

States of Jersey Statistics Unit

**Jersey Income Distribution
Survey Report 2009/10**

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Summary

Median income

- The median (equivalised) income for households in Jersey before housing costs was £667 per week, and £522 per week after housing costs.
- These income levels are 26% and 35% higher respectively than the corresponding figures in 2002.
- Equivalised incomes are 64% higher in Jersey in 2009/10 than in the UK 2008/09, before housing costs, and 52% higher after housing costs are taken into account.

Income quintiles

- Pensioner households account for half (50%) of the lowest income quintile before housing costs, and for two-fifths (37%) of the lowest income quintile after housing costs.
- Couples (living with children, or not) make up three-fifths (63%) of the highest income quintile before housing costs.

Income inequality indicators

- The Gini coefficient for Jersey in 2009/10 was 0.35 for Net Income before housing costs, and 0.39 after housing costs.
- The Gini coefficient for Net Income after housing costs has not changed since 2002.
- The Gini coefficient for Net Income after housing costs is not significantly different to the most recent data available for the UK (2008/9).
- The 90-10 ratio has slightly improved from 2002 compared to 2009/10 (at Net Income after housing costs: 5.8 and 4.9 respectively).

Relative low income

Relative low income is defined as an equivalised household income below 60% of the median. In 2009/10 this threshold was £400 before housing costs, and £313 after housing costs.

Households in relative low income

- One in seven (14%) households were found to be in the category of relative low income before housing costs, rising to more than one in five (22%) households after housing costs.
- Using comparable equivalence scales, these proportions are slightly (but not significantly) lower than those found in 2002, both before and after housing costs are taken into account.
- There has been a reduction in the proportion of single parents whose income is below the relative low income threshold since 2002. A similar improvement is seen for couples with dependent children.

Individuals in relative low income

- Overall, one in eight individuals (12%) are living in households in relative low income before housing costs, whilst about one in five (19%) do so after housing costs.
- In the UK (2008/9) 18% of individuals live in households with a relative low income before housing costs and 22% do after housing costs.
- One in five (22%) children are living in households in relative low income after housing costs, and over a quarter (27%) of pensioners are living in such households.
- This contrasts with the UK, where 30% of children live in households in relative low income, and 16% of pensioners live in relative low income households.

Methodology

Survey design

The Household Spending and Income Survey (HSIS) combined both a Household Expenditure Survey and an Income Distribution Survey into one, to create a more efficient and cost-effective exercise which aimed to minimise the burden on the Jersey public.

Over the 12 month period from May 2009 to May 2010, a random sample of around 200 households was approached each month to take part in Jersey's HSIS. The sample was stratified by parish: the proportion of households sampled in each parish corresponded to the proportion of households that the parish represents in Jersey overall.

Household data was obtained through interviewer-led questions and entered directly into a laptop. The software included a number of consistency checks; in addition the data was manually checked a second time by office staff to optimise data quality and consistency.

Questionnaire design

Questions were asked of every member of the household, covering both earned and unearned income, and including pensions, benefits and income support, as well as income from sources such as buy-to-let properties, lodgers etc.

Individuals were asked to give their earnings from employment over the preceding 12 month period. Given that earnings tend to increase from one year to the next, in order to ensure that household incomes gathered across the period could be treated as being from a single reference period of time, household income was uprated by the Retail Prices Index (RPI)¹ according to the particular month in which the household was surveyed during the 12 month period. The reference period of time was taken as December 2009.

Additional questions were included in the questionnaire in order to explore how different factors are linked to household income levels, for example tenure of property, age and residential qualifications of household members.

Expenditure on housing (including mortgage interest payments, rent and buildings insurance payments) was used to determine the proportion of household income spent on such items. In particular income before and after housing costs is reported, as is common in surveys of this nature, to give a more complete picture of income distribution and the effects of housing costs.

Throughout this report, unless otherwise identified, income is presented at household level – i.e. household income, rather than individual income. Where individual income is used, it is assumed that household income is uniformly distributed across household members.

Response rates

A total of 1,132 households agreed to take part and completed the survey, representing a response rate of 42%. This can be considered a good response rate for a survey of this nature.

Weighting

Whilst every effort is made to encourage the randomly sampled households to take part, there is inevitably some variation in the willingness and ability of households to do so. In order to ensure the representativeness of the set of respondents, so that conclusions

¹ Retail Prices Index, published quarterly by the Statistics Unit

can be drawn about the population of Jersey as a whole, the set of respondents was inspected by tenure type and each record was assigned a 'weight' according to whether its particular tenure was over or under-represented in the set, compared with the known distribution of Jersey households. For more information see Appendix.

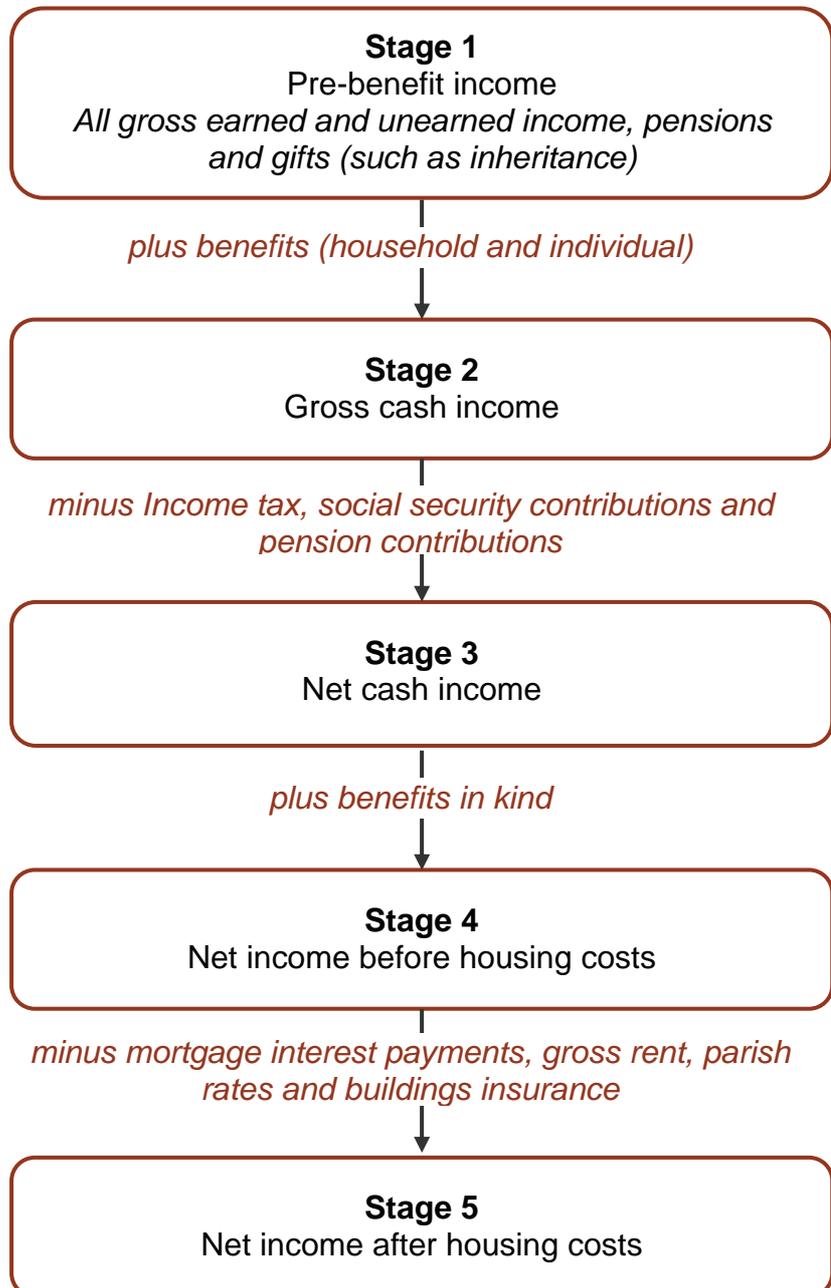
Given the stratified, random survey design, the survey respondents can be shown to be representative of all Jersey households to within $\pm 7\%$ for income values (such as mean income before housing costs), and within ± 3 percentage points for proportions (such as proportion of households below a level of income). See Appendix for further details.

Analysis outline

Household income can be determined in five categories, as shown in Figure 1, from "Pre-benefit income" (which includes earnings and pensions), through to "Net income after housing costs". Between each category adjustments are made as to which income is included (e.g. pension, benefits) and which deductions are made (e.g. income tax and social security contributions).

Two key categories are "Net income before housing costs (BHC)" and "Net income after housing costs (AHC)".

Figure 1: Stages of income distribution analysis



Results

Average (mean) income

Throughout this section, which presents mean income figures, the income data was winsorised² at 2.5%.

All households

Table 1 shows the average (mean) household weekly income for all households in Jersey; the change in mean income in moving from one stage of income to the next is apparent.

Table 1: Mean household income, £ per week

	All households £ per week
Pre-benefit income	975
Gross cash income	1,027
Net cash income	837
Net income before housing costs (BHC)	860
Net income after housing costs (AHC)	712

By household type

Focussing in particular on Net income *before* (BHC) and *after* (AHC) housing costs, the mean level of household income can be compared across different household types (see Table 2).

Table 2: Mean household income, before and after housing costs, by household type

	BHC £ per week	AHC £ per week	% change
Person living alone (pensioner)	369	304	-18
Person living alone (not pensioner)	543	405	-25
Single parent at least one dependent child*	613	440	-28
Couple (both pensioners)	703	664	-6
Couple (one pensioner)	828	784	-5
Single parent with all children over 15yrs	958	824	-14
Couple (not pensioners)	1,075	903	-16
Couple at least one dependent child*	1,183	955	-19
Couple with all children over 15yrs	1,145	995	-13
Other [†]	946	776	-18
All households	860	712	-17

*dependent child categorised as <16 years old

[†] 'Other' includes, for example: adults siblings; couples living with elderly relative; couples with live-in au-pair.

² In winsorisation, the incomes of the lowest 1.25% and the highest 1.25% of households are assigned to the value of the 1.25th percentile household, and the 98.75th percentile household respectively. This technique is commonly used to avoid particularly high or low income households from excessively influencing the mean value.

- Pensioners living alone showed the lowest average (mean) weekly income both before and after housing costs are taken into consideration, at £369 and £304 per week respectively.
- Couples with children showed the highest average (mean) weekly income. Those with all children over 15 years had an average income after housing costs of £995 per week.
- Housing costs are particularly significant for single adult households, who generally have a single source of income and bear the whole cost of housing.
- Non-pensioners living alone and single parents with dependent children show a reduction of about a quarter in household income due to housing costs.
- Pensioner couple households saw the lowest effect of housing costs, with income reducing by 5% and 6% for one and two pensioner households, respectively, due to housing costs.

By tenure

Breaking the data down by tenure results in the findings in Table 3.

