

Individual incomes of women and men

Introduction

This *Update* presents estimates of the individual incomes of women and men in London and Great Britain and of changes in income over time. These provide a means of comparing the income accruing to women with that accruing to men. Individual income estimates cover all adult women and men, whether living as couples or as single persons. The Individual Income series does not provide a means of comparing the living standards of women and men, nor of different groups of women: the analyses take no account of the extent to which members of a household share their incomes or resources with other household members.

Data are derived from the Family Resources Survey (FRS), a continuous survey covering approximately 24,000 households each year in Great Britain.

Results

Results for 2004/05 are based on the average of three years' data for 2002/03, 2003/04 and 2004/05. Users are advised that differences in median income level across regions or countries should be treated with caution and not to read too much into small differences between regions. Estimates of mean incomes by region are particularly susceptible to sampling variation.

Table 1 presents analyses covering the period 1996/97 to 2004/05 for men and women in London.

- Disposable income has fallen for all adults in London over the last three-year period, due to declines for men. It is at present stable for women.
- The income of women in London, under all definitions, has risen faster than that of men

Table 2 covers the period 2002/03 to 2004/05 for men and women by English regions and countries in Great Britain. It shows median incomes by family type.

- Income for women in London is the highest in Great Britain for all income definitions, although the difference with other regions is significantly less for disposable income compared to total and net income.

Table 1 Median Individual Income by Gender for London, £ per week (2004/05 prices)

Period	All Women			All Men			All Adults		
	Total	Net	Dis-posable	Total	Net	Dis-posable	Total	Net	Dis-posable
1996/97 - 1998/99	152	142	111	304	247	196	219	191	148
1997/98 - 1999/00	160	148	116	319	259	204	228	199	154
1998/99 - 2000/01	172	159	123	337	271	214	246	211	161
1999/00 - 2001/02	181	167	128	352	281	223	257	221	168
2000/01 - 2002/03	189	176	134	358	287	228	267	229	173
2001/02 - 2003/04	195	180	136	355	288	228	268	232	177
2002/03 - 2004/05	196	182	136	354	289	225	269	230	176

Table 2 Median Individual Income by Region, Gender and Family Type, £ per week (2004/05 prices), 2002/03 - 2004/05

Region	Women							Men						
	Single without Children	Single Pensioner	Single with Children	Couple without Children	Pensioner couple	Couple with Children	All Women	Single without Children	Single Pensioner	Couple without Children	Pensioner couple	Couple with children	All Men	
Total Individual Income														
North East	167	154	187	178	72	167	150	165	154	343	194	384	259	
North West & Merseyside	183	148	207	227	81	190	166	212	178	370	198	394	287	
Yorkshire & the Humber	185	150	196	206	77	168	157	202	161	357	201	396	284	
East Midlands	204	146	229	211	77	165	157	220	168	382	208	437	306	
West Midlands	182	147	216	211	77	170	159	221	163	379	204	414	294	
Eastern	224	157	244	235	81	169	170	260	177	438	229	506	352	
London	290	156	181	314	88	161	196	289	177	479	223	481	354	
South East	234	160	257	274	88	170	180	257	185	470	266	558	383	
South West	217	160	245	218	83	166	165	232	183	387	240	441	319	
England	213	153	214	234	81	170	168	237	173	406	220	453	318	
Wales	174	151	191	208	85	174	154	204	182	342	199	362	274	
Scotland	184	159	213	217	89	200	172	196	169	376	208	431	287	
Great Britain	207	154	211	231	82	172	167	231	173	400	217	446	313	
Total Net Income														
North East	149	150	186	160	71	159	145	151	153	273	186	308	222	
North West & Merseyside	163	146	205	193	80	176	155	184	169	295	188	310	238	
Yorkshire & the Humber	163	146	194	175	76	160	150	178	157	286	191	315	238	
East Midlands	176	142	225	178	75	156	149	186	160	302	196	339	251	
West Midlands	161	144	212	181	76	161	150	188	161	298	193	327	244	
Eastern	195	153	240	197	79	159	160	215	171	341	213	390	287	
London	240	150	180	250	85	152	182	242	172	369	212	380	289	
South East	196	153	253	223	86	161	166	213	176	363	243	431	309	
South West	186	154	246	185	80	158	155	194	174	304	220	347	265	
England	185	149	210	195	80	161	157	199	168	318	206	353	262	
Wales	152	147	185	177	84	164	146	179	177	273	188	292	232	
Scotland	165	154	208	186	87	183	161	173	163	296	195	338	239	
Great Britain	180	149	209	194	80	163	157	195	168	314	205	349	259	
Total Disposable Income														
North East	119	133	164	125	60	115	116	128	134	229	176	249	189	
North West & Merseyside	129	129	170	155	68	128	128	145	152	252	178	258	202	
Yorkshire & the Humber	134	128	167	138	65	118	122	137	133	244	178	266	201	
East Midlands	135	125	183	136	62	111	118	143	136	252	180	284	209	
West Midlands	128	126	173	144	61	108	119	146	138	245	181	272	204	
Eastern	147	132	192	153	62	102	121	165	155	282	195	324	237	
London	170	125	151	182	66	88	136	170	141	304	191	310	225	
South East	152	130	200	159	70	98	125	164	156	295	224	348	253	
South West	141	134	192	139	64	100	119	150	155	256	202	289	219	
England	142	129	173	151	65	107	123	152	145	265	190	292	217	
Wales	119	134	160	136	72	119	121	147	161	228	179	247	197	
Scotland	126	131	165	145	70	125	125	133	142	243	179	283	199	
Great Britain	139	129	171	149	65	109	123	150	146	261	189	289	214	

