

Methodology

Household incomes as an indicator of individuals' living standards

The Northern Ireland Households Below Average Income (HBAI) uses household disposable incomes, adjusted for household size and composition, as a proxy for the material living standards of individuals or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live. Information is usually presented on two bases: Before Housing Costs (BHC) and After Housing Costs (AHC).

The unit of analysis is therefore the individual, so the populations and percentages in the tables are numbers and percentages of individuals – both adults and children.

The living standards of an individual depend not only on his or her own income, but also on the income of others in the household. Consequently, the analyses are based on total **household** income: the equivalised income of a household is taken to represent the income level of every individual in the household. Equivalisation, a technique that allows comparison of incomes between households of different sizes and compositions, is explained later in this appendix. Thus, all members of any one household will appear at the same point in the income distribution.

The family type and economic status groupings used in some tables are classifications of individuals according to the characteristics of the **benefit unit** to which they belong. Therefore, these tables are analyses of individuals classified by their type of benefit unit and by their household income.

Equivalisation

The income measures used in NI HBAI take into account variations in the size and composition of the households in which individuals live. This reflects the common sense notion that, in order to enjoy a comparable standard of living, a household of five adults will need a higher income than a single person living alone. The process of adjusting income in this way is known as equivalisation and is needed in order to make sensible income comparisons between households.

Equivalence scales conventionally take a couple as the reference point, with an equivalence value of one.

The process then increases relatively the income of single person households (since their incomes are divided by a value of less than one) and reduces relatively the incomes of households with three or more persons, which have an equivalence value of greater than one.

Consider a single person, a couple, and a couple with two children aged four and seven, all having unadjusted household incomes of £100 Before Housing Costs. The process of equivalisation gives an equivalised income of £164 to the single person, £100 to the couple but only £72 to the couple with children.

The main equivalence scales used in NI HBAI are the McClements scales, which take the values shown in the first column of **Table 2.1**. Two separate scales are used, one for income Before Housing Costs (BHC) and one for income After Housing Costs (AHC). The construction of household equivalence values from these scales is straightforward. For example, the BHC equivalence value for a household containing a couple with a four year old and a fourteen year old child together with one other adult would be 1.87 from the sum of the scale values:

$$0.61 + 0.39 + 0.42 + 0.18 + 0.27 = 1.87$$

The total income for the household would then be divided by 1.87 in order to arrive at the measure of equivalised household income used in HBAI analysis.

Alternative equivalence scales and sensitivity testing

In general, HBAI results are not significantly affected by different equivalence scale assumptions, although it is inevitable that some will be sensitive to the particular equivalence scale used.

NI HBAI results presented in the **Supplementary Tables** section were compared against a range of alternative scales to assess their robustness. These alternative scales are also shown in **Table 2.1**.

The different variants mainly concentrate on relativities between single adults and couples, and children relative to adults. Variants 1 to 4 follow the basic structure of the McClements scale but adjust the value of the single/couple relativities.

Variant 1 gives a single person a low relativity compared to a couple, variant 4 a high relativity, and variants 2 and 3 are mid-points between the McClements scale and variants 1 and 4.

In order to maintain other relativities within the scale, corresponding adjustments are made to the scale values for other adults and children.

Variants 5 and 6 vary the McClements equivalence scale values for children by a third in either direction. Variant 7 increases the premium given to lone parents which was added in variant 6 (which looked at increasing the relative costs of children) but does so in isolation.

Variant 8 increases needs for households containing a disabled individual by ten per cent per disabled adult. This figure is arbitrary but shows whether particular results are sensitive to the assumption. NI FRS results have also been tested against equivalence scales which allocate all children a value of 0.22 regardless of their age (variant 9), and an equivalence scale which allocates a value of 0.1 for each disabled person (adult or child) in the household (variant 10).

Tables 2.2 to 2.5 show the effect that the choice of equivalence scale had on NI HBAI results for different client groups broken down by economic status and family type. Figures that have been bracketed differ from HBAI results by +/-2.5 percentage points; figures in double brackets differ by +/-5 percentage points and starred figures differ from HBAI results by +/-20 percent. Results that lie outside one or more of these ranges on a number of variant scales can be considered more sensitive to the choice of equivalence scale.