Table 3: Mean household income, before and after housing costs, by tenure

	BHC £ per week	AHC £ per week	% change
States, parish or housing trust rent	526	367	-30
Qualified Rent	680	481	-29
Non qualified	838	616	-27
Owner Occupied - without mortgage	818	805	-2
Owner Occupied - with mortgage	1,284	1,080	-16
<i>All households</i>	<i>860</i>	<i>712</i>	<i>-17</i>

- Households living in States, parish or housing trust rent accommodation showed the lowest average (mean) weekly income of £526 before housing costs, and £367 after housing costs, and the largest percentage change of 30%.
- Owner-occupied households with a mortgage showed the highest average (mean) weekly income of £1,284 before housing costs, and £1,080 after housing costs.
- The difference seen before and after housing costs for owner-occupied households *without* a mortgage was minimal, relative to those owner-occupied households *with* a mortgage.

By residential qualifications³

Table 4 shows how housing costs have a greater impact on the mean household income for non-qualified and 'j' and 'k' residentially qualified households, compared to households who are 'a - h' residentially qualified. It is worth noting that owner occupiers without a mortgage, who generally have the lowest housing costs, would in the main be found within the residentially qualified (a - h) group.

³ See Appendix for definition of residential qualifications

**Table 4: Mean household income, before and after housing costs,
by residential qualifications**

	BHC £ per week	AHC £ per week	% change
Residentially qualified (a - h)	817	683	-16
Residentially qualified (j or k)	1,643	1,296	-21
Non residentially qualified	776	567	-27
<i>All households</i>	<i>860</i>	<i>712</i>	<i>-17</i>

Equivalisation

Whilst average (mean) household income can be a useful measure, this statistic will generally be affected by household size: single person households will generally have lower incomes than two or more person households. Furthermore, housing costs will have differing impacts according to the size of the household.

To remove the variation caused by differences in household size, and indeed make-up in terms of children versus adults, a process of 'equivalisation' is used to standardise every household to a 'standard' household size and type. The standard used here, and generally in this field of analysis, is of an adult couple with no children.

Such a standardisation allows fairer comparisons to be made across different sized households. For example, one person with an income of £500 a week living on their own will experience a different standard of living to a family of four with an income of £500 per week. Through the process of equivalisation, household incomes for persons living alone are adjusted upwards whilst households with more than two adults would have their incomes adjusted downwards.

Using the Modified OECD equivalence scale (see Appendix) a person living alone with a weekly income of £500 is equivalent to an adult couple with an income of £746 per week. Similarly a family of four with an income of £500 per week is equivalent to an adult couple earning £357 per week, as shown in Table 5.

Following this example, a person living alone would have their household income divided by 0.67, whilst a family of 2 adults and 2 children under 16 would have their household income divided by 1.4, to give the equivalised incomes for the household (see Appendix for further information).

Table 5: Examples of equivalence factors and the resultant equivalised household income

	Actual income £ per week	Equivalence factor	Equivalised income £ per week
Adult couple	500	1.00	500
Single person household	500	0.67	746
Couple with two dependent children	500	1.40	357

The Modified OECD scale is internationally recognised and recommended by the 1998 Eurostat Task Force for continuity and comparability reasons; therefore this report presents results using this scale to determine the level of adjustment dependent on the number of people in the household and their ages. However, the choice of scale can have some impact on the analysis. In the section which compares 2009/10 and 2002

data, the McClements equivalence scale was used to ensure any differences seen can be attributed to changes in the underlying data set, and not due to differences in the method of analysis.

Income distribution for Jersey

Figures 2 and 3 show the equivalised income distribution for Jersey households before and after housing costs, the data having been weighted and grossed, so that the figure shows the number of Jersey households ('frequency' on the y axis) at each equivalised income band (along the x axis).

The leftward shift to lower values is clearly apparent in moving from Figure 2 to Figure 3, as housing costs are included.

Figure 2: The income distribution for Jersey households, 2009/10, Net income *before* housing costs

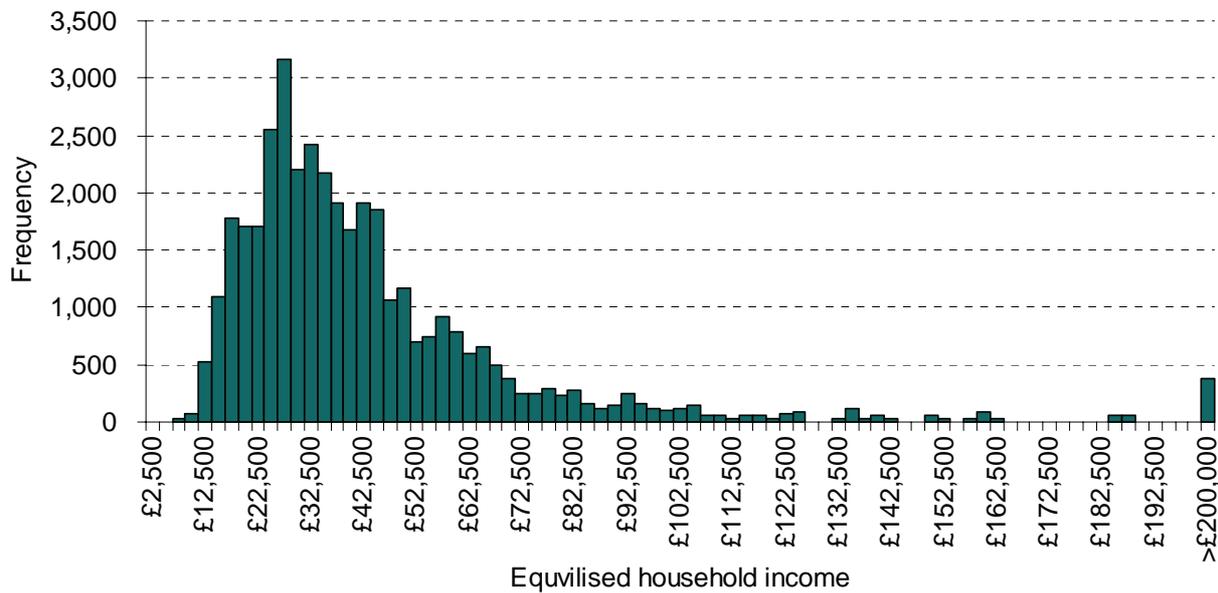
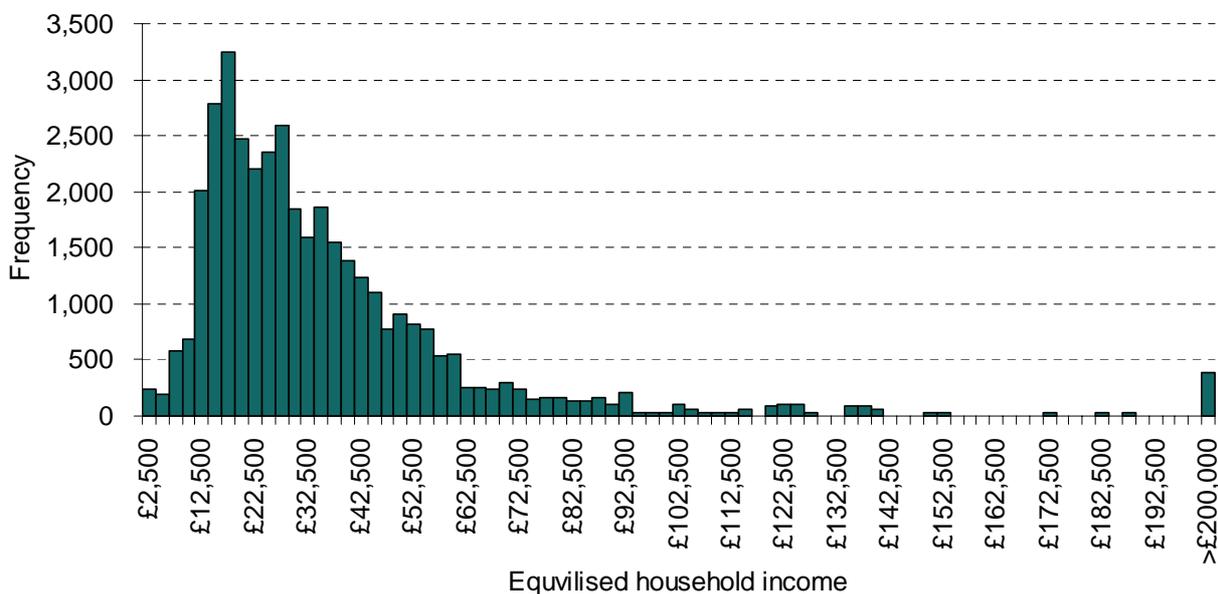


Figure 3: The income distribution for Jersey households, 2009/10, Net income *after* housing costs



Median average household income

Whilst average (mean) income can be informative, the **equivalised median household income**⁴ is particularly meaningful when the overall distribution is skewed (as income distributions typically are).

All households

The median (equivalised) income for households in Jersey before housing costs was £667 per week, and £522 per week after housing costs.

Table 6: Median equivalised household income

	All households £ per week
Pre-benefit income	738
Gross cash income	762
Net cash income	649
Net income before housing costs (BHC)	667
Net income after housing costs (AHC)	522

By household type

Table 7: Median equivalised household income, by household type

	BHC £ per week	AHC £ per week	% change
Single parent at least one dependent child*	504	310	-38
Person living alone (pensioner)	447	326	-27
Person living alone (not pensioner)	686	458	-33
Single parent with all children over 15yrs	623	477	-23
Couple (both pensioners)	547	495	-10
Couple at least one dependent child*	715	566	-21
Couple with all children over 15yrs	772	682	-12
Couple (one pensioner)	741	721	-3
Couple (not pensioners)	899	728	-19
Other [†]	652	536	-18
All households	667	522	-22

- Overall, housing costs reduce the median equivalised income of households by more than a fifth (22%).
- Housing costs had the greatest impact on single parents with at least one dependent child, reducing the equivalised household income by nearly two-fifths (38%).
- Couples (not pensioners) had the highest weekly equivalised income of £728 per week after housing costs.

⁴ The equivalised income of the middle (50th percentile) household.

By tenure

Table: 8 Median equivalised household income, by tenure

	BHC £ per week	AHC £ per week	% change
States, parish or housing trust rent	480	318	-34
Qualified Rent	601	406	-33
Non qualified	630	433	-31
Owner Occupied - without mortgage	653	644	-1
Owner Occupied - with mortgage	929	773	-17
All households	667	522	-22

- Households living in States, parish and housing trust rent accommodation, in qualified rental accommodation, and in non-qualified accommodation saw equivalised household income fall by around a third (34%, 33% and 31% respectively) once housing costs were taken into account.
- Owner occupiers had the highest equivalised household income, both before and after housing costs, those *with* a mortgage being higher than those without a mortgage.

