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REPORT

POVERTY, ECONOMIC STATUS AND SKILLS: WHAT ARE THE LINKS?

Matt Barnes and Chris Lord

This report aims to improve targeting of initiatives for households in poverty by increasing our knowledge of the economic activity status and skills levels of households.

Income poverty is set to rise by 2020. Two key ways for policy to increase household incomes are: to reduce worklessness, and to improve prospects for those trapped in low-wage and low-skilled work. However, these interventions tend to focus on individuals, whereas poverty is experienced at the household level. This report explores the following research questions:

- What are the key differences between poor and non-poor households in terms of economic activity status and skills?
- What are the other socio-economic and labour-market-related characteristics that differentiate poor and non-poor households?
- What are the labour market attitudes and aspirations of non-working households?
- How can the research improve the targeting of labour market and skills initiatives for households in poverty?

NOVEMBER 2013
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EXECUTIVE SUMMARY

Income poverty is set to rise by 2020. Two key policy levers to increase household incomes are reducing worklessness and improving prospects for those trapped in low-wage, low-skilled work that doesn't enable them to make ends meet. This report uses innovative analysis of a large survey dataset to explore the economic activity status and skills levels of households in order to improve the targeting of initiatives for households in poverty.

To better target employment and skills interventions to reduce poverty, we need to understand the circumstances faced by the household. This study uses data from the Family Resources Survey to illustrate the main activity and skills levels of households with different income levels: 'poverty' (below 60 per cent median equivalised income, before housing costs), 'low–medium income' (between 60 per cent median and median income), 'medium–high income' (between median and top 20 per cent incomes) and 'high income' (top 20 per cent incomes).

The study creates typologies for each income group based on the most common combinations of activity status and skills levels within households. It explores the key differences between poor and non-poor households in terms of economic activity and skills. Importantly, it not only presents analysis at a household level, but looks within households to show, for example, the combination of circumstances for mothers and fathers. The study looks at households with children and those without children separately.

Families with children

A high concentration of families with children in poverty have either one or both parents out of work. As would be expected, families that are workless are disproportionately likely to experience poverty. Parents are out of work for a variety of reasons, including inability to find employment and ill health, but also to care for children. Nonetheless, the group also includes a large

number of working families. Six per cent of families in poverty are full-time working couples (both working 30 hours or more per week) compared with nearly a half of the highest income group.

There is more variation in skills than in economic activity status for families with children in the lower half of the income distribution. This is likely to be due to people (usually mothers) being out of work to care for children, which disproportionately places their family in the lower-income groups despite them often having decent skills levels. Although being out of work may be a temporary situation for some mothers, it reconfirms that other factors, such as the desire to care for children, the availability of childcare, and the complexities of balancing work and family life, can be barriers to work alongside skills or employability. More highly skilled people can also find themselves on low income due to redundancy or having difficulty finding work as a result of the economic climate.

When analysing the relationship between economic activity and skills levels for households in poverty there were four activity–skills typologies produced:

- The most common is *male breadwinner couples* – families where the father is working and the mother is looking after children or working part time.
- The second most common type is *out-of-work, low-skilled single parents*. These families are out of work for a variety of reasons and tend to have no or mid-range qualifications.
- The third most prevalent type is *out-of-work couples with low–medium skills*. These families are workless for a variety of reasons – such as the mother caring for children and the father looking for work – with skill levels tending to be in the middle.
- The final activity–skills type among families with children in poverty is *low- and no-skilled families*. Work status is mixed, while the majority have no qualifications.

There were five types of families with children on low–medium incomes:

- The largest type is *mid-skilled working couples*, where the father predominantly works full time, with some mothers working, but some staying at home to look after children.
- A similar, but smaller type is the *mid-skilled working singles*. These tend to be single mothers working at least 16 hours per week, with many working full time. They tend to rely on benefits and tax credits to supplement their earnings.
- A similar-sized group are *low- and no-skilled families*. Again, they tend to be single mothers, but some are workless couples who have never worked.
- There are two smaller types. *Non-working couples* are out of work for a variety of reasons, but most have a sick or disabled father.
- The other is *no-skilled working couples*. These families have no qualifications but have at least one parent working full time – most often the father.

Households without children

In families with children, mothers are generally more likely to be inactive or to work part time than fathers, with fathers more likely to be full-time

workers. This distinction is not as marked for non-parents, simply because females' labour market status is not affected by caring for children.

Yet there were still differences in activity status across the income distribution, with a quarter of men in poverty in full-time work, compared with over nine in ten in the richest households. Nearly two-thirds of all households without children in poverty are workless whereas this is less than 3 per cent for households in the highest income group.

In terms of skill levels, adults without children are more likely to have no qualifications than parents. This is partly due to them being older and not benefiting from more recent changes to the education system. But it is also due to women being more likely to step out of the labour market to take on childcare responsibilities. Nonetheless, as with families with children, there are poor households without children where the levels of skills are relatively high. For example, nearly one in five households in poverty contains at least one adult with a degree, although this rises to nearly two-thirds for the richest households. Indeed, in the richest households over a quarter contain couples where both individuals have degrees.

Five activity–skills typologies were produced for families without children in poverty:

- The most common are *workless* who tend to have no to medium qualifications. They are mainly single people who tend to be younger and are disproportionately likely to have a health problem.
- The second most common type is *medium-skilled working singles*, who tend to work full time in routine, manual or intermediate jobs, and the majority having GCSE qualifications at best.
- The third most prevalent type is *medium-skilled working couples*. They are similar to the working singles with most having GCSE qualifications at best, and one or both partners in full-time work.
- *Medium-skilled early retirees* are the fourth type. They are older, non-working and not looking for employment. They are disproportionately likely to have an illness and hence their main source of income is from benefits.
- The final activity–skills type among families without children in poverty is *no-skilled one-worker couples*. The male is likely to be in routine or manual work. Most females do not work, although some work part time.

There were five types of households without children on low–middle income:

- The most prevalent type is *medium-skilled working singles* who are mostly middle-aged, with just over half being single men. They have low or mid levels of savings, and are mainly in routine or manual work.
- The next most prevalent is *low- and no-skilled early retirees*, who are mostly non-working singles, though some are couples, who tend to be older and not looking for work.
- The third most common type is *medium-skilled working couples*. They are disproportionately younger and get almost all their income from earnings.
- *Medium-skilled early-retired couples* are the fourth most common. They are older, non-working couples who disproportionately have health problems and are not looking for work.
- The final type is *no-skilled working couples* who are mainly in routine or manual work and tend to have lower housing costs.

Conclusions and implications for policy

If the goal of policy-makers is to reduce poverty, they would be advised to focus on families in poverty or at risk of poverty. In our analysis these are the families in the two lowest income groups. It is important to look at both of these groups (rather than just the poverty group) because the experience of poverty is not static.

The analysis shows that households containing individuals with no skills and/or no work are at particular risk of poverty. These are characteristics that barely feature in the medium–high- and high-income typologies. However, beyond this generalisation circumstances vary widely.

Individuals with no skills and/or no work are at particular risk of poverty.

Working patterns within families vary more for families with rather than without children. Here, parents are using different strategies to try to make ends meet – each parent working and combining work with benefits, or relying mainly on benefits – as well as managing work and family life.

Nevertheless, work does not offer a guaranteed route out of poverty, as a large proportion of households in poverty or at risk of poverty contain working people – especially where households contain children.

The skills status of households in poverty or at risk of poverty varies more than their economic activity status. This is likely to be due to people (usually mothers) being out of work in order to care for children. This disproportionately places their family in the lower-income groups despite them often having decent skill levels – which suggests that the availability or accessibility of childcare, and the desire to remain at home to care for children, are other key 'barriers' to work alongside skills and employability.

Thinking about the key characteristics of each typology identified provides a perspective on the different sorts of interventions that might best assist individuals in the labour market to maximise the chances of their household exiting poverty or protecting them against the risk of poverty.

Where individuals are out of work there is a need to understand their reasons for being out of work, and the duration of their worklessness. For example, someone who is sick or disabled and has been out of work for a long time may need a comprehensive support package including help with training, health and condition management to enable them to return to work. Others, predominantly mothers, may be temporarily out of work – although potentially for an elongated period – due to looking after children. Here, the issues are more likely to be about updating skills and remaining connected to the labour market to smooth the transition back to work.

But for other people more light-touch support will be appropriate. For example, those recently made redundant are more likely to already have the skills, experience and motivation to get back into the labour market quickly; hence the need for relatively light-touch back-to-work policies – but with the caveat that there is a risk that entrenched poverty may develop if they remain out of work or left on very low incomes for too long.

Similarly, with regard to qualification levels, the type of intervention that might be appropriate will vary according to the level of qualifications already held and their utility in the labour market. Given the greater labour market disadvantage faced by those with no or low-level qualifications, prioritising training for these individuals is likely to be important, especially for those moving into work.

One striking feature of the typologies is that many of them contain households where people are working. Here the question of what sort of policy intervention might be appropriate will depend on whether there is scope to increase the number of hours being worked, scope to increase the rate of pay people are receiving, or scope to support a second earner

to take up or increase the amount they work. However, for people to increase their hours there must be jobs available offering more hours; this is a problem in the labour market at present, which already has high rates of underemployment.

Looking across the typologies, where people are working, there are large numbers of people in work that have low or no skills. Where this is the case, skills enhancement could assist them to progress in the labour market and increase their earnings; but training would have to fit with their working lives, suggesting that employer-driven training is likely to be the best option. It would also need to be appropriate for the sort of jobs they could realistically progress to.

There are a range of factors that come into play when people are deciding whether to work, to work more hours and to work for more pay. These include work–life balance issues and the additional costs associated with working or working more hours, travel to work time and cost. Particularly critical for parents is the cost and availability of childcare, especially for those on low incomes who can see their earnings eroded by childcare costs.

Clearly there is a wide range of potential interventions and a variety of household circumstances. The final chapter of this report maps out which of these interventions would be most relevant to the different typologies that appear in the poverty and low–medium-income groups. Thinking about the options in this way helps to inform a more targeted approach to labour market interventions designed to address household poverty and risk of poverty. However, for policy-makers to be able to target households in poverty or at risk of poverty in this way will require considerable improvements to the quality and availability of household data at the local level. Data collected as part of the Universal Credit application process could be important here if it is shared at a local level.

Ultimately, policy-makers need to understand that anti-poverty interventions are going to be complicated and costly, and therefore likely to have returns that take time to be realised. Providing short-term help to those with fewer problems is likely to get more people into work more quickly, but neither reduce poverty nor generate longer-lasting improvement in outcomes.

If policy-makers are committed to focusing resources on the most disadvantaged groups in society, this analysis could prove extremely helpful in guiding their thinking in a more nuanced way. It should aid targeting, and prompt more holistic and multi-agency solutions regarding how each type might be helped out of, or remain out of, poverty according to their particular needs and circumstances.

1 INTRODUCTION

This section includes a short account of the methodology used in the research and the policy context in which the report has been written.

Background and aims

Income poverty in the UK is set to rise by 2020. The IFS predict that relative child poverty will increase by 6 percentage points between 2010–11 and 2020–21, reversing all of the reductions between 2000–01 and 2010–11 (Browne *et al.*, 2013).

The extent of workless households, and their high risk of poverty, means that getting people into work is a key policy goal in attempts to eradicate poverty. But with the rise of the 'working poor', and people trapped in the low-pay, no-pay cycle, reducing worklessness alone will not be enough (Goulden, 2010; Shildrick *et al.*, 2010).

The current targets for reducing poverty, including those enshrined in the Child Poverty Act (2010), are heavily based around increasing income to lift households over the poverty line. Such income-based poverty targets, when used on their own, tend to prompt income-based solutions, such as benefits redistribution or employment. However, in the face of unprecedented cuts to welfare spending and a sluggish labour market, policy-makers need to devise effective policies to combat poverty that are appropriate to the economic and fiscal environment.

At the heart of recent welfare policies has been a strong emphasis on the importance of work and the message that work can provide routes out of poverty. Hence there have been various policies aimed at helping unemployed and workless people to find work. Furthermore, there have been attempts to simplify the benefit and tax system to encourage people to start paid work or increase their hours to make work pay. For example, Universal Credit, which will be introduced as part of the Welfare Reform Act, is aimed at simplifying the benefit system and easing the transition into work to help reduce poverty, worklessness and welfare dependency (DWP, 2013). However, there are arguments that some households will not be much better off in work, especially after subtracting the costs of childcare, and will struggle to manage their finances under the new system (Tarr and Finn, 2012; Hirsch and Hartfree 2013).

Although many view paid employment as the key solution to poverty – especially as it can provide status, well-being, social networks and opportunities to increase skills, alongside income – it is not always a universal remedy. This is borne out by the fact that more families in poverty are working rather than workless. Some jobs, often those disproportionately in reach of people in or at risk of poverty, are low paid or insecure, meaning they do not provide enough income to lift the household out of poverty. Furthermore, the incentive to find work or increase hours is diminished with factors such as high childcare costs, long and expensive travel to work, irregular and antisocial hours, the complexities of balancing work and family responsibilities, and so on. These issues contribute to people on low income facing cycles of worklessness.

As well as improvements to the adequacy, access and quality of jobs, interventions based on improving prospects for low-skilled or low-paid workers are also paramount to lifting people out of poverty. The introduction of Universal Credit will see built-in incentives for people to progress in work by making the earnings disregard higher for those with higher costs (children, disability, rent) and a lower taper allowing claimants to keep more of their earnings. Universal Credit will also, for the first time, introduce 'in-work conditionality' for those who earn below an earnings threshold set at the equivalent of working full time at the national minimum wage (lower for claimants with caring commitments). This in-work conditionality is intended to help to strengthen the incentive to increase hours and earnings for those on low incomes (CESI, 2013).

Skills policy has also been seen as part of the solution. In 2004, the Leitch Review was tasked with considering the UK's long-term skills needs. One of the findings from this, presented in the Leitch Report (2006), was that improvements in the skills distribution could lead to poverty and inequality decreasing. Brewer *et al.* (2012) are less optimistic, suggesting that simply upskilling the workforce across the board will have only a modest impact on poverty or income inequality. Rather than focusing on encouraging a general increase in the supply of skills, Brewer argues that policy needs to focus more on progression routes for those in poverty, possibly helped by changes to labour market structures and regulation.

In any case, current thinking is now shifting to suggest that straight supply side increasing of skills is not going to be successful, and that more focus should be given to employers' demand for skills. This includes strong arguments for greater localisation of skills strategies, embedded within a wider framework for long-term economic development. Here employer demand for skills would be matched by supply from local education and training organisations, all in the context of the local economy (Henderson *et al.*, 2013; Sissons and Jones, 2013 forthcoming).

Nonetheless, while the main focus of skills policy is shifting to employer demand, the supply of skills is still a critical issue for some groups, particularly those with few or no qualifications, as this group has been particularly disadvantaged in the labour market in recent years. It is argued that current skills policy is not necessarily well targeted on households in poverty (Brewer *et al.*, 2012). The complex interplay between an individual's skills and the economic position of their household means that some low-paid and/or low-skilled individuals may be in higher-income households. And recent critical research by the Joseph Rowntree Foundation has highlighted the occasional disparities between targeting low-skilled individuals in order to achieve reductions in the number of households in poverty (Brewer *et al.*, 2012).

The implications of this for an anti-poverty strategy are that employment and skills policy could be better targeted to help those from households

on low income – rather than seeking to assist the workless and low skilled across the board (Brewer *et al.*, 2012).

The central purpose of this research study is to improve targeting of initiatives on households in poverty by increasing our knowledge on the economic activity status and skills levels of households. It will do this by exploring the following research questions:

- What are the key differences between poor and non-poor households in terms of economic activity status and skills?
- What are the other socio-economic and labour-market-related characteristics that differentiate poor and non-poor households?
- What are the labour market attitudes and aspirations of non-working households?
- How can the research improve the targeting of labour market and skills initiatives on households in poverty?

The resulting analysis will be used to discuss whether it is feasible to focus provision on household need rather than individual need, and whether skills provision can be approached differently with more of an impact on household poverty.

Methodology

The study uses secondary analysis of a large-scale, nationally representative household survey dataset: the Family Resources Survey (FRS).

To address the research questions, the dataset needs to contain a number of key attributes, including collecting detailed information on household income, and household members' economic activity status and skills. It also needs to be large enough to allow comparisons of households at different income levels, and for analysis of potentially interesting sub-groups.

The FRS is used by the government to produce annual poverty statistics – the Households Below Average Income series. As well as collecting detailed information on household income, it collects information on economic activity status, earnings and skills at the individual level. Each year around 20,000 households are surveyed. In our analysis, the sample size is increased by combining datasets from two consecutive years. Consequently, our results are based on information collected from households in 2009/10 and 2010/11. This period comes after the onset of the recession and hence it is important to remember that households' responses to the survey will reflect these changes to the wider economy.

Table 1 shows household composition overall and for those below the poverty line.[1] To allow the findings to relate to specific policy groups the analysis is undertaken separately for:

- working-age families with children; and
- working age households without children.

A key strength of the analysis is being able to distinguish between single and couple households, and to identify the circumstances of each partner in couple families. Some households, albeit a minority, are complex households – they contain more than two adults – and for simplicity these households are excluded from our analysis. Pensioner households are also excluded due to our focus on economic activity and skills. The self-employed are included in the analysis.[2]

Table 1: Composition of households and poverty rate, FRS 2009–10/ 2010–11

	Composition		
	In poverty	All	Poverty rate
Working-age with children	28%	29%	17%
Single mother	7%	5%	23%
Single father	1%	1%	34%
Couple with children	15%	18%	15%
Complex family with children	5%	5%	20%
Working-age without children	43%	45%	17%
Single without children	25%	17%	26%
Couple without children	11%	18%	11%
Complex h/hold w/out children	7%	10%	13%
Pensioners	29%	27%	19%
Single pensioners	17%	13%	24%
Couple pensioners	10%	12%	16%
Complex pensioner household	2%	2%	13%
Base	9,214	50,393	18%

To compare households with different incomes, households are partitioned into four income groups:

1. 'Households in poverty', with equivalised net disposable household income (before housing costs) below 60 per cent median.
2. 'Low–medium income households', with income between 60 per cent median income and median income.
3. 'Medium–high income households', with income between median income and top 20 per cent incomes.
4. 'High-income households', the top 20 per cent highest incomes.

Table 2 shows the average income and income range of households in each income category. As the table shows, there are marked differences in household incomes at different points in the income distribution, with households in poverty having, on average, a median income five times lower than the richest households.

Table 2: Weekly income of households by income group, FRS 2009–10/ 2010–11

	In poverty	Low–medium income	Medium–high income	High income	All households
Prevalence	18%	32%	30%	20%	100%
Range	£0–£251	£252–£473	£474–£839	£840–£11,097	£0–£11,097
Mean	£165	£340	£547	£1,174	£538
Median	£190	£334	£537	£912	£430

Note: Income is calculated as total equivalised net disposable income before housing costs. These figures differ slightly from those reported in the HBAI series due to this research using two survey years rather than one.

The economic activity status and skills levels of households across the income distribution are then compared and contrasted. These are measured accordingly:

Economic activity status:

- working 30+ hours;
- working 16–29 hours;
- working 1–15 hours;
- looking for work, i.e. unemployed, sick or disabled;
- other inactive, which covers caring for children or another relative, retired, studying,[3] and 'other'.

Skills level:[4,5]

- level 6–8 (degree or above);
- level 5 (foundation degree/HND etc.);
- level 3–4 (Diploma/A-Level etc.);
- level 2 (5 GCSEs A*–C);
- level 1 (GCSE D–G etc.);
- entry level (entry level certificate/BTEC level 1 etc.);
- no qualifications.

Importantly, measures are constructed at a household level, thereby describing the joint characteristics of both partners in couple families. Identifying where household-level and individual-level analyses produce different conclusions will help assess the advantages of measuring economic status (and skills) at a household level.

There are examples of official statistics that detail the economic status of the family (see Figure 1 below) but these fail to distinguish between males and females (mothers and fathers in this case) – a distinction that could be very useful to policy-makers. Surveys that capture information in this detail, by interviewing both partners in the family and interviewing enough people to allow this level of disaggregation, allow for these kinds of statistics to be produced.This approach allows us to see how many households in poverty are workless, how many have a father working full-time and a mother working part-time, and so on.

We use graphical measures to illustrate the distribution of households according to the status of each partner. Table 3 provides an example. The table is presented as a matrix, where each cell represents the combination of mothers' and fathers' economic status. Mothers' status can be found by reading across the rows of the table and fathers' status by reading down the columns. It also includes the economic status of single parents. The shading of a cell indicates the concentration of households with that economic status – so a white cell means very few, if any, households with that status and a dark cell means a high concentration (over 25 per cent of households in that income group). By comparing households across the four income groups, it will be possible to see how the profile of household economic status changes as you move up the income distribution.

Importantly, measures are constructed at a household level, thereby describing the joint characteristics of both partners in couple families.

