

## Summary

### Key statistics

- **Mean** household income was £940 per week after housing costs, representing an increase of 1% since 2019/2020 after adjusting for inflation
- **Median** equivalised household income was £700 per week after housing costs, representing a decrease of -3% since 2019/2020 after adjusting for inflation
  - Median household income was 49% higher in Jersey than the UK after housing costs, but not adjusted for relative cost of living
- Half (48%) of equivalised household income after housing costs went to households in the top 20% of the income distribution, compared with 5% going to households in the bottom 20%
- After housing costs, 24% of households were living in relative low income (RLI), defined as household income below 60% of median income: £510 per week before housing costs, and £420 per week after housing costs
  - One in five (21%) individuals were in RLI marginally higher than the UK (20%)
  - One in four (23%) children were in RLI, a lower proportion than the UK (27%)
  - More than one in four (29%) pensioners were in RLI, twice the proportion of the UK (15%)
- Households living in rental accommodation (including the qualified, social, and non-qualified sectors) spent, on average, around a third (31%) of their income on rent – essentially the same as the proportion as in 2014/2015 (32%)

### Key themes

- Mean and median household incomes have increased approximately in line with inflation (as measured by the Retail Prices Index) when compared with 2019/2020 and 2009/2010
- The benefits and tax system improve income inequality; housing costs almost remove this improvement. This effect of housing costs increasing income inequality has grown over the last 12 years.
- The overall proportions of households and individuals living in relative low income (RLI) are similar to those recorded in 2014/2015 and 2019/2020
- Income inequality has increased over the last decade, that is the distribution of household income has become more unequal, particularly after housing costs are included
  - The 90-10 ratio of equivalised net income after housing costs, which measures the income of the 90<sup>th</sup> percentile over the income of the 10<sup>th</sup> percentile, has increased from 4.8 in 2009/2010, to 6.0 in 2014/2015, and to 7.0 in 2021/2022
  - The Gini coefficient, which ranges from zero (complete equality) to one (complete inequality), has increased from 0.39 in 2009/2010, to 0.41 in 2014/2015, to 0.42 in 2021/2022
- This report covers household income and spending on housing; it does not cover wealth or assets. For example, 16% of households in the lowest quintile after housing costs are owner-occupiers without a mortgage, so while they have lower incomes they have assets including their home.

## Introduction and quality notice

This report presents preliminary results on the incomes of Jersey households from the 2021/2022 Living Costs and Household Income Survey. This is a large survey of Jersey households that runs for one year. It started in October 2021 and is still running at the time of publication. The results presented herein are based on the approximately 800 households surveyed between October 2021 and May 2022. This represents approximately two-thirds of the expected final response set. Statistics for all households are reported, but due to the smaller sample size, results have a higher degree of uncertainty compared with past reports and the upcoming final report on the 2021/2022 survey, which is scheduled to be published in the first half of 2023.

The previous Living Costs and Household Income Survey started in July 2019 but was cut short in March 2020 due to covid-19 public health measures introduced at that time, as the survey involves face-to-face interviews in people's homes. Due to the smaller number of responses collected and the shortened collection period, much of the income and spending analysis was not possible. A new survey was launched in October 2021; this report presents the preliminary results of that survey.

The Living Costs and Household Income Survey collects detailed information on all sources of income (including employment, pensions, and unearned income), taxation (income tax, parish rates), pension contributions (Jersey social security and other pension contributions), and spending on housing costs (for example rent and mortgage interest), as well as demographic information on the make-up of the household. Using demographic information, the results were weighted to ensure they were representative of the Jersey population, and to account for inflation during the survey period; details of the weighting and survey methodology can be found in the [appendix](#).

The Living Costs and Household Income Survey collects data on household income and spending only, and it does not collect data on household assets, wealth, or debts. Mortgage payments on a household's primary residence are covered by the survey, but other mortgages for example on buy-to-let properties are excluded. It should be borne in mind that some households with low incomes may have a high net wealth which could provide them a higher standard of living than their income implies, and similarly some households with high incomes may have a net negative total wealth and may be making debt repayments. It is worth noting that owner-occupied households who own their home outright (without a mortgage) will tend to be older, on average, than those with a mortgage, and more likely to be pensioner households without employment income. Such households tend to have lower income but higher wealth; as this survey only collects information on incomes, it is not possible to report on their wealth beyond the fact that they own their home.

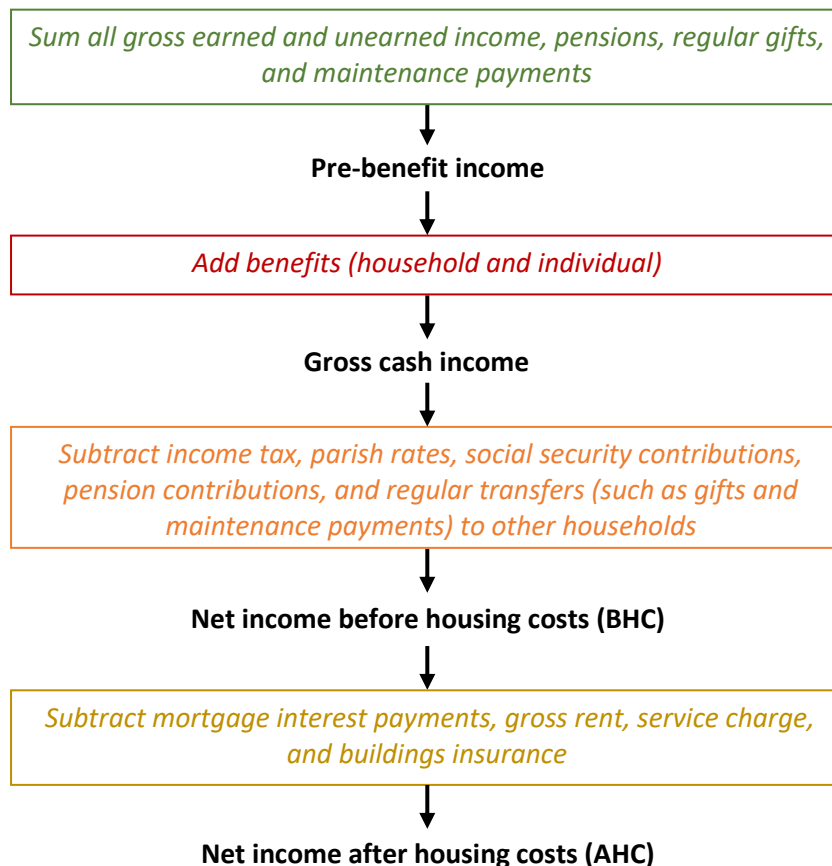
Statistics Jersey thanks households for participating in the Living Costs and Household Income Survey and making this report possible.