By residential qualifications

Table 9: Median equivalised household income, by residential qualifications

	BHC £ per week	AHC £ per week	% change
Residentially qualified (a - h)	655	521	-20
Residentially qualified (j or k)	1165	994	-15
Non residentially qualified	599	410	-32
All households	667	522	-22

- Non residentially qualified households showed the highest impact of housing costs, reducing the median equivalised household income of this group by a third (32%). These households also showed the lowest median income both before and after housing costs.

Income inequality indicators

The 90-10 ratio is an indicator of inequality used to make comparisons across time and jurisdictions. It divides the income of the 90th percentile household by that of the 10th percentile household to give a ratio. For example a ratio of 4.0 would indicate that the 90th percentile household's income is four times that of the 10th percentile household.

The Gini coefficient is another widely used indicator of income inequality. It can take a value between 0 and 1. A Gini coefficient of 0 would indicate that all households have the same income (complete equality of incomes across households); whilst a Gini coefficient of 1 indicates that one household accounts for all the income, and every other household receives nothing (complete inequality of incomes across households).

An increasing Gini coefficient corresponds to a less equal distribution of incomes across households.

Table 10: income equality indicators at each stage of the income analysis

	Pre-benefit income	Gross cash income	Net cash income	Net income BHC	Net income AHC
Median	738	762	649	667	522
90-10 ratio	7.3	4.8	3.8	4.0	4.8
Gini coefficient	0.42	0.38	0.35	0.35	0.39

As can be seen from Table 10, household and personal benefits (which are included at the Gross cash income stage) serve to reduce the 90-10 ratio from 7.3 to 4.8, and the Gini coefficient, from 0.42 to 0.38, illustrating an improvement in income equality.

The application of income tax, social security contributions, and pension contributions further serve to improve equality, as can be seen by the reduction in the 90-10 ratio, from 4.8 to 3.8, and the Gini coefficient, from 0.38 to 0.35, once income tax, social security and pension contributions are included at the Net cash income stage.

The inclusion of benefits in kind to form Net Income before housing costs (BHC) shows a mild adjustment in the 90-10 ratio, but no impact on the Gini coefficient which remains at 0.35.

Finally, housing costs are shown to worsen the equality of incomes, with the Gini coefficient increasing to 0.39, and the 90-10 ratio increasing to 4.8.

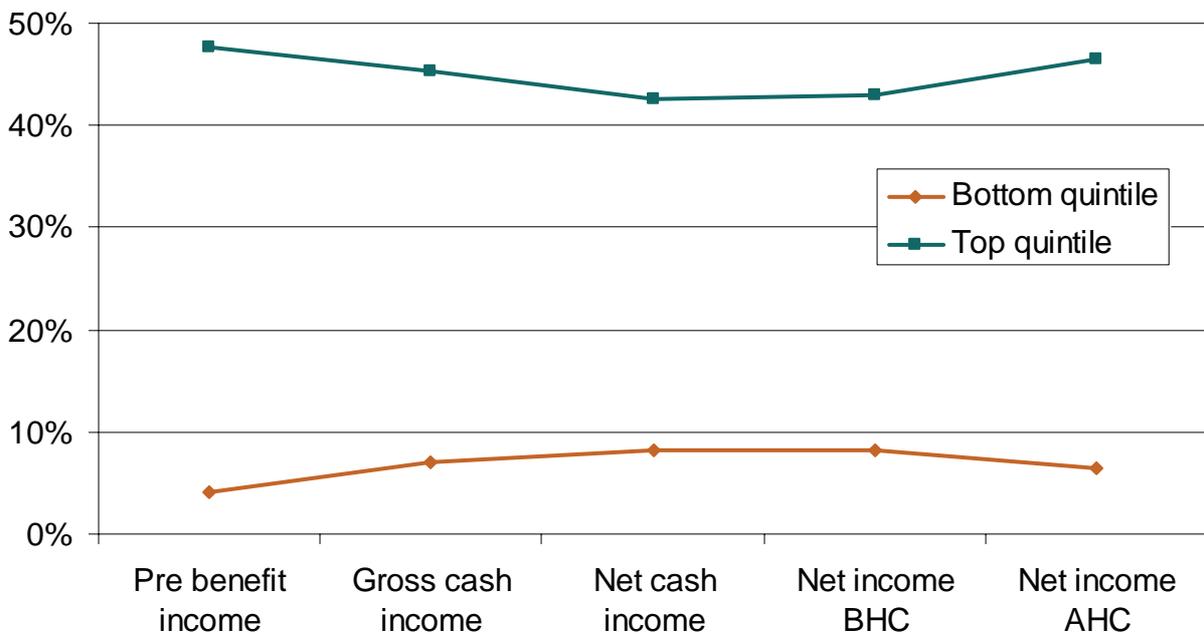
Income quintiles

The (equivalised) income distribution can be broken down into **quintiles**. Households are ordered according to their income, beginning with the lowest. The ‘bottom’ or ‘first’ quintile comprises the first 20 percent of households; the second quintile describes those households between the 20th and 40th percentile, and so on. Households in the ‘top’ or ‘fifth’ quintile are those whose income is within the highest 20% of all households in the Island, i.e. having the highest household incomes.

The proportion of income accounted for by the top and bottom quintile of the distribution is shown in Figure 4, from which is apparent the change at each stage of income analysis. The top and bottom quintiles tend to converge due to the effect of personal and household benefits (Gross cash income), and with income tax and social security and pension contributions (Net cash income).

Convergence of the lines is associated with a more equal sharing of the total income across households, whilst divergence indicates greater inequality. Housing costs can be seen to result in the two lines diverging (Net income AHC).

Figure 4: Proportion of income accounted for by top and bottom quintiles



The quintile boundaries are given in table 11.

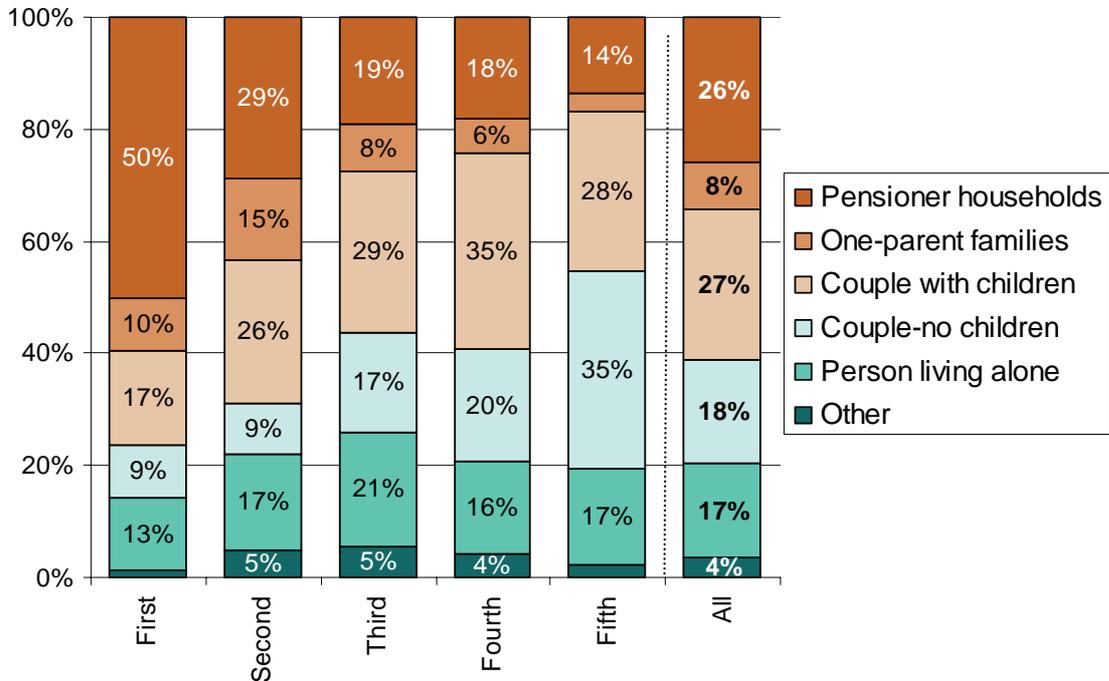
Table 11: Annual household income (equivalised): upper boundaries for income quintiles (rounded to the nearest £100)

	1 st quintile	2 nd quintile	3 rd quintile	4 th quintile
Net income BHC	£23,300	£30,300	£39,800	£55,900
Net income AHC	£15,900	£23,600	£32,600	£46,800

By household type

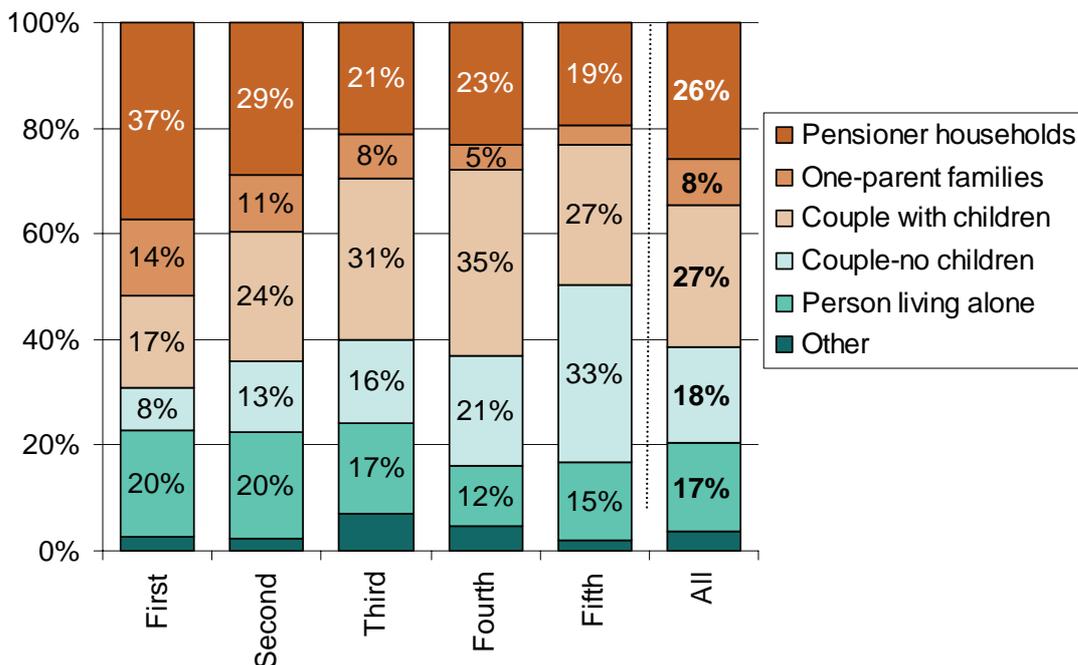
As Figure 5 shows, pensioner households account for half (50%) of the lowest income quintile (*before housing costs*). Couples with no children account for more than a third (35%) of the highest income category.