Table 2.2 shows the risk for all individuals falling below the 60 per cent median threshold by economic status, family type and equivalence scale. The table shows that results for all individuals were not highly sensitive to the choice of equivalence scale. When looking at the entire population, no value, under any variant, lies outside the specified ranges. However, results for single pensioners, and for single working age people with children, were particularly sensitive to the choice of equivalence scale.

Table 2.3 shows that results for children overall were sensitive to the choice of equivalence scale. Results were especially sensitive to variants 1, 4, 5, 6 and 7. Variant 1 reduced the equivalence factor for singles which pushed them further up the distribution relative to couples. Although this had little effect on the risk of low income for children with one parent, the risk for children with two parents was increased. Variant 4 gave singles a higher value, which pushed them further down the income distribution relative to couples.

This resulted in an increased risk of low income on children in one-parent families, and decreased the risk for those in two parent families. Results for variants 5 and 6, where equivalence factors for children were changed by one-third, were affected to a greater extent than results for children under alternative schemes. Results for children were insensitive to variants 8 and 10 which both include an additional component for increased needs associated with disability. The introduction of a single factor for children of all ages (variant 9) produced some change for children with one parent, but had less effect on children in couple families.

Results for all working-age adults were least affected by the choice of equivalence scale of all client groups as shown in **Table 2.4**. Of those working age adults who were affected, results for those in workless families were more sensitive. By family type, singles with children were most sensitive to the choice of equivalence scale.

Results for single pensioners were sensitive to equivalence scale as shown in **Table 2.5**. Variants 1-4, which tests a variety of scales with higher and lower values for adult and child factors compared with HBAI, resulted in significant differences for single pensioners. Whereas variant 5 (and also variant 4), which use smaller factors for children, resulted in larger changes for pensioner couples. Results were relatively insensitive to variant 7, which introduced an additional component for lone parents, and variant 9 which used a single factor for all children. Results were more sensitive to variants 8 and 10, both of which include an additional factor for the disabled. These differences were smaller for the younger age bands.

Table 2.1 (BHC): Equivalence scale variants

	HBAI	Var1	Var2	Var3	Var4	Var5	Var6	Var7	Var8	Var9	Var10
Head	0.61	0.50	0.55	0.67	0.75	0.61	0.61	0.61	0.61	0.61	0.61
Spouse	0.39	0.50	0.45	0.33	0.25	0.39	0.39	0.39	0.39	0.39	0.39
Other second adult	0.46	0.50	0.48	0.39	0.29	0.46	0.46	0.46	0.46	0.46	0.46
Third adult	0.42	0.50	0.46	0.35	0.27	0.42	0.42	0.42	0.42	0.42	0.42
Subsequent adults	0.36	0.46	0.42	0.30	0.23	0.36	0.36	0.36	0.36	0.36	0.36
Lone parent addition	-	-	-	-	-	-	0.10	0.25	-	-	-
Each disabled adult	-	-	-	-	-	-	-	-	0.10	-	0.10
Each disabled child	-	-	-	-	-	-	-	-	-	-	0.10
Each dependant aged:											
0-1	0.09	0.12	0.10	0.08	0.06	0.06	0.12	0.09	0.09	0.22	0.09
2-4	0.18	0.23	0.21	0.15	0.12	0.12	0.24	0.18	0.18	0.22	0.18
5-7	0.21	0.27	0.24	0.18	0.13	0.14	0.28	0.21	0.21	0.22	0.21
8-10	0.23	0.29	0.27	0.19	0.15	0.15	0.31	0.23	0.23	0.22	0.23
11-12	0.25	0.32	0.29	0.21	0.16	0.17	0.33	0.25	0.25	0.22	0.25
13-15	0.27	0.35	0.31	0.23	0.17	0.18	0.36	0.27	0.27	0.22	0.27
16 or over	0.36	0.46	0.42	0.30	0.23	0.24	0.48	0.36	0.36	0.22	0.36