Figure 1: Example of existing statistics that explore income groups

Quintile distribution of income for children by various family and household characteristics, United Kingdom

Percentage of children	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All children (millions)
Economic status of family						
At least one adult in work	16	23	23	20	18	10.9
Workless families	55	35	7	2	1	2.2
Economic status of the family and family type						
Lone parent:	32	37	19	9	4	3.0
In full-time work	13	27	32	18	10	0.8
In part-time work	18	43	27	10	2	0.8
Not working	49	40	8	3	1	1.4
Couple with children:	20	21	21	20	18	10.0
Self-employed	28	21	19	15	18	1.7
Both in full-time work	3	10	23	33	31	2.1
One in full-time work, one in part-time work	6	20	28	26	20	2.8
One in full-time work, one not working	24	32	18	14	12	2.1
One or more in part-time work	51	32	12	2	3	0.6
Both not in work	67	25	5	2	1	0.7
Economic status of household						
All adults in work	9	20	26	24	21	7.4
At least one adult in work, but not all	30	30	18	11	11	3.6
Workless households	57	34	7	2	1	2.0

Source: Households Below Average Income: Table 4.1db (BHC): An analysis of the income distribution 1994/95–2010/11, (DWP, 2012).

Note that this table looks at the distribution of families across income quintiles, rather than a profile of families within each income quintile.

Table 3: Example table: The economic activity status of families with children in poverty

			Father					
		Single mother	Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Note: Darker shading means a higher concentration of households.

This analysis is repeated for household skill levels. A multidimensional classification is required to better understand the economic status *and* skills level of households. Latent Class Analysis (LCA) is used to create typologies of households according to their economic status and skills profile in each income category. LCA is a subset of structural equation modelling used to find groups, or 'latent classes', in multivariate categorical data. From this analysis we are able to show how many types of households there are and their relative size per income category.

The types are defined according to economic status and skills level, and further described according to a range of socio-demographic, economic and labour market characteristics:

Socio-demographic and geographic characteristics:

- age (16–24 / 25–34 / 35–44 / 45–54 / 55–64);
- ethnicity (White / Black Minority Ethnic);
- age of youngest children (0–3 / 4–11 / 12–15 / 16–18);
- number of children (0 / 1 / 2 / 3 / 4+);
- region (government office regions: North East, North West, etc.).

Health and caring:

- health (Long-standing illness / No long-standing illness);
- hours providing informal care (0 / 1–9 hours per week / 10+ hours per week).

Economic characteristics:

- sources of income (% of household income that comes from earnings / investments / occupational pension / benefits / other income);
- amount of savings (less than £1,500 / £1,500–£20,000 / over £20,000 / does not wish to say);
- tenure (social rented / private rented / owned outright / owned with mortgage);
- housing costs[6] (less than £40 / £40–£69 / £70–£99 / £100–£139 / £140+ per week);
- material deprivation (would like to have but cannot afford a range of items such as: (for adults) keeping home in decent state of repair, making savings of £10 or more a month, etc.: 0 items deprived on / 1–4 items deprived on / 5 or more items deprived on; (for children) two pairs of all-

weather shoes for each child, eating fresh fruit or vegetables every day, etc.: 0 items deprived on / 1 item deprived on / 2 or more items deprived on).

Labour market characteristics:

- class (national statistics socio-economic classification: higher managerial, lower managerial, etc.);
- industry (standard industrial classification);
- typologies that contain a large proportion of people not in work are further defined according to labour market attitudes and aspirations (reasons not looking for work: looking after family / home, caring for disabled / elderly person, does not need to work, retired, other reason).

We use statistical tests to check which of the above characteristics are significantly associated with typology membership. These characteristics are then used to describe the profile of each type.

2 FAMILIES WITH CHILDREN

This chapter explores the activity status and skills levels of families with children across the income distribution. It first describes the economic activity status of parents and then looks at their skills levels.

Importantly, this chapter illustrates the circumstances of mothers and fathers separately – and then jointly in the case of couple families. Typologies are then created that describe families according to the combination of activity status and skills, and these typologies are further described using a range of socio-demographic and economic information. The chapter closes by discussing the findings and highlighting key differences across the income distribution. This helps identify the particular types of families in or at risk of poverty that may most benefit from labour market and skills interventions.

To help provide context for the findings, a profile of families with children is presented below. In general, poorer families with children tend to be younger, with younger children and more children, more likely to have health problems and live in rented, particularly social rented, accommodation (Table 4). These are well-known characteristics associated with poorer households, some of which reduce the propensity to work or work for long hours. However, not all are necessarily associated with low skills levels. This chapter explores the links between income, activity status and skills, and illustrates the characteristics of families with particular activity–skills combinations.

Economic activity status

This chapter begins by exploring the economic activity status of parents across the income distribution. It is common knowledge that families at the lower end of the income distribution are more likely to be workless, or working fewer hours, but official statistics do not make explicit which parent is doing what. Table 5 does just that by differentiating the activity status of mothers and fathers. It shows marked differences between mothers and fathers, with mothers much more likely to be 'other inactive' (e.g. caring for children).

Table 4: Selected characteristics of families with children, by income group

Characteristic	Poverty	Low–medium income	Medium–high income	High income	All
Age of father					
16–24	11	8	3	0	5
25–34	28	31	25	15	26
35–44	38	40	46	51	44
45–54	19	17	23	29	22
55–64	3	3	3	5	3
No. of children					
1	43	40	46	50	44
2	38	41	44	42	42
3	14	14	9	7	11
4 or more	5	5	1	1	3
Age of youngest child					
0–3	44	40	40	38	40
4–11	34	40	39	39	39
12–15	16	14	16	15	15
16+	7	6	6	8	6
Health					
Limiting long-standing	23	21	16	13	18
Tenure					
Social rented	39	28	7	2	18
Private rented	21	26	16	9	19
Owned with mortgage	30	40	68	76	54
Owned outright	10	6	9	13	9
Base (=100%)	2,353	4,485	3,902	2,431	13,171

Given that working, and receiving earnings, is such a large influence on family incomes, it is no surprise to see that families with a full-time worker are much more likely to be found higher up the income distribution. For example, virtually all (96 per cent) of fathers in the highest income households are working full time, compared to half (47 per cent) in poverty.

There is much evidence to show that the activity status of mothers is much more varied. Only a third (34 per cent) of mothers work full time (compared to 83 per cent of fathers), with a similar proportion working part time (compared to only 5 per cent of fathers). Again this varies across the income distribution, with only 12 per cent of mothers in poverty working full time compared to 54 per cent in the richest families.

Table 5: Individual activity status by income of household, families with children, 2009/10–2010/11

	Poverty		Low–medium-income h/holds		Medium–high-income h/holds		High-income households		All households	
Column percentage	Mother	Father	Mother	Father	Mother	Father	Mother	Father	Mother	Father
Other inactive	46	13	32	5	13	2	12	1	25	4
Sick/disabled	11	9	7	5	2	1	1	0	5	3
Looking for work	10	22	6	5	1	1	1	0	4	5
Working 1–15 hrs	7	2	8	1	7	1	7	1	7	1
Working 16–29 hrs	14	8	26	6	31	2	24	1	25	4
Working 30+ hrs	12	47	21	77	46	94	54	96	34	83
Base	2,271	1,522	4,395	2,800	3,862	3,191	2,400	2,270	12,928	9,783

One of the disadvantages of individual level analysis such as this is that it is not possible to determine what each partner is doing in couple families. For example, we know from Table 5 that 25 per cent of mothers are 'other inactive' (e.g. caring for children) and that 5 per cent of fathers are looking for work, but we do not how many families have a mother and a father

Figure 2: Household economic activity status by income of household, families with children, 2009/10–2010/11 (total % per income group)

Poverty			Father					
		Single mother	Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	1.5	0.5	0.9	0.1	0.2	0.9
Mother	Other inactive	13.3	3.8	3.0	6.0	0.6	3.5	14.1
	Sick/disabled	4.6	1.2	1.6	1.2	0.0	0.3	1.9
	Looking for work	4.9	0.3	0.1	2.3	0.0	0.3	1.8
	Working 1–15 hrs	1.5	0.3	0.1	0.7	0.3	0.2	3.5
	Working 16–29 hrs	3.3	1.1	0.5	2.4	0.4	0.5	5.0
	Working 30+ hrs	2.1	0.9	0.3	1.8	0.2	0.3	5.9

Low–middle income			Father					
		Single mother	Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.4	0.3	0.4	0.0	0.2	0.9
Mother	Other inactive	10.2	0.7	1.4	0.8	0.0	1.7	16.8
	Sick/disabled	3.2	0.6	0.7	0.3	0.0	0.1	1.7
	Looking for work	2.7	0.1	0.1	0.2	0.0	0.1	2.3
	Working 1–15 hrs	1.1	0.1	0.1	0.0	0.2	0.3	5.8
	Working 16–29 hrs	9.3	0.3	0.3	0.6	0.2	0.7	13.9
	Working 30+ hrs	6.8	1.1	0.5	1.2	0.4	1.0	10.1

Middle–high income			Father					
		Single mother	Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.1	0.0	0.0	0.1	0.9
Mother	Other inactive	1.3	0.2	0.2	0.1	0.0	0.0	10.7
	Sick/disabled	0.7	0.1	0.1	0.0	0.0	0.0	1.0
	Looking for work	0.2	0.0	0.0	0.0	0.0	0.0	1.1
	Working 1–15 hrs	0.3	0.0	0.0	0.0	0.0	0.1	6.6
	Working 16–29 hrs	4.7	0.1	0.1	0.0	0.1	0.4	25.2
	Working 30+ hrs	8.6	1.1	0.2	0.5	0.4	0.9	33.7

High income			Father					
		Single mother	Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	1.2
Mother	Other inactive	0.3	0.1	0.1	0.0	0.0	0.0	11.8
	Sick/disabled	0.2	0.0	0.1	0.0	0.1	0.0	0.6
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Working 1–15 hrs	0.1	0.1	0.0	0.0	0.0	0.1	6.9
	Working 16–29 hrs	1.0	0.0	0.0	0.0	0.1	0.2	22.2
	Working 30+ hrs	4.3	0.6	0.3	0.2	0.3	1.0	47.1

like this. It is important for policy-makers to know this as they may choose different interventions for a workless mother depending on the work status of her partner (and, of course, other factors such as the age of her children).

The main analysis carried out in this report is undertaken at a household level – that is, it considers the status of both partners in couple families. Figure 2 illustrates the economic status of families with children in each of the four income groups – the lowest-income households are in the top left matrix and the highest-income households in the bottom right.

An initial glance at the shading in the tables shows that, to be expected, the shading moves from the top left to the bottom right as you move through the four matrices. In other words, there is a high concentration of families with either one or both parents out of work among families in poverty, and when you move up to the high-income families you see higher concentrations of dual-working families, many of whom have both parents working full time.

A closer inspection of the matrices reveals the numbers behind these generalisations (the numbers in the matrices are percentages that add up to 100 in each matrix: in other words they are 'total percentages'). Among families in poverty we can see higher concentrations of workless families who tend to be single mothers, families where the father is working 30 or more hours and the mother is inactive, and families where both partners are working (where again it is the father who is usually working full time, whereas there is more variation in the mother's hours). In the highest-income group, almost half are full-time working couples and a fifth have a full-time working father and mother working 16–29 hours.

What is also noticeable is that there is greater variation in the types of family economic status among families in poverty than in other parts of the income distribution. This is partly attributable to the fact that there are not many single parents in the upper parts of the income distribution. But it is also because there are a number of situations that can result in you being in poverty – such as being workless through looking after children, being sick or disabled, or being unemployed, or working less than full time and/or full time but for low wages – and these are represented in the matrix. However, as you move up the income distribution, there are fewer economic statuses that result in higher incomes – hence the propensity for these families to have at least one, and most commonly both, partners in full-time work.

Skills

This section begins by illustrating the skills levels of parents across the income distribution, again differentiating between mothers and fathers. Table 6 shows that mothers and fathers from the same income group tend to have similar skills levels, but that, in general, skills levels increase as you go up the income distribution. For example, around 6 in 10 (57/58 per cent) parents from high income households have degree-level qualifications which is markedly higher than parents in poverty (13/16 per cent have a degree or higher).

Another noticeable finding is the similarity in skills levels between parents in poverty and parents in low–medium income households.

It is only really the proportion of parents with no qualifications that is markedly higher for parents in poverty – for example, 23 per cent of mothers in poverty have no qualifications compared to 15 per cent in low–medium income households. This is an important point for policy targeting, not only in terms of being able to help differentiate people in poverty

Table 6: Individual skills level by income of household, families with children, 2009/10–2010/11

	Poverty		Low–medium-income h/holds		Medium–high-income h/holds		High-income households		All households	
Column percentage	Mother	Father	Mother	Father	Mother	Father	Mother	Father	Mother	Father
No qualifications	23	24	15	18	5	7	1	3	11	12
Entry level	9	12	10	12	7	9	3	5	8	9
Level 1 (GCSE D–G)	8	7	7	8	4	5	1	2	5	5
Level 2 (GCSE A*–C)	29	21	29	24	24	22	13	11	24	20
Level 3–4 (A–Level)	11	12	16	15	17	17	13	14	15	15
Level 5 (HND)	7	7	8	8	12	11	10	9	9	9
Level 6–8 (Degree)	13	16	14	16	30	29	58	57	27	30
Base	2,271	1,522	4,395	2,800	3,862	3,191	2,400	2,270	12,928	9,783

but also as there are still nearly one in four parents in poverty with no qualifications. These rates are twice the average of parents in general.

The household-level analysis of family skills level is presented in Table 6. This shows a marked change in skills levels as you move up the income distribution, but not as marked as for activity status. There is relatively little difference in the skills profile of families in the two groups in the bottom half of the income distribution. Although, as to be expected, there are higher proportions of families with no or low qualifications, there are still numerous families with Level 2 qualifications or higher.

Figure 3 allows the identification of families where all parents (either the single parent or both partners in couple families) have no or low education. For example, one third (33 per cent) of families in poverty have no parent with Level 2 education or higher. This reduces to one quarter (25 per cent) of low–middle-income families, one in ten (10 per cent) middle–high-income families and one in twenty-five (4 per cent) highest-income families. Needless to say, if attempting to reduce poverty (and the risk of falling into poverty), policy would be encouraged to focus on those families with low skills in our lowest two income groups. Additionally, policy should consider the corresponding need for jobs requiring higher skills and any necessary changes to the structure of the labour market.

It is also clear from Figure 3 that there are families with high levels of skills in the lower-income groups, including around 1 in 7 families with Level 5 qualifications or higher – this includes 10 per cent who are couples where both partners have Level 5 qualifications or higher.

To help further understand skills deficiencies across the income distribution, the next section uses the data to identify both the activity status and skills levels of families. This allows the identification of families where improving parental skills levels may enhance the likelihood of finding work or better-paid work, and hence help families to escape and remain out of poverty.

Activity–skills typologies

This section uses Latent Class Analysis to create activity–skills typologies of families for each income group. The typologies are defined according to the activity status *and* skills levels of families, taking into account both parents in couple families. The activity–skills typologies are further described using a range of socio-demographic and economic characteristics.

Figure 3: Household skills levels by income of household, families with children, 2009/10–2010/11 (total % per income group)

Poverty		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	1.4	0.4	0.2	1.1	0.5	0.2	0.2
Mother	No quals	8.9	7.2	1.7	0.8	2.1	0.8	0.1	0.5
	Entry level	2.6	1.4	2.8	0.3	0.5	0.1	0.2	0.6
	Level 1	2.6	1.1	0.6	1.5	0.7	0.7	0.1	0.1
	Level 2	9.0	3.6	1.8	1.1	7.1	2.6	1.1	1.4
	Level 3–4	3.0	1.5	0.7	0.2	1.6	2.4	0.5	0.9
	Level 5	1.7	0.3	0.3	0.3	0.6	1.0	1.5	1.1
	Level 6–8	1.8	0.5	0.4	0.3	1.2	0.8	1.1	6.3

Low–middle income		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.7	0.3	0.2	0.7	0.2	0.1	0.1
Mother	No quals	6.3	4.0	1.1	0.7	1.3	0.8	0.2	0.4
	Entry level	3.6	1.1	2.9	0.3	0.9	0.4	0.3	0.5
	Level 1	3.0	0.7	0.4	1.5	0.9	0.4	0.1	0.2
	Level 2	10.7	2.8	1.5	1.5	6.9	2.9	1.1	1.1
	Level 3–4	5.2	1.1	0.8	0.6	3.3	3.0	0.7	1.3
	Level 5	2.3	0.5	0.4	0.3	0.8	1.0	1.5	1.3
	Level 6–8	2.3	0.8	0.8	0.2	1.2	1.2	1.0	5.8

Middle–high income		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.2	0.2	0.1	0.3	0.2	0.1	0.2
Mother	No quals	1.3	1.3	0.5	0.2	0.7	0.6	0.3	0.3
	Entry level	1.4	0.3	2.4	0.0	0.8	0.9	0.5	0.9
	Level 1	0.7	0.3	0.1	1.0	0.5	0.7	0.1	0.2
	Level 2	4.0	1.6	1.8	1.2	8.4	3.0	1.4	1.9
	Level 3–4	2.7	1.0	1.0	0.6	3.1	4.9	1.6	2.9
	Level 5	2.2	0.5	0.6	0.2	1.9	1.3	2.4	2.7
	Level 6–8	3.5	0.7	1.1	0.5	2.9	3.0	2.5	15.4

High income		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.2	0.2	0.0	0.2	0.1	0.2	0.5
Mother	No quals	0.1	0.5	0.2	0.0	0.2	0.1	0.1	0.2
	Entry level	0.3	0.2	1.2	0.0	0.3	0.1	0.2	0.8
	Level 1	0.4	0.0	0.1	0.2	0.2	0.0	0.0	0.2
	Level 2	0.8	0.5	0.6	0.5	3.4	2.6	1.4	3.2
	Level 3–4	0.6	0.6	0.6	0.3	2.2	3.3	1.2	4.2
	Level 5	0.7	0.3	0.6	0.3	0.9	1.1	1.5	4.1
	Level 6–8	2.9	0.5	0.9	0.3	3.2	5.6	3.7	40.4

Like the real world, families do not fit neatly into distinct categories.[7] Hence the typologies are described according to general patterns in the data – for example, where the majority of families have a characteristic or disproportionately have a characteristic compared to other types. Below

are brief descriptions of each typology. This is followed by a more detailed overview, including activity and skills graphs. In the appendices are the statistical tables that underpin all the analysis.

Families with children: poverty (Figure 4)

Two in five (40 per cent) of families with children in poverty are *male breadwinner couples* – that is, families where the father is working and the mother is looking after children (although there are some families where both parents work, usually with the father full time and the mother part time). These families tend to be older than the other families in this income group (the majority are aged 35–64) and with more children, and hence are likely to have bigger homes with higher costs. Although most families are of White ethnicity, they are more likely than the other families in this income group to be Black and Minority Ethnicity (BME) (24 per cent of this group have a BME head of household). Skills levels are mixed but generally at middle levels, and many of the fathers work in routine/manual or intermediate jobs – hence not attracting high wages.

The second activity–skills type among families with children in poverty are *out-of-work, low-skilled single parents* (30 per cent). These families are out of work for a variety of reasons and tend to have no or mid-range qualifications. They are the most deprived, having higher rates of deprivation, low levels of savings and living in social rented housing. The majority are younger (aged 16–34) and are not looking for work as a result of looking after their children.

The third activity–skills type among families with children in poverty is *out-of-work couples with low–medium skills* (14 per cent). These families are workless for a variety of reasons: three in five (60 per cent) have children under 4, and some (35 per cent) have a long-term illness. Skills levels tend to be in the middle, with some low and some high skilled. Parents tend to be younger (aged 16–34), and hence with young children, and disproportionately live in private rented accommodation.

The final activity–skills type among families with children in poverty is *low and no-skilled families* (16 per cent). The single parents are working and are predominantly single females in routine/manual work. The couple families are workless, have no qualifications, and many have never worked. Both singles and couples are disproportionately older (aged 45–64) than the other families in this income group.

Families with children: low–middle incomes (Figure 5)

There are five types of low–middle-income families with children. The largest type, approximately half of this income group (52 per cent), is *mid-skilled working couples*. The father predominately works full time with some working mothers, but some staying at home to look after children. Skills levels vary but generally both have medium-level qualifications. These families tend to be older than the other income groups (aged 35–64), but disproportionately likely to have a young child and to be in routine or manual work.

A similar, but smaller (20 per cent) type is the *mid-skilled working singles*. These tend to be single mothers working at least 16 hours per week, with many working full time. They tend to rely on benefits and tax credits to supplement their earnings.

A similar-sized group (20 per cent) are *low- and no-skilled families*. Again, they tend to be single mothers, but some are workless couples. The majority of the single parents are looking after children, though some are sick or disabled – and hence are not looking to work. Most have never worked.

There are two smaller types. *Non-working couples* (4 per cent) are out of work for a variety of reasons, but most have a sick or disabled father. These families are disproportionately deprived and some live in private rented housing with high costs.

The other small type is *no-skilled working couples* (3 per cent). These families have no qualifications but have at least one parent working full time – most often the father. They tend to be in routine or manual work.

Families with children: middle–high incomes (Figure 6)

Five activity–skills types were identified among middle–high-income families with children. The biggest type is *medium-skilled working couples* (56 per cent). These couples mainly have both parents in work, mostly with both in managerial or professional jobs, or at least one in such work with the other working in another sector. Both parents tend to have medium-level qualifications, but it is quite varied.

The second type is *high-skilled working couples* (23 per cent). These couples, mostly with both parents in work, tend to be in professional or managerial jobs. Skills levels are high; all fathers have at least a degree, as do two-thirds of mothers. They tend to be owner–occupiers with high levels of savings.