## Analysis outline

Four stages of household income calculations are presented throughout this report – see [Figure 1.1](#). Between each stage of analysis, components of income are included (e.g. pensions, benefits) and deductions are made (e.g. income tax, social security contributions).

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

**Figure 1.1 Four main stages of household income**



## Mean household income

### All households

[Table 1.1](#) shows the mean (average) household weekly income for all households in Jersey, for each stage of household income. The change in mean income in moving from one stage of income to the next is apparent<sup>1</sup>.

<sup>1</sup> Throughout this section, which presents mean income figures, the income data was winsorised at 2.5%, and weekly figures are rounded to the nearest £10. In winsorisation, the incomes of the lowest 1.25% and the highest 1.25% of households are assigned to the value of the 1.25<sup>th</sup> percentile household, and the 98.75<sup>th</sup> percentile household respectively. This technique is commonly used to avoid particularly high or low income households from excessively influencing the mean value.

**Table 1.1 Mean household income**

	<b>All households (£ per week)</b>
Pre-benefit income	1,310
Gross cash income	1,360
Net income before housing costs (BHC)	1,090
Net income after housing costs (AHC)	940

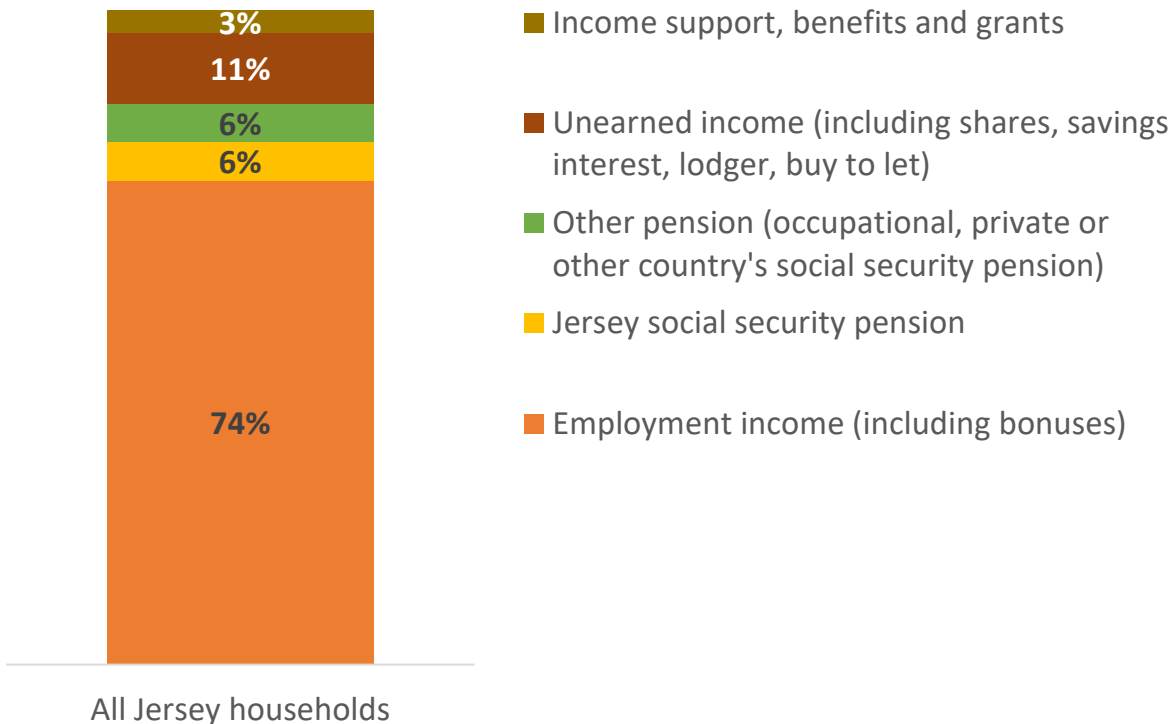
It should be noted that the household incomes presented in this section have not been adjusted for household size: households with more adults may be more likely to have a higher income. The later section on [equivalised income](#) presents the data adjusted for household size, to allow fairer comparisons to be made.

## Composition of income

### All households

Analysing gross cash household income by source (see [Figure 1.2](#)) showed that:

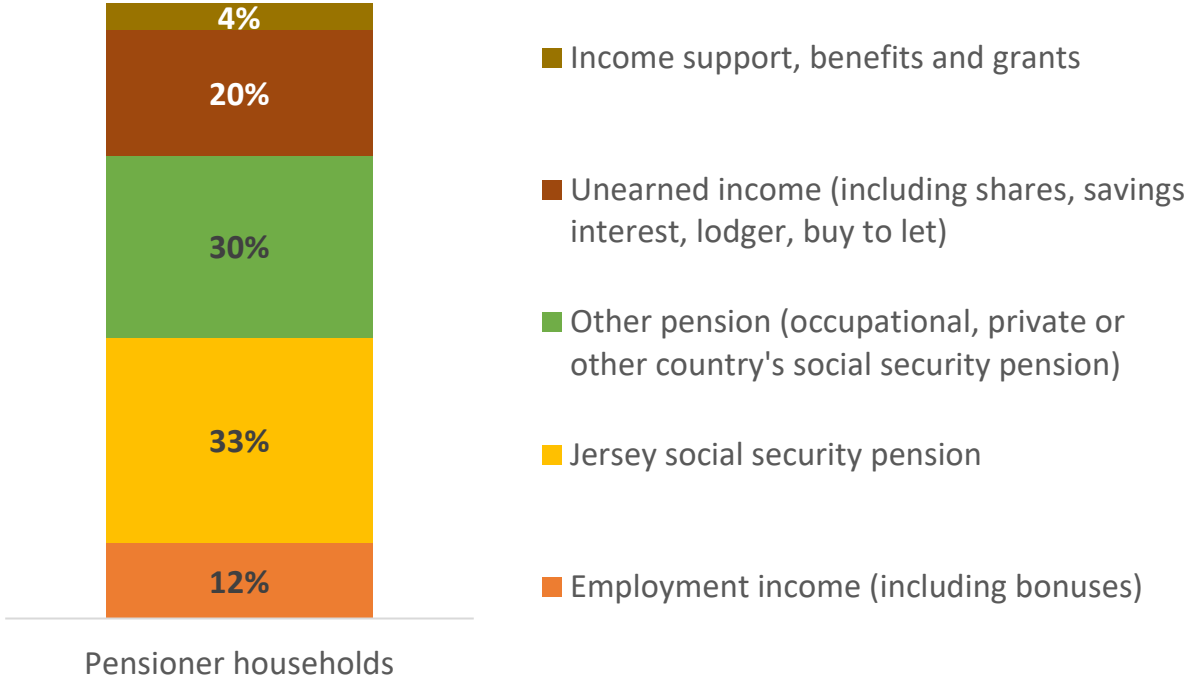
- three-quarters (74%) of total household income in Jersey originated from employment (including self-employed earnings)
- a tenth (11%) was from unearned income sources such as shares or dividends, savings interest, buy to let profits, and income from lodgers
- 12% of total household income was from a pension – 6% of total household income was from the Jersey social security pension, and 6% from either occupational, private or another country’s social security pension.