Table 2.1 (AHC): Equivalence scale variants

	HBAI	Var1	Var2	Var3	Var4	Var5	Var6	Var7	Var8	Var9	Var10
Head	0.55	0.50	0.53	0.61	0.66	0.55	0.55	0.55	0.55	0.55	0.55
Spouse	0.45	0.50	0.47	0.39	0.34	0.45	0.45	0.45	0.45	0.45	0.45
Other second adult	0.45	0.50	0.47	0.39	0.34	0.45	0.45	0.45	0.45	0.45	0.45
Third adult	0.45	0.50	0.47	0.39	0.34	0.45	0.45	0.45	0.45	0.45	0.45
Subsequent adults	0.40	0.44	0.42	0.35	0.30	0.40	0.40	0.40	0.40	0.40	0.40
Lone parent addition	-	-	-	-	-	-	0.10	0.25	-	-	-
Each disabled adult	-	-	-	-	-	-	-	-	0.10	-	0.10
Each disabled child	-	-	-	-	-	-	-	-	-	-	0.10
Each dependant aged:											
0-1	0.07	0.08	0.07	0.06	0.05	0.05	0.09	0.07	0.07	0.22	0.07
2-4	0.18	0.20	0.19	0.16	0.14	0.12	0.24	0.18	0.18	0.22	0.18
5-7	0.21	0.23	0.22	0.18	0.16	0.14	0.28	0.21	0.21	0.22	0.21
8-10	0.23	0.26	0.24	0.20	0.17	0.15	0.31	0.23	0.23	0.22	0.23
11-12	0.26	0.29	0.27	0.23	0.20	0.17	0.35	0.26	0.26	0.22	0.26
13-15	0.28	0.31	0.29	0.24	0.21	0.19	0.37	0.28	0.28	0.22	0.28
16 or over	0.38	0.42	0.40	0.33	0.29	0.25	0.51	0.38	0.38	0.22	0.38

Note:

The weight for 'Other second adult' is used in place of the weight for 'Spouse' when two (or more) adults living in a household are sharing accommodation but are not living as a couple. 'Third adult' and 'subsequent adult' weights are used for the remaining adults in the household.

Table 2.2 (BHC): All Individuals - Risk of living in a household with less than 60 percent of contemporary median household income, by equivalence scale, economic status and family type

Percentage of Individuals	Source : FRS 2002/03										
	Equivalence Scale										
	HBAI	Var1	Var2	Var3	Var4	Var5	Var6	Var7	Var8	Var9	Var10
Economic status of adults in the family											
One or more full-time self-employed	19	(22)	20	19	17	19	20	19	19	18	19
Single/couple in full-time work	3	4*	3	3	2*	3	3	3	3	3	3
Couple, one full-time, one part-time work	2	(6)*	(4)*	2	2	2	(4)*	2	2	2	2
Couple, one full-time work, one not working	15	((23))*	18	((10))*	((7))*	(11)*	18	(12)	(11)*	15	13
No full-time, one or more part-time work	30	31	31	28	(26)	(26)	31	32	29	(27)	29
Workless, head or spouse aged 60 or over	25	(21)	23	(29)	((33))*	((30))*	(22)	24	((31))*	25	((31))*
Workless, head or spouse unemployed	68	((74))	70	(65)	((55))	((59))	69	68	69	(73)	69
Workless, other inactive	44	44	44	(41)	43	((36))	((49))	((51))	45	44	46
Family Type											
Pensioner Couple	25	25	25	26	(28)	((30))*	(21)	24	((30))*	25	(29)
Single Male Pensioner	28	((19))*	(24)	((34))*	((42))*	30	27	27	(33)	28	(33)
Single Female Pensioner	25	((14))*	(21)	((31))*	((38))*	(30)	23	25	((31))*	26	((31))*
Working-Age Couple with Children	17	(22)*	19	(14)	((12))*	(14)	19	16	16	16	16
Working-Age Single with Children	43	44	44	41	42	((26))*	((51))*	((57))*	42	44	42
Working -Age Couple without Children	8	9	9	8	9	10*	8	8	10	8	10
Single Working-Age Male without Children	21	18	19	20	21	(23)	19	20	22	21	22
Single Working-Age Female without Children	18	17	17	17	18	18	17	18	18	17	18
All Individuals	20	21	21	19	19	19	21	21	21	20	21

Notes:

1. Figures in brackets () differ from HBAI estimates by +/-2.5 percentage points.
2. Figures in double brackets (()) differ from HBAI estimates by +/-5 percentage points.
3. Figures that have been starred * differ from HBAI estimates by +/-20 percent.