The third type is *medium-skilled working single parents* (18 per cent). These tend to be younger single parents (aged 16–44), most with a single child. Although they tend to be in professional and managerial jobs, some are in lower-classified work, and they receive around a third of their income through benefits and tax credits.

The final two types are very small and comprise low- and no-skilled parents. These form distinct types due to the fact that no parent in either group has any qualifications. *No-skilled single parents* (2 per cent) are primarily working, most commonly in routine or manual work, although some are in professional and managerial jobs. But some are out of work, mostly because of long-term sickness or disability. They receive around two-thirds of their income through benefits and tax credits.

No-skilled working couples (1 per cent) have the father in work in all of the families, with the majority of mothers also working. This tends to be routine or manual work, and the vast majority of income is from earnings.

Families with children: highest incomes (Figure 7)

The highest-income families with children are split into four activity–skills types. *High-skilled working couples* make up about half of this income group (51 per cent). These families have a father with a degree who tends to work full time. Mothers tend to be highly skilled too, and many are working full time, although some are caring for very young children. Both tend to be in managerial or professional jobs.

There are about half as many families with *mid–high-skilled working couples* (24 per cent). These are families where both parents are in work, the vast majority full time, but where the fathers have lower skills levels than in the previous type. Both parents again tend to be in managerial or professional jobs, and to be paying off a mortgage rather than owning their property outright.

The third type, *mid-skilled male breadwinners* (17 per cent), is dominated by fathers in full-time work, with half of mothers working part time and most of the rest not working. Skills levels are mixed but parents tend to be in high-level jobs.

The final type is *mid- to high-skilled working single parents* (9 per cent). These tend to be working, many full time or for at least for 16 hours per week. They tend to have just one child, who is disproportionately likely to be over 12 years of age.

Figure 4: Families with children – poverty

Male breadwinner couples

- Couples, at least one is in work, mainly the father
- Medium-level qualifications

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working30+hrs							

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Older (35–64)
- More children
- Head of household more likely to be BME (24%)
- More income from earnings, less from benefits
- Higher housing costs
- Mostly male routine/manual or intermediate, female doesn't work

Out-of-work, low-skilled single parents

- Non-working single parents
- Mainly no qualifications or GCSEs / A-Levels

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Younger (16–34)
- More likely to have long standing illness
- Almost all income from benefits, none from earnings
- Social renters
- More likely to have both adult and child deprivation
- Low levels of savings
- Not looking for work due to looking after family home

Figure 4 *continued*

Out-of-work couples with low–medium skills

14%

- Non-working couples
- Medium/low-level qualifications

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Younger (16–34)
- More likely to have long-standing illness
- More likely to have young children
- Almost all income from benefits, none from earnings
- Private renters
- More likely to be deprived
- Fathers mostly looking for work
- Mothers not looking for work, as looking after family home

Low & no-skilled families

16%

- Half are working single parents, half are workless couples
- Couples with no qualifications, most single parents mid-level skills

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

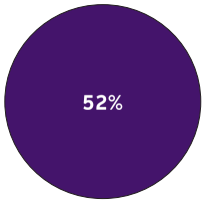
<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Eldest (45–64)
- More income from earnings, some from benefits
- Mostly single females in routine/manual and couples who have never worked

Note: Black text means large proportion of families in this type have the characteristic. Purple text means this characteristic is disproportionately found in this type, but not amongst the majority of families.

Figure 5: Families with children – low–middle incomes

Mid-skilled working couples



- Couples, where at least one is in work
- Medium-level qualifications

Main activity		Single mother	Father: Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father: No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Older (35–64)
- More likely to have a child aged 0–2
- More income from earnings less from benefits
- Mostly both routine/manual

Mid-skilled working single parents

- Working single parents
- Mostly with GCSEs/A-Levels

Main activity		Single mother	Father: Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father: No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Older (35–64)
- Most likely to have White head of household
- Income split between earnings and benefits
- Mostly single females in routine/manual

Figure 5 *continued*

Low & no-skilled couples and single parents

- Workless single mothers, some workless couples
- Single parents mid-level skills, couples with no qualifications

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working30+hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Youngest (16–34)
- More likely to have poor health
- Income from benefits
- Social or private renters
- Highest deprivation levels
- Lowest level of savings
- Mostly never worked and not looking to work as looking after children

Non-working couples

- Non-working couples
- Medium/low level qualifications

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Younger (16–44)
- More likely to have a child aged 0–2
- Most likely to have poor health
- Income from benefits
- Social or private renters
- More likely to have adult and child deprivation
- Highest housing costs

Figure 5 *continued*

No-skilled working couples

○ **3%**

- Couples, where at least one is in work
- All with no qualifications

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

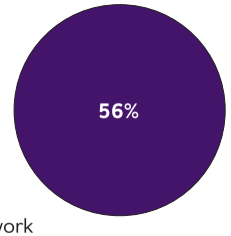
Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Eldest (45–64)
- More likely to have 3 or more children
- More income from earnings less from benefits
- Mostly male routine/manual, female doesn't work or both routine/manual

Note: Black text means large proportion of families in this type have the characteristic.
Purple text means this characteristic is disproportionately found in this type, but not amongst the majority of families.

Figure 6: Families with children – middle–high incomes

Mid-skilled working couples



- Couples, mostly where both are in work
- Medium-level qualifications

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Most likely to have White head of household
- Less likely to have long-standing illness
- Almost all income from earnings
- More likely to own home with mortgage
- Mostly both managerial/professional

High-skilled working couples

- Couples, mostly where both are in work
- All men have degree, as do two-thirds of women

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Mid-aged (25–44)
- 2 or more children
- Youngest child aged <4
- Good health
- Income from earnings
- More likely to own home outright or with mortgage
- Highest level of savings
- Mostly both managerial/professional

Figure 6 *continued*

Mid-skilled working single parents

18%

- Mostly working single parents
- Most have GCSEs/A-levels, some with degree

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Young (16–44)
- Most have a single child
- Half of income from earnings and a third from benefits
- Mostly single females managerial/professional

No-skilled single parents

2%

- Single parents, half in work, half not working
- All have no qualifications

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Young (16–44)
- More likely to have 3 or more children
- More likely to have long-standing illness
- Two-thirds of income from benefits
- Mostly routine/manual or managerial/professional

Figure 6 *continued*

No-skilled working couples

◦ **1%**

- Couples, where at least one is in full-time work
- All with no qualifications

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

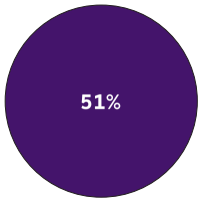
Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Eldest (35–64)
- More likely to have a single child
- Almost all income from earnings
- Mostly both routine/manual

Note: Black text means large proportion of families in this type have the characteristic.
Purple text means this characteristic is disproportionately found in this type, but not amongst the majority of families.

Figure 7: Families with children – highest incomes

High-skilled working couples



- Couples, mostly where both are in work, most men work full time
- All men have degree or higher as do most women

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- More likely to have 2+ children
- More likely for youngest child to be aged less than a year
- Almost all income from earnings
- More likely to own home outright
- Highest housing costs
- Highest levels of savings
- Mostly both managerial/professional

Mid to high-skilled working couples

- Couples where both are in work, mostly full time
- All men mainly have GCSEs/A-levels, women mainly degree

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Mostly single child,
- Almost all income from earnings
- Most likely to own home with mortgage,
- Mostly both managerial/professional

Figure 7 *continued*

Mid-skilled male breadwinner

- Couples, male works full time, female part time or not at all
- Most where at least one has GCSEs/A-levels

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Almost all income from earnings
- Mostly male managerial/professional with female either managerial/professional, intermediate or not working

Mid to high-skilled working single parents

- Single parents, mostly working
- Nearly half with degree or above, over a third with GCSEs/A-levels

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single father		N/A						
Mother	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single father		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Most likely to have a single child
- Most likely for youngest child to be aged 12 or older
- Nearly three-quarters of income from earnings, some from benefits
- Mostly managerial/professional

Note: Black text means large proportion of families in this type have the characteristic. Purple text means this characteristic is disproportionately found in this type, but not amongst the majority of families.

Summary

This chapter began by illustrating the economic activity status and skills of parents in families with different levels of incomes. This showed that a quarter of parents in poverty had no qualifications, suggesting a group of parents in need of targeted skills and employment support. Otherwise, the skills profile of parents in poverty was actually not so different from parents in low–middle-income households, reinforcing the fact that other factors come into play when determining where families end up in the income distribution, such as economic status, hours worked, earnings and household composition – and for those living in couple families, the circumstances of your partner.

There was more of a difference when looking at economic status, as nearly half (46 per cent) of mothers in poverty were looking after children compared to a third (32 per cent) in the low–medium-income group. And, not surprisingly, more people, particularly fathers, were unemployed (i.e. looking for work) among those in poverty (22 per cent) than in the low–medium-income group (5 per cent). Fathers were also half as likely to be in full-time work compared to those in the highest-income groups.

One of the main aims of the analysis was to show the usefulness of displaying the characteristics of individuals in the same household, most notably of each partner (e.g. the mother and father) in couple families. Displaying these characteristics in a matrix allows a visual representation of activity status and skills. This shows, for example, that there is a high concentration of families with either one or both parents out of work among families in poverty, and when you move up to the high-income families you see higher concentrations of dual-working families, many of whom have both parents working full time. What this method also demonstrates is that there is greater variation in the economic status of households in poverty than in other parts of the income distribution – mainly due to a number of circumstances that can leave you in poverty – for example, working on low wages, or being workless, or having a key breadwinner temporarily out of the job market due to caring for children or to suffering ill health.

There is a greater variety in skills across the income distribution. This is mainly a reflection of the fact that people do not necessarily work in jobs that reflect their skills. The relationship between earnings and skills is not always clear cut, as there are other factors that can affect how much someone is paid. Also, there are people with higher skills who are not working or working part time – for example, mothers with young children.

Eighteen activity–skills typologies were found across the four income groups. This highlights the varied characteristics and circumstances of families across the income distribution but also between families with broadly similar levels of income. It suggests that categorising families only by their income levels can hide some important features that can help policy-makers design anti-poverty strategies.

Among families in poverty, the typologies helped to clarify the reasons why families can be living on low incomes, including worklessness, low hours working, low skills, poor health, age and family composition. And comparing typologies across the income groups can help highlight the factors that enable similar types of household to be higher up the income distribution. For example, the biggest type in poverty are male breadwinner couples, yet the biggest type among low–middle-income families tend to be couples working more hours – which often involves the partner working too. This helps demonstrate the importance of encouraging the second parent to work to help increase family income.

Categorising families only by their income levels can hide some important features that can help policy-makers design anti-poverty strategies.

3 WORKING-AGE HOUSEHOLDS WITHOUT CHILDREN

This chapter repeats the analysis of the previous chapter and explores the activity status and skills levels of households without children across the income distribution.

Before illustrating the economic activity status and skills levels of households without children, this chapter begins by presenting some selected characteristics of households across the income distribution. As with poor families with children, poor households without children are more likely to be younger, to have health problems and live in social rented accommodation. However, we also see a disproportionate number of older households in poverty and those with a mortgage. This is important as the age profile of households without children is generally older than those with children (for example, over half of households without children have a male/father aged 45 or over, compared to only a quarter of families with children).

Economic activity status

This chapter begins by exploring the economic activity status of adults across the income distribution. It is common knowledge that adults at the lower end of the income distribution are more likely to be workless, or working fewer hours, but official statistics do not show which partner is doing what. Table 8 does just that by differentiating the activity status of males and females. It shows that in general females are more likely to be inactive than males, and to work part time, with men more likely to be full-time workers. However, this distinction is not as marked as among parents, where mothers were far more likely to be caring for children.

Table 7: Selected characteristics of households without children, by income group

Characteristic	Poverty	Low–medium-income	Medium–high-income	High income	All
Age of father					
16 to 24	10	8	6	2	6
25 to 34	14	16	27	26	21
35 to 44	16	15	18	22	17
45 to 54	22	22	21	24	22
55 to 64	38	39	29	27	33
Health					
Limiting long-standing	43	41	24	17	31
Tenure					
Social rented	30	25	8	1	16
Private rented	23	26	21	14	22
Owned with mortgage	29	25	22	25	25
Owned outright	18	25	49	59	38
Base (=100%)	3,170	5,461	4,927	3,084	16,642

As with parents, there are marked differences in economic activity status across income groups. For example, around one in five (18 per cent of females and 23 per cent of males) are sick or disabled in households in poverty compared to just 9 per cent (females) and 4 per cent (males) in the richest households. Over nine in ten (92 per cent) of males in the richest households are in full-time work compared to 24 per cent of those in poverty. Even full-time work is not a guaranteed route out of poverty.

Table 8: Individual activity status by income of household, households without children, 2009/10–2010/11

	Households in Poverty		Low–medium-income h/holds		Medium–high-income h/holds		High-income households		All households	
Column percentage	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**
Other inactive e.g. retired	35	23	22	12	11	6	9	4	17	10
Sick/disabled	18	23	16	19	4	3	1	0	9	11
Looking for work	12	22	3	5	1	1	1	0	3	6
Working 1–15 hrs	7	3	5	2	3	1	3	1	4	2
Working 16–29 hrs	12	5	12	5	10	2	8	3	11	4
Working 30+ hrs	16	24	42	57	71	87	78	92	56	68
Base	1,879	2,231	3,861	3,826	3,920	3,976	2,530	2,658	12,190	12,691

The general patterns of household activity status are broadly similar to families with children in that there are more workless and work-light households further down the income distribution. However, some important differences emerge, mainly due to the consequences of not having (and caring for) children – meaning that there are more single males in poverty. For example, only 4 per cent of families with children in poverty are single males (i.e. single fathers – see Figure 3) compared to 45 per cent of households without children in poverty. The proportions are much more similar for single females, as 30 per cent of families with children in poverty are single females (i.e. single mothers – see Figure 3) compared to 26 per cent of households without children in poverty. There is also less variation in

the activities of couples. Fewer couples have a partner who is 'other inactive' (this would include those looking after their partner and those who define themselves as retired). This was often the mother looking after children, but for these couples there are no children to look after (although some may be caring for other household members).

Figure 8: Household economic activity status by income of household, households without children, 2009/10–2010/11 (total % per income group)

Poverty		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	9.6	12.6	11.3	0.8	2.1	8.1
Female	Other inactive	8.7	4.4	1.8	1.0	0.3	0.3	2.6
	Sick/disabled	6.3	0.8	1.4	0.6	0.1	0.1	0.7
	Looking for work	4.1	0.4	0.3	1.0	0.1	0.1	0.9
	Working 1–15 hrs	1.3	0.4	0.4	0.2	0.2	0.3	1.0
	Working 16–29 hrs	2.7	0.6	0.4	0.7	0.3	0.2	1.6
	Working 30+ hrs	2.6	1.1	0.5	1.4	0.2	0.3	3.3

Low–middle incomes		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	3.1	8.2	1.3	0.7	1.2	17.5
Female	Other inactive	5.0	3.1	1.5	0.2	0.2	0.6	4.3
	Sick/disabled	5.7	0.7	1.8	0.2	0.1	0.1	2.0
	Looking for work	0.4	0.1	0.0	0.2	0.0	0.0	1.1
	Working 1–15 hrs	0.7	0.3	0.4	0.1	0.2	0.2	1.8
	Working 16–29 hrs	2.4	0.4	0.5	0.1	0.2	0.5	4.4
	Working 30+ hrs	12.4	1.3	1.2	1.7	0.3	1.1	10.7

Middle–high incomes		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	1.0	1.2	0.1	0.1	0.4	19.2
Female	Other inactive	1.4	1.7	0.3	0.0	0.2	0.3	4.4
	Sick/disabled	1.4	0.2	0.2	0.0	0.0	0.0	1.3
	Looking for work	0.1	0.0	0.0	0.0	0.0	0.0	0.7
	Working 1–15 hrs	0.4	0.2	0.1	0.1	0.1	0.0	1.7
	Working 16–29 hrs	0.9	0.5	0.1	0.1	0.1	0.3	6.1
	Working 30+ hrs	12.6	1.2	0.7	0.5	0.5	0.9	38.7

Highest incomes		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.6	0.0	0.0	0.2	0.3	18.2
Female	Other inactive	0.6	1.3	0.1	0.0	0.2	0.5	4.7
	Sick/disabled	0.1	0.0	0.0	0.0	0.0	0.0	0.5
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.3
	Working 1–15 hrs	0.2	0.1	0.0	0.0	0.1	0.2	2.1
	Working 16–29 hrs	0.6	0.3	0.1	0.0	0.1	0.3	5.1
	Working 30+ hrs	10.9	1.0	0.3	0.1	0.4	0.9	49.3

Skills

This section begins by illustrating the skills levels of males and females in households without children across the income distribution. Table 8 shows, as with parents, that males and females have similar skills levels within income groups, and that skills levels increase as you move up the income distribution.

Adults without children are more likely to have no qualifications than parents, which is partly due to them being older and not benefiting from more recent changes in the education system. Again there are significant numbers of adults with no qualifications in the lower-income groups (around three in ten). Table 8 shows how the relationship between skill levels and income is not linear, almost one in four adults in poverty having skills at Level 5 or higher.

Table 9: Individual skills level by income of household, families with children, 2009/10–2010/11

	Low-income households		Low–medium-income h/holds		Medium–high-income h/holds		High-income households		All households	
Column percentage	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**	**Male**
No qualifications	33	31	28	27	11	12	4	4	18	18
Entry level	9	12	10	12	7	10	4	5	8	10
Level 1 (GCSE D–G)	5	5	5	5	3	4	1	2	3	4
Level 2 (GCSE A*–C)	18	17	21	19	21	20	13	12	18	17
Level 3–4 (A–Level)	12	12	13	15	15	18	12	15	13	15
Level 5 (HND)	8	6	8	7	10	10	9	10	9	9
Level 6–8 (Degree)	15	17	16	15	32	26	57	52	31	27
Base	1,879	2,231	3,861	3,826	3,920	3,976	2,530	2,658	12,190	12,691

Moving on to look at skills levels at the household level shows that, as for families with children, there is more variation in skills levels than activity status, especially further up the income distribution. Clearly there are still significant numbers of people with medium-to-high skills levels in poverty but fewer with low skills with the highest incomes.

Figure 9: Household skills levels by income of household, household without children, 2009/10–2010/11 (total % per income group)

Poverty		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A	13.2	4.6	2.2	8.5	5.8	2.3	7.9
Female	No quals	7.9	6.0	1.0	0.4	1.2	0.7	0.6	0.4
	Entry level	2.3	0.7	1.3	0.0	0.2	0.2	0.1	0.2
	Level 1	1.3	0.5	0.2	0.3	0.1	0.1	0.0	0.0
	Level 2	4.7	1.4	0.7	0.3	1.8	0.4	0.4	0.4
	Level 3–4	3.2	0.3	0.2	0.2	0.5	0.9	0.4	0.7
	Level 5	2.3	0.4	0.2	0.0	0.3	0.3	0.6	0.3
	Level 6–8	4.0	0.3	0.5	0.1	0.3	0.5	0.4	2.5

Figure 9 *continued*

Low–middle incomes		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	8.4	3.1	1.6	6.8	5.0	2.1	4.8
Female	No quals	7.6	7.0	1.4	0.3	1.3	1.0	0.2	0.2
	Entry level	2.2	0.8	2.0	0.2	0.6	0.4	0.2	0.4
	Level 1	1.3	0.4	0.2	0.5	0.3	0.2	0.1	0.1
	Level 2	5.7	2.0	0.8	0.2	3.0	1.3	0.6	0.6
	Level 3–4	3.4	0.7	0.5	0.3	1.1	1.6	0.4	0.8
	Level 5	2.2	0.3	0.4	0.1	0.4	0.3	0.7	0.8
	Level 6–8	4.2	0.4	0.3	0.2	0.6	0.9	0.6	3.4

Middle–high incomes		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	2.4	2.1	0.8	4.2	3.5	2.5	6.4
Female	No quals	1.6	2.8	1.0	0.3	1.1	0.8	0.4	0.4
	Entry level	1.1	0.8	2.1	0.1	0.6	0.4	0.2	0.5
	Level 1	0.4	0.4	0.3	0.6	0.4	0.3	0.1	0.0
	Level 2	2.8	1.9	1.0	0.6	4.7	2.7	1.1	1.4
	Level 3–4	2.0	0.7	0.6	0.5	1.9	3.5	1.1	1.7
	Level 5	2.1	0.3	0.5	0.2	1.1	1.2	1.4	1.3
	Level 6–8	6.9	0.4	0.9	0.2	2.4	2.3	1.9	10.3

Highest incomes		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.7	1.1	0.2	2.1	2.9	2.0	10.4
Female	No quals	0.3	0.9	0.4	0.1	0.4	0.3	0.4	0.5
	Entry level	0.3	0.2	1.0	0.1	0.5	0.3	0.3	0.7
	Level 1	0.1	0.0	0.0	0.1	0.2	0.2	0.2	0.3
	Level 2	1.1	0.7	0.5	0.4	2.9	1.5	1.1	1.9
	Level 3–4	1.0	0.4	0.3	0.2	1.0	3.0	0.9	2.9
	Level 5	0.8	0.2	0.2	0.2	0.9	1.0	1.5	2.5
	Level 6–8	8.9	0.4	1.0	0.6	2.2	4.2	2.8	25.9

Activity–skills typologies

This section uses Latent Class Analysis to create activity–skills typologies of families for each income group. The typologies are defined according to the activity status and skills levels of families, taking into account both parents in couple families. The activity–skills typologies are further described using a range of socio-demographic and economic characteristics.