Figure 5: Proportion of each income quintile by household type, equivalised income before housing costs



After housing costs, the proportion of the lowest income quintile made up by pensioner households drops to below two-fifths (37%), although pensioner households remain the largest proportion of this bottom quintile, followed by persons living alone (20%). Couples (living with children, or not) together make up three-fifths (60%) of the highest income quintile (see Figure 6).

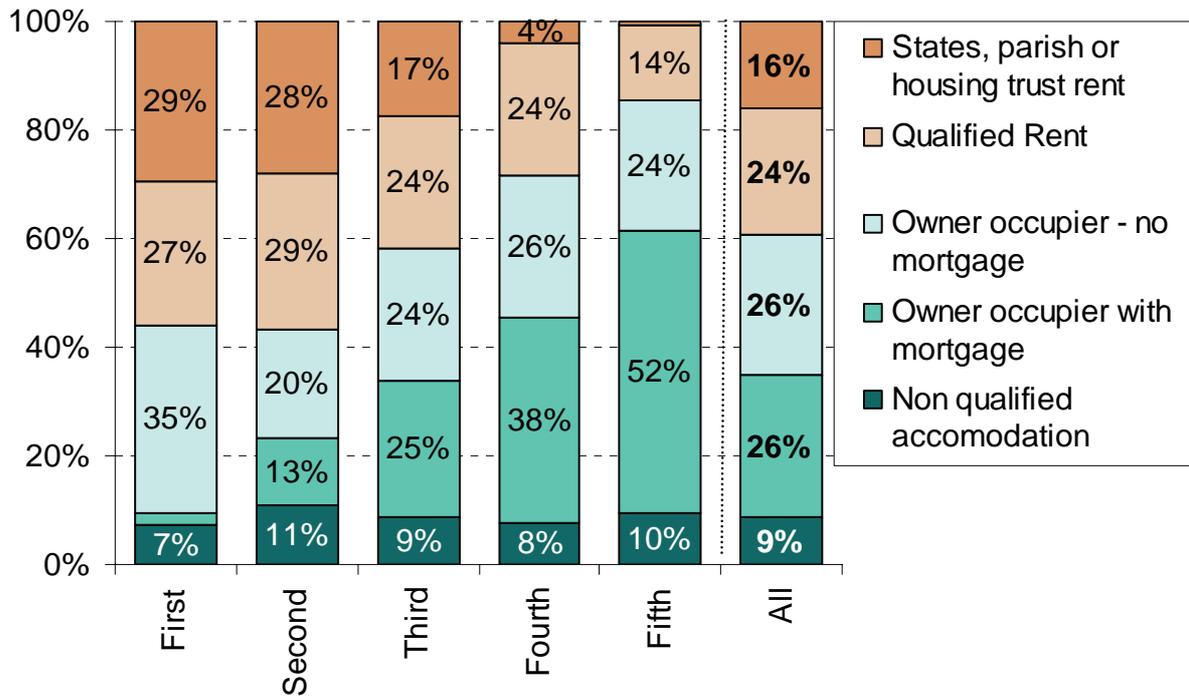
Figure 6: Proportion of each income quintile by household type, equivalised income after housing costs



By tenure

Looking at income quintiles by tenure before housing costs (see Figures 7 and 8) shows the distribution of each tenure across the quintiles. For example in Figure 7, it can be seen that “Owner occupiers with a mortgage” make up increasing proportions of the distribution in the higher income quintiles. Those in States, parish or housing trust rent make up 29% and 28% of the first and second income quintiles respectively, but 4% of the fourth and less than 1% of the highest income quintile.

Figure 7: Proportion of each income quintile by tenure, equivalised income before housing costs

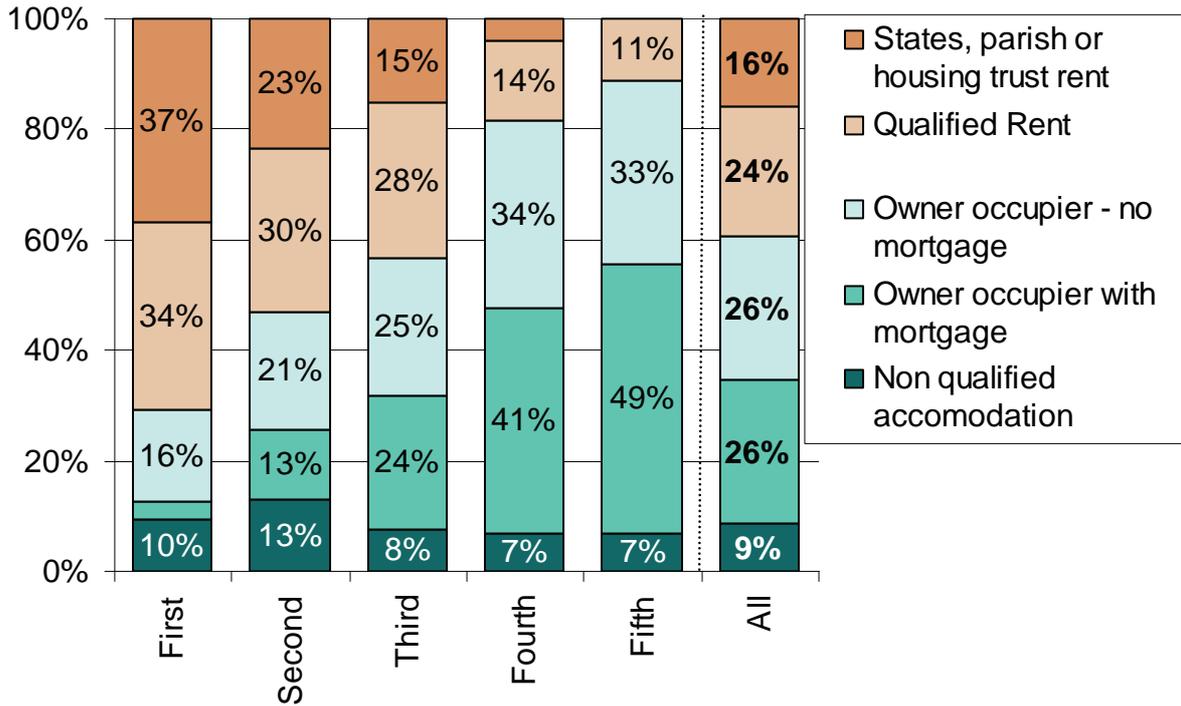


Changes are seen in the distribution of tenures across the quintiles once housing costs have been taken into account (see Figure 8).

For example after housing costs, 0% of the highest income quintile live in States, parish or housing trust rent, whilst the proportion of the lowest income quintile with this tenure increases to nearly two-fifths (37%). Another third (34%) of the bottom quintile live in qualified rental accommodation.

Owner occupiers with no mortgage make up a quarter of the fourth (26%) and fifth (24%) income quintiles before housing costs, and a third of the fourth (34%) and fifth (33%) income quintiles after housing costs.

Figure 8: Proportion of each income quintile by tenure, equivalised income *after housing costs*



By residential qualifications of householders

Repeating the quintile analysis in terms of residential qualifications of the householders shows how those households containing only members with no residential qualifications tend towards the bottom two quintiles after housing costs (see Figures 9 and 10).

Figure 9: Proportion of each income quintile by residential qualifications of household members, equivalised income *before housing costs*

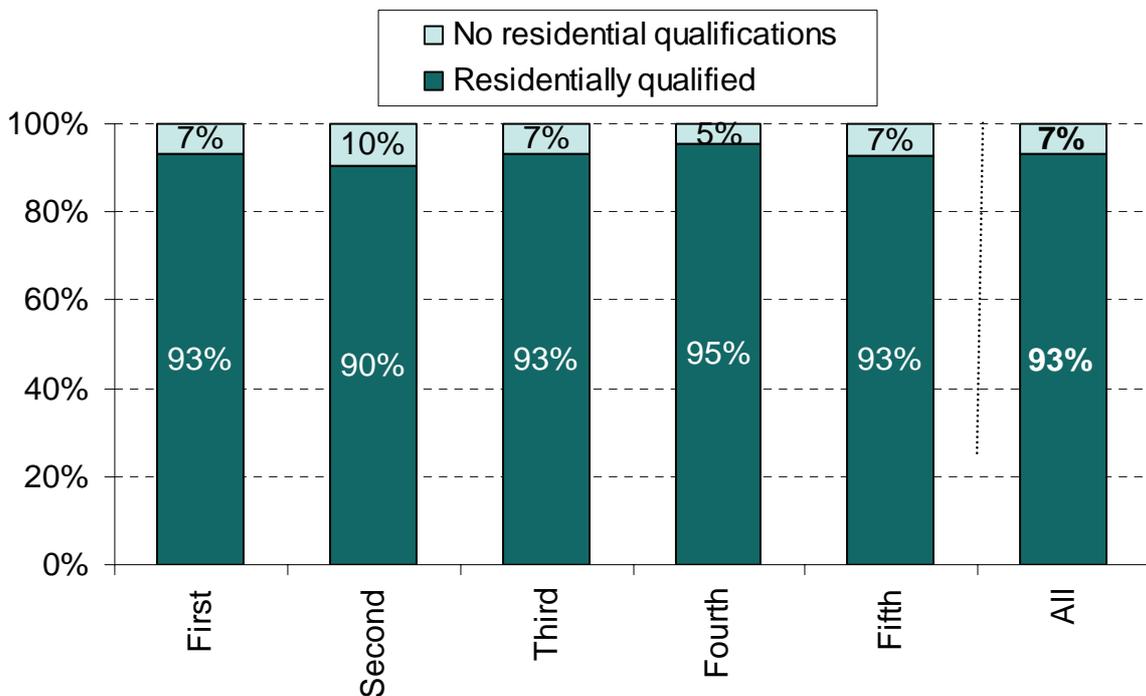
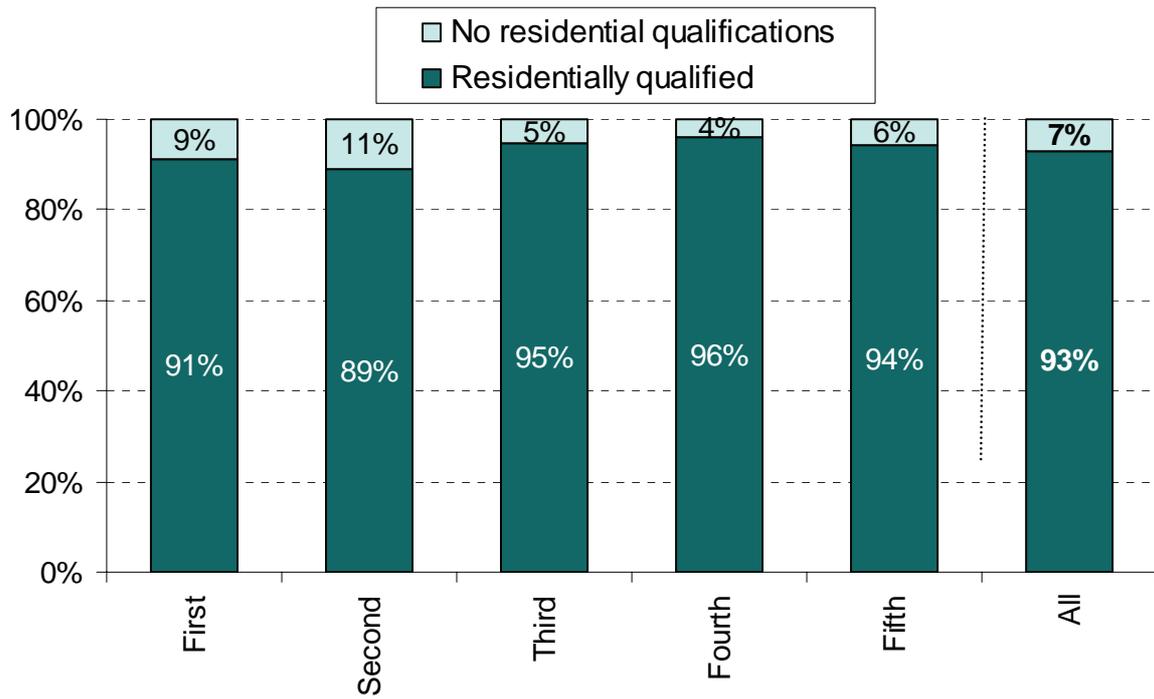


