7%, 26%]
Of which:											
Benefit income	132	138	141	139	138	144	149	13%	+/- 5	36%	[9%, 18%]
Occupational pension	242	254	255	264	263	266	300	24%	+/- 10	44%	[13%, 34%]
Investment income	171	149	174	195	196	205	184	8%	+/- 21	271%	[-13%, 28%]
Earnings	126	105	139	127	146	150	142	13%	+/- 24	183%	[-11%, 37%]
Other income	4	4	3	8	10	8	10	150%	+/- 137	91%	[13%, 287%]

Notes:

- (1) Estimates of less than £0.50 or 0.5% are labelled \*.
- (2) In Tables 13-16, the distribution of income is based on unequivalised net income, and has been calculated separately under the before and after housing cost measures of income. The distribution of income is also calculated separately for singles and couples, i.e. estimates for pensioner couples show income for each quintile of the pensioners couples' income distribution. For this reason, Tables 13-16 are not comparable with Tables 17 and 18.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 14(b): Components of mean gross income of single pensioners by quintile of the net income distribution, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Single pensioners</b>											
<b>Bottom fifth</b>											
<b>Gross income</b>	80	79	81	80	82	85	89	11%	+/- 3	23%	[8%, 13%]
Of which:											
Benefit income	72	72	74	73	74	76	80	10%	+/- 2	19%	[8%, 12%]
Occupational pension	3	3	3	4	4	4	4	66%	+/- 40	62%	[25%, 106%]
Investment income	5	3	3	3	4	4	4	-13%	+/- 26	202%	[-39%, 13%]
Earnings	*	*	*	*	*	*	*	-31%	+/- 122	394%	[-153%, 91%]
Other income	*	*	*	*	*	*	*	397%	+/- 650	164%	[-253%, 1047%]
<b>Next fifth</b>											
<b>Gross income</b>	104	106	110	111	113	119	124	19%	+/- 1	6%	[18%, 20%]
Of which:											
Benefit income	86	87	91	92	94	99	103	19%	+/- 2	11%	[17%, 21%]
Occupational pension	11	12	13	13	14	14	15	33%	+/- 16	48%	[17%, 49%]
Investment income	6	6	5	4	5	6	5	-19%	+/- 17	89%	[-36%, -2%]
Earnings	*	*	1	1	*	1	*	-8%	+/- 91	1137%	[-99%, 83%]
Other income	*	*	*	*	*	1	1	76%	+/- 138	180%	[-61%, 214%]
<b>Middle fifth</b>											
<b>Gross income</b>	123	127	132	134	136	144	148	20%	+/- 1	4%	[19%, 21%]
Of which:											
Benefit income	104	106	108	109	111	115	117	12%	+/- 2	18%	[10%, 14%]
Occupational pension	13	15	18	18	18	21	22	66%	+/- 20	31%	[45%, 86%]
Investment income	5	5	5	5	6	6	6	31%	+/- 31	100%	[0%, 62%]
Earnings	1	1	1	1	1	2	2	101%	+/- 131	129%	[-30%, 232%]
Other income	*	*	1	*	*	*	1	193%	+/- 194	101%	[-1%, 387%]
<b>Next fifth</b>											
<b>Gross income</b>	152	157	166	171	175	185	188	24%	+/- 1	6%	[23%, 25%]
Of which:											
Benefit income	110	111	114	115	119	126	127	15%	+/- 3	21%	[12%, 19%]
Occupational pension	29	31	36	38	41	43	44	52%	+/- 15	29%	[37%, 67%]
Investment income	10	12	12	13	12	12	13	32%	+/- 25	80%	[6%, 57%]
Earnings	2	2	3	4	2	3	3	4%	+/- 55	1284%	[-50%, 59%]
Other income	1	1	1	1	1	1	2	239%	+/- 234	98%	[5%, 473%]
<b>Top fifth</b>											
<b>Gross income</b>	309	295	306	312	342	351	367	19%	+/- 9	48%	[10%, 27%]
Of which:											
Benefit income	110	118	119	125	130	134	133	21%	+/- 6	27%	[15%, 26%]
Occupational pension	100	93	104	105	108	114	119	19%	+/- 12	64%	[7%, 32%]
Investment income	63	51	56	50	66	65	69	9%	+/- 22	257%	[-14%, 31%]
Earnings	33	31	25	29	33	33	40	23%	+/- 37	160%	[-14%, 60%]
Other income	3	2	3	4	5	5	5	64%	+/- 93	146%	[-29%, 156%]

Notes:

- (1) Estimates of less than £0.50 or 0.5% are labelled \*.
- (2) In Tables 13-16, the distribution of income is based on unequivalised net income, and has been calculated separately under the before and after housing cost measures of income. The distribution of income is also calculated separately for singles and couples, i.e. estimates for pensioner couples show income for each quintile of the pensioners couples' income distribution. For this reason, Tables 13-16 are not comparable with Tables 17 and 18.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.

**Table 19: The average incomes of couples where the woman is over state pension age but the man is not, 1994/5-2000/1**

Results based upon data from the FRS

Income in £ per week, 2000/1 prices

	1994/5	1995/6	1996/7	1997/8	1998/9	1999/0	2000/1	Change in average income 1994/5-2000/1			
								% growth estimate	95% C.I. (%pts)	Relative C.I. (%)	C.I. Range
<b>Couples where the woman is over state pension age but the man is not</b>											
<b>Gross income</b>	381	380	400	422	455	421	457	20%	+/- 17	85%	[3%, 37%]
Of which:											
Benefit income	76	75	74	68	74	81	79	4%	+/- 10	238%	[-6%, 15%]
Occupational pension	93	95	95	95	104	100	98	6%	+/- 18	303%	[-12%, 24%]
Investment income	44	42	38	44	50	43	53	21%	+/- 54	255%	[-33%, 76%]
Earnings	167	166	189	214	226	193	224	34%	+/- 31	91%	[3%, 65%]
Other income	2	2	4	1	2	4	2	27%	+/- 109	401%	[-82%, 136%]
<b>Net income before housing costs</b>											
Mean	287	289	303	325	352	333	351	23%	+/- 14	61%	[9%, 36%]
Median	239	237	241	266	278	270	283	18%	+/- 9	49%	[9%, 27%]
<b>Net income after housing costs</b>											
Mean	257	261	271	295	324	304	327	27%	+/- 15	56%	[12%, 42%]
Median	212	208	212	236	248	249	261	23%	+/- 9	38%	[14%, 32%]

Notes:

- (1) Couples where the woman is over state pension age and the man under are excluded from the definition of a pensioner unit (and hence from all other tables in this publication) for historical reasons (see Section 5 of the main publication).
- (2) Estimates of less than £0.50 or 0.5% are labelled \*.
- (3) "C.I." refers to the 95% Confidence Interval around the estimate.

Please also see 'General notes and definitions' on page 24 of the main publication.