Like the real world, families do not fit neatly into distinct categories. Hence the typologies are described according to general patterns in the data – for example, where the majority of families have a characteristic or disproportionately have a characteristic compared to other types. Descriptions of each type are shown below, followed by tables showing more detailed overviews and graphs. Fuller tables are also available in the appendices.

Households without children – poverty

There are five types of households without children in poverty. The first type, representing over half (57 per cent) of households without children in poverty, are *workless* with none to medium qualifications. They are mainly single people who tend to be younger (aged 16–44) than the other types in this income group, and most have a health problem (usually the male).

Medium-skilled working singles (17 per cent) have medium to high skill levels but tend to work in routine manual or intermediate jobs. These are mainly single men, with some single women.

The next type, *medium-skilled working couples* (14 per cent), is similar to the type above but they are couples; some contain partners both working full time, but others have just one partner in work. They also tend to be a mixture of routine manual or intermediate jobs, and are disproportionately likely to have a mortgage and quite high housing costs.

Medium-skilled early retirees (8 per cent) are older (aged 55–64) and not looking for work, with having retired from paid work being the most common reason given. Nearly half of men have an illness, with two-thirds of couples having at least one partner with a long-standing illness, and hence their main source of income is from benefits.

No-skilled one-worker couples (3 per cent) tend to have only one partner in work and neither has any qualifications. The worker is more likely to be the man and is usually in routine or manual work and hence not particularly well paid.

Households without children – low–middle income

Medium-skilled working singles (34 per cent) are mostly middle aged (35–54), with just over half being single men. They have low or mid levels of savings, and are mainly in routine or manual work

Low and no-skilled early retirees (28 per cent) are mostly non-working singles although some are couples. They tend to be older (aged 45–64), living in social rented accommodation and no longer looking for work, with having retired from paid work being the most common reason.

Medium-skilled working couples (27 per cent) are disproportionately younger (aged 16–34) and get almost all their income from earnings. They tend to be owner–occupiers with higher housing costs.

Medium-skilled early-retired couples (6 per cent) are older (aged 55–64), non-working couples. Two in five are where just one of the couple has a health problem, with the same proportion of couples where both partners have a long-standing illness. Half their income comes from benefits and a third from pensions. They are no longer looking to work, with most stating they have retired from paid work.

No-skilled working couples (5 per cent) are mainly in routine or manual work and tend to have lower housing costs. Almost all of their income comes from earnings.

Households without children – middle–high income

Mid- to high-skilled working couples (54 per cent) tend to contain full-time working men with the majority of women working too. They tend to work in managerial or professional jobs, with almost all of their income coming from earnings.

Mid- to high-skilled working singles (40 per cent) tend to work full time and have medium to high skills. Again they mainly work in managerial or professional jobs and almost all of their income comes from earnings. Slightly more of the singles are men.

No-skilled working couples (3 per cent) mainly both work full time but all have no qualifications. They tend to be older (aged 45–64) and work in routine or manual jobs.

High-skilled early retires (2 per cent) are non-working couples where over half have a degree or higher. Almost all are aged 55–64 and own their home outright, while they receive most income from an occupational pension.

Households without children – highest incomes

Mid to high-skilled working couples (55 per cent) tend to be in full-time managerial or professional jobs. They tend to have a mortgage and have high levels of savings. Almost all of their income comes from earnings.

High-skilled working singles (33 per cent) are similar, although a higher proportion has qualifications of degree level or higher. The majority are owner–occupiers, while slightly more of the singles are men.

High-skilled working couples (30 per cent) consist of couples where the man has a degree, as do over three-quarters of the women. They tend to be younger (aged 25–44) than the other types in this income group, with both working full time. Again, the majority are owner–occupiers, almost all of their income comes from earnings and most are in managerial or professional jobs.

High-skilled rich early retirees (2 per cent) are older, with almost all aged 55–64. Some may have retired due to ill health, with just less than half reporting a long-standing illness and nearly all reporting that they are not looking for employment, having retired from paid work. Hence they get the majority of their income from an occupational pension. Three-quarters are couples where at least one has degree-level qualifications or higher, usually the male.

Summary

The general pattern of more work and higher skills being associated with higher incomes is relevant for households without children. However, as seen for families with children, there are exceptions to this rule. Within households without children there are higher proportions of single people in poverty, some of whom are out of work and do not have other family members to support them. Others are in low-paid jobs, again without the benefit of a partner's income to supplement their own.

Eighteen types of activity–skill household were found, each with their distinct combination of characteristics. Again, we focus on those either in or at risk of poverty and see that many of the situations, and potential solutions, for these types are similar to families with children. Of course, the big difference is that households do not have children, and instead there are more younger people who are yet to have children, and older people whose children have left home.

Indeed, among the poverty group there is a workless group, mainly single people, many with no or medium skills levels. Young people who have never worked, including NEETS, would be in this group, as would people who are sick or disabled. Clearly, different policy solutions are required for the different situations that people face, but all are likely to be adversely affected by the economic climate and find it difficult to make the transition into employment. This type appears to be the most deprived and, given low levels of savings, their situations are not likely to improve as the economy and labour market remain sluggish.

The other type of workless households is *mid-skilled early-retired couples*. This is a relatively small group of households that tend to contain older working-age couples, many in early retirement, although some may be so due to long-standing illness. These households may be regarded as coping, as they are not looking to work – and in any case they may find their age is a barrier to obtaining work. As they are older they are likely to have lower housing costs – many own their homes outright, which means their disposable income may stretch further.

The other poverty types are working, although again to differing degrees. *Mid-skilled working singles* and *mid-skilled working couples* tend to have people working decent numbers of hours, if not full-time; hence most of their income comes via earnings. Improving their work prospects seems pertinent given that many work in routine/manual or intermediate jobs. Given that these households do not have children, another way of improving their situation is through increasing the amount of income transfers available to households without children (somewhat overlooked in welfare changes over the past decade) – however, this seem an unlikely prospect given the current economic climate.

There is also a small group that are in work but have no skills (*no-skilled one-worker couples*). These households tend to be older and hence may benefit from helping the partner transition into work, if only part-time work, if situations allow. Given these households may soon be claiming pensions, policy may wish to ensure people in these situations save into private pensions where possible – although for some this will be too late to significantly impact on their post-retirement income.

Of course it is not simply the combination of activity status and skills levels that would determine policy priority. Many households higher up the income distribution contain older working-age people, many of whom have retired early from work or are not seeking to work due to ill health and a decent pension provision. This again shows the importance of being able to combine a number of strands of information about household members other than simply income and working status.

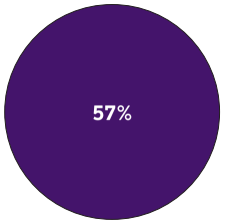
[The analysis] shows the importance of being able to combine a number of strands of information about household members other than simply income and working status.

Comparing the typologies across the income distribution can help isolate the factors that contribute to higher household incomes. Being out of work and of working age are clearly key drivers of being in poverty – and are particularly important for single households who cannot rely on a partner to supplement household income. The majority of workless households in the low–middle-income group tend to be different in that they are older; many of them are early retirees and hence not actively looking for work.

Mid-skilled working singles appear as typologies both in poverty and in the low–middle-income groups. Comparing their circumstances and characteristics reveals that the only real differences are that those higher up the income distribution have slightly better skills levels, which suggests they may have slightly better-paid jobs. However, the similarities between these types reinforce the theory that poverty is dynamic and households can easily transition between poverty and low–medium income.

Figure 10: Households without children – poverty

Workless



- Mainly non-working singles
- Mostly no or medium qualifications

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Most likely to have long-standing illness
- Almost all income from benefits
- Most are singles who've never worked
- Mostly not looking for work
- Young (16–44)
- Social renters
- Most deprived
- Lowest level of savings

Mid-skilled working singles

- Working singles.
- Mostly medium skills, some high level

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Mid age range (35–54)
- Most income from earnings, some from benefits
- Mostly routine/manual or intermediate

Figure 10 *continued*

Mid-skilled working couples

14%

- Couples, where at least one is in work.
- Mostly at least one partner has GCSEs/A-levels

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Youngest (16–34)
- Almost all income from earnings
- Most likely to own with mortgage
- Highest housing costs
- Most couples are either both routine/manual, both intermediate, or combination of routine/manual and intermediate

Mid-skilled early-retired couples

8%

- Non-working couples.
- Medium/low level qualifications

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Older (55–64)
- More likely to have long-standing illness
- Most income from benefits, some from pensions
- Own home outright
- More likely to be deprived
- Lowest housing costs
- Not looking for work due to having 'retired'

Figure 10 *continued*

No-skilled one-worker couples

3%

- Couples, mostly where one is in work the other is not
- All with no qualifications

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Eldest (55–64)
- Most where one has long-standing illness
- More income from earnings, less from benefits
- Most likely to be owner–occupier
- One routine/manual, the other not working
- Women out of work not looking for job, men split between looking and not looking

Note: Black text means large proportion of families in this type have the characteristic.
Purple text means this characteristic is disproportionately found in this type, but not amongst the majority of families.

Figure 11: Households without children – low–middle incomes

Mid-skilled working singles

- Working singles
- Mostly medium skills, though some with higher

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Mid age range (35–54)
- Almost all income from earnings
- Low or mid levels of savings
- Routine/manual work

Low- & no-skilled early-retired singles and couples

- Mostly non-working singles
- Half have no qualifications; most of rest have low levels

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Mostly older (45–64)
- Most likely to have long-standing illness
- Almost all income from benefits, none from earnings
- Most are social renters
- Highest levels of deprivation
- Lowest level of savings
- Mainly not looking for work due to having 'retired'

Figure 11 *continued*

Mid-skilled working couples

- Working couples, though some where only one works
- Mostly medium skills

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Mother	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Youngest (16–34)
- Almost all income from earnings
- More likely to own home (either outright or with mortgage)
- Highest housing costs
- Both routine/manual

Mid-skilled early-retired couples

- Non-working couples
- Mostly medium skills

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Eldest (55–64)
- Long-standing illness (40% where both do, 40% where one does the other doesn't)
- Over half of income from benefits, a third from occupational pension
- Own accommodation outright
- Mainly not looking for work due to having 'retired'

Figure 11 *continued*

No-skilled working couples

● 5%

- Couples, half one/half both work
- All have no qualifications

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

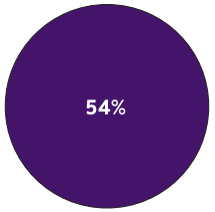
Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Mid-late aged (45–54)
- Almost all income from earnings
- Own home (either outright or with mortgage)
- Lowest housing costs
- Both routine/manual
- Those not working mainly not looking for work

Note: Black text means large proportion of families in this type have the characteristic.
Purple text means this characteristic is disproportionately found in this type, but not amongst the majority of families.

Figure 12: Households without children – middle–high incomes

Mid to high-skilled working couples



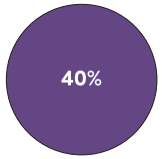
- Couples, mostly where both are in work, most men work full time
- 40% couples have degree or higher, 50% have GCSEs/A-levels

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Less likely to have a long-standing illness
- Most likely to own home with mortgage
- Almost all income from earnings
- Highest housing costs
- Both managerial/professional

Mid to high-skilled working singles



- Working singles, mostly full time
- A third have degree or higher, 43% have GCSEs/A-levels

Main activity		Single female	Male					
			Other inactive	Sick / disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Almost all income from earnings
- Home owners
- Managerial/professional occupations

Figure 12 *continued*

No-skilled working couples

● 3%

- Couples, mostly working full time
- All have no qualifications

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Older (45–64)
- Almost all income from earnings
- Mainly home owners
- Both routine/manual

High-skilled early retirees

● 2%

- Couples, all non-working
- Over half of couples with degree or above, 43% with GCSEs/A-levels

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

<1% 1–<5% 5–<10% 10–<15% 15–<25% 25+%

- Almost all aged 55–64
- Over half where at least one has long-standing illness
- Most income from occupational pension, some from benefits
- Most likely to own home outright
- Lowest housing costs
- Highest amount of savings
- None looking for work, mostly due to having 'retired'

Note: Black text means large proportion of families in this type have the characteristic. Purple text means this characteristic is disproportionately found in this type, but not amongst the majority of families.

Figure 13: Households without children – highest income

Mid–high-skilled working couples

- Couples, mostly where both are in work, most men work full time
- 37% couples have degree or higher, 60% have GCSEs/A-levels

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Almost all income from earnings
- Most likely to own home with a mortgage
- Highest housing costs
- Highest levels of savings
- Both managerial/professional

High-skilled working singles

- Singles, mostly working full time
- Most have degree or higher, though some with GCSEs/A-levels

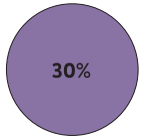
Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Almost all income from earnings
- Mainly home owners
- Mostly managerial/professional

Figure 13 *continued*

High-skilled working couples



- Couples, mostly both working full time
- All men have degree or higher as do most women

Main activity		Single female	Male: Other inactive	Male: Sick/ disabled	Male: Looking for work	Male: Working 1–15 hrs	Male: Working 16–29 hrs	Male: Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male: No quals	Male: Entry level	Male: Level 1	Male: Level 2	Male: Level 3–4	Male: Level 5	Male: Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Youngest (25–44)
- Least likely to have long-standing illness
- Almost all income from earnings
- Mainly home owners
- Highest housing costs
- Mostly both managerial/professional

High-skilled rich early-retirees

2%

- Couples, all non-working
- Three-quarters of couples with degree or above, rest with GCSEs/A-levels

Main activity		Single female	Male: Other inactive	Male: Sick/ disabled	Male: Looking for work	Male: Working 1–15 hrs	Male: Working 16–29 hrs	Male: Working 30+ hrs
Single male		N/A						
Female	Other inactive							
	Sick/disabled							
	Looking for work							
	Working 1–15 hrs							
	Working 16–29 hrs							
	Working 30+ hrs							

Skills		Single female	Male: No quals	Male: Entry level	Male: Level 1	Male: Level 2	Male: Level 3–4	Male: Level 5	Male: Level 6–8
Single male		N/A							
Female	No quals								
	Entry level								
	Level 1								
	Level 2								
	Level 3–4								
	Level 5								
	Level 6–8								

- Almost all aged 55–64
- Nearly half where at least one has long-standing illness
- Two-thirds income from occupational pension, quarter from investments
- Most likely to own home outright
- Lowest housing costs
- Highest amount of savings
- None looking for work, mostly due to having ‘retired’

Note: Black text means large proportion of families in this type have the characteristic. Purple text means this characteristic is disproportionately found in this type, but not amongst the majority of families.

4 CONCLUSIONS

The final section brings together the main findings of the study with some general recommendations for policy. It also makes some suggestions for further research.

Main findings

This study has focused on understanding the main activity and skills levels of households across the income distribution. It has provided a wealth of data that illustrates the circumstances of adults in households with different income levels. Importantly, it has shown the combination of circumstances for adults in couple households, differentiated according to sex (for example, mothers and fathers in families with children). This helps to place the circumstances of individuals into their household context.

Figure 14 illustrates the economic activity status and skills levels of households by income group. Of particular interest here is not only the group experiencing poverty, but also those that are in the low-to-medium income group. It is important to look at both of these groups – rather than just the poverty group – because the experience of poverty is not static. People move into and out of poverty via mechanisms such as the low pay–no pay cycle and the changing composition of their households. This means that some households at risk of poverty are actually circling between poverty and low-to-middle income quite regularly. We refer to these two groups as those in poverty or at risk of poverty.

Looking across the income groups some key findings emerge. A large proportion of households in poverty or at risk of poverty contains workless individuals whether or not the household contains children – although the reasons for worklessness vary. There is, however, slightly more variation in the economic activity status of poor families with, rather than without, children. Here, parents are using different strategies to try to make ends meet – each parent working and combining work with benefits, or relying mainly on benefits – as well as managing work and family life.

However, this analysis clearly demonstrates that work does not offer a guaranteed route out of poverty, as a large proportion of households in poverty or at risk of poverty contain working people – especially where households contain children. The cost of having children (which is taken into account when comparing incomes) pushes these families into the lowest

Figure 14: Economic activity status and skills by income of household (total % per income group)

Families with children

Activity status

			Father					
		Single mother	Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Poverty	**Single father**	N/A	1.5	0.5	0.9	0.1	0.2	0.9
	Other inactive	13.3	3.8	3.0	6.0	0.6	3.5	14.1
	Sick/disabled	4.6	1.2	1.6	1.2	0.0	0.3	1.9
	Looking for work	4.9	0.3	0.1	2.3	0.0	0.3	1.8
	Working 1–15 hrs	1.5	0.3	0.1	0.7	0.3	0.2	3.5
	Working 16–29 hrs	3.3	1.1	0.5	2.4	0.4	0.5	5.0
	Working 30+ hrs	2.1	0.9	0.3	1.8	0.2	0.3	5.9
Low–middle income	**Single father**	N/A	0.4	0.3	0.4	0.0	0.2	0.9
	Other inactive	10.2	0.7	1.4	0.8	0.0	1.7	16.8
	Sick/disabled	3.2	0.6	0.7	0.3	0.0	0.1	1.7
	Looking for work	2.7	0.1	0.1	0.2	0.0	0.1	2.3
	Working 1–15 hrs	1.1	0.1	0.1	0.0	0.2	0.3	5.8
	Working 16–29 hrs	9.3	0.3	0.3	0.6	0.2	0.7	13.9
	Working 30+ hrs	6.8	1.1	0.5	1.2	0.4	1.0	10.1
Mid–high-income	**Single father**	N/A	0.0	0.1	0.0	0.0	0.1	0.9
	Other inactive	1.3	0.2	0.2	0.1	0.0	0.0	10.7
	Sick/disabled	0.7	0.1	0.1	0.0	0.0	0.0	1.0
	Looking for work	0.2	0.0	0.0	0.0	0.0	0.0	1.1
	Working 1–15 hrs	0.3	0.0	0.0	0.0	0.0	0.1	6.6
	Working 16–29 hrs	4.7	0.1	0.1	0.0	0.1	0.4	25.2
	Working 30+ hrs	8.6	1.1	0.2	0.5	0.4	0.9	33.7
Highest-income	**Single father**	N/A	0.0	0.0	0.0	0.0	0.0	1.2
	Other inactive	0.3	0.1	0.1	0.0	0.0	0.0	11.8
	Sick/disabled	0.2	0.0	0.1	0.0	0.1	0.0	0.6
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Working 1–15 hrs	0.1	0.1	0.0	0.0	0.0	0.1	6.9
	Working 16–29 hrs	1.0	0.0	0.0	0.0	0.1	0.2	22.2
	Working 30+ hrs	4.3	0.6	0.3	0.2	0.3	1.0	47.1

Skills

			Father						
		Single mother	No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Poverty	**Single father**	N/A	1.4	0.4	0.2	1.1	0.5	0.2	0.2
	No quals	8.9	7.2	1.7	0.8	2.1	0.8	0.1	0.5
	Entry level	2.6	1.4	2.8	0.3	0.5	0.1	0.2	0.6
	Level 1	2.6	1.1	0.6	1.5	0.7	0.7	0.1	0.1
	Level 2	9.0	3.6	1.8	1.1	7.1	2.6	1.1	1.4
	Level 3–4	3.0	1.5	0.7	0.2	1.6	2.4	0.5	0.9
	Level 5	1.7	0.3	0.3	0.3	0.6	1.0	1.5	1.1
	Level 6–8	1.8	0.5	0.4	0.3	1.2	0.8	1.1	6.3
Low–middle income	**Single father**	N/A	0.7	0.3	0.2	0.7	0.2	0.1	0.1
	No quals	6.3	4.0	1.1	0.7	1.3	0.8	0.2	0.4
	Entry level	3.6	1.1	2.9	0.3	0.9	0.4	0.3	0.5
	Level 1	3.0	0.7	0.4	1.5	0.9	0.4	0.1	0.2
	Level 2	10.7	2.8	1.5	1.5	6.9	2.9	1.1	1.1
	Level 3–4	5.2	1.1	0.8	0.6	3.3	3.0	0.7	1.3
	Level 5	2.3	0.5	0.4	0.3	0.8	1.0	1.5	1.3
	Level 6–8	2.3	0.8	0.8	0.2	1.2	1.2	1.0	5.8
Middle–high income	**Single father**	N/A	0.2	0.2	0.1	0.3	0.2	0.1	0.2
	No quals	1.3	1.3	0.5	0.2	0.7	0.6	0.3	0.3
	Entry level	1.4	0.3	2.4	0.0	0.8	0.9	0.5	0.9
	Level 1	0.7	0.3	0.1	1.0	0.5	0.7	0.1	0.2
	Level 2	4.0	1.6	1.8	1.2	8.4	3.0	1.4	1.9
	Level 3–4	2.7	1.0	1.0	0.6	3.1	4.9	1.6	2.9
	Level 5	2.2	0.5	0.6	0.2	1.9	1.3	2.4	2.7
	Level 6–8	3.5	0.7	1.1	0.5	2.9	3.0	2.5	15.4
High income	**Single father**	N/A	0.2	0.2	0.0	0.2	0.1	0.2	0.5
	No quals	0.1	0.5	0.2	0.0	0.2	0.1	0.1	0.2
	Entry level	0.3	0.2	1.2	0.0	0.3	0.1	0.2	0.8
	Level 1	0.4	0.0	0.1	0.2	0.2	0.0	0.0	0.2
	Level 2	0.8	0.5	0.6	0.5	3.4	2.6	1.4	3.2
	Level 3–4	0.6	0.6	0.6	0.3	2.2	3.3	1.2	4.2
	Level 5	0.7	0.3	0.6	0.3	0.9	1.1	1.5	4.1
	Level 6–8	2.9	0.5	0.9	0.3	3.2	5.6	3.7	40.4