**Figure 1.2 Composition of household income in Jersey**


### Pensioner households

A third (33%) of pensioner income was from the Jersey social security pension, and 30% was from other pension types, such as occupational, private, or social security pensions from other countries. Unearned income accounted for a fifth (20%) of pensioner household income, employment made up 12% of household income, and the remaining 4% came from income support, benefits, and grants.

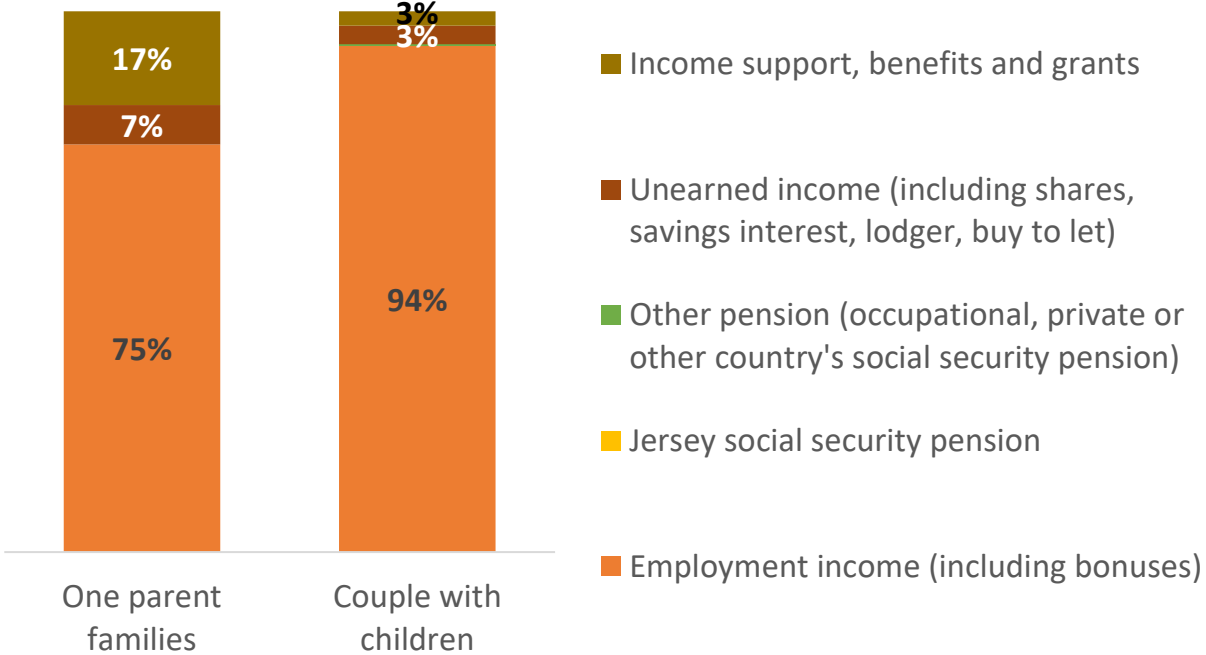
**Figure 1.3 Composition of household income in Jersey for pensioner households**



### Working-age households with dependent children

For one-parent families, three-quarters (75%) of their income came from employment whilst over 17% was from income support, benefits and grants; see [Figure 1.4](#). In contrast, a larger majority (94%) of income for couples with dependent children was from employment, and only 3% from income support, benefits and grants.

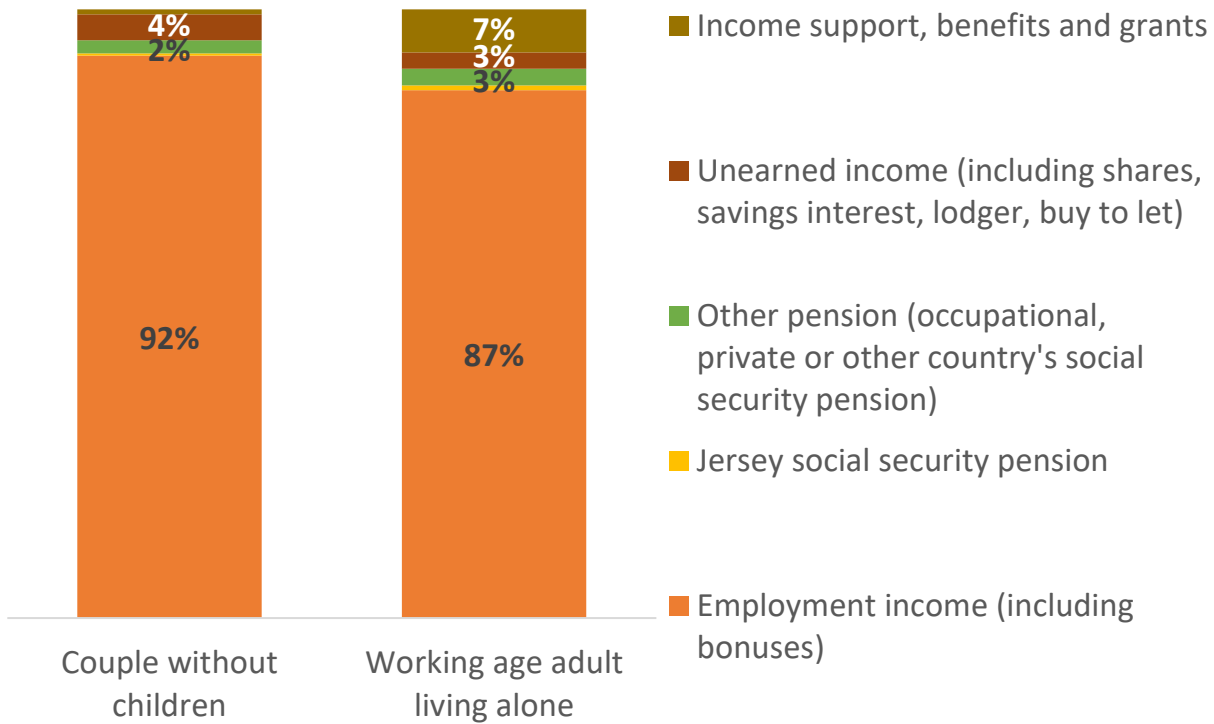
**Figure 1.4 Composition of household income in Jersey for working-age households with dependent children**