Figure 10: Proportion of each income quintile by residential qualifications of household members, equivalised income *after housing costs*



Analysis of relative low income

All households

A commonly used threshold of **relative low income** is that of 60% of the median income for a jurisdiction⁵.

It should be noted that this provides a **relative** measure of low income, **within the context of the particular jurisdiction**, and relative to all household types, rather than an absolute measure of low income for a particular household. In addition, this measure does not take into account spending patterns, which are likely to vary between household types.

This measure of relative low income does not therefore indicate which households have an income level below that which is necessary to maintain a certain standard of living for that household type.

Households at relative low income in Jersey, defined as below the level of 60% of median equivalised income, would therefore be those who achieve an equivalised weekly income less than £400 before housing costs, or £313 after housing costs.

One in seven (14%) households were in the category of relative low income before housing costs, rising to more than one in five (22%) households after housing costs have been taken into account.

The following series of figures and tables explore the composition of the 'relative low income' component of the income distribution.

By household type

The distribution of households whose income is below the relative low income threshold is shown in Figure 11, and is compared with the distribution for all households in the Island. It can be seen that for some household types the bar is wider (ie. there are proportionally more households) when focussing on the group of households in 'relative low income' compared to households in Jersey as a whole.

In particular, whilst around one in ten (11%) Jersey households are pensioners living alone, nearly a third (31%) of households in relative low income before housing costs are pensioners living alone.

There is a similar over-representation of pensioner couples in the relative low income group before housing costs, with one in ten (11%) of all households overall being pensioner couples, compared to one in five (20%) of relative low income households.

Turning to relative low income after housing costs, pensioners living alone and single parents of dependent children are the two household types that are particularly over-represented in the relative low income category.

⁵ 1998 Eurostat Task Force

Figure 11: Distribution of household type across Jersey as a whole, and in relative low income, before and after housing costs

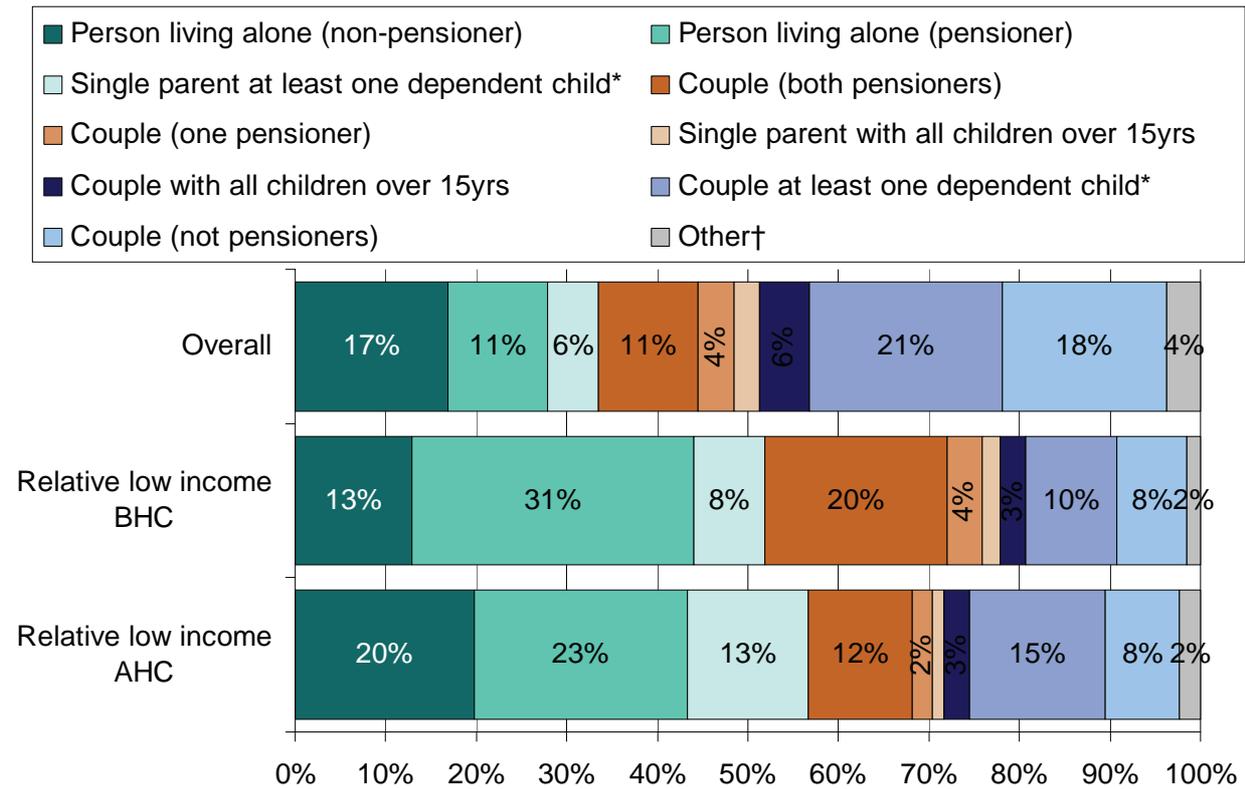


Table 12 presents the data from a different angle, illustrating the proportion of households of each household type that would be classified as being in relative low income. It can be seen how housing costs impact this distribution. For example housing costs increase the proportion of “person living alone (non pensioner)”, “single parent”, “couples with at least one dependent child”, and “couple (not pensioner)” households living at relative low income.

Table 12: Percent of households in “Relative Low Income” in Jersey, before (BHC) and after (AHC) housing costs, by household type

	BHC	AHC	<i>Proportion of total households in Jersey</i>
Single parent at least one dependent child*	20	51	6
Person living alone (pensioner)	41	46	11
Person living alone (non pensioner)	11	25	17
Single parent with all children over 15yrs	10	10	3
Couple (both pensioners)	27	23	11
Couple at least one dependent child*	7	15	21
Couple with all children over 15yrs	7	11	6
Couple (one pensioner)	14	12	4
Couple (not pensioners)	6	10	18
Other†	6	14	4
All household types	14	22	100

Two-fifths (41%) of pensioners living alone are below the relative low income threshold before housing costs, and this increases to nearly half (46%) when housing costs are taken into account.

Whilst around a fifth (20%) of single parent households with at least one dependent child fall below the relative low income threshold before housing costs, this increases to half (51%) of this household type once housing costs are included.

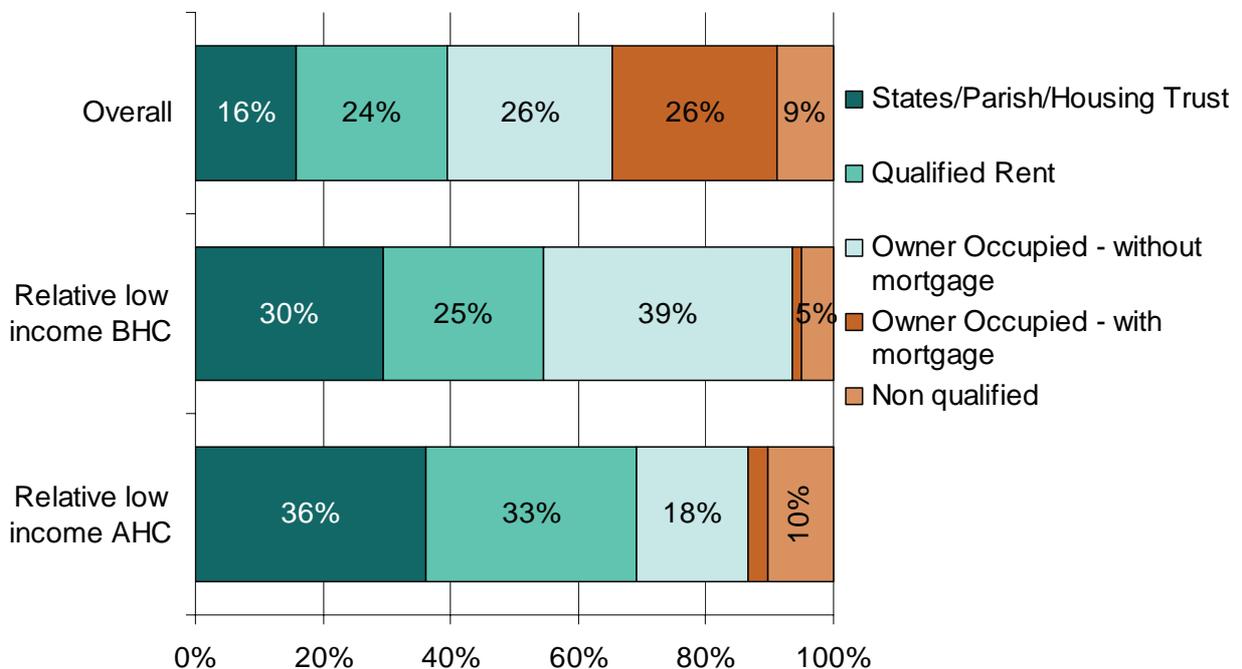
A large increase in the percentage of households falling below the relative low income threshold before compared to after housing costs can also be seen for pensioner households (living alone and couples), and for couples with at least one dependent child.