Households without children

Activity status

			Male					
		Single female	Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
Poverty	**Single male**	N/A	9.6	12.6	11.3	0.8	2.1	8.1
	Other inactive	8.7	4.4	1.8	1.0	0.3	0.3	2.6
	Sick/disabled	6.3	0.8	1.4	0.6	0.1	0.1	0.7
	Looking for work	4.1	0.4	0.3	1.0	0.1	0.1	0.9
	Working 1–15 hrs	1.3	0.4	0.4	0.2	0.2	0.3	1.0
	Working 16–29 hrs	2.7	0.6	0.4	0.7	0.3	0.2	1.6
	Working 30+ hrs	2.6	1.1	0.5	1.4	0.2	0.3	3.3
Low–middle incomes	**Single male**	N/A	3.1	8.2	1.3	0.7	1.2	17.5
	Other inactive	5.0	3.1	1.5	0.2	0.2	0.6	4.3
	Sick/disabled	5.7	0.7	1.8	0.2	0.1	0.1	2.0
	Looking for work	0.4	0.1	0.0	0.2	0.0	0.0	1.1
	Working 1–15 hrs	0.7	0.3	0.4	0.1	0.2	0.2	1.8
	Working 16–29 hrs	2.4	0.4	0.5	0.1	0.2	0.5	4.4
	Working 30+ hrs	12.4	1.3	1.2	1.7	0.3	1.1	10.7
Mid–high incomes	**Single male**	N/A	1.0	1.2	0.1	0.1	0.4	19.2
	Other inactive	1.4	1.7	0.3	0.0	0.2	0.3	4.4
	Sick/disabled	1.4	0.2	0.2	0.0	0.0	0.0	1.3
	Looking for work	0.1	0.0	0.0	0.0	0.0	0.0	0.7
	Working 1–15 hrs	0.4	0.2	0.1	0.1	0.1	0.0	1.7
	Working 16–29 hrs	0.9	0.5	0.1	0.1	0.1	0.3	6.1
	Working 30+ hrs	12.6	1.2	0.7	0.5	0.5	0.9	38.7
Highest incomes	**Single male**	N/A	0.6	0.0	0.0	0.2	0.3	18.2
	Other inactive	0.6	1.3	0.1	0.0	0.2	0.5	4.7
	Sick/disabled	0.1	0.0	0.0	0.0	0.0	0.0	0.5
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.3
	Working 1–15 hrs	0.2	0.1	0.0	0.0	0.1	0.2	2.1
	Working 16–29 hrs	0.6	0.3	0.1	0.0	0.1	0.3	5.1
	Working 30+ hrs	10.9	1.0	0.3	0.1	0.4	0.9	49.3

Skills

			Male						
		Single female	No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
Poverty	**Single male**	N/A	13.2	4.6	2.2	8.5	5.8	2.3	7.9
	No quals	7.9	6.0	1.0	0.4	1.2	0.7	0.6	0.4
	Entry level	2.3	0.7	1.3	0.0	0.2	0.2	0.1	0.2
	Level 1	1.3	0.5	0.2	0.3	0.1	0.1	0.0	0.0
	Level 2	4.7	1.4	0.7	0.3	1.8	0.4	0.4	0.4
	Level 3–4	3.2	0.3	0.2	0.2	0.5	0.9	0.4	0.7
	Level 5	2.3	0.4	0.2	0.0	0.3	0.3	0.6	0.3
	Level 6–8	4.0	0.3	0.5	0.1	0.3	0.5	0.4	2.5
Low–middle incomes	**Single male**	N/A	8.4	3.1	1.6	6.8	5.0	2.1	4.8
	No quals	7.6	7.0	1.4	0.3	1.3	1.0	0.2	0.2
	Entry level	2.2	0.8	2.0	0.2	0.6	0.4	0.2	0.4
	Level 1	1.3	0.4	0.2	0.5	0.3	0.2	0.1	0.1
	Level 2	5.7	2.0	0.8	0.2	3.0	1.3	0.6	0.6
	Level 3–4	3.4	0.7	0.5	0.3	1.1	1.6	0.4	0.8
	Level 5	2.2	0.3	0.4	0.1	0.4	0.3	0.7	0.8
	Level 6–8	4.2	0.4	0.3	0.2	0.6	0.9	0.6	3.4
Middle–high incomes	**Single male**	N/A	2.4	2.1	0.8	4.2	3.5	2.5	6.4
	No quals	1.6	2.8	1.0	0.3	1.1	0.8	0.4	0.4
	Entry level	1.1	0.8	2.1	0.1	0.6	0.4	0.2	0.5
	Level 1	0.4	0.4	0.3	0.6	0.4	0.3	0.1	0.0
	Level 2	2.8	1.9	1.0	0.6	4.7	2.7	1.1	1.4
	Level 3–4	2.0	0.7	0.6	0.5	1.9	3.5	1.1	1.7
	Level 5	2.1	0.3	0.5	0.2	1.1	1.2	1.4	1.3
	Level 6–8	6.9	0.4	0.9	0.2	2.4	2.3	1.9	10.3
Highest incomes	**Single male**	N/A	0.7	1.1	0.2	2.1	2.9	2.0	10.4
	No quals	0.3	0.9	0.4	0.1	0.4	0.3	0.4	0.5
	Entry level	0.3	0.2	1.0	0.1	0.5	0.3	0.3	0.7
	Level 1	0.1	0.0	0.0	0.1	0.2	0.2	0.2	0.3
	Level 2	1.1	0.7	0.5	0.4	2.9	1.5	1.1	1.9
	Level 3–4	1.0	0.4	0.3	0.2	1.0	3.0	0.9	2.9
	Level 5	0.8	0.2	0.2	0.2	0.9	1.0	1.5	2.5
	Level 6–8	8.9	0.4	1.0	0.6	2.2	4.2	2.8	25.9

income group. It is not simply the case that people need to increase the number of hours they work in order to improve their situation. While this might offer a solution for some households in poverty, others are already working at maximum capacity. Full-time working couples comprise six per cent of families with children in poverty and three per cent of families without children in poverty.

There is more variation in skills than economic activity status, particularly for families with children in the lower half of the income distribution. This is likely to be due to people (usually mothers) being out of work in order to care for children. This disproportionately places their family in the lower income groups despite them often having decent skill levels – which suggests that the availability or accessibility of childcare, and the desire to remain at home to care for children, are other key 'barriers' to work alongside skills and employability. Indeed, 17 per cent of households with children in poverty contain at least one person with a degree-level qualification or higher. The figure for households without children in poverty is 18 per cent. This suggests high-level qualifications do not necessarily protect people from poverty.

Having information on households' activity status and their skills level meant it was possible to create a typology of households. Types of households were identified that had similar combinations of activity status and skills – for example, workless couples with low skills. It is important to note that these typologies are a best fit and, as with real life, households do not slot neatly into the different categories. However, the typologies enable us to group together people with common characteristics within each income group to see their relative size. Households were further described using a range of socio-demographic and economic information such as the number and age of children, health of adults, work aspirations and housing tenure.

Given the variation in activity status and skills levels, it was no surprise that a number of different household types were found. The typologies confirm that those with no skills and/or no work are at particular risk of experiencing poverty and low-to-medium income. These are characteristics that barely feature in the medium-to-high- and high-income typologies.

However, beyond this generalisation, it is clear that people living in poverty or in low-to-medium-income households have varied circumstances, with differing qualification levels, working patterns, caring responsibilities and incidence of sickness and disability. This variety of factors – and how they combine within households – influences people's labour market choices and chances for progression. It also helps us to understand why blanket approaches – such as the skills targets devised following the Leitch Review – offer too blunt an instrument if the goal is to lift households out of poverty. As a result, getting the balance right between different sorts of interventions will be critical for supporting households in poverty or at risk of poverty to improve their incomes. The next section therefore considers the policy implications that flow from this analysis by setting out, in broad terms, the sorts of interventions that would assist households in different typologies to improve their household income.

Implications for policy

If the goal of policy-makers is to reduce poverty, they would be advised to focus on families in poverty or at risk of poverty. In our analysis, these are the families in the two lowest income groups. This analysis reveals the

variety of household types in the bottom two income groups in terms of their labour market status and levels of qualifications. Thinking about the key characteristics of each typology provides a perspective on the different sorts of interventions that might best assist individuals in the labour market to maximise the chances of their household exiting poverty or protect them against the risk of poverty.

Where individuals are out of work there is a need to understand their reasons for being out of work, and the duration of their worklessness. For example, someone who is sick or disabled and has been out of work for a long time may need a comprehensive support package including help with training, health and condition management to enable them to return to work. Others, predominantly mothers, may be temporarily out of work, although potentially for an elongated period, due to looking after children. Here, there is the question of the timing of improving their skills (which may have atrophied) and more generally preparing them for work – especially as some people suggest that working is not a priority for them at the current time. Equally important may be ensuring they stay connected to the labour market through work-related activity, so they remain engaged with work to some degree and hence the transition back into the workplace is not such a major event.

But for other people lighter-touch support will be appropriate. For example, those recently made redundant are more likely to already have the skills, experience and motivation to get back into the labour market quickly. Hence the need for relatively light-touch back-to-work policies – but with the caveat that there is a risk that entrenched poverty may develop if they remain out of work or on very low incomes for too long.

Similarly, with regard to qualification levels, the type of intervention that might be appropriate will vary according the level of qualifications already held and their utility in the labour market. Given the greater labour market disadvantage faced by those with none or low-level qualifications, prioritising training for these individuals is likely to be important, especially for those moving into work.

One striking feature of the typologies is that many of them contain households where people are working. Here the question of what sort of policy intervention might be appropriate will depend on whether there is scope to increase the number of hours being worked, scope to increase the rate of pay people are receiving, or scope to support a second earner to take up or increase the amount they work. However, for people to increase their hours there must be jobs available offering more hours, which is a problem in the labour market at present, which already has high rates of underemployment.

Looking across the typologies, where people are working, there are large numbers of people in work who have low or no skills. Where this is the case, skills enhancement could assist them to progress in the labour market and increase their earnings. However, any training would have to fit with their working lives, suggesting employer-driven training is likely to be the best option. Furthermore, given that many are in routine or manual work, improving their skills would need to be appropriate to the kind of jobs they can progress to – unless opportunities arise in other jobs that demand these higher skills levels. Sissons and Jones (2013, forthcoming) identify a number of factors required for government to drive up the demand for skills among employers. These include: a central role for employers to identify skills requirements and help direct training provision; involving key stakeholders such as employees and unions; integrating skills policy with longer-term development strategies and corresponding demand for skills; and using the public sector to set standards and facilitate high-quality service provision.

However, there is a range of other factors that will come into play when people are deciding whether to work, to work more hours and/or to work for more pay. These include work–life balance issues and the additional costs associated with working or working more hours. Work–life balance is particularly relevant for families with children, and for these individuals, the flexibility of employment is likely to be important, as it will allow parents to construct working hours and timing of hours that enable them to balance work with family commitments. Flexible employment will also be particularly important for those with caring responsibilities for other adults who are sick or disabled.

Another factor that may influence whether it pays to work is travel-to-work time and cost, which can be particularly important for those living in rural or deprived areas who may need to travel considerable distances to find good jobs.

Particularly critical for parents is the cost and availability of childcare, especially for those on low income who can see their earnings eroded by childcare costs. This can act as a major disincentive for parents who are already feeling wary about making a transition into work. Evidence on the price of formal childcare shows that it has a significant impact on both how much of it is used and on the ability of parents, particularly mothers, to go out to work (Lawton and Thompson, 2013, forthcoming).

Particularly critical for parents is the cost and availability of childcare, especially for those on low income who can see their earnings eroded by childcare costs.

Clearly there is a wide range of potential interventions and variety of household circumstances. The tables below seek to map out which of these interventions would be most relevant to the different typologies that appear in the poverty and low-to-medium-income groups. Thinking about the options in this way helps to inform a more targeted approach to labour market interventions designed to address household poverty and risk of poverty.

The analysis in this paper has potential to help service providers to identify the sorts of labour market interventions best suited to different household circumstances, rather than considering only the characteristics of individuals. From the tables above it is clear that the relevant interventions will extend beyond the core services offered by Jobcentre Plus to include other local services such as childcare and transport provision. This will require better integration across a range of services, but better data will be essential to achieving this goal.

Unlike the large-scale national datasets used in this report, local data is restricted in its capabilities and accessibility. In order to replicate our national analysis at local level, a local authority would need to join up employment and skills data, or have a large household survey of the local population. The collection and matching of data to identify specific households are phenomenally difficult and local datasets are very rarely broken down to household level, let alone joining up data on individuals in the same household. Yet having this information would enable local authorities to better target their services and commissioning strategies in order to combat poverty and other social problems (Wood *et al.*, 2012). The administrative database for Universal Credit offers a significant opportunity here. This database will hold a plethora of information on households in receipt of the benefit, both in and out of work, potentially enabling the type of analysis carried out above to be replicated at the local level. Using and sharing this data across services could significantly improve the targeting of labour market interventions to reduce household poverty.

Table 10: Households with children

	Support first earner to find work	Support first earner to increase hours	Enhance first earner skills to increase earnings	Careers advice to first earner; change job for better pay	Support second earner to find work	Support second earner to increase hours	Help find affordable and accessible childcare	Help find flexible work to balance work and care	Help to find work that includes training	Undertake training to improve job prospects	Job-related activities so carer stays in touch with labour market	Intensive whole family support
Households in poverty												
Male breadwinner couples. Families where the father is working and the mother is looking after children or working part time. Skills mixed but generally mid-level.			Y	Y	Y	Y	Y	Y	Y		Y	
Out-of-work, low-skilled single parents. These families are out of work for a variety of reasons and tend to have no or mid-range qualifications. Majority not looking for work as a result of looking after children.	Y						Y	Y	Y	Y	Y	
Out-of-work couples with low–medium-skills. These families are workless for a variety of reasons – a majority have children under 4, but a significant minority also has one parent with a long-term illness. Skill levels tend to be in the middle.	Y				Y		Y	Y	Y	Y	Y	Y
Low- and no-skilled families. Single parents tend to be working in elementary occupations while the couples have no qualifications and some have never worked.	Y	Y	Y	Y	Y		Y	Y	Y	Y		

Table 10 *continued*

	Support first earner to find work	Support first earner to increase hours	Enhance first earner skills to increase earnings	Careers advice to first earner; change job for better pay	Support second earner to find work	Support second earner to increase hours	Help find affordable and accessible childcare	Help find flexible work to balance work and care	Help to find work that includes training	Undertake training to improve job prospects	Job-related activities so carer stays in touch with labour market	Intensive whole family support
Households with low-to-medium income												
Mid-skilled working couples, where the father predominately works full time with some working mothers, but some staying at home to look after children.			Y	Y	Y	Y	Y	Y	Y		Y	
Mid-skilled working singles. These tend to be single mothers working at least 16 hours per week, with many working full time. They tend to rely on benefits and tax credits to supplement their earnings.		Y	Y	Y			Y	Y				
Low- and no-skilled families. The majority are single mothers looking after children, although some are sick or disabled. Some are workless couples. Most have never worked.	Y				Y		Y	Y	Y	Y	Y	Y
Non-working couples are out of work for a variety of reasons, but most have a sick or disabled father.	Y						Y	Y	Y	Y		
No-skilled working couples. These families have no qualifications but have at least one parent working full time – most often the father.	Y		Y	Y	Y		Y	Y	Y	Y	Y	

Table 11: Households without children

	Support first earner to find work	Support first earner to increase hours	Enhance first earner skills to increase earnings	Careers advice to first earner; change job for better pay	Support second earner to find work	Support second earner to increase hours	Help find affordable and accessible childcare	Help find flexible work to balance work and care	Help to find work that includes training	Undertake training to improve job prospects	Job-related activities so carer stays in touch with labour market	Intensive whole family support
Households in poverty												
Workless with no-to-medium qualifications. Mainly single people, tend to be younger and disproportionately likely to have a health problem.	Y		Y	Y			N/A		Y	Y	Y	
Medium-skilled working singles, tend to work full time in routine, manual or intermediate jobs, the majority have GCSE qualifications at best.			Y	Y			N/A		Y	Y		
Medium-skilled working couples. Similar to the working singles with most having GCSE qualifications at best, and one or both partners in full-time work.			Y	Y	Y	Y	N/A		Y	Y		
Medium-skilled early-retired couples. Older, non-working and not looking for employment. Disproportionately likely to have an illness.	Y						N/A	Y			Y	
No-skilled one-worker couples. The male is likely to be in routine or manual work. Most females do not work, although some work part time.			Y	Y	Y	Y	N/A		Y	Y		

Table 11 *continued*

	Support first earner to find work	Support first earner to increase hours	Enhance first earner skills to increase earnings	Careers advice to first earner; change job for better pay	Support second earner to find work	Support second earner to increase hours	Help find affordable and accessible childcare	Help find flexible work to balance work and care	Help to find work that includes training	Undertake training to improve job prospects	Job-related activities so carer stays in touch with labour market	Intensive whole family support
Low to medium income												
Medium-skilled working singles. Mostly middle-aged, with just over half being single men. Mainly in routine or manual work.			Y	Y			N/A		Y			
Low & no-skilled early retirees. Mostly non-working singles, although some are couples, who tend to be older and not looking for work. Half have no qualifications, rest have low levels.	Y						N/A		Y	Y	Y	
Medium-skilled working couples. Although in some cases only one works. Disproportionately younger.		Y	Y	Y	Y	Y	N/A		Y			
Medium-skilled early-retired couples. Older, non-working couples. They disproportionately have health problems and are not looking for work.	Y						N/A	Y	Y	Y		
No-skilled working couples. One or both partners in work, mainly in routine or manual work.			Y	Y	Y	Y	N/A		Y	Y		

NOTES

1 The poverty line is drawn at 60 per cent of contemporary equivalised total net household income (before housing costs).

2 Although it is much more difficult to estimate the income of self-employed people, we keep them in the analysis. The Family Resources Survey is a specialist survey for collecting income information. The total amount of income received from self-employment is based on profits where the individual considers themselves as running a business or on estimated earnings/drawings otherwise. It excludes any profit due to partners in the business and any losses are deducted. Self-employed respondents are asked if they have documentation when they provide information about the profit or loss of their business.

3 It should be noted that the proportion of adults in the survey who are studying is low. The FRS does not interview those in student halls, while adults studying for a degree while living with their parents or in a house with other students will be in 'complex' households. Therefore, only those studying and living alone or with a partner (and/or with children) would be included in our analyses.

4 It is important to note that qualifications are used in this study as a proxy for skills. Some skills are not captured in this measure, such as communication and people skills.

5 Note than later in the report we sometimes refer to low skills (Entry Level and Level 1), medium skills (Level 2 and Level 3–4), and high skills (Level 5 and Level 6–8).

6 Housing costs include the following: rent (gross of housing benefit); water rates, community water charges and council water charges; mortgage interest payments; structural insurance premiums (for owner–occupiers); ground rent and service charges.

7 Note that the LCA analysis does assign all households to a category, so no households remain unclassified.

8 It is important to note that qualifications are used in this study as a proxy for skills. Some skills are not captured in this measure, such as communication and people skills.

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APPENDIX I: IDENTIFYING THE OPTIMAL LATENT CLASS SOLUTION

In order to identify a typology of households according to the economic activity status and skills of adults (parents), a statistical technique called Latent Class Analysis (LCA) was used. LCA is a useful technique for identifying types or groups of individuals not directly observable from the data, and is especially useful for measuring multi-dimensional concepts, such as when trying to categorise households according to two or more variables (in this case, economic activity status and skills).

The technique works by exploring the structure within a set of observed variables in order to establish whether associations between these observed measures (i.e. the structure of the data) can be explained by a set of underlying classes, or types. The process of identifying the typology involves estimating multiple latent class solutions, beginning at first with just one type, and then each time adding an additional type until the optimal solution is found. The estimation procedure runs through a complex set of algorithms designed to identify the best types to fit the data.

Establishing the optimal solution generally follows a number of common criteria. First, a measure of statistical fit, the Bayesian Information Criterion (BIC) is employed; this is a commonly used fit index that balances statistical fit and model parsimony. The model with the lowest BIC is considered optimal (Muthén and Muthén, 2000). Second, the solution is examined to ensure that it is both interpretable and useful for the aims of the study. At this step, the types are also examined to ensure they are distinguishable from one another (i.e. they are qualitatively different). Third, the validity of the types is tested by examining the relationship of the typology with other measures known to be associated with the variables used to define the typology.