### Working-age households without children

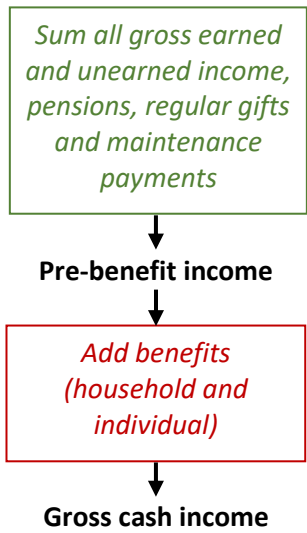
For households of working-age, either couples or single persons, with no children in the household, a similarly high proportion of household income arose from employment earnings (92% and 87% respectively). For both these household types, a small proportion of income (4% and 3% respectively) came from unearned sources such as shares, dividends, savings interest or profits from buy to let. For adults of working-age living alone, 7% of their income was from income support, benefits and grants.

**Figure 1.5 Composition of household income in Jersey for working-age households without children**



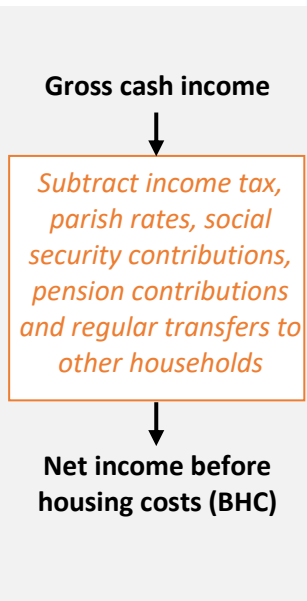
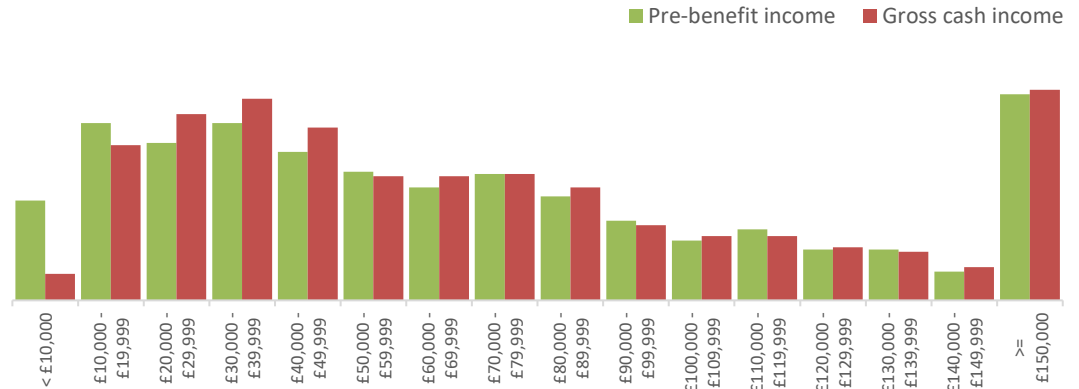
## Changes in household income at each stage of analysis

The following three charts illustrate how the income distribution changes at each stage of analysis.



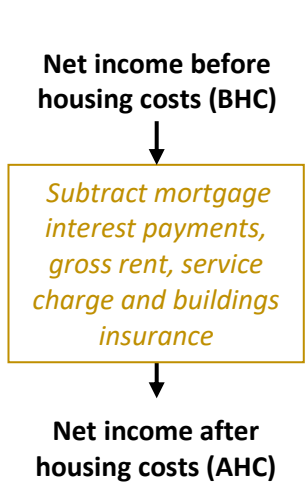
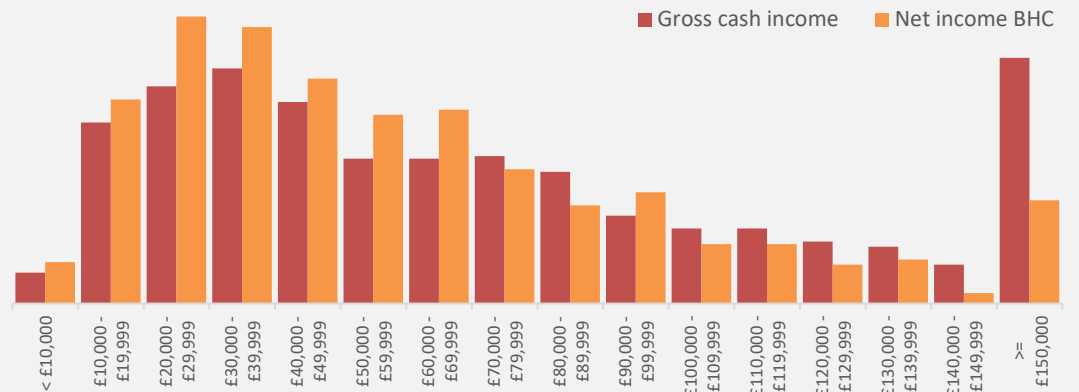
**Figure 2.1 Pre-benefit income → Gross cash income**

As income support and benefits payments are added into the earned and unearned income of households, the proportion of households at the lowest band of income reduces.



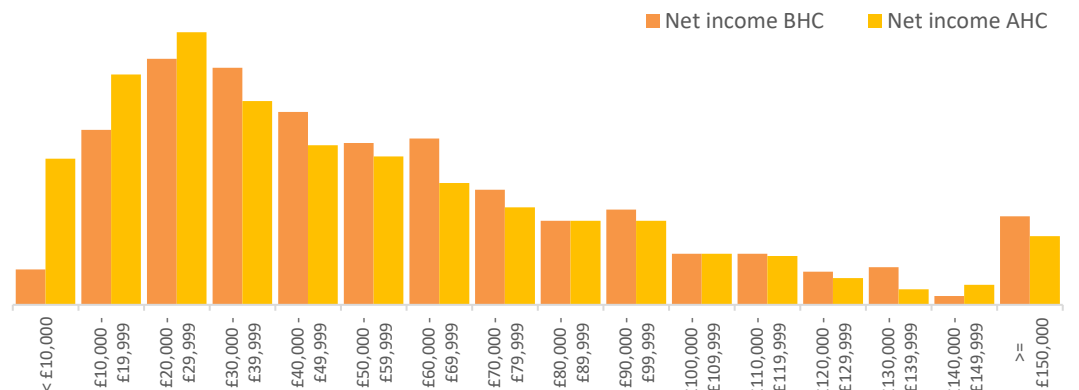
**Figure 2.2 Gross cash income → Net income before housing costs**

Deducting income tax, social security and pension contributions from household income increases the number of households in lower and middle income bands (below £70,000), and decreases the number in higher income bands (above £70,000).