By tenure

Figure 12 shows that the proportion of households in States, parish or housing trust rent increases from a sixth (16%) of households in Jersey overall to nearly a third (30%) of households in relative low income, before housing costs. Over a third (36%) of households in relative low income after housing costs are States, parish or housing trust rent households.

There is also a notable over-representation of owner occupiers without mortgages in the relative low income group before housing costs. This is likely due to many of these household types being pensioner households, and therefore associated with the distribution of pensioner household types found in Figure 11 above.

Figure 12: Distribution of tenures across Jersey as a whole, and within the relative low income groups, before and after housing costs



Looking at the data a different way (see Table 13) shows that over a quarter (27%) of States, parish or housing trust rent households fall below the relative low income threshold before housing costs, increasing to half (49%) once housing costs are taken into consideration.

Table 13: Percent of households at “Relative Low Income” in Jersey, before and after housing costs, by tenure

	Relative Low Income BHC	Relative Low Income AHC	Proportion of total households in Jersey
States, parish or housing trust rent	27	49	16
Qualified Rent	15	30	24
Owner Occupied - without mortgage	22	15	26
Owner Occupied - with mortgage	1	3	26
Non qualified accommodation	8	25	9
All households	14	22	100

An increase is seen for qualified rental households, with less than a sixth (15%) in ‘relative low income’ before housing costs, compared to nearly a third (30%) after housing costs.

Similarly, a smaller percentage (8%) of non-qualified households fall below the relative low income threshold before housing costs, compared to a quarter (25%) after housing costs are taken into account.

By residential qualifications of householders

A sixth (16%) of residentially qualified households would be classified as being at relative low income before housing costs, rising to a fifth (22%) after housing costs.

The same direction of change is seen in non-residentially qualified households, but to a larger degree: fewer than one in ten (8%) of non-residentially qualified households have an income level below the relative low income for Jersey before housing costs, compared to nearly a third (30%) after housing costs.

Table 14: Percent of households at “Relative Low Income” in Jersey, before and after housing costs, by residential qualifications

	Relative Low Income BHC	Relative Low Income AHC
Residentially qualified (a to h)	16	22
Residentially qualified (j or k)	0	2
Non residentially qualified	8	30
All households	14	22

By individuals

This section approaches the data at the individual level. It was found that overall one in eight individuals (12%) are living in households in relative low income before housing costs, with similar proportions of children (10%) and working age adults (8%) living in such households. In contrast, 28% of pensioners are living in households in relative low income before housing costs (see Table 15).

After housing costs, the proportions of children and working age adults living in households below the relative low income threshold increase to 22% and 16%, respectively.

Table 15: Percent of *individuals* within each category living in a household below relative low income threshold, before and after housing costs

	Relative Low Income BHC	Relative Low Income AHC
Children	10	22
Pensioners	28	27
Working age adults	8	16
<i>All individuals</i>	12	19

Different thresholds of relative low income

Further analysis was carried out at different thresholds of relative low income: namely 70% of median income (£467 per week equivalised income before housing costs, £365 after housing costs) and 50% of median income (£333 per week equivalised income before housing costs and £261 after). As would be expected, as the thresholds lower, fewer households fall below the threshold; whilst 14% of all households fall below the 60% threshold, one in ten (9%) fall below the 50% threshold, before housing costs.

As Table 16 shows, before housing costs, particularly high proportions of pensioner households (pensioners living alone and pensioner couples) fall below the lower threshold of 50% of median income.

In more detail: a quarter (24%) of pensioners living alone fall below the 50% threshold, while a fifth (22%) of pensioner couple households and one in six (16%) single parents with dependent children households have an income below this threshold.

Table 16: Percent of each household type falling below given relative low income threshold, before housing costs

	below median	below 70% of median	below 60% of median	below 50% of median
Single parent at least one dependent child*	75	32	20	16
Person living alone (pensioner)	78	54	41	24
Person living alone (non pensioner)	45	18	11	5
Single parent with all children over 15yrs	62	15	10	7
Couple (both pensioners)	67	38	27	22
Couple at least one dependent child*	44	17	7	3
Couple with all children over 15yrs	36	12	7	5
Couple (one pensioner)	44	22	14	10
Couple (not pensioners)	30	10	6	2
Other	51	13	6	4
<i>All household types</i>	50	23	14	9

Taking the group of households below the 50% of median threshold before housing costs, this was found to be made up in the majority of: pensioners living alone (30%), pensioner couples (27%) and single parents with at least one dependent child (10%).

Two groups remain particularly prevalent below the 50% of median threshold after housing costs are taken into account: pensioners living alone and single parents with at least one dependent child. Single person (non-pensioner) households also become particularly represented in this relative low income group.

Table 17: Percentage of each household type falling below given relative low income threshold, after housing costs

	below median	below 70% of median	below 60% of median	below 50% of median
Single parent at least one dependent child*	81	58	51	28
Person living alone (pensioner)	76	58	46	25
Person living alone (non pensioner)	60	34	25	19
Single parent with all children over 15yrs	57	24	10	8
Couple (both pensioners)	52	28	23	12
Couple at least one dependent child*	43	26	15	7
Couple with all children over 15yrs	30	18	11	5
Couple (one pensioner)	35	17	12	10
Couple (not pensioners)	32	14	10	6
Other	49	18	14	9
<i>All household types</i>	50	30	22	13

In more detail: over a quarter (28%) of single parents with at least one dependent child have an income lower than 50% of the median income, after housing costs. A similar proportion of pensioners living alone (25%) are also below this threshold of relative low income. A fifth (19%) of non-pensioners living alone achieve less than 50% of the median income, after housing costs.

Taking the group of households below the 50% of median threshold after housing costs, this was found to be made up particularly of single adult households: around a quarter were pensioners living alone (22%) and non-pensioners living alone (25%); one in eight of this group (12%) were single parents with at least one dependent child.

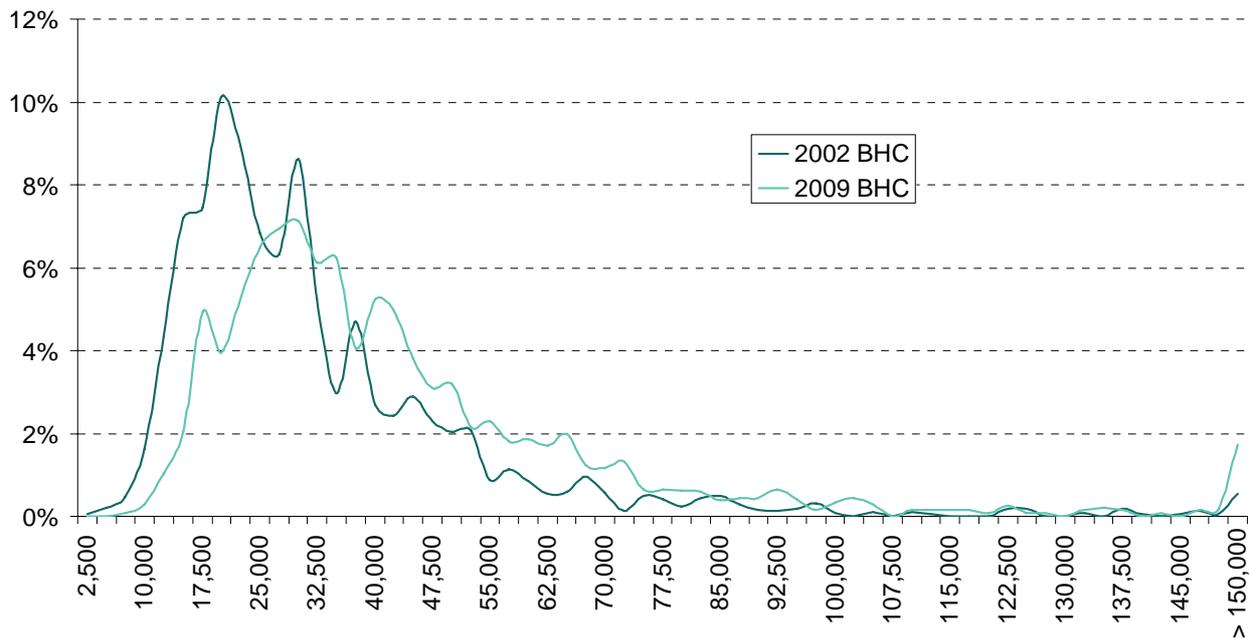
Comparison with Jersey Income Distribution 2002

For this section, in order to be able to make equitable comparisons with the 2002 equivalised data, the McClements equivalence scale was applied to the 2009/10 dataset,

Income Distribution

Figure 13 shows the equivalised income distribution from both 2002 and 2009/10. The shift rightwards, towards higher levels of income, is apparent in moving from 2002 to 2009/10.

Figure 13: Equivalised household income distribution *before* housing costs, 2002 and 2009/10



It can also be seen that the distribution of household income before housing costs has become less peaked in 2009/10, with a broader range of incomes between the 25th and 75th percentile households (this 'interquartile range' was £20,700 in 2002, compared to £25,100 in 2009/10).

This change in the shape of the distribution is consistent with all households, across the range of incomes, seeing a similar percentage increase in their household income across the time period.

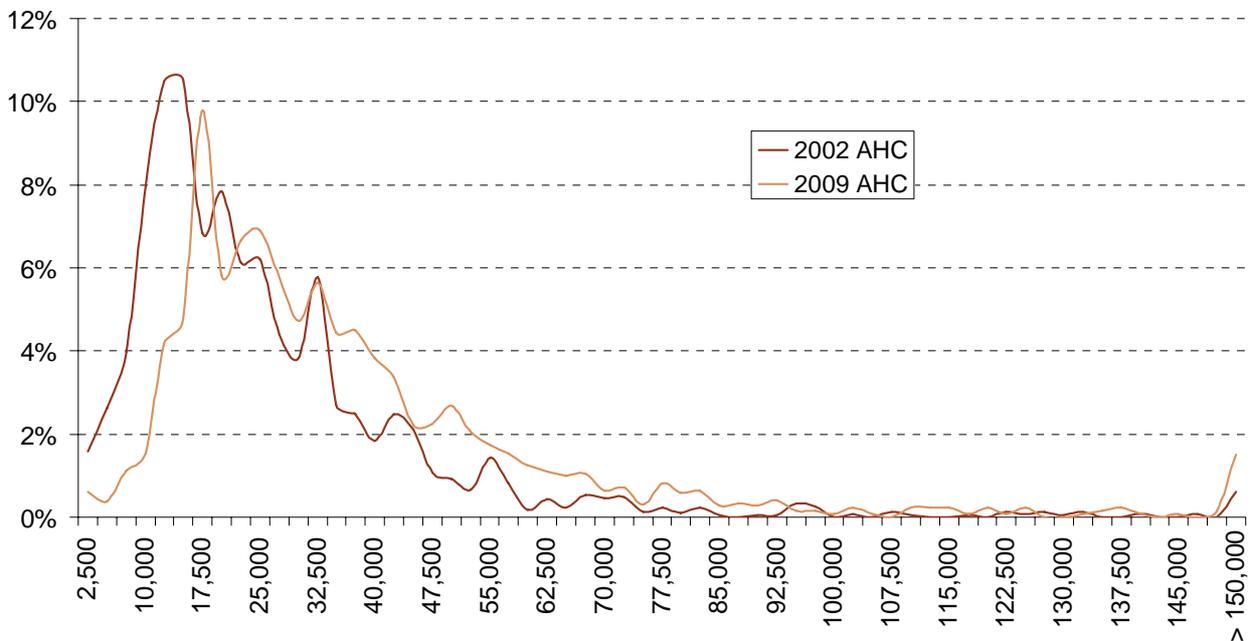
Table 18 illustrates the same point whereby the income shares of each income quintile have not change significantly. For example the bottom quintile of households accounted for the same percentage of the total income of all households, 8%, in both 2002 and 2009/10.