Below are the statistics used to decide the number of types. LCA was carried out separately for (i) families with children and (ii) working-age households without children, and then for the four income groups. This meant that eight LCAs were carried out in total.

Table 12: LCA fit statistics, families with children – poverty

		LL	BIC(LL)	AIC(LL)	AIC3(LL)	Npar	L^2	df	p-value	Class.Err.
Model 1	2-Cluster	-11090.9	22492.33	22261.8	22301.8	40	2766.066	319	7.3e-385	0.0054
Model 2	3-Cluster	-10862.6	22059.12	21811.29	21854.29	43	2309.564	316	2.00E-299	0.0029
Model 3	4-Cluster	-10641.9	21640.85	21375.73	21421.73	46	1867.996	313	3.60E-219	0.0156
Model 4	5-Cluster	-10638.1	21656.62	21374.21	21423.21	49	1860.482	310	5.70E-219	0.0555
Model 5	6-Cluster	-10540.9	21485.45	21185.75	21237.75	52	1666.021	307	3.20E-185	0.0532
Model 6	7-Cluster	-10540.1	21507.18	21190.19	21245.19	55	1664.457	304	4.70E-186	0.1237
Model 7	8-Cluster	-10551.7	21553.72	21219.44	21277.44	58	1687.707	301	2.60E-191	0.1957
Model 8	9-Cluster	-10539.5	21552.54	21200.97	21261.97	61	1663.236	298	4.60E-188	0.1424

Table 13: LCA fit statistics, families with children – low–middle incomes

		LL	BIC(LL)	AIC(LL)	AIC3(LL)	Npar	L^2	df	p-value	Class.Err.
Model 1	2-Cluster	-19946	40228.39	39972.05	40012.05	40	3662.318	319	3.6e-560	0.0057
Model 2	3-Cluster	-19899	40159.66	39884.1	39927.1	43	3568.366	316	3.9e-543	0.0314
Model 3	4-Cluster	-19894.8	40176.37	39881.58	39927.58	46	3559.847	313	4.9e-543	0.07
Model 4	5-Cluster	-19209.7	38831.44	38517.43	38566.43	49	2189.699	310	1.40E-279	0.0015
Model 5	6-Cluster	-19199.7	38836.63	38503.38	38555.38	52	2169.655	307	4.10E-277	0.0355
Model 6	7-Cluster	-19195.2	38852.93	38500.46	38555.46	55	2160.733	304	1.00E-276	0.0909
Model 7	8-Cluster	-19194.4	38876.46	38504.77	38562.77	58	2159.037	301	1.10E-277	0.3092

Table 14: LCA fit statistics, families with children – middle–high incomes

		LL	BIC(LL)	AIC(LL)	AIC3(LL)	Npar	L^2	df	p-value	Class.Err.
Model 1	2-Cluster	-14864	30058.73	29807.96	29847.96	40	1560.454	319	2.00E-162	0.0003
Model 2	3-Cluster	-14787.7	29930.96	29661.39	29704.39	43	1407.878	316	2.40E-137	0.0002
Model 3	4-Cluster	-14750.3	29880.95	29592.56	29638.56	46	1333.056	313	9.40E-126	0.1039
Model 4	5-Cluster	-14626.5	29658.15	29350.95	29399.95	49	1085.445	310	1.20E-86	0.0123
Model 5	6-Cluster	-14635.3	29700.5	29374.5	29426.5	52	1102.995	307	3.20E-90	0.1825
Model 6	7-Cluster	-14633	29720.8	29375.99	29430.99	55	1098.481	304	2.40E-90	0.2689
Model 7	8-Cluster	-14628.8	29737.12	29373.5	29431.5	58	1089.994	301	7.40E-90	0.1979

Table 15: LCA fit statistics, families with children – highest incomes

		LL	BIC(LL)	AIC(LL)	AIC3(LL)	Npar	L^2	df	p-value	Class.Err.
Model 1	2-Cluster	-7678.29	15660.62	15434.58	15473.58	39	613.5022	296	2.40E-24	0.0009
Model 2	3-Cluster	-7673.63	15674.68	15431.25	15473.25	42	604.1752	293	9.10E-24	0.1896
Model 3	4-Cluster	-7629.24	15609.31	15348.48	15393.48	45	515.41	290	7.70E-15	0.0828
Model 4	5-Cluster	-7625.67	15625.55	15347.34	15395.34	48	508.2612	287	1.60E-14	0.3044
Model 5	6-Cluster	-7590.62	15578.83	15283.24	15334.24	51	438.1606	284	1.10E-08	0.092
Model 6	7-Cluster	-7587.93	15596.86	15283.87	15337.87	54	432.7948	281	1.50E-08	0.2916
Model 7	8-Cluster	-7626.35	15697.08	15366.7	15423.7	57	509.6283	278	7.70E-16	0.6128

Table 16: LCA fit statistics, households without children – poverty

		LL	BIC(LL)	AIC(LL)	AIC3(LL)	Npar	L^2	df	p-value	Class.Err.
Model 1	2-Cluster	-14768.5	29859.56	29617.1	29657.1	40	6015.279	319	5.7e-1037	0.0064
Model 2	3-Cluster	-14546.6	29439.82	29179.18	29222.18	43	5571.362	316	1.0e-947	0.0085
Model 3	4-Cluster	-14150.5	28671.87	28393.04	28439.04	46	4779.222	313	6.1e-788	0.0023
Model 4	5-Cluster	-13988.4	28371.85	28074.84	28123.84	49	4455.02	310	5.1e-724	0.0024
Model 5	6-Cluster	-13951	28321.26	28006.06	28058.06	52	4380.243	307	1.2e-710	0.0119
Model 6	7-Cluster	-13937.2	28317.8	27984.41	28039.41	55	4352.595	304	8.6e-707	0.0264
Model 7	8-Cluster	-13932.3	28332.19	27980.62	28038.62	58	4342.806	301	1.5e-706	0.0348

Table 17: LCA fit statistics, households without children – low–mid incomes

		LL	BIC(LL)	AIC(LL)	AIC3(LL)	Npar	L^2	df	p-value	Class.Err.
Model 1	2-Cluster	-27349.5	55043.22	54779	54819	40	9931.870	319	6.1e-1853	0.0063
Model 2	3-Cluster	-27026	54421.97	54137.94	54180.94	43	9284.802	316	2.9e-1719	0.0094
Model 3	4-Cluster	-26419.9	53235.69	52931.84	52977.84	46	8072.706	313	1.0e-1467	0.0011
Model 4	5-Cluster	-26419.1	52142.51	51799.03	51851.03	49	8071.083	310	1.7e-1469	0.1462
Model 5	6-Cluster	-25847.2	52167.74	51804.44	51859.44	55	6927.31	304	2.0e-1235	0.1662
Model 6	7-Cluster	-25837.3	52173.78	51790.66	51848.66	58	6907.53	301	2.4e-1233	0.0591
Model 7	8-Cluster	-25834.7	52194.23	51791.30	51852.30	61	6902.171	298	2.8e-1234	0.155

Table 18: LCA fit statistics, households without children – mid–high incomes

		LL	BIC(LL)	AIC(LL)	AIC3(LL)	Npar	L^2	df	p-value	Class.Err.
Model 1	2-Cluster	-21222.6	42785.3	42525.2	42565.2	40	5652.897	319	1.5e-962	0.0004
Model 2	3-Cluster	-21035.1	42435.82	42156.21	42199.21	43	5277.907	316	1.1e-887	0.0014
Model 3	4-Cluster	-20607.7	41606.55	41307.43	41353.43	46	4423.128	313	7.7e-716	0.0005
Model 4	5-Cluster	-20599.4	41615.33	41296.71	41345.71	49	4406.4	310	3.4e-714	0.0259
Model 5	6-Cluster	-20576.1	41594.3	41256.17	41308.17	52	4359.867	307	1.6e-706	0.1415
Model 6	7-Cluster	-20575.5	41618.56	41260.93	41315.93	55	4358.621	304	5.2e-708	0.1788
Model 7	8-Cluster	-20101.3	40695.73	40318.59	40376.59	58	3410.284	301	9.7e-520	0.1452

Table 19: LCA fit statistics, households without children – highest incomes

		LL	BIC(LL)	AIC(LL)	AIC3(LL)	Npar	L^2	df	p-value	Class.Err.
Model 1	2-Cluster	-11247.6	22816.46	22575.1	22615.1	40	2655.297	319	1.3e-363	0.0001
Model 2	3-Cluster	-11071	22487.45	22227.99	22270.99	43	2302.183	316	4.70E-298	0.0005
Model 3	4-Cluster	-10896.3	22162.19	21884.63	21930.63	46	1952.821	313	1.40E-234	0.0002
Model 4	5-Cluster	-10890.1	22173.78	21878.11	21927.11	49	1940.307	310	1.70E-233	0.2226
Model 5	6-Cluster	-10879.7	22177.23	21863.46	21915.46	52	1919.66	307	6.30E-231	0.1402
Model 6	7-Cluster	-10862.5	22166.79	21834.92	21889.92	55	1885.12	304	8.20E-226	0.1369
Model 7	8-Cluster	-10877.1	22220.13	21870.16	21928.16	58	1914.351	301	2.30E-232	0.265

APPENDIX II: CHARACTERISTICS OF CLUSTERS

Table 20: Characteristics of families with children – poverty

Column percentage	Male breadwinner couples	Out-of-work, low-skilled single parents	Out-of-work low–mid-skilled couples	Low- & no-skilled families	All
Age of male (age of female in single female households)					
16–24	3	19	16	11	11
25–34	25	31	35	24	28
35–44	45	31	32	37	38
45–54	23	15	15	22	19
55–64	3	3	3	6	3
Number of dependent children					
1	34	56	42	49	43
2	46	30	38	32	38
3	15	11	14	13	14
4+	5	4	6	6	5
Age of youngest child					
0	16	11	22	12	15
1	13	11	16	5	12
2	10	10	13	7	10
3	6	7	9	5	7
4–11	35	36	29	34	34
12–15	15	17	9	23	16
16+	5	8	2	14	7
Ethnic group of HRP					
White	76	84	82	80	79
BME	24	16	18	20	21
Whether has a long-standing illness					
Yes	14	32	35	23	23
No	86	68	65	77	77
Hours providing informal care					
No	93	89	88	91	91
<10 hours caring/week	3	5	3	4	4
10+ hours caring/week	3	7	8	5	5

Table 20 *continued*

Source of income as % of total income					
Earnings	66	0	0	65	38
Investments	1	0	2	0	1
Occupational pension	0	1	1	0	0
Benefits	31	92	90	51	59
Other income	1	7	8	–17	1
Tenure type – published					
Social rented	17	67	49	42	39
Private rented	19	19	30	23	21
Owned outright	14	4	8	8	10
Owned with mortgage	50	9	12	27	30
Adult deprivation					
No deprivation	26	3	6	9	14
Some deprivation	42	21	26	34	33
Deprivation	32	76	68	58	53
Child deprivation					
No deprivation	49	16	20	26	32
Some deprivation	28	31	26	30	29
Deprivation	23	53	53	44	39
Housing costs	26	13	11	20	19
Less than £40	19	26	20	24	22
£40–£69	21	41	37	29	30
£70–£99	16	14	20	19	16
£100–£139	18	6	11	8	12
£140+					
Total savings					
Less than £1,500	61	94	85	85	77
Over £1,500 and up to £20,000	23	4	9	10	14
Over £20,000	10	1	5	3	6
Does not wish to say	5	2	1	3	3
Region					
North East	4	7	8	5	5
North West	12	16	11	13	13
Yorks and Humberside	11	8	10	9	10
East Midlands	6	7	10	6	7
West Midlands	10	10	12	12	11
Eastern	10	6	5	8	8
London	14	9	10	10	12
South East	10	8	10	8	9
South West	7	4	8	8	6
Wales	6	7	7	5	6
Scotland	6	13	7	10	9
Northern Ireland	4	5	2	4	4
Most common NSSEC					
Male routine/manual, female never worked	18	–	–	–	12
Male intermediate, female never worked	13	–	–	–	7
Couple, both never worked	–	–	62	18	13
Single female never worked	–	76	–	–	20
Single female routine/manual	–	–	–	27	6
Reason for not looking for work					
Is looking for work	–	38	52	–	–
Waiting for the result of an application	–	0	–	–	–
Student	–	2	3	–	–
Looking after the family/home	–	44	40	–	–
Caring for a disabled or elderly person	–	5	2	–	–
Temporarily sick or injured	–	2	2	–	–
Long-term sick or disabled	–	1	1	–	–
Believes no jobs available	–	1	1	–	–
Not yet started looking	–	1	–	–	–
Any other reason	–	9	3	–	–
Sample size	936	716	333	368	2,353
Size of cluster	40%	30%	14%	16%	100%

Figure 15: Household economic activity status and skills levels – male breadwinner couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.0	0.0	0.0	1.1	6.6	29.9
	Sick/disabled	0.0	0.0	0.0	0.0	0.1	0.5	3.7
	Looking for work	0.0	0.0	0.0	0.0	0.1	0.8	3.8
	Working 1–15 hrs	0.0	0.6	0.2	1.3	0.6	0.5	7.9
	Working 16–29 hrs	0.0	2.2	1.1	5.1	0.7	1.0	11.5
	Working 30+ hrs	0.0	2.1	0.6	4.0	0.3	0.7	12.9

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	1.7	1.2	3.1	1.0	0.2	0.8
	Entry level	0.0	2.5	5.2	0.6	1.0	0.2	0.2	0.7
	Level 1	0.0	1.4	0.9	1.8	1.0	1.1	0.1	0.3
	Level 2	0.0	5.2	2.5	1.8	11.1	4.0	2.1	3.0
	Level 3–4	0.0	2.7	1.1	0.4	2.9	4.8	0.7	1.2
	Level 5	0.0	0.7	0.6	0.4	1.3	2.2	2.6	2.1
	Level 6–8	0.0	1.0	0.8	0.6	2.4	1.7	2.2	12.7

Figure 16: Household economic activity status and skills levels – out-of-work, low-skilled single parents

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	5.8	2.0	3.4	0.0	0.0	0.0
Mother	Other inactive	51.8	0.0	0.0	0.0	0.0	0.0	0.0
	Sick/disabled	17.8	0.0	0.0	0.0	0.0	0.0	0.0
	Looking for work	19.2	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	4.0	1.0	1.0	3.4	1.4	0.3	0.1
Mother	No quals	29.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	7.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	8.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	25.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	8.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	4.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	4.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 17: Household economic activity status and skills levels – out-of-work low–mid-skilled couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	17.6	14.9	32.9	0.0	0.0	0.0
	Sick/disabled	0.0	6.1	6.8	6.4	0.0	0.0	0.0
	Looking for work	0.0	1.0	0.8	13.5	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	6.3	2.1	5.1	2.2	0.0	1.1
	Entry level	0.0	1.8	3.6	0.5	0.5	0.2	0.8	1.8
	Level 1	0.0	2.8	1.4	4.6	1.9	1.1	0.3	0.0
	Level 2	0.0	8.6	4.3	2.2	14.5	5.5	1.3	0.6
	Level 3–4	0.0	2.3	1.3	0.3	2.3	1.9	1.0	2.3
	Level 5	0.0	0.1	0.5	0.6	0.2	0.5	2.2	0.9
	Level 6–8	0.0	0.8	0.2	0.0	0.6	0.7	1.1	5.4

Figure 18: Household economic activity status and skills levels – low- and no-skilled families

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.3	1.1	6.0
Mother	Other inactive	0.0	6.3	4.1	4.7	0.6	4.5	7.7
	Sick/disabled	0.0	1.2	3.2	1.3	0.0	0.4	1.9
	Looking for work	0.0	0.7	0.0	0.6	0.0	0.0	1.0
	Working 1–15 hrs	9.9	0.0	0.4	1.1	0.0	0.0	0.4
	Working 16–29 hrs	21.4	0.6	0.3	1.7	0.3	0.4	0.6
	Working 30+ hrs	13.7	0.3	0.4	0.3	0.4	0.0	2.3

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	2.7	0.8	0.0	1.3	1.1	0.5	1.0
Mother	No quals	8.4	47.6	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	15.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	6.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	3.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 21: Characteristics of families with children – low–mid incomes

Column percentage	Mid-skilled working couples	Mid-skilled working single parents	Low- & no-skilled non-working couples and single parents	Non-working couples	No-skilled working couples	All
Age of male (age of female in single female households)						
16–24	5	6	22	13	1	8
25–34	31	27	36	32	30	31
35–44	43	45	29	33	41	40
45–54	18	21	11	18	19	17
55–64	3	1	2	5	9	3
Number of dependent children						
1	35	53	45	41	33	40
2	46	38	35	29	36	41
3	15	9	14	17	21	14
4+	4	1	6	14	10	5
Age of youngest child						
0	16	4	13	17	8	13
1	14	3	11	16	12	11
2	10	5	11	14	10	9
3	7	4	7	8	11	7
4–11	37	48	42	34	34	40
12–15	12	24	11	8	18	14
16+	4	13	5	5	7	6
Ethnic group of HRP						
White	86	91	84	84	82	87
BME	14	9	16	16	18	13
Whether has a long-standing illness						
Yes	15	17	37	65	21	21
No	85	83	63	35	79	79
Hours providing informal care						
No	93	88	85	75	96	90
<10 hours caring/week	3	7	5	3	1	4
10+ hours caring/week	3	6	10	22	3	6
Source of income as % of total income						
Earnings	78	49	0	0	67	55
Investments	1	0	0	0	0	0
Occupational pension	0	0	0	2	0	0
Benefits	20	45	93	92	32	41
Other income	1	6	7	7	1	3
Tenure type – published						
Social rented	15	34	56	55	34	28
Private rented	22	25	39	34	22	26
Owned outright	8	7	1	2	4	6
Owned with mortgage	55	34	4	9	40	40
Adult deprivation						
No deprivation	27	13	2	4	22	19
Some deprivation	47	44	25	26	40	41
Deprivation	26	43	74	70	38	40
Child deprivation						
No deprivation	52	36	15	21	36	41
Some deprivation	28	31	29	27	31	29
Deprivation	20	32	56	52	33	30

Table 21 *continued*

Housing costs						
Less than £40	21	20	2	5	21	17
£40–£69	22	23	10	12	22	20
£70–£99	25	28	38	30	23	28
£100–£139	18	20	34	25	20	22
£140+	14	9	16	27	15	14
Total savings						
Less than £1,500	63	83	97	93	87	74
Over £1,500 and up to £20,000	26	14	2	3	8	18
Over £20,000	8	2	1	2	2	5
Does not wish to say	3	1	0	2	3	2
Region						
North East	4	6	4	5	4	5
North West	10	15	15	13	9	12
Yorks and Humberside	11	10	10	7	7	10
East Midlands	8	8	5	7	9	7
West Midlands	9	9	11	10	10	9
Eastern	11	9	7	7	7	9
London	10	8	15	9	14	11
South East	12	10	10	18	9	11
South West	10	7	7	11	6	9
Wales	5	4	4	5	7	5
Scotland	8	9	6	6	10	8
Northern Ireland	3	3	3	2	7	3
Most common NSSEC	19					
Both routine/manual	–	–	–	–	30	12
Single never worked	–	–	85	–	–	16
Couple, both never worked	–	–	5	85	–	4
Male routine/manual, female never worked	–	–	–	–	33	10
Single female routine/manual	–	50	–	–	–	10
Reason for not looking for work						
Is looking for work	–	–	20	55	–	–
Waiting for the result of an application	–	–	0	–	–	–
Student	–	–	9	2	–	–
Looking after the family/home	–	–	61	27	–	–
Caring for a disabled or elderly person	–	–	4	13	–	–
Temporarily sick or injured	–	–	0	–	–	–
Long-term sick or disabled	–	–	3	–	–	–
Believes no jobs available	–	–	–	–	–	–
Not yet started looking	–	–	0	1	–	–
Any other reason	–	–	2	2	–	–
Sample size	2,348	911	911	171	144	4,485
Size of cluster	52%	20%	20%	4%	2%	100%

Figure 19: Household economic activity status and skills levels – mid-skilled working couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.0	0.0	0.0	0.1	2.4	27.9
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	2.8
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.2	4.0
	Working 1–15 hrs	0.0	0.2	0.1	0.1	0.4	0.5	9.8
	Working 16–29 hrs	0.0	0.4	0.6	0.9	0.3	1.2	23.7
	Working 30+ hrs	0.0	1.8	0.8	2.0	0.6	1.8	17.2

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	1.7	0.8	1.7	1.2	0.3	0.7
	Entry level	0.0	1.7	4.7	0.4	1.3	0.7	0.5	0.8
	Level 1	0.0	1.0	0.7	2.4	1.2	0.7	0.2	0.2
	Level 2	0.0	4.3	2.6	2.4	11.8	5.0	1.9	1.8
	Level 3–4	0.0	1.9	1.3	1.0	5.8	5.1	1.2	2.2
	Level 5	0.0	0.9	0.6	0.5	1.2	1.8	2.6	2.2
	Level 6–8	0.0	1.4	1.4	0.3	2.2	2.0	1.8	10.0

Figure 20: Household economic activity status and skills levels – mid-skilled working single parents