**Figure 2.3 Net income before housing costs → Net income after housing costs**

Finally, once housing costs (both rent and mortgage interest) are taken into account, the distribution moves leftwards, with higher proportions of households in the lower income bands below £30,000.






## Equivalised income distribution

Mean household income will generally be affected by household size, e.g. single adult households will generally have lower incomes than two or more adult 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 also in make-up (e.g. numbers of children versus adults), a process of equivalisation is used to standardise every household to the same household size and type. The standard used here, and generally in this field of analysis, is that of an adult couple with no children.

This process of standardisation, called equivalisation, allows fairer comparisons to be made across different sized households. For example, one person with an income of £500 per 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. [Figure 2.4](#) illustrates an example of this process; see the [appendix](#) for further information.

**Figure 2.4 The equivalisation process**

Household Type	Single adult	Two adults	Two adults with two children
			
Income	£40,000	£40,000	£40,000
	÷	÷	÷
Equivalisation factor	0.67	(0.67 + 0.33 = 1.0)	(0.67 + 0.33 + 0.2 + 0.2 = 1.4)
	=	=	=
Equivalised income	£60,000	£40,000	£28,600

## Median equivalised household income

The **median equivalised household income**<sup>2</sup> is a particularly meaningful average measure when the overall distribution is skewed (as income distributions typically are, whereby a small number of households may have particularly high incomes).

The median equivalised income for households in Jersey before housing costs was £850 per week, and £700 per week after housing costs; see [Table 2.1](#). This means if all households were ordered by their equivalised household income after housing costs, the middle household (the 50<sup>th</sup> percentile) had an income of £700 per week.

**Table 2.1 Median equivalised household income**

	£ per week
Pre-benefit income	1,030
Gross cash income	1,040
Net income before housing costs (BHC)	850
Net income after housing costs (AHC)	700

<sup>2</sup> The equivalised income of the middle (50<sup>th</sup> percentile) household.



## Quintiles

A useful approach for exploring the distribution of household income is to divide households in Jersey into five equal sized groups ('quintiles') according to their income level – the first quintile being the 20% of households with the lowest incomes, the second quintile being the next 20% of households and so on, up to the fifth, or top, quintile being the 20% of households with the highest incomes.

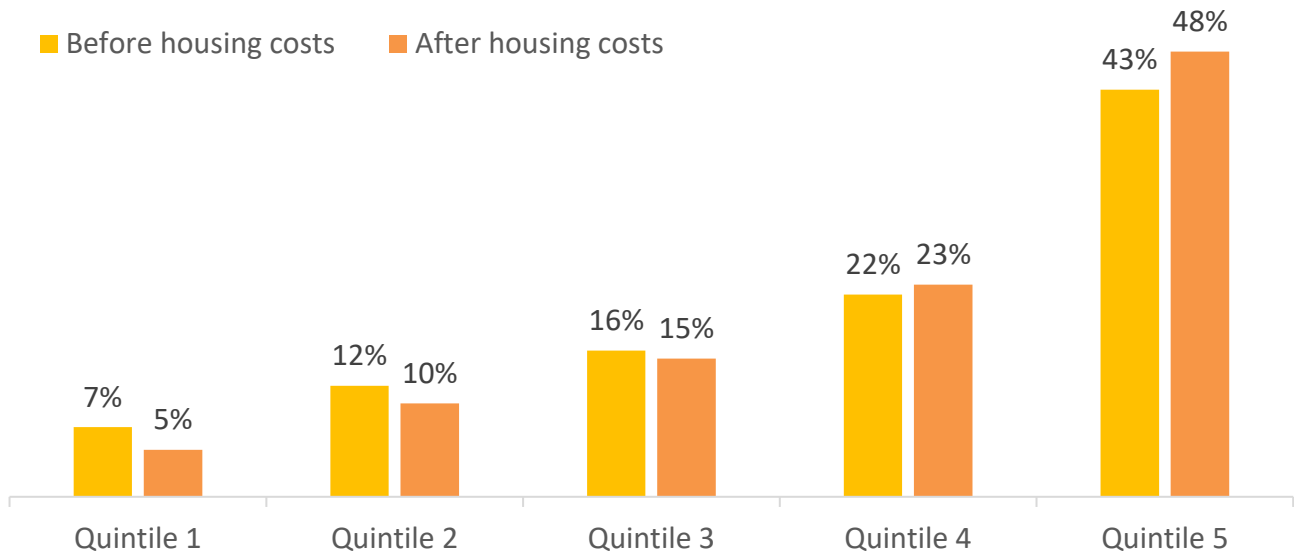
The 2021/2022 survey is ongoing, as explained in the [introduction](#), meaning that the following results are based on a smaller set of responses than usual, so results have a higher level of uncertainty associated with them.

### All households

[Figure 2.5](#) illustrates the proportion of total household equivalised net income before and after housing costs for each quintile. The top 20% of households were found to have half (48%) of total household income after housing costs, whilst the bottom 20% of households had 5% of total household income.

It should be noted that the income distribution survey does not include questions on assets, and this report focusses on *income* rather than overall wealth.

**Figure 2.5 Proportion of total household equivalised net income in each quintile**



The quintile boundaries are given in [Table 2.2](#).