Table 2.3 (BHC): Children - Risk of living in a household with less than 60 per cent of contemporary median household income, by equivalence scale, economic status and family type.

Percentage of children	Source: FRS 2002/03										
	HBAI	Var1	Var2	Var3	Equivalence Scale						
					Var4	Var5	Var6	Var7	Var8	Var9	Var10
Economic status and family type											
Lone Parent:	45	46	46	43	43	((25))*	((54))	((59))*	44	46	44
<i>of which</i>											
in full-time work	10	10	10	10	10	(5)*	10	10	10	10	10
in part-time work	23	25	25	25	22	((12))*	(27)	((32))*	23	(20)	23
not working	63	64	65	(59)	(60)	((36))*	((76))*	((82))*	62	(66)	62
Couple with children:	18	((24))*	20	(15)	((12))*	(14)*	(21)	16	16	17	17
<i>of which</i>											
self-employed	20	(24)*	21	20	(16)	18	21	20	20	18	21
both in full-time work											
one in full-time work, one in part-time work	4	4	4	3	2*	2*	4	4	4	2*	4
one in full-time work, one not working	2	((9))*	(6)*	2	2	2	(6)*	2	2	2	2
one or more in part-time work	21	((32))*	(24)	((13))*	((8))*	((14))*	(25)	((16))*	((14))*	19	(17)*
both not in work	48	48	48	((37))*	((30))*	((37))*	48	(45)	(45)	((42))	(45)
All children	24	(29)	27	(22)	((19))*	((17))*	(29)	27	23	24	24

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Table 2.4 (BHC): Working Age - Risk of living in a household with less than 60 per cent of contemporary median household income by equivalence scale, economic status and family type

Percentage of working-age adults											Source: FRS 2002/03
	HBAI	Var1	Var2	Var3	Equivalence Scale						
					Var4	Var5	Var6	Var7	Var8	Var9	Var10
Economic Status of adults in the family											
One or more full-time self-employed	18	20	19	18	17	18	18	18	18	18	18
Single/couple all in full-time work	2	3*	3	2*	2*	3	2	2	2	2	2
Couple, one full-time, one part-time work	1	(4)*	3*	1	1	1	3*	1	1	1	1
Couple, one full-time, one not working	13	((19))*	15	(9)*	((6))*	(9)*	15	11	(9)*	12	11
No full-time, one or more part-time work	29	30	30	27	(26)	28	29	30	28	(26)	28
Workless, head or spouse aged 60 or over	27	24	27	28	((32))	((34))*	(22)	25	(30)	27	(30)
Workless, head or spouse unemployed	65	67	66	63	((57))	63	65	65	66	(68)	66
Workless, other inactive	37	35	36	35	37	35	38	(40)	(40)	37	(40)
Family Type											
Pensioner Couple	31	33	(34)	29	29	(36)	(28)	30	32	31	32
Working-Age Couple with Children	16	(21)*	18	(14)	(12)*	14	18	15	15	16	16
Working-Age Single with Children	39	39	39	38	40	((27))*	((47))*	((53))*	38	40	39
Working-Age Couple without Children	8	9	9	8	9	10*	8	8	10	8	10
Single Working-Age Male without Children	21	18	19	20	21	(23)	19	20	22	21	22
Single Working-Age Female without Children	18	17	17	17	18	18	17	18	18	17	18
All working-age adults	17	18	18	16	16	16	17	17	17	17	17

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Table 2.5 (BHC): Pensioners - Risk of living in a household with less than 60 per cent of contemporary median household income by equivalence scale, economic status and family type