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	1.1	5.2
Mother	Other inactive	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	6.1	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	50.7	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	36.9	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	1.8	0.6	0.7	1.9	0.4	0.4	0.6
Mother	No quals	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	9.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	31.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	20.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	8.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	7.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 21: Household economic activity status and skills levels – low and no-skilled non-working couples and single parents

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	2.4	1.8	1.9	0.0	0.0	0.0
Mother	Other inactive	55.9	0.5	1.6	1.2	0.0	0.0	0.0
	Sick/disabled	17.8	0.8	0.9	0.3	0.0	0.0	0.0
	Looking for work	14.9	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	1.9	1.1	0.2	2.0	0.6	0.2	0.1
Mother	No quals	24.4	5.3	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	9.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	11.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	26.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	7.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	4.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	4.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 22: Household economic activity status and skills levels – non-working couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	16.1	29.4	14.0	0.0	0.0	0.0
	Sick/disabled	0.0	12.2	12.2	6.1	0.0	0.0	0.0
	Looking for work	0.0	1.5	1.9	6.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	3.6	7.7	9.2	2.2	1.1	0.4
	Entry level	0.0	2.3	6.9	1.0	3.2	0.0	0.6	0.4
	Level 1	0.0	4.0	0.9	3.6	5.1	0.8	0.0	1.1
	Level 2	0.0	9.4	1.9	3.1	7.6	3.0	0.9	1.5
	Level 3–4	0.0	1.0	0.5	1.3	1.6	2.1	0.2	1.6
	Level 5	0.0	0.4	0.0	0.0	1.7	0.0	2.1	0.0
	Level 6–8	0.0	0.7	0.0	1.9	0.0	0.9	0.0	2.3

Figure 23: Household economic activity status and skills levels – no-skilled working couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.0	0.0	0.0	0.0	9.1	33.6
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	1.7	3.8
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.2	0.0
	Working 1–15 hrs	0.0	0.0	0.7	0.0	0.0	0.6	8.0
	Working 16–29 hrs	0.0	1.1	0.8	3.3	1.2	0.9	16.8
	Working 30+ hrs	0.0	1.9	1.1	1.3	1.6	0.0	12.3

Skills		Single mother	Father						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 22: Characteristics of families with children – mid–high incomes

Column percentage	Mid-skilled working couples	High-skilled working couples	Mid-skilled working single parents	No-skilled single parents	No-skilled working couples	All
Age of male (age of female in single female households)						
16–24	3	0	6	10	4	3
25–34	25	24	27	23	20	25
35–44	46	50	42	37	45	46
45–54	24	22	23	24	18	23
55–64	2	4	3	6	14	3
Number of dependent children						
1	44	39	61	55	69	46
2	46	47	32	27	26	44
3	8	12	5	15	4	9
4+	1	2	1	4	2	1
Age of youngest child						
0	13	16	2	5	11	12
1	10	14	5	7	5	10
2	9	10	8	7	8	9
3	8	11	7	12	7	9
4–11	40	34	45	33	34	39
12–15	15	11	24	28	27	16
16+	6	4	9	8	7	6
Ethnic group of HRP						
White	94	82	86	77	87	89
BME	6	18	14	23	13	11
Whether has a long-standing illness						
Yes	14	13	21	40	25	16
No	86	87	79	60	75	84
Hours providing informal care						
No	92	96	87	76	96	92
<10 hours caring/week	4	3	5	4	2	4
10+ hours caring/week	4	2	8	19	2	4
Source of income as % of total income						
Earnings	90	92	53	25	89	83
Investments	1	1	0	0	0	1
Occupational pension	0	1	0	2	0	0
Benefits	8	6	37	69	10	13
Other income	1	1	9	6	1	2
Tenure type – published						
Social rented	5	2	18	49	18	7
Private rented	13	15	29	32	24	16
Owned outright	9	11	6	3	7	9
Owned with mortgage	73	72	46	15	50	68
Adult deprivation						
No deprivation	48	62	23	18	35	46
Some deprivation	41	33	46	31	44	40
Deprivation	11	6	31	51	21	14
Child deprivation						
No deprivation	72	81	50	35	56	70
Some deprivation	22	15	27	34	32	21
Deprivation	7	4	22	32	12	9
Housing costs						
Less than £40	21	20	16	10	30	20
£40–£69	22	16	21	13	15	20
£70–£99	25	20	21	29	31	23
£100–£139	17	21	20	21	13	19
£140+	15	24	22	28	11	18

Table 22 *continued*

Total savings						
Less than £1,500	46	26	68	83	56	46
Over £1,500 and up to £20,000	40	45	26	14	33	39
Over £20,000	10	24	5	2	5	12
Does not wish to say	4	5	1	2	6	4
Region						
North East	4	3	4	3	7	4
North West	11	9	11	15	15	11
Yorks and Humberside	8	8	7	6	9	8
East Midlands	9	6	6	5	5	8
West Midlands	8	7	11	7	7	8
Eastern	10	8	8	7	3	9
London	8	18	18	24	6	12
South East	15	17	12	12	12	15
South West	8	9	8	6	8	8
Wales	5	5	4	5	8	5
Scotland	9	8	8	7	14	8
Northern Ireland	3	3	2	2	7	3
Most common NSSEC						
Both managerial/professional	15	39	–	–	–	17
One managerial/professional other working	47	54	–	–	–	49
Single female managerial/professional	–	–	38	11	–	6
Both routine/manual	13	–	–	–	51	8
Single female routine/manual	–	–	23	32	–	4
Reason for not looking for work						
Is in work	–	–	–	50	–	–
Waiting for the result of an application	–	–	–	–	–	–
Student	–	–	–	–	–	–
Looking after the family/home	–	–	–	45	–	–
Caring for a disabled or elderly person	–	–	–	–	–	–
Temporarily sick or injured	–	–	–	–	–	–
Long-term sick or disabled	–	–	–	5	–	–
Believes no jobs available	–	–	–	–	–	–
Not yet started looking	–	–	–	–	–	–
Any other reason	–	–	–	–	–	–
Sample size	2,192	882	706	70	52	3,902
Size of cluster	56%	23%	18%	2%	1%	100%

Figure 24: Household economic activity status and skills levels – mid-skilled working couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.0	0.0	0.0	0.0	0.0	9.7
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	1.4
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	1.1
	Working 1–15 hrs	0.0	0.0	0.1	0.0	0.0	0.1	7.1
	Working 16–29 hrs	0.0	0.1	0.0	0.0	0.1	0.4	32.4
	Working 30+ hrs	0.0	1.1	0.3	0.4	0.4	1.0	44.2

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	0.7	0.4	1.2	1.0	0.5	0.5
	Entry level	0.0	0.6	4.1	0.0	1.5	1.5	0.9	1.5
	Level 1	0.0	0.6	0.2	1.7	0.8	1.1	0.2	0.4
	Level 2	0.0	2.6	3.1	2.1	14.2	5.0	2.3	0.0
	Level 3–4	0.0	1.7	1.8	1.0	5.3	8.4	2.7	0.0
	Level 5	0.0	0.9	1.0	0.4	3.3	2.3	4.0	0.0
	Level 6–8	0.0	1.2	1.8	0.8	5.0	5.1	4.3	0.0

Figure 25: Household economic activity status and skills levels – high-skilled working couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.0	0.1	0.0	0.1	0.0	21.4
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	0.8
	Looking for work	0.0	0.1	0.0	0.0	0.0	0.0	1.8
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.1	0.0	10.1
	Working 16–29 hrs	0.0	0.1	0.4	0.1	0.1	0.9	26.3
	Working 30+ hrs	0.0	2.1	0.1	0.9	0.7	1.4	32.5

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.5
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.6
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	11.7
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.2

Figure 26: Household economic activity status and skills levels – mid-skilled working single parents

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.4	0.3	0.0	0.6	4.8
Mother	Other inactive	6.1	1.1	0.9	0.9	0.0	0.0	0.0
	Sick/disabled	2.6	0.6	0.5	0.0	0.0	0.0	0.0
	Looking for work	1.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	2.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	26.6	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	51.6	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	1.1	0.4	1.6	1.3	0.6	1.1
Mother	No quals	0.0	0.4	0.4	0.0	0.0	0.3	0.0	0.0
	Entry level	8.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	24.8	0.4	0.0	0.2	0.8	0.4	0.0	0.0
	Level 3–4	16.7	0.1	0.0	0.0	0.2	0.0	0.3	0.0
	Level 5	13.4	0.0	0.0	0.0	0.0	0.0	0.2	0.0
	Level 6–8	21.8	0.0	0.2	0.0	0.0	0.2	0.0	0.0

Figure 27: Household economic activity status and skills levels – no-skilled single parents

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	2.1	2.2	0.0	0.0	0.0	8.2
Mother	Other inactive	23.9	0.0	0.0	0.0	0.0	0.0	0.0
	Sick/disabled	18.5	0.0	0.0	0.0	0.0	0.0	0.0
	Looking for work	0.9	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	25.7	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	18.6	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	12.5	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	87.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 28: Household economic activity status and skills levels – no-skilled working couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.0	0.0	0.0	0.0	0.0	11.5
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	15.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.8	26.5
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	3.2	42.1

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 23: Characteristics of families with children – highest incomes

Column percentage	High-skilled working couples	Mid–high-skilled working couples	Mid-skilled male breadwinner	Mid–high-skilled working single parents	All
Age of male (age of female in single female households)					
16–24	–	0	1	3	0
25–34	16	15	14	14	15
35–44	51	52	51	43	51
45–54	29	29	30	32	29
55–64	5	4	5	7	5
Number of dependent children					
1	44	57	52	66	50
2	46	38	40	30	42
3	9	5	6	4	7
4+	2	0	2	0	1
Age of youngest child					
0	14	7	7	2	10
1	12	13	13	6	12
2	11	8	7	8	9
3	8	6	6	4	7
4–11	38	36	43	43	39
12–15	11	21	16	24	15
16+	6	9	8	13	8
Ethnic group of HRP					
White	87	95	97	89	91
BME	13	5	3	11	9
Whether has a long-standing illness					
Yes	11	14	14	16	13
No	89	86	86	84	87
Hours providing informal care					
No	95	92	95	89	94
<10 hours caring/week	3	6	3	6	4
10+ hours caring/week	1	2	2	6	2
Source of income as % of total income					
Earnings	94	94	91	72	92
Investments	3	2	3	3	3
Occupational pension	0	0	0	1	0
Benefits	2	3	4	14	4
Other income	1	1	1	11	2
Tenure Type – Published					
Social rented	1	1	3	9	2
Private rented	9	8	7	23	9
Owned outright	15	8	13	10	13
Owned with mortgage	76	83	77	57	76
Adult deprivation					
No deprivation	84	72	69	47	76
Some deprivation	15	25	26	37	21
Deprivation	1	2	5	16	3
Child deprivation					
No deprivation	93	86	84	74	88
Some deprivation	6	12	14	15	9
Deprivation	1	2	3	11	2

Table 23 *continued*

Housing costs					
Less than £40	20	18	21	18	19
£40–£69	10	15	14	13	12
£70–£99	13	20	20	19	16
£100–£139	18	20	17	17	18
£140+	39	27	27	33	34
Total savings					
Less than £1,500	13	25	27	49	21
Over £1,500 and up to £20,000	34	43	40	30	37
Over £20,000	47	29	28	16	37
Does not wish to say	6	4	4	5	5
Region					
North East	3	4	3	2	3
North West	8	10	9	8	9
Yorks and Humberside	5	5	6	10	6
East Midlands	6	7	6	4	6
West Midlands	6	9	6	8	7
Eastern	12	11	13	14	12
London	22	12	15	23	18
South East	21	18	20	14	20
South West	7	7	7	6	7
Wales	3	4	3	2	3
Scotland	7	10	10	8	8
Northern Ireland	2	2	2	1	2
Most common NSSEC					
Couple both managerial/professional	62	54	19	–	48
Male managerial/professional, female intermediate	8	10	16	–	9
Male managerial/professional, female never worked	16	–	14	–	11
Single female managerial/professional	–	–	–	50	4
Single male managerial/professional	–	–	–	12	1
Reason for not looking for work					
Is looking for work	–	–	–	–	–
Waiting for the result of an application	–	–	–	–	–
Student	–	–	–	–	–
Looking after the family/home	–	–	–	–	–
Caring for a disabled or elderly person	–	–	–	–	–
Temporarily sick or injured	–	–	–	–	–
Long-term sick or disabled	–	–	–	–	–
Believes no jobs available	–	–	–	–	–
Not yet started looking	–	–	–	–	–
Any other reason	–	–	–	–	–
Sample size	1,235	580	407	209	2,431
Size of cluster	51%	24%	17%	9%	100%

Figure 29: Household economic activity status and skills levels – high-skilled working couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.1	0.0	0.0	0.0	0.0	16.2
	Sick/disabled	0.0	0.0	0.1	0.0	0.0	0.0	0.8
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	1.2
	Working 1–15 hrs	0.0	0.1	0.0	0.0	0.0	0.0	8.2
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.2	0.4	23.8
	Working 30+ hrs	0.0	0.8	0.0	0.2	0.2	1.1	46.7

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.2
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.1
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.9
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	77.7

Figure 30: Household economic activity status and skills levels – mid–high-skilled working couples

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	3.2
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	13.4
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.4	0.8	82.4

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
	Entry level	0.0	0.0	0.0	0.0	0.7	0.2	0.5	2.7
	Level 1	0.0	0.0	0.0	0.0	0.2	0.2	0.1	0.7
	Level 2	0.0	0.0	0.0	0.0	9.3	5.7	2.4	0.0
	Level 3–4	0.0	0.0	0.0	0.0	4.8	7.9	1.8	0.0
	Level 5	0.0	0.0	0.0	0.0	2.3	2.8	2.9	0.0
	Level 6–8	0.0	1.5	3.0	1.2	12.8	20.7	15.4	0.0

Figure 31: Household economic activity status and skills levels – mid-skilled male breadwinner

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Mother	Other inactive	0.0	0.0	0.0	0.0	0.0	0.0	19.1
	Sick/disabled	0.0	0.0	0.0	0.0	0.3	0.3	1.2
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	2.4
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.1	0.3	10.4
	Working 16–29 hrs	0.0	0.3	0.0	0.0	0.0	0.0	38.7
	Working 30+ hrs	0.0	1.2	1.6	0.7	0.7	1.8	20.7

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Mother	No quals	0.0	0.0	1.1	0.0	1.3	0.7	0.5	0.7
	Entry level	0.0	0.6	7.3	0.0	0.8	0.1	0.4	1.1
	Level 1	0.0	0.0	0.3	1.2	0.8	0.0	0.2	0.3
	Level 2	0.0	2.9	3.3	3.1	7.5	7.8	4.9	0.0
	Level 3–4	0.0	3.3	3.3	1.8	6.3	8.8	4.4	0.0
	Level 5	0.0	1.8	3.7	1.5	2.0	2.6	4.8	0.0
	Level 6–8	0.0	0.7	1.1	0.0	1.3	4.9	0.9	0.0

Figure 32: Household economic activity status and skills levels – mid–high- skilled working single parents

Main activity		Single mother	Father					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single father	N/A	0.0	0.4	0.0	0.0	0.0	15.9
Mother	Other inactive	4.2	0.8	0.9	0.0	0.0	0.0	1.3
	Sick/disabled	2.2	0.0	0.0	0.0	0.0	0.0	0.0
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	1.1	0.0	0.0	0.0	0.0	0.0	2.0
	Working 16–29 hrs	12.5	0.0	0.0	0.0	0.0	0.0	1.2
	Working 30+ hrs	54.8	0.0	0.0	0.0	0.0	0.0	2.7

Skills		Single mother	Father					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single father	N/A	2.0	2.4	0.0	2.4	1.0	2.5	6.0
Mother	No quals	1.4	6.4	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	4.4	0.8	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	4.6	0.0	0.0	0.0	0.8	0.0	0.0	0.0
	Level 2	10.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0
	Level 3–4	8.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	9.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	37.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 24: Characteristics of households without children – poverty

Column percentage	Workless	Mid-skilled working singles	Mid-skilled working couples	Mid-skilled early-retired couples	No-skilled one-worker couples	All
Age of male (age of female in single female households)						
16–24	12	9	10	6	–	10
25–34	14	15	18	10	4	14
35–44	17	22	10	11	10	16
45–54	22	25	21	16	25	22
55–64	36	28	41	57	61	38
Ethnic group of HRP						
White	88	91	91	88	90	89
BME	12	9	9	12	10	11
Whether has a long-standing illness						
Yes	54	27	23	47	32	43
No	46	73	77	53	68	57
Hours providing informal care						
No	92	91	90	90	91	91
<10 hours caring/week	4	5	6	4	6	4
10+ hours caring/week	5	4	4	6	3	5
Source of income as % of total income						
Earnings	0	74	85	0	67	29
Investments	7	6	5	14	3	7
Occupational pension	5	1	4	14	8	5
Benefits	80	16	4	64	22	54
Other income	7	2	1	8	0	5
Tenure type – published						
Social rented	42	19	5	17	18	30
Private rented	24	25	26	18	8	23
Owned outright	23	29	35	47	42	29
Owned with mortgage	11	26	33	17	32	18
Adult deprivation						
No deprivation	14	36	42	33	21	24
Some deprivation	32	37	40	30	51	35
Deprivation	54	26	19	37	28	42
Housing costs						
Less than £40	35	45	46	60	56	41
£40–£69	26	20	14	9	18	22
£70–£99	28	21	15	17	16	23
£100–£139	8	9	15	7	7	9
£140+	3	5	9	6	3	5
Total savings						
Less than £1,500	68	54	44	41	55	59
Over £1,500 and up to £20,000	18	26	28	20	24	22
Over £20,000	11	15	23	29	17	15
Does not wish to say	3	4	5	10	3	4

Table 24 *continued*

Region						
North East	6	4	4	7	8	6
North West	13	11	8	9	19	12
Yorks and Humberside	9	8	12	14	8	10
East Midlands	8	6	9	11	8	8
West Midlands	11	11	10	7	14	11
Eastern	6	8	8	11	8	7
London	12	13	10	9	5	11
South East	8	9	11	8	6	9
South West	6	12	14	9	4	8
Wales	5	6	5	4	3	5
Scotland	11	11	7	7	10	10
Northern Ireland	3	2	2	2	6	3
Most common NSSEC						
Single, never worked	72	–	–	–	–	41
Single, routine manual	–	39	–	–	–	13
Single intermediate	–	35	–	–	–	8
Couple, both routine/manual	–	–	11	–	23	3
Couple, both intermediate	–	–	13	–	–	2
Couple, one routine/manual or intermediate	–	–	38	–	–	8
Couple, one routine/manual other not working	–	–	–	–	37	5
Reason for not looking for work						
Looking for work	38	–	–	5	15	–
Waiting for the result of an application	3	–	–	1	–	–
Student	11	–	–	8	–	–
Looking after the family/home	2	–	–	7	–	–
Caring for a disabled or elderly person	4	–	–	7	–	–
Temporarily sick or injured	4	–	–	1	–	–
Long-term sick or disabled	9	–	–	6	–	–
Doesn't need employment	4	–	–	6	–	–
Retired from paid work	17	–	–	48	–	–
Any other reason	8	–	–	12	–	–
Sample size	1,811	542	449	266	102	3,170
Size of cluster	57%	17%	14%	8%	3%	100%

Figure 33: Household economic activity status and skills levels – workless

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	17.3	22.6	20.2	0.0	0.0	0.0
Female	Other inactive	15.6	1.5	1.3	0.5	0.0	0.0	0.0
	Sick/disabled	11.3	0.7	0.9	0.2	0.0	0.0	0.0
	Looking for work	7.3	0.1	0.2	0.2	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	19.9	6.2	3.4	11.5	8.0	2.4	8.7
Female	No quals	11.8	5.7	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	3.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	1.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	6.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	4.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	2.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	4.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 34: Household economic activity status and skills levels – mid-skilled working singles

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	4.7	11.8	45.9
Female	Other inactive	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	7.6	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	15.1	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	15.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	12.0	6.2	1.8	11.6	7.8	5.4	17.4
Female	No quals	7.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	2.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	6.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	5.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	8.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 35: Household economic activity status and skills levels – mid-skilled working couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	0.0	0.0	0.0	1.7	2.0	12.5
	Sick/disabled	0.0	0.0	0.0	0.0	0.4	0.2	3.3
	Looking for work	0.0	0.0	0.0	0.0	0.5	0.3	6.0
	Working 1–15 hrs	0.0	2.2	1.2	0.9	1.0	2.0	5.7
	Working 16–29 hrs	0.0	3.5	1.1	2.7	1.7	1.0	8.5
	Working 30+ hrs	0.0	7.1	2.4	8.6	1.1	1.7	20.5

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	2.8	1.4	4.8	2.6	2.2	1.4
	Entry level	0.0	2.7	5.1	0.2	0.5	0.9	0.4	0.8
	Level 1	0.0	1.7	0.9	1.5	0.5	0.7	0.0	0.2
	Level 2	0.0	5.5	2.5	1.1	7.4	1.8	2.1	1.8
	Level 3–4	0.0	1.1	0.9	0.8	3.0	5.7	2.1	3.0
	Level 5	0.0	1.3	0.4	0.0	1.5	1.3	2.9	1.1
	Level 6–8	0.0	1.4	2.2	0.5	1.5	3.1	1.7	10.9