**Table 2.2 Annual household income (equivalised): upper boundaries for income quintiles (rounded to the nearest £100)**

	Quintile 1	Quintile 2	Quintile 3	Quintile 4
Net income before housing costs	28,600	39,300	51,300	73,400
Net income after housing costs	19,300	30,400	44,900	69,400

### By household type

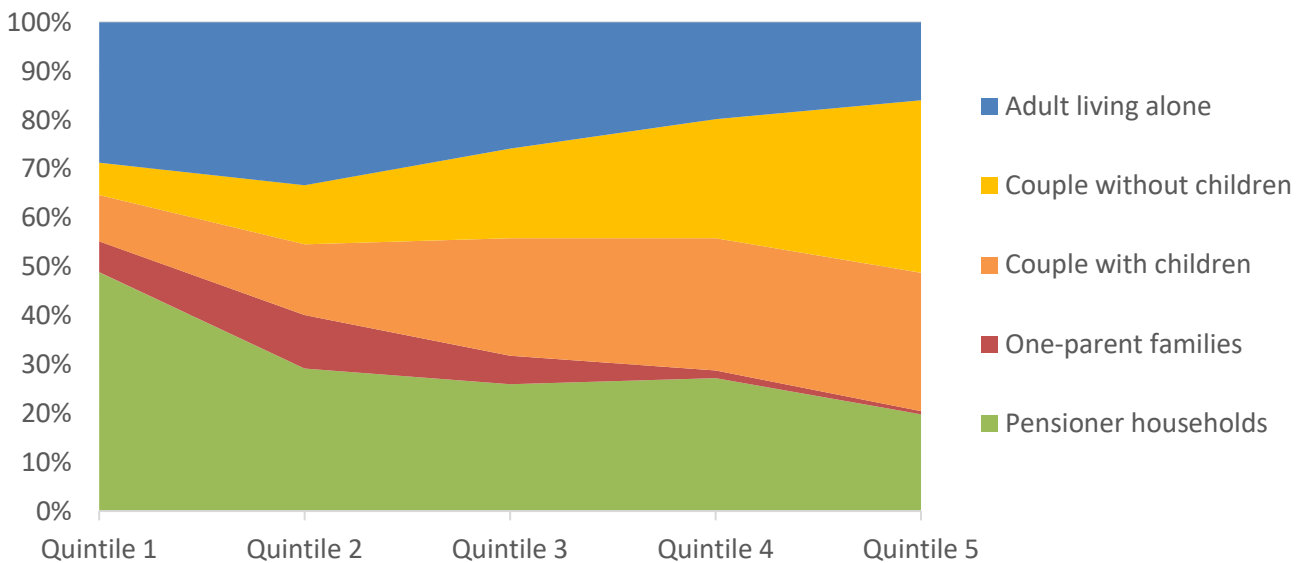
[Figure 2.6](#) presents each household type and the proportion of each income quintile that they occupy, before housing costs were taken into account. For example, focussing on pensioner households, these made up two-fifths (43%) of the first income quintile, and a sixth (16%) of the top income quintile. Pensioner households were more likely to be in the lower income quintiles.

Overall there were many fewer one-parent families than pensioner households (as represented by the overall narrower band for this household type compared to pensioner households in [Figure 2.6](#)), but these too tended to be in the lower income quintiles.

The opposite pattern was seen for couples with no children, who made up more than a quarter (29%) of the top income quintile but only 6% of the bottom income quintile. A similar pattern was seen for couples with children, but less pronounced, making up a quarter (24%) of the top quintile compared to 8% of the bottom quintile.

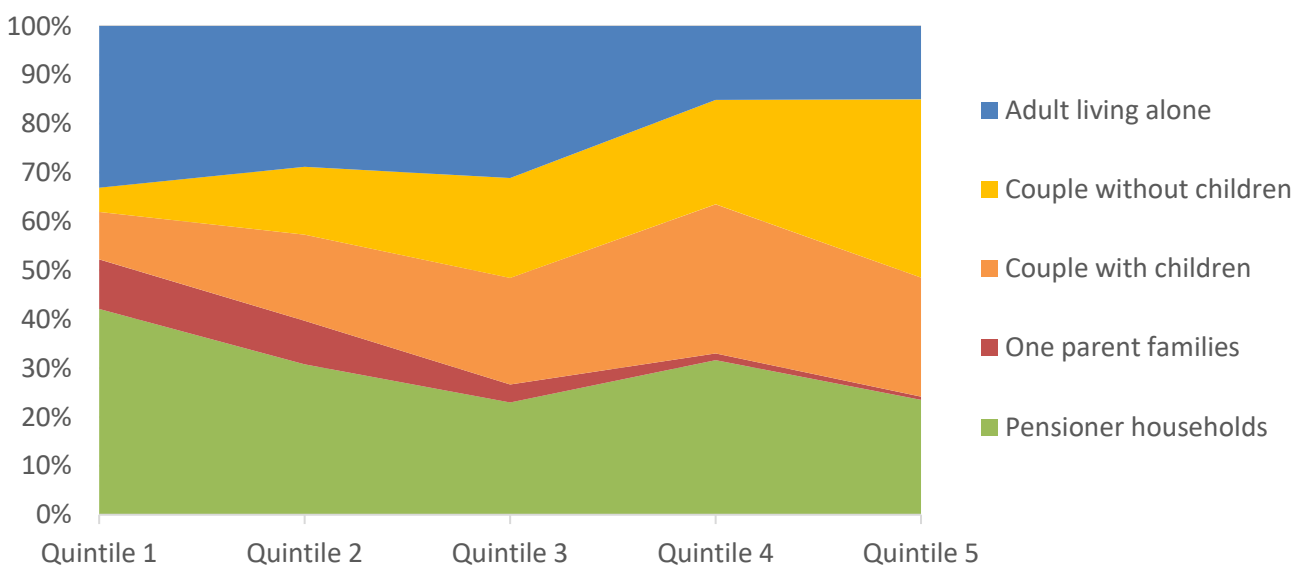
Working-age adults living alone made up a quarter of the bottom two quintiles (25% and 26% respectively), with the proportion decreasing in the upper quintiles.

**Figure 2.6 Proportion of each income quintile before housing costs by household type**



After housing costs were taken into account, the patterns were similar; see [Figure 2.7](#). The trend for pensioner households to be in the lower income quintiles remained but was less pronounced. The pattern that couples with no children tended to be in the higher income quintiles remained strong. One-parent families made up 9% of the lowest income quintile, but only 1% of the highest two income quintiles. For persons of working age living alone, once housing costs were taken into account, the trend towards being in the lower income quintiles remained the same.