Percentage of pensioners											Source: FRS 2002/03
	Equivalence Scale										
	HBAI	Var1	Var2	Var3	Var4	Var5	Var6	Var7	Var8	Var9	Var10
Economic status of adults in family											
One or more working	21	20	20	22	(25)	23	20	21	21	21	21
No one working	25	(21)	23	(29)	((33))*	((30))*	(22)	24	((32))*	25	((31))*
Family type and age of head											
Pensioner couples	24	24	24	26	(28)	((29))*	(20)	23	((30))*	24	((29))*
<i>of which</i>											
70 and under	24	25	25	25	(27)	((29))*	(21)	24	27	24	27
71 to 75	23	24	22	((30))*	((33))*	((33))*	((17))*	22	((32))*	23	((32))*
Over 75	23	22	23	23	24	24	21	22	((33))*	23	((31))*
Single pensioners	26	((15))*	(21)	((32))*	((39))*	(30)	24	26	((32))*	26	((32))*
<i>of which</i>											
Male	28	((19))*	(24)	((34))*	((42))*	30	27	27	(33)	28	(33)
<i>of which</i>											
70 and under	23	((12))*	((17))*	((29))*	((37))*	(26)	23	23	(26)	23	(26)
71 to 75	36	37	((41))	36	((44))*	36	((45))*	36	36	36	36
Over 75	28	((14))*	((18))*	((38))*	((45))*	31	((21))*	(25)	((38))*	28	((38))*
Female	25	((14))*	(21)	((31))*	((38))*	(30)	23	25	((31))*	26	((31))*
<i>of which</i>											
70 and under	22	((15))*	(19)	((28))*	((36))*	(27)*	20	22	(27)*	22	(27)*
71 to 75	30	((15))*	((23))*	((37))*	((42))*	((36))	28	30	((41))*	30	((41))*
Over 75	26	((14))*	(22)	(31)	((38))*	(30)	24	26	((32))*	27	(31)
Couple living with others	21	((29))*	(24)	19	19	((27))*	19	21	((26))*	21	((26))*
Couple living alone	24	23	23	(27)	((29))*	((29))*	(20)	23	((30))*	24	((30))*
Single living with others	23	22	23	23	(21)	(27)	23	23	(28)*	23	(28)*
Single living alone	27	((12))*	((21))*	((36))*	((49))*	(31)	25	27	((34))*	28	((33))*
All Pensioners	25	(21)	23	(28)	((32))*	(29)	(22)	24	((31))*	25	((30))*

Notes:

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3. Figures that have been starred * differ from HBAI estimates by +/-20 percent.

Housing Costs

It could be argued that the costs of housing faced by different households at a given time do not always match the true value of the housing that they actually enjoy, and that housing costs should therefore be deducted from any definition of disposable income. However, any measure of income defined in this way would understate the relative standard of living of those individuals who were actually benefiting from a better quality of life by paying more for their accommodation. Income growth over time would also understate improvements in living standards where higher costs reflected improvements in the quality of housing.

Conversely, any income measure that does not deduct housing costs may overstate the living standards of individuals whose housing costs are high relative to the quality of their accommodation (some residents of Belfast for example). Income growth over time is also likely to overstate improvements in living standards, for low-income groups, as a rise in Housing Benefit to offset higher rents (for a given quality of accommodation) would be counted as an income rise.

Therefore, NI HBAI presents analyses of disposable income on two bases: Before Housing Costs (BHC) and After Housing Costs (AHC). This is principally to take into account variations in housing costs that themselves do not correspond to comparable variations in the quality of housing. A definition of housing costs can be found in Appendix 1.

Population

The analyses are primarily based on the NI Family Resources Survey (FRS). The survey covers the private household sector. All the results therefore exclude people living in institutions, e.g. nursing homes, barracks or jails; and homeless people living rough or in bed and breakfast accommodation.

A further adjustment is that households containing a married adult whose spouse is temporarily absent, whilst within the scope of the NI FRS, are excluded from HBAI.

Self-employed

A significant proportion of this group report incomes that do not reflect their living standards and there are also recognised difficulties in obtaining timely and accurate income information from this group, reference is made to the population excluding households containing one or more full-time self-employed individuals where these results – for working-age adults – differ from those including the self-employed.