Figure 36: Household economic activity status and skills levels – mid-skilled early-retired couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	42.6	13.2	8.4	0.0	0.0	0.0
	Sick/disabled	0.0	4.3	10.3	5.4	0.0	0.0	0.0
	Looking for work	0.0	3.7	1.8	10.2	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male						
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	7.2	2.6	5.1	4.0	2.8	1.9
	Entry level	0.0	3.7	6.6	0.0	2.0	1.1	0.0	1.4
	Level 1	0.0	2.6	1.0	1.4	0.7	0.4	0.1	0.0
	Level 2	0.0	6.7	3.2	1.7	8.2	1.5	1.3	1.3
	Level 3–4	0.0	1.1	0.5	1.0	0.9	0.6	0.6	2.9
	Level 5	0.0	2.2	1.4	0.0	0.3	0.7	1.6	1.4
	Level 6–8	0.0	1.0	2.1	0.2	0.5	0.8	1.2	10.4

Figure 37: Household economic activity status and skills levels – no-skilled one-worker couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	0.0	0.0	0.0	2.9	1.3	23.7
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	1.7	6.2
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	3.8	6.1	2.5	1.1	0.0	4.7
	Working 16–29 hrs	0.0	2.4	8.4	8.8	0.0	3.0	9.9
	Working 30+ hrs	0.0	0.5	4.0	3.4	0.0	0.0	5.5

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 25: Characteristics of households without children – low–mid incomes

Column percentage	Mid-skilled working singles	Low- & no-skilled early retired singles and couples	Mid-skilled working couples	Mid-skilled early-retired couples	No-skilled working couples	All
Age of male (age of female in single female households)						
16–24	11	5	10	4	0	8
25–34	21	7	22	9	5	16
35–44	20	13	12	6	9	15
45–54	25	20	20	14	26	22
55–64	23	55	35	67	59	39
Ethnic group of HRP						
White	91	91	93	94	92	92
BME	9	9	7	6	8	8
Whether has a long-standing illness						
Yes	23	76	27	62	34	41
No	77	24	73	38	66	59
Hours providing informal care						
No	91	92	90	81	88	91
<10 hours caring/week	6	3	5	9	4	5
10+ hours caring/week	3	5	4	10	8	4
Source of income as % of total income						
Earnings	91	0	85	0	80	60
Investments	1	3	2	7	1	2
Occupational pension	1	12	4	33	4	7
Benefits	5	81	7	54	14	28
Other income	1	5	2	6	0	3
Tenure type – published						
Social rented	19	51	9	28	17	25
Private rented	30	22	29	14	9	26
Owned outright	19	20	29	48	45	25
Owned with mortgage	33	7	34	11	28	25
Adult deprivation						
No deprivation	39	21	48	41	48	37
Some deprivation	44	36	38	35	34	39
Deprivation	17	43	14	25	18	23
Housing costs						
Less than £40	35	25	43	55	65	37
£40–£69	23	24	15	13	14	20
£70–£99	23	31	16	15	12	22
£100–£139	14	14	16	9	5	14
£140+	5	6	10	8	4	7
Total savings						
Less than £1,500	57	68	43	42	52	54
Over £1,500 and up to £20,000	30	17	33	20	27	27
Over £20,000	9	12	19	35	14	14
Does not wish to say	4	3	6	2	7	4

Table 25 *continued*

Region						
North East	5	5	5	5	3	5
North West	13	13	11	15	13	12
Yorks and Humberside	9	7	11	7	9	9
East Midlands	9	7	8	6	11	8
West Midlands	9	10	10	9	9	9
Eastern	7	7	9	6	6	8
London	11	13	9	8	7	11
South East	10	10	12	14	11	11
South West	8	7	10	12	5	8
Wales	5	6	4	6	10	5
Scotland	12	11	9	9	10	11
Northern Ireland	2	3	3	3	3	3
Most common NSSEC						
Single, routine/manual	48	–	–	–	–	18
Single intermediate	22	–	–	–	–	8
Couple, both routine/manual	–	–	20	–	32	7
Couple, both intermediate	–	–	–	–	–	2
Couple, one routine/manual other not working	–	–	13	–	31	6
Reason for not looking for work						
Looking for work	–	39	–	13	–	–
Waiting for the result of an application	–	2	–	0	–	–
Student	–	1	–	8	–	–
Looking after the family/home	–	2	–	2	–	–
Caring for a disabled or elderly person	–	4	–	9	–	–
Temporarily sick or injured	–	14	–	1	–	–
Long-term sick or disabled	–	2	–	6	–	–
Doesn't need employment	–	4	–	2	–	–
Retired from paid work	–	28	–	57	–	–
Any other reason	–	4	–	2	–	–
Sample size	1,841	1,550	1,447	315	278	5,461
Size of cluster	34%	28%	27%	6%	5%	100%

Figure 38: Household economic activity status and skills levels – mid-skilled working singles

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	2.1	3.3	50.1
Female	Other inactive	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	2.1	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	6.9	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	35.4	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	9.1	5.5	2.8	13.1	9.8	4.7	10.5
Female	No quals	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	11.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	6.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	4.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	8.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 39: Household economic activity status and skills levels – low and no-skilled early-retired singles and couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	11.8	31.4	4.8	0.0	0.0	0.0
Female	Other inactive	19.4	2.2	2.1	0.2	0.0	0.0	0.0
	Sick/disabled	22.1	1.0	3.3	0.1	0.0	0.0	0.0
	Looking for work	1.4	0.1	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	20.2	4.6	2.5	8.4	6.2	1.9	4.3
Female	No quals	19.8	9.1	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	3.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	1.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	6.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	2.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 40: Household economic activity status and skills levels – mid-skilled working couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	0.0	0.0	0.0	0.6	1.8	12.3
	Sick/disabled	0.0	0.0	0.0	0.0	0.1	0.4	4.8
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.2	3.8
	Working 1–15 hrs	0.0	0.9	0.9	0.3	0.5	0.6	5.1
	Working 16–29 hrs	0.0	1.3	0.9	0.3	0.6	1.7	12.9
	Working 30+ hrs	0.0	4.2	3.4	5.8	0.8	3.2	32.8

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	3.5	0.7	3.2	2.8	0.6	0.8
	Entry level	0.0	1.9	6.2	0.5	1.7	1.3	0.6	1.1
	Level 1	0.0	1.1	0.6	1.6	1.0	0.6	0.4	0.2
	Level 2	0.0	5.4	2.2	0.5	9.0	3.9	1.9	1.5
	Level 3–4	0.0	2.0	1.7	0.8	3.4	4.9	1.1	2.2
	Level 5	0.0	0.9	1.3	0.3	1.2	0.8	2.2	2.3
	Level 6–8	0.0	1.1	1.0	0.6	2.1	3.0	1.9	10.3

Figure 41: Household economic activity status and skills levels – mid-skilled early-retired couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	46.2	18.4	2.8	0.0	0.0	0.0
	Sick/disabled	0.0	7.6	17.8	2.9	0.0	0.0	0.0
	Looking for work	0.0	0.6	0.7	2.9	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	7.7	1.7	6.2	3.7	1.4	0.3
	Entry level	0.0	4.1	3.7	0.4	3.0	0.8	0.4	0.9
	Level 1	0.0	1.5	1.4	1.6	0.7	0.3	0.4	0.7
	Level 2	0.0	8.0	2.5	0.3	6.9	2.8	1.8	2.6
	Level 3–4	0.0	1.9	0.9	1.5	1.7	3.5	1.3	2.7
	Level 5	0.0	0.9	1.0	0.0	1.7	0.3	1.6	2.8
	Level 6–8	0.0	1.0	0.0	0.0	0.9	1.0	1.7	7.8

Figure 42: Household economic activity status and skills levels – no-skilled working couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	0.0	0.0	0.0	0.7	2.5	16.7
	Sick/disabled	0.0	0.0	0.0	0.0	0.4	0.8	12.5
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.2
	Working 1–15 hrs	0.0	0.4	1.8	0.0	0.4	0.7	5.5
	Working 16–29 hrs	0.0	1.6	4.3	0.2	0.1	0.9	13.2
	Working 30+ hrs	0.0	1.3	5.7	1.0	0.8	2.9	25.2

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Table 26: Characteristics of households without children – mid–high incomes

Column percentage	Mid- to high-skilled working couples	Mid- to high-skilled working singles	No-skilled working couples	High-skilled early retirees	All
Age of male (age of female in single female households)					
16–24	7	4	–	–	6
25–34	31	24	4	4	27
35–44	15	23	9	2	18
45–54	19	24	21	4	21
55–64	27	25	66	91	29
Ethnic group of HRP					
White	94	91	99	97	93
BME	6	9	1	3	7
Whether has a long-standing illness					
Yes	19	29	28	43	24
No	81	71	72	57	76
Hours providing informal care					
No	91	91	90	79	91
<10 hours caring/week	6	6	3	9	6
10+ hours caring/week	3	3	7	12	4
Source of income as % of total income					
Earnings	92	81	86	0	85
Investments	2	2	2	16	2
Occupational pension	4	5	5	60	5
Benefits	2	10	7	21	6
Other income	1	2	0	4	1
Tenure type – published					
Social rented	3	14	14	7	8
Private rented	23	21	6	7	21
Owned outright	22	19	38	81	22
Owned with mortgage	52	46	43	5	49
Adult deprivation					
No deprivation	67	60	58	79	64
Some deprivation	29	33	35	19	30
Deprivation	5	7	7	2	6
Housing costs					
Less than £40	34	33	63	82	35
£40–£69	16	21	15	2	18
£70–£99	18	22	11	6	20
£100–£139	17	14	6	3	15
£140+	15	10	6	6	12
Total savings					
Less than £1,500	30	38	40	17	33
Over £1,500 and up to £20,000	42	39	35	11	40
Over £20,000	24	18	19	66	22
Does not wish to say	4	4	5	6	4

Table 26 *continued*

Region					
North East	4	4	4	4	4
North West	11	11	13	16	11
Yorks and Humberside	10	8	6	9	9
East Midlands	8	6	5	8	7
West Midlands	8	8	11	6	8
Eastern	10	8	11	6	9
London	9	16	7	4	12
South East	13	13	14	18	13
South West	11	8	9	12	9
Wales	4	4	5	4	4
Scotland	10	12	10	11	11
Northern Ireland	2	2	5	2	2
Most common NSSEC					
Couple both managerial/professional	18	–	–	–	11
Couple, one managerial/professional other working	37	–	–	–	21
Single managerial/professional	–	49	–	–	19
Couple, both routine/manual	–	–	38	–	8
Reason for not looking for work					
Is looking for work	–	–	–	–	–
Waiting for the result of an application	–	–	–	0	–
Student	–	–	–	4	–
Looking after the family/home	–	–	–	2	–
Caring for a disabled or elderly person	–	–	–	2	–
Long-term sick or disabled	–	–	–	4	–
Believes no jobs available	–	–	–	1	–
Retired from payed work	–	–	–	86	–
Any other reason	–	–	–	1	–
Sample size	2,676	1,982	148	121	4,927
Size of cluster	54%	40%	3%	2%	100%

Figure 43: Household economic activity status and skills levels – mid–high-skilled working couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	0.0	0.0	0.0	0.4	0.5	7.3
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	2.1
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	1.2
	Working 1–15 hrs	0.0	0.3	0.1	0.1	0.1	0.1	2.8
	Working 16–29 hrs	0.0	0.8	0.1	0.1	0.3	0.5	10.0
	Working 30+ hrs	0.0	2.1	1.2	0.8	0.9	1.6	66.6

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	1.8	0.5	1.9	1.3	0.6	0.6
	Entry level	0.0	1.2	3.7	0.2	1.1	0.7	0.3	0.8
	Level 1	0.0	0.7	0.5	1.0	0.8	0.5	0.1	0.1
	Level 2	0.0	3.3	1.8	1.0	8.3	4.6	1.8	2.2
	Level 3–4	0.0	1.3	1.0	0.8	3.4	6.0	1.9	2.8
	Level 5	0.0	0.5	0.8	0.2	2.0	2.1	2.5	2.2
	Level 6–8	0.0	0.7	1.5	0.3	4.2	4.1	3.3	17.2

Figure 44: Household economic activity status and skills levels – mid–high-skilled working singles

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	2.5	3.0	0.1	0.3	1.0	49.0
Female	Other inactive	3.7	0.3	0.3	0.0	0.0	0.0	0.0
	Sick/disabled	3.5	0.2	0.2	0.1	0.0	0.0	0.0
	Looking for work	0.2	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	1.1	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	2.4	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	32.3	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	6.2	5.4	2.1	10.7	8.9	6.3	16.5
Female	No quals	4.0	0.8	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	2.8	0.2	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	1.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	7.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	5.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	5.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	17.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 45:Household economic activity status and skills levels – no-skilled working couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	0.0	0.0	0.0	0.0	1.6	11.3
	Sick/disabled	0.0	0.0	0.0	0.0	0.8	0.0	3.4
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.2
	Working 1–15 hrs	0.0	0.0	0.9	0.0	0.0	0.0	2.2
	Working 16–29 hrs	0.0	0.9	1.9	0.0	0.0	1.4	21.1
	Working 30+ hrs	0.0	1.9	2.9	0.6	0.0	0.0	49.1

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 46: Household economic activity status and skills levels – high-skilled early-retirees

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	77.8	9.5	0.0	0.0	0.0	0.0
	Sick/disabled	0.0	4.4	8.3	0.0	0.0	0.0	0.0
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	1.8	0.0	0.4	4.3	3.3	0.8
	Entry level	0.0	0.0	1.1	0.0	0.0	2.3	0.9	1.7
	Level 1	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0
	Level 2	0.0	2.1	0.9	0.0	3.3	4.5	1.9	6.8
	Level 3–4	0.0	0.3	0.9	0.0	0.9	2.5	2.0	4.8
	Level 5	0.0	1.9	0.0	2.7	0.9	2.9	3.0	3.8
	Level 6–8	0.0	3.1	0.8	0.0	1.4	1.0	2.6	27.6

Table 27: Characteristics of households without children – highest incomes

Column percentage	Mid–high-skilled working couples	High-skilled working singles	High-skilled working couples	High-skilled early-retirees	All
Age of male (age of female in single female households)					
Age 16 to 24	1	3	0	–	2
Age 25 to 34	21	20	37	–	26
Age 35 to 44	19	27	21	–	22
Age 45 to 54	26	28	17	2	24
Age 55 to 64	32	21	25	98	27
Ethnic group of HRP					
White	96	88	91	100	92
BME	4	12	9	–	7
Whether has a long-standing illness					
Yes	17	21	13	41	17
No	83	79	87	59	83
Hours providing informal care					
No	93	92	94	87	93
<10 hours caring/week	6	5	4	11	5
10+ hours caring/week	2	3	2	3	2
Source of income as % of total income					
Earnings	93	88	92	0	90
Investments	3	4	3	25	4
Occupational pension	3	3	3	69	4
Benefits	1	1	0	6	1
Other income	0	3	1	0	1
Tenure type – published					
Social rented	1	3	0	–	1
Private rented	10	18	16	–	14
Owned outright	27	22	24	87	25
Owned with mortgage	62	58	59	13	59
Adult deprivation					
No deprivation	84	86	90	99	87
Some deprivation	15	12	9	1	12
Deprivation	1	2	0	–	1
Housing costs					
Less than £40	38	33	29	86	34
£40–£69	17	16	10	6	14
£70–£99	12	14	11	5	12
£100–£139	13	13	17	2	14
£140+	20	24	33	2	25
Total savings					
Less than £1,500	16	15	8	–	13
Over £1,500 and up to £20,000	38	37	34	7	36
Over £20,000	43	44	52	88	47
Does not wish to say	3	5	6	5	5

Table 27 *continued*

Region					
North East	3	3	2	2	3
North West	8	8	7	2	8
Yorks and Humberside	8	6	6	7	7
East Midlands	6	5	6	16	6
West Midlands	6	4	4	–	5
Eastern	14	11	10	12	12
London	14	30	29	14	24
South East	20	15	17	28	18
South West	8	7	8	7	7
Wales	2	2	3	2	3
Scotland	8	8	6	8	7
Northern Ireland	2	2	1	2	1
Most common NSSEC					
Couple both managerial/professional	38	–	67	–	35
Couple, one managerial/professional other working	39	–	20	–	20
Single managerial/professional	–	76	–	–	35
Reason for not looking for work					
Is looking for work	–	–	–	–	–
Looking after the family/home	–	–	–	2	–
Caring for a disabled or elderly person	–	–	–	2	–
Doesn't need employment	–	–	–	1	–
Retired from payed work	–	–	–	95	–
Any other reason	–	–	–	1	–
Sample size	1,076	1,021	935	52	3,084
Size of cluster					

Figure 47: Household economic activity status and skills levels – mid–high-skilled working couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	0.0	0.0	0.0	0.2	0.7	5.6
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	1.0
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.1	0.5
	Working 1–15 hrs	0.0	0.1	0.0	0.0	0.2	0.4	3.4
	Working 16–29 hrs	0.0	0.4	0.1	0.0	0.1	0.4	8.2
	Working 30+ hrs	0.0	1.1	0.6	0.2	0.7	1.1	75.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	1.2	0.2	1.2	0.9	1.1	1.4
	Entry level	0.0	0.7	2.9	0.3	1.4	0.7	0.8	1.7
	Level 1	0.0	0.1	0.1	0.2	0.7	0.5	0.6	0.8
	Level 2	0.0	2.0	1.6	1.1	8.6	4.5	3.1	0.0
	Level 3–4	0.0	1.3	0.8	0.7	3.1	9.0	2.5	0.0
	Level 5	0.0	0.5	0.5	0.6	2.7	2.9	4.4	0.0
	Level 6–8	0.0	1.1	2.9	1.8	6.5	12.3	8.2	0.0

Figure 48: Household economic activity status and skills levels – high-skilled working singles

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	2.0	0.1	0.1	0.5	1.0	55.5
Female	Other inactive	2.0	0.1	0.0	0.0	0.0	0.0	0.4
	Sick/disabled	0.2	0.0	0.0	0.0	0.0	0.0	0.1
	Looking for work	0.1	0.0	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.6	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	1.9	0.1	0.0	0.0	0.0	0.0	0.3
	Working 30+ hrs	33.3	0.0	0.0	0.0	0.1	0.0	1.7

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	2.3	3.2	0.7	6.4	8.8	6.0	31.7
Female	No quals	0.8	2.8	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	3.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 3–4	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 5	2.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 6–8	27.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Figure 49: Household economic activity status and skills levels – high-skilled working couples

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	0.0	0.0	0.0	0.5	0.7	8.2
	Sick/disabled	0.0	0.0	0.0	0.0	0.0	0.0	0.4
	Looking for work	0.0	0.0	0.0	0.0	0.0	0.0	0.5
	Working 1–15 hrs	0.0	0.2	0.0	0.0	0.2	0.2	3.1
	Working 16–29 hrs	0.0	0.4	0.1	0.0	0.2	0.6	7.0
	Working 30+ hrs	0.0	1.9	0.3	0.0	0.5	1.7	73.2

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male		0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Entry level	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.6
	Level 3–4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	8.4
	Level 5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.6
	Level 6–8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	78.5

Figure 50: Household economic activity status and skills levels – high-skilled early-retirees

Main activity		Single female	Male					
			Other inactive	Sick/ disabled	Looking for work	Working 1–15 hrs	Working 16–29 hrs	Working 30+ hrs
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0
Female	Other inactive	0.0	89.0	5.2	0.0	0.0	0.0	0.0
	Sick/disabled	0.0	3.0	0.0	0.0	0.0	0.0	0.0
	Looking for work	0.0	2.8	0.0	0.0	0.0	0.0	0.0
	Working 1–15 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 16–29 hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Working 30+ hrs	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Skills		Single female	Male					
			No quals	Entry level	Level 1	Level 2	Level 3–4	Level 5	Level 6–8
	Single male	N/A	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Female	No quals	0.0	0.0	0.0	0.0	0.0	1.6	0.0	2.3
	Entry level	0.0	0.0	0.0	0.0	0.0	3.8	0.0	9.1
	Level 1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	Level 2	0.0	2.0	0.0	0.0	2.0	2.1	3.0	8.9
	Level 3–4	0.0	0.9	0.8	0.0	0.0	0.0	1.1	11.3
	Level 5	0.0	0.0	0.0	0.0	2.3	3.0	1.6	5.8
	Level 6–8	0.0	0.0	1.1	0.0	0.0	5.6	6.7	25.0

ACKNOWLEDGEMENTS

We would like to thank Katie Schmuecker from JRF for her advice, support and patience in overseeing the completion of this report.

We would also like to thank Peter Matejic from the Department for Work and Pensions (DWP) for his advice on FRS and HBAI data.

The responsibility for the accuracy of the report, any errors, misrepresentation or misunderstandings lies with the authors alone.

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The Joseph Rowntree Foundation has supported this project as part of its programme of research and innovative development projects, which it hopes will be of value to policy-makers, practitioners and service users. The facts presented and views expressed in this report are, however, those of the authors and not necessarily those of JRF.

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© National Centre for Social Research 2013
First published 2013 by the
Joseph Rowntree Foundation
ISBN: 978 1 85935 994 5 (pdf)
Project managed and typeset by
Cambridge Publishing Management Limited

Joseph Rowntree Foundation
The Homestead
40 Water End
York YO30 6WP
www.jrf.org.uk

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