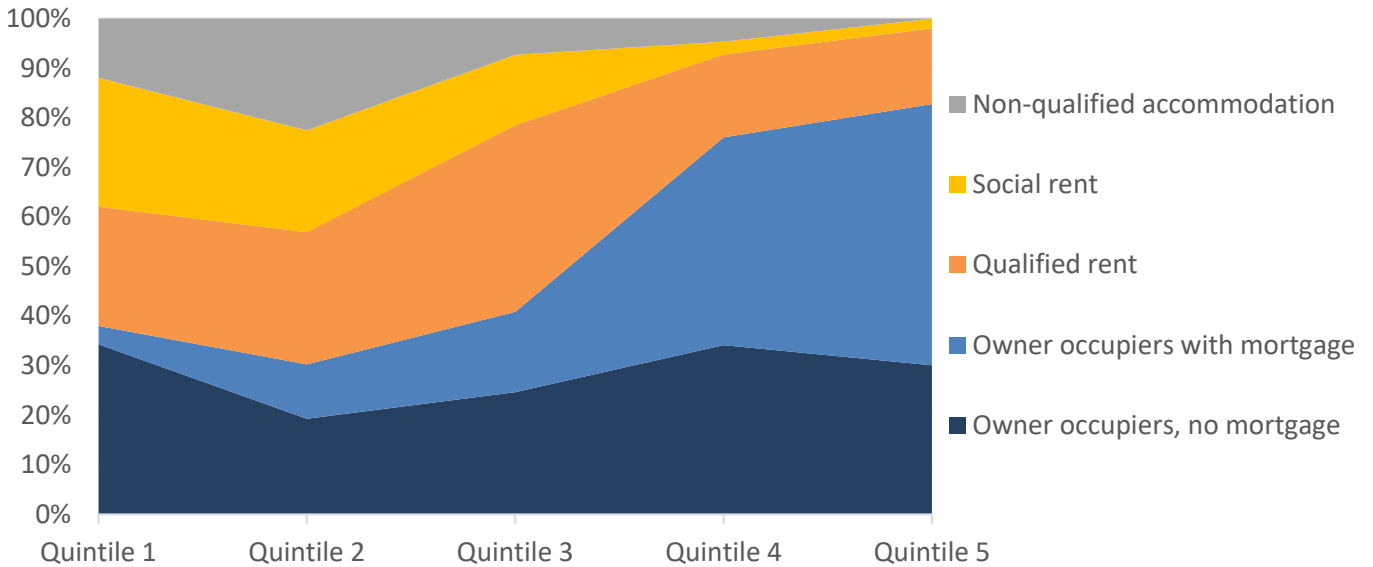
**Figure 2.7 Proportion of each income quintile after housing costs by household type**



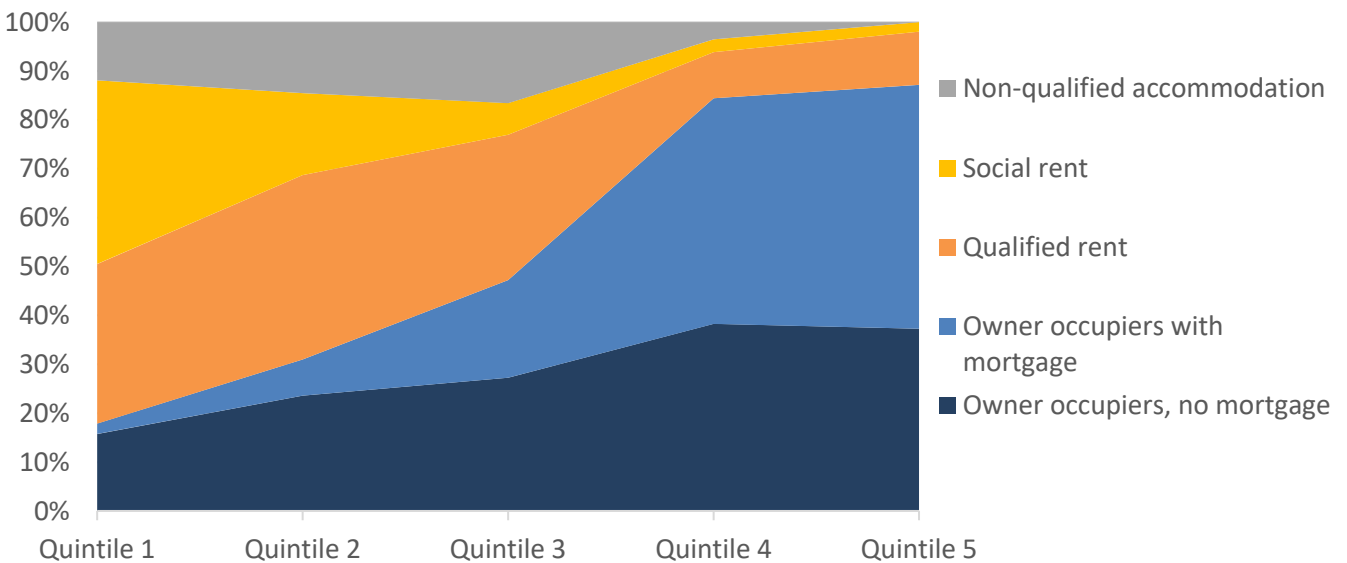
## By tenure

Similar analyses were performed grouping households by tenure. The distributions before and after housing costs are shown in [Figures 2.8 and 2.9](#).

**Figure 2.8 Proportion of tenure group in each income quintile, before housing costs**



**Figure 2.9 Proportion of tenure group in each income quintile, after housing costs**



Focussing on household income after housing costs ([Figure 2.9](#)), a strong downward trend was seen for households living in social rent; 38% of households in the lowest quintile lived in social rent, compared to 2% of those in the highest quintile. The reverse was seen in owner-occupier households with a mortgage; half (50%) of the highest quintile were owner-occupiers with a mortgage, compared to 2% of the lowest quintile. A similar trend was seen among owner-occupier households without a mortgage, but was less pronounced. Qualified rental households were more likely to be in the lower and middle quintiles, with qualified rental tenure making up a third (35%) of the three lower quintiles.

## Relative low income

This section of the report focusses on households at the lower end of the income distribution.

An internationally recognised threshold of relative low income is 60% of the median equivalised income for a jurisdiction<sup>3</sup>. It should be noted that this provides a *relative* measure of low income, within the context of a 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.