- Men in London have a lower disposable income than those in the East and South East.
- Women in London, who are single parents or part of a couple, have the lowest incomes of any region, the difference in disposable income is especially large.

Table 3 Percentage Distribution of Total Individual Income by Region and Country, 2002/03 - 2004/05, percentage

All Women					
Region	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile
North East	29	30	22	13	7
North West and Merseyside	25	27	22	16	9
Yorkshire and the Humber	27	28	22	15	8
East Midlands	29	25	22	15	8
West Midlands	29	26	22	15	8
Eastern	28	24	20	16	12
London	27	20	15	19	19
South East	26	23	20	17	14
South West	27	26	23	15	9
England	27	25	21	16	11
Wales	28	29	22	14	7
Scotland	25	26	23	16	10
All Women	27	25	21	16	11
All Men					
Region	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile
North East	15	19	21	24	21
North West and Merseyside	13	16	21	25	24
Yorkshire and the Humber	13	17	21	25	24
East Midlands	12	14	21	26	26
West Midlands	13	16	20	25	25
Eastern	9	13	18	24	35
London	15	12	15	20	38
South East	10	11	16	23	40
South West	10	14	20	27	28
England	12	14	19	24	31
Wales	14	16	23	26	21
Scotland	14	16	20	24	26
All Men	12	15	19	24	30
All Adults					
Region	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile
North East	22	25	22	18	14
North West and Merseyside	20	22	22	21	16
Yorkshire and the Humber	20	22	22	20	16
East Midlands	21	20	21	21	17
West Midlands	21	21	21	20	17
Eastern	19	18	19	20	23
London	21	16	15	19	28
South East	18	17	18	20	27
South West	19	20	21	21	18
England	20	20	20	20	21
Wales	21	23	22	20	14
Scotland	20	21	22	20	17
All Adults	20	20	20	20	20

The Individual Income series takes into account the income that accrues to an individual as a result of their economic/social/family/legal/medical status. Income deriving from an individual's economic status includes: earnings from employment, income from property holdings/investments, income from the individual's own occupational pension, earnings related and own contribution related retirement pensions, annuities, contribution-based Jobseeker's Allowance, Statutory Sick Pay, Statutory Maternity and Paternity Pay and Incapacity Benefit.

Income accruing to an individual as a consequence of their social/family/legal/medical status includes Child Benefit, maintenance income from an absent partner paid in respect of either spouse or children, Income Support, benefits such as Disability Living Allowance and state Retirement Pension received on the basis of a spouse's contributions. Individual income also includes a number of other sources of income paid to an individual, (eg Friendly Society benefits, trade union sick or strike pay, payments from hospital savings schemes, private sickness schemes and accident insurance) which may or may not include an element for dependents.

Individual Income definitions used in this report

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

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

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