Table 18: Percent of total household income accounted for by each income quintile, 2002 and 2009/10, before and after housing costs

Income quintile	2002 BHC	2009/10 BHC	2002 AHC	2009/10 AHC
1st	8	8	6	7
2nd	12	12	10	11
3rd	16	16	15	15
4th	21	21	22	21
5th	42	43	47	46
All	100	100	100	100

Figure 14 compares household income distribution after housing costs in 2002 and 2009/10. A similar movement can be seen in the shape of the distribution as was seen for before housing costs. Table 18 highlights how the income shares of each income quintile has not changed significantly from those of 2002.

Figure 14: Equivalised income distribution *after* housing costs, 2002 and 2009/10



Mean household income

Table 19 shows the mean household income for households, at each stage, for 2002 and 2009/10, as well as the percentage change from 2002, which varies from an increase of 32% in pre-benefit income, to an increase of 23% in Net Income before housing costs.

Table 19: Mean household income for all households, £ per week

	2002 £ per week	2009/10 £ per week	% change from 2002
Pre-benefit income	738	975	32
Gross cash income	763	1,027	35
Net cash income	666	837	26
Net income before housing costs (BHC)	698	860	23
Net income after housing costs (AHC)	562	712	27

For comparison, the Jersey Retail Prices Index (RPI) increased by 29% from June 2002 to December 2009/10 (the reference month for this survey), and the Index of Average Earnings increased by 32% from June 2002 to June 2009⁶.

Table 19 highlights a greater percentage increase in Pre-benefit and Gross cash income, compared to Net cash income and Net income before, and after, housing costs, when focussing on mean household income.

Median household income

Table 20: Median equivalised⁷ household income at each income stage, 2002 and 2009/10

	2002 £ per week	2009/10 £ per week	Difference £ per week	% change from 2002
Pre-benefit income	547	734	187	34
Gross cash income	569	764	195	34
Net cash income	505	647	142	28
Net income BHC	523	658	135	26
Net income AHC	402	543	141	35

The Pre-benefit income, and Gross cash income (which includes household and personal benefits) for households has increased by 34% over the 7-year period.

Net cash income, which takes into account income tax, social security deductions and pension contributions, shows a 28% increase from 2002 to 2009/10.

Finally, Net income before housing costs has shown an increase of 26% since 2002, whilst net income after housing costs has increased, by 35%.

Overall, after housing costs, the median net income for households after housing costs has increased by £141 per week.

⁶ Interpolating between the June 2009 and June 2010 figures for the Average Earnings Index can give a reference percentage change for the period June 2002 to December 2009 (the reference period for this survey). This method gives a percentage increase of 33%.

⁷ McClements equivalisation scale used throughout this section for comparison with 2002 data

Income inequality indicators

Table 27: The 90-10 ratio and Gini coefficient at each income stage, 2002 and 2009/10

90-10 ratio	Pre-benefit income	Gross cash income	Net cash income	Net income BHC	Net income AHC
2002	6.0	5.2	4.6	4.1	5.8
2009/10	7.0	4.7	3.8	3.9	4.9

Gini coefficient	Pre-benefit income	Gross cash income	Net cash income	Net income BHC	Net income AHC
2002	0.38	0.36	0.34	0.33	0.39
2009/10	0.42	0.38	0.35	0.35	0.39

Table 27 shows the 90-10 ratio decreasing from 2002 to 2009/10 at the later stages of income categories, although this ratio has increased at the first stage from 6.0 in 2002 to 7.0 in 2009/10.

Whilst the ratio between the 90th percentile household's income to the 10th percentile households income has increased in terms of their pre-benefit income, it has actually decreased in terms of their net income after housing costs. In other words the incomes of the 90th and 10th percentile households have drawn closer together over the time period.

Turning now to the Gini coefficient, this can be seen to have increased slightly at each stage of income analysis except net income after housing costs. A similar movement was seen in UK income distribution across the same period (see the next section for a UK comparison).

The Gini coefficient is a measure of income inequality. Whilst there are marginal increases across the early stages of income, the Gini coefficient has not changed significantly for Net income after housing costs from 2002 to 2009/10.

Relative low income

Table 21 shows a reduction, though not statistically significant, in the proportions of households in Jersey who lie below the relative low income threshold of 60% of median income.

Table 21: Percent of households with equivalised income below 60% of median threshold, *before* and *after* housing costs, 2002 and 2009/10

	2002	2009/10
BHC	16	13
AHC	24	21

The following tables look at the group of households below the relative low income threshold in more detail.

Table 22: Percent of each household type at “Relative Low Income” in Jersey, before housing costs, 2002 and 2009/10 compared

(*Green background indicates a reduction in the proportion of each household type whose income is below the relative low income threshold. Orange background indicates an increase*)

Before housing costs	2002	2009/10	Proportion of total households in Jersey
Single parent at least one dependent child*	37	19	8
Person living alone (pensioner)	33	32	12
Person living alone (not pensioner)	6	8	16
Single parent with all children over 15yrs	23	10	3
Couple (both pensioners)	40	27	4
Couple at least one dependent child*	17	7	20
Couple with all children over 15yrs	4	7	7
Couple (one pensioner)	15	14	3
Couple (not pensioners)	5	6	18
Other [†]	7	6	9
All households	16	13	100

Table 23: Percent of each household type at “Relative Low Income” in Jersey, after housing costs, 2002 and 2009/10 compared

After housing costs	2002	2009/10	Proportion of total households in Jersey
Single parent at least one dependent child*	64	41	8
Person living alone (pensioner)	45	32	12
Person living alone (not pensioner)	19	21	16
Couple (both pensioners)	36	25	4
Couple with all children over 15yrs	11	16	7
Couple at least one dependent child*	28	19	20
Single parent with all children over 15yrs	37	15	3
Couple (one pensioner)	19	17	3
Couple (not pensioners)	9	12	18
Other [†]	11	16	9
All households	24	21	100

Table 23 shows that, after housing costs, there was a lower percentage of single parents with an equivalised income below the relative low income threshold in 2009/10 than in 2002. This was true both for single parents with at least one dependent child (64% in 2002 after housing costs, compared to 41% in 2009/10), and single parents with all children over 15 years (37% in 2002 compared to 15% in 2009/10, after housing costs).

An improvement was also seen for pensioners living alone, with lower proportions of this household type having an equivalised income below the relative low income threshold in 2009/10 (32%) than in 2002 (45%).

Turning now to tenure of households, Tables 24 and 25 show an improvement in the proportion of households living in States, parish or housing trust rent accommodation who are in relative low income, and similarly for owner-occupiers without a mortgage.

Table 24: Percent of each tenure type at “Relative Low Income” in Jersey, before housing costs, 2002 and 2009/10 compared⁸

<i>Before housing costs</i>	2002	2009/10	<i>Proportion of total households in Jersey</i>
States, parish or housing trust rent	32	25	16
Owner Occupied - without mortgage	28	21	26
Owner Occupied - with mortgage	5	1	26
Qualified Rent	10 ⁷	12	24
Non qualified accommodation		5	9
<i>All households</i>	16	13	100

Table 25: Percent of each tenure type at “Relative Low Income” in Jersey, after housing costs, 2002 and 2009/10 compared

<i>After housing costs</i>	2002	2009/10	<i>Proportion of total households in Jersey</i>
States, parish or housing trust rent	64	45	16
Owner Occupied - without mortgage	28	14	26
Owner Occupied - with mortgage	5	3	26
Qualified Rent	27 ⁷	30	24
Non qualified accommodation		24	9
<i>All households</i>	24	21	100

The improvements seen between 2002 and 2009/10 for households with dependent children is further reflected when looking at *individuals* living in relative low income households. As Table 24 shows, a lower proportion of individuals, and particularly children, live in households below the relative low income threshold in 2009/10 than in 2002.

Table 26: Individuals living in relative low income households, before and after housing costs, 2002 and 2009/10

	Before housing costs		After housing costs	
	2002	2009/10	2002	2009/10
Children	22	10	33	24
Pensioners	31	26	33	26
Working age adults	11	8	19	17
<i>All individuals</i>	16	12	24	20

⁸ NB tenure categories were slightly different in 2002, which combined private rent and non-qualified rental

Comparison with UK

(Source of UK data: "Households Below Average Income 2008/09" report, ONS)

Comparing the Jersey 2009/10 results with the most up-to-date results available from the UK show that equivalised incomes are 64% higher in Jersey than in the UK, before housing costs, and 52% higher after housing costs are taken into account. This indicates a higher impact of housing costs in Jersey on household income.

A smaller proportion of individuals live in households with a relative low income in Jersey compared with the UK, both before housing costs (12% in Jersey compared with 17% in UK) and after housing costs (19% in Jersey, compared with 22% in the UK).

There is little difference in the Gini coefficient (an indicator of income inequality), but Jersey has lower 90-10 ratios than the UK.

Table 28: Jersey household income distribution compared with the UK, before housing costs

Before housing costs	Median household income	% of individuals below 60% of median	90-10 ratio	Gini-coefficient
Jersey 2009/10	667	12	4.0	0.35
UK 2008/09	407	18	4.2	0.36
<i>Change</i>	<i>64%</i>			

Table 29: Jersey household income distribution compared with the UK, after housing costs

After housing costs	Median household income	% of individuals below 60% of median	90-10 ratio	Gini-coefficient
Jersey 2009/10	522	19	4.8	0.39
UK 2008/09	343	22	5.4	0.40
<i>Change</i>	<i>52%</i>			

Table 30 highlights the difference in the distributions of individuals in the relative low income group. In the UK in 2008/09, 30% of children lived in households in relative low income, compared to 22% of Jersey children living in relative low income households, after housing costs.

The opposite is found for pensioners: whilst in the UK 16% of pensioners lived in households with relative low income after housing costs, 27% of Jersey pensioners do so.