Survey of Personal Incomes (SPI) – adjustment for individuals with very high incomes

An adjustment is made to sample cases at the top of the income distribution to correct for volatility in the highest incomes captured in the survey. This adjustment uses data from the Inland Revenue's Survey of Personal Incomes (SPI) to control the numbers and income levels of the very rich while retaining the NI FRS data on the characteristics of their households. The methodology defines a household as rich if it contains a rich individual and it adjusts pensioners and non-pensioners separately. For 2003/04, non-pensioners are classified as rich if their net income exceeded £150,000 per annum and pensioners are rich if their gross income exceeded £60,000 per annum. These thresholds have been set at the level above which, for each group, the NI FRS data is considered to be volatile due to small numbers of cases.

The numbers of rich pensioners and non-pensioners are adjusted to the correct totals by introducing two extra control totals into the grossing regime and re-calculating the grossing factors. The grossing factors for individual cases are only marginally changed as a result of this adjustment. In addition, each "very rich" individual in the FRS is assigned an income level derived from the SPI, as the latter gives a more accurate indication of the level of high incomes than the FRS. Again this adjustment is carried out separately for pensioners and non-pensioners.

Grossing

The system used to calculate grossing factors for HBAI mirrors that of FRS grossing with two differences:

- the sample of households is smaller for HBAI purposes because households with spouses living away from home are excluded
- separate control totals are introduced for 'very rich' households, so that the top end of the income distribution is more accurately distributed.

There are also some differences between the methods used to gross the Northern Ireland sample as compared with the Great Britain sample:

- local taxes in Northern Ireland are collected through the rates system, so Council Tax Band as a control variable is not applicable.
- Northern Ireland housing data are based largely on small-sample surveys. It is not desirable to introduce the variance of one survey into another by using it to compute control totals; therefore tenure type has not been used as a control variable.

The Control Variables and their sources are listed in Table 2.6 for NI and Table 2.7 for GB.

Sampling Error

All survey estimates have a sampling error attached to them, calculated from the variability of the observations in the sample. From this, a margin of error (confidence interval) is derived. It is this confidence interval (rather than the estimate itself) that is used to make statements about the likely "true" value in the population, specifically to state the probability that the true value will be found between the upper and lower limits of the confidence interval. In general, a confidence interval of twice the standard error is used to state, with 95 per cent confidence, that the true value falls within that interval. A small margin of error will result in a narrow interval, and hence a more precise estimate of where the true value lies.

Appendix 2

Table 2.6: NI Grossing factor control totals		
Control variables used to generate grossing factors		
Variable	Groupings	Source of data
Age/sex	Male dependent children Male adults: 16-24, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+ Female dependent children Female adults: 16-24, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+	Northern Ireland Statistics and Research Agency (NISRA)
Lone parents		Northern Ireland Department for Social Development (DSD) estimates
Households		DSD estimates

Table 2.7 Great Britain Grossing factor Control Totals

Control variables used to generate grossing factors		
Variable	Groupings	Source of data
Males by: Government Office Region/age/sex (E&W); and Country/age/sex (Scotland and Wales)	For each region/country: males in the following age groups: 0-9, 10-19* dependents, 16-24* non-dependents, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80 plus	Office for National Statistics GAD, General Registrar's Office for Scotland, Scottish Executive
Males by: Government Office Region/age/sex (E&W); and Country/age/sex (Scotland and Wales)	For each region/country: males in the following age groups: 0-9, 10-19* dependents, 16-24* non-dependents, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80 plus	Office for National Statistics GAD, General Registrar's Office for Scotland, Scottish Executive
*16-19 year old dependents, 19 non-dependents	16- Dependents aged 16-19 in Scotland, England and Wales	DWP estimates
Lone parents	Male, female	DWP estimates
Families (E & W)	No. of families with children	DWP estimates
Families (Scotland)	No. of families with children	DWP estimates
Tenure type	LA renters, private renters, owner occupiers	Office of Deputy Prime Minister (ODPM) estimates, Scottish Executive and National Assembly for Wales
Council Tax band	A, B, C-D, E-H	ODPM estimates, Valuation Office, Scottish Executive
Region	London, Scotland, 'rest of England and Wales'	ODPM estimates, Scottish Executive and National Assembly for Wales
Households containing "Very Rich" people	Pensioners, Non-pensioners	Inland Revenue Survey of Personal Incomes (SPI)