Table 30: Percent of individuals living in a household below relative low income threshold, before and after housing costs, Jersey (2009/10) and UK (2008/09)

	Before housing costs		After housing costs	
	Jersey	UK	Jersey	UK
Children	10	22	22	30
Pensioners	28	20	27	16
Working age adults	8	16	16	22
<i>All individuals</i>	<i>12</i>	<i>18</i>	<i>19</i>	<i>22</i>

Annex

Comparison with Index of Average Earnings

On 25th August 2010, the States of Jersey Statistics Unit published the Index of Average Earnings (IAE). This index gives a measure of the annual *change* in the average (mean) earnings of employees in Jersey.

The IAE shows the percent increase in full-time equivalent earnings to be 34% from June 2002 to June 2010. Interpolating between the index for June 2009 and June 2010 gives the percent increase in full-time equivalent earnings from June 2002 to December 2009 (the reference period for the Income Distribution Survey) as 33%.

The IAE, whilst designed to measure change, can also be used to give a measure of employment income per full-time employee. In June 2010, this was £630 per week.

The Income Distribution Survey (and the income reported on throughout this document) includes earnings from employment and pensions, as well as unearned income such as benefits, investments, savings interest, gifts and inheritance. However, a separate analysis was carried out to focus in on the current employment earnings of the respondents. Using the number of hours respondents worked, gross earnings were converted into an hourly rate, based on actual (rather than contractual) hours worked, before being uprated to full-time equivalent. Bonus payments were excluded (as they are in IAE). The earnings data were weighted according to industry, to ensure the sample of jobs was representative of employment in Jersey.

Using this methodology, IDS gives the average employment earnings (per full-time employee of 36.9 hours per week⁹) as £649 per week.

Given that IAE and IDS are two different surveys, designed to measure different aspects of earnings, the difference of £19 per week (3%) is consistent with the estimated confidence intervals.

⁹ 36.9 is the average hours worked per person in Jersey from Census 2001 data

Appendix: Definitions

Equivalisation is used to enable a fairer comparison between different sized households. For example a single person living on his own earning £44,000 a year might be considered to have a higher equivalent income compared to a married parent of three young children earning £44,000.

Equivalisation was carried out using an internationally recognised equivalence scale: the 1998 Eurostat Task Force recommended the use of the Modified OECD equivalence scale for continuity and comparability reasons. In addition, the UK publication “Households Below Average Income” uses the Modified OECD equivalence scale. Therefore, for the majority of this report, the Modified OECD scale was used for equivalisation. However in the section comparing 2002 data (for which the McClements scale had been used), the 2009/10 income data was analyzed using the McClements equivalence scale.

Table A: The Modified OECD equivalence scale

	Modified OECD scale
First adult in household	0.67
Any additional adults (16 years or over)	0.33
Any children (0 – 15 years)	0.20

Table B: The McClements equivalence scale

	McClements Scale BHC	McClements scale AHC
First adult in household	0.61	0.55
Spouse	0.39	0.45
First additional adult (19 years or over)	0.46	0.45
Second additional adult (19 years or over)	0.42	0.45
Further additional adults (19 years or over)	0.36	0.40
Each child aged 16 – 18	0.36	0.38
Each child aged 13 - 15	0.27	0.28
Each child aged 11 - 12	0.25	0.26
Each child aged 8 - 10	0.23	0.23
Each child aged 5 – 7	0.21	0.21
Each child aged 2 – 4	0.18	0.18
Each child aged 0 - 1	0.09	0.07

A **household** was defined as one person living alone, or a group of people (not necessarily related) living at the same address, who share a shopping bill, eat together and share the same living space.

Household types were categorised according to the following definitions:

- Couple (both not pensioners)
Two adults living together as a couple
- Couple with at least 1 dependent child (15 or under)
Two adults living together as a couple, with one or more children, of whom at least one was aged under 16 years
- Single parent with at least 1 dependent child
A single parent living with one or more children, at least one of whom was aged under 16 years
- Person living alone (not pensioner)
One adult living alone, below pensionable age (65 years for men, 60 years for women)
- Person living alone (pensioner)
One adult living alone, of pensionable age (65 years for men, 60 years for women)
- Two or more pensioners (including couple with only one pensioner)
Two adults living as a couple, at least one of whom is of pensionable age (65 years for men, 60 years for women)
- Other
All other household types, including professional house-share, family with au-pair, two generation households

Household tenures were categorised according to the following:

- Owner occupied
includes households who own their home, with a mortgage, and/or States loan, or outright. This category also included homes that were being lived in for 'lifetime enjoyment'
- States, parish or housing trust rent
includes any home rented from the States of Jersey, a housing trust or a parish
- Qualified private rent
includes any home being rented as a residentially qualified property
- Non qualified accommodation
includes lodging houses, lodgers in private households, staff, service or tied accommodation and 'non-qualified rental'

Gini coefficient

One measure of income inequality used internationally is the Gini coefficient which aims to summarise the degree of sharing of income across households. A Gini coefficient of 0 indicates that income is evenly spread across households, with each household receiving the same proportion of income (i.e. complete equality); whilst a Gini coefficient of 1 would represent a single household in the population receiving all the income and the rest of the population receiving nothing (i.e. complete inequality).

Income

Gross Cash Income was defined on a household level as: all financial flows *into* the household, both unearned and earned, over the previous 12 months

- This *did* include:
 - earnings from any employment (including self-employment, bonuses, benefits in kind), over the previous 12 months
 - income from pensions, including the Jersey Social Security pension, other countries' social security pensions, private, superannuation and occupational pensions
 - income support awards, including payments paid directly to landlord, HMA fund and childcare provision
 - benefits, from Jersey social security or other countries, e.g. maternity grants and allowances, sickness allowance, Christmas bonus, cold weather payments, TV licence schemes
 - income from lodgers or buy-to-lets (profit only)
 - income from child maintenance arrangements
 - income from shares, share options, dividends, fixed income and interest from savings
 - income from any other source, including gifts and inheritance
- the actual value of assets and/or savings were *not* included

Net income before housing costs (BHC) was defined as Gross Cash Income, *minus*:

- income tax
- social security payments
- pension contributions
- child maintenance payments

Net income after housing costs (AHC) was defined as Net Income BHC, *minus*:

- mortgage or rent payments on place of residence
- service charge on place of residence
- rates (parish and Island-wide)
- buildings insurance for place of residence

Income quintile

If every household were ordered according to its income, from the lowest to highest, the first 20% of households represent the "first income quintile" of households – i.e. those households who have the lowest income. The second income quintile is the next 20% of households, and so on to the fifth income quintile, which corresponds to the 20% of households who have the highest income.

Mean income

The mean income is a measure of the average of all household incomes. As the distribution of household incomes tends to be 'skewed' (that is there are a number of households with very high incomes), the mean household income will tend to be higher than the median, and there will be more than half of households whose income is less than the mean. To prevent exceptionally high or low values from unduly influencing the mean value, 2.5% winsorisation was used, whereby the top 1.25% and the bottom 1.25% of household incomes were assigned to the 1.25th and 98.75th percentile values respectively.

Median income

The median income is the income of the middle household of the distribution (the 50th percentile). Half of households will have a lower income than the median, and half will have a higher income than the median.

Relative low income

There are a number of internationally used definitions for 'relative low income'. The 1998 Eurostat Task Force recommended the use of the relative low income threshold at **60% of the median** equivalised income value.

Residential qualifications

- 'a – h' residential qualifications are gained through a period of living on the Island, or through family connections
- 'j' residential qualifications are held by some people who are "essentially employed", approval having been given by the Housing Department
- 'k' category residential qualifications are where people are given consent on social or economic grounds
- For the purposes of this report, a non-qualified household was categorized as such where none of the household members held any residential qualifications.

Sample error

By definition, a sample survey does not involve approaching every household in the Island. However the aim is that the results are representative of all Jersey households. To this end, the sample was randomly chosen, and stratified by parish (that is, the sample included households within each parish in proportion to that which is found in Jersey as a whole).

However, given that not every household in Jersey was approached, the results will include some 'sample error', and the degree of this sample error can be estimated. Calculations show that, for the results reported in this document, income values are accurate¹⁰ to within 7%. For example a sample value of £1,000 would indicate the true population value to be between £930 and £1,070.

Any proportions which are reported are accurate to within 3 percentage points¹⁰. For example a sample proportion of 22% would indicate the true population value to be within 19% and 25%.

Weighting

Whilst every effort is made to encourage the randomly sampled households to take part, there is inevitably some variation in the willingness and ability of households to do so. In order to ensure the representativeness of the sample, so that inferences can be drawn about the population of Jersey as a whole, the set of respondents was inspected by tenure type. The responses of each household were assigned a 'weight' according to whether its particular tenure was over or under-represented in the set of respondents, compared with the known distribution for all Jersey households.

¹⁰ 95% confidence interval

The known distribution of tenures in Jersey is taken from the 2001 Census, with some adjustments made to account for the change in residency from 19 to 11 years since this time. The resultant updated tenure profile is shown in Table C together with the 2001 Census profile.

Table C: Household Tenure from 2001 Census and updated profile, percentages

Tenure	2001 Census	Updated profile
Owner Occupied	51	52
States, parish or housing trust rent	14	16
Qualified private rent	22	24
Non-qualified accommodation (<i>including lodging houses, staff accommodation, 'non-qualified rental'</i>)	13	9
Total	100	100

Table D presents the distribution of tenure for all respondents to the Income Distribution survey alongside the *updated* tenure profile. The implied weighting factor (which indicates by how much each record is weighted up or downwards) is also given.

Table D: Household Tenure profile of the un-weighted Income Distribution Survey (IDS) responses.

Tenure	IDS	Census 2001: updated profile	Implied weighting factor
Owner Occupied	63	52	0.82
States, parish or housing trust rent	11	16	1.51
Qualified private rent	17	24	1.41
Non qualified accommodation (<i>including Lodging houses, staff accommodation, non-qualified 'rental'</i>)	10	9	0.90
Total	100	100	n/a

The weighting method ensures that households of each tenure type are represented in the sample according to the proportion of each tenure type in Jersey as a whole. Table E shows the distribution of household type across this weighted dataset, and shows that no category is particularly over or under represented in the sample relative to the Census 2001 distribution of household types.

Table E: The percent of each household types in the weighted dataset compared to the Census 2001

Tenure	Weighted IDS	Census 2001
Single parent and at least one dependent child	6	4
Person living alone (pensioner)	11	12
Person living alone (not pensioner)	17	16
Couple (both pensioners)*	11	8
Couple with all children 16 years or more	6	7
Couple with at least one dependent child	21	20
Single parent with all children aged 16 years or over	3	3
Couple (one pensioner)	4	3
Couple (both not pensioners)	18	18
Other	10	4
Total	100	100

** Census 2001 used the category "Two or more pensioners", whereas IDS used the category "Couple, both pensioners", and where there were more than two pensioners living in a household, this was classed as "Other"*