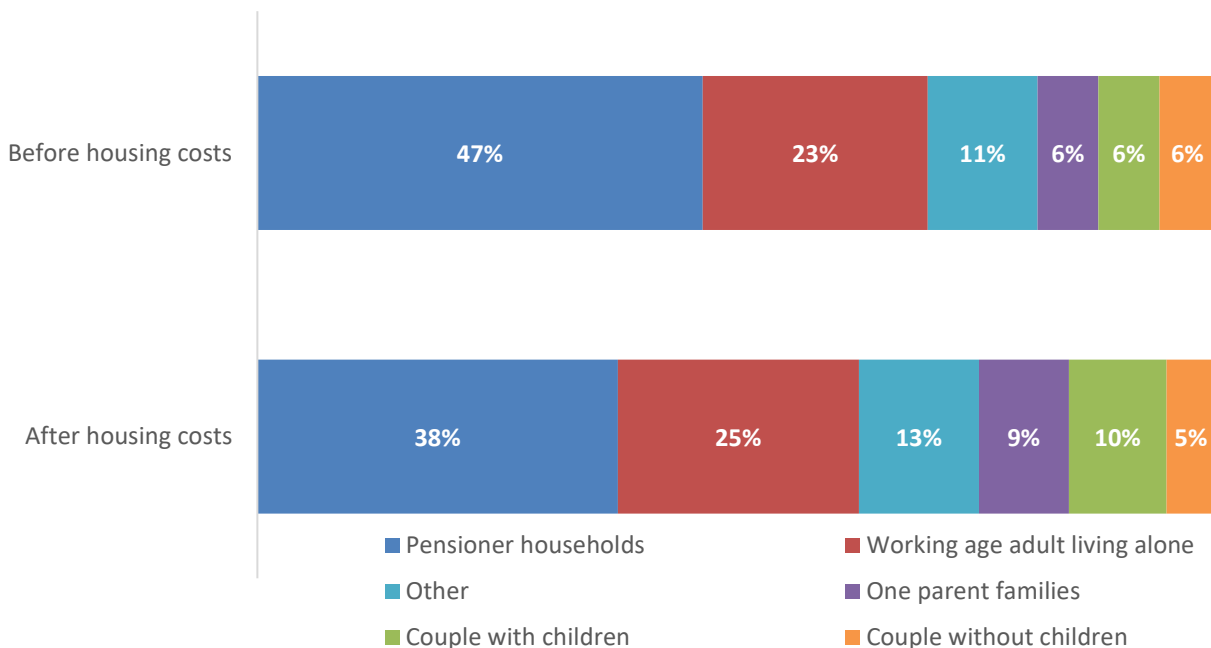
The relative low income threshold in Jersey in 2021/2022, defined as 60% of median equivalised household income, was £510 per week before housing costs, and £420 per week after housing costs.

15% of households were in the category of relative low income before housing costs, rising to one in four (24%) of households after housing costs were taken into account.

### Relative low income households, by household type

Two-fifths (38%) of the group of households in relative low income after housing costs were pensioner households, whilst a quarter were working age adults living alone (25%); see [Figure 3.1](#) for full results.

**Figure 3.1 Relative low income households, by household type**

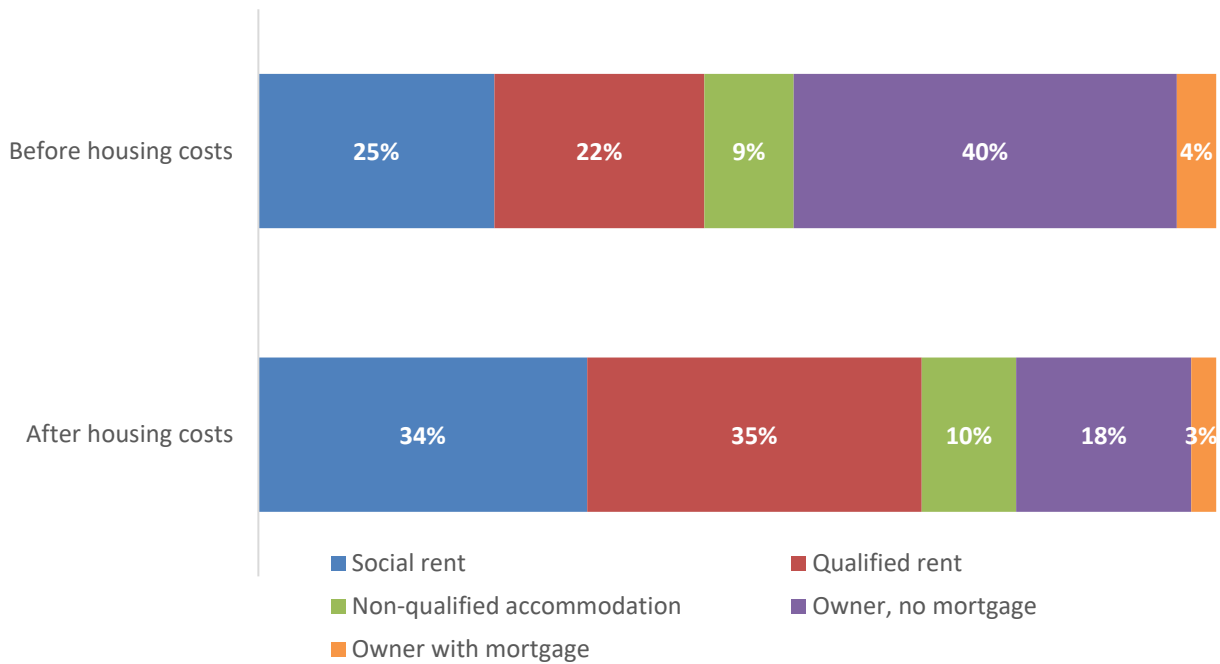


### Relative low income households, by tenure

A third (34%) of the group of households in relative low income after housing costs were those living in social rental accommodation, and another third (35%) were those living in qualified rent; see [Figure 3.2](#). Those in owner-occupied accommodation without a mortgage made up a fifth (18%).

<sup>3</sup> The [1998 Eurostat Task Force](#) recommended the use of the relative low income threshold at 60% of the median equivalised income value

**Figure 3.2 Relative low income households, by tenure**



Applying housing costs decreased the proportion of relative low income households who were living in owner-occupied accommodation without a mortgage from two in five (40%) to one in five (18%). Conversely, the proportion living in both social rent and qualified rent increased from approximately a quarter (25% and 22% respectively) before housing costs to approximately a third (34% and 35%) after housing costs.

### Individuals in relative low income

Assuming a household's income can be equally attributed to each household member, the proportion of *individuals* living in relative low income before and after housing costs can be calculated; the results are displayed in [Table 3.1](#).

**Table 3.1 Percent and count of individuals<sup>4</sup> in relative low income before and after housing costs.**

	Before housing costs		After housing costs	
	%	persons	%	persons
Children	10	1,700	23	3,800
Working-age adults	9	5,900	17	11,800
Pensioners	24	4,600	29	5,500
<b>All individuals</b>	<b>12</b>	<b>12,600</b>	<b>21</b>	<b>21,400</b>

Similar proportions of children and working-age adults lived in households with relative low income before housing costs (10% and 9% respectively); whereas a quarter (24%) of pensioners were living in households with relative low income.

The proportions of children and working-age adults living in relative low income living in relatively low income were twice as high after housing costs were taken into account, at 23% and 17% respectively. Pensioners remained

<sup>4</sup> Estimates of the number of individuals were calculated using the totals for each age group as at the [2021 census](#).

the age group with the highest proportion in relative low income at 29%, but the increase after taking housing costs into account was lower than for other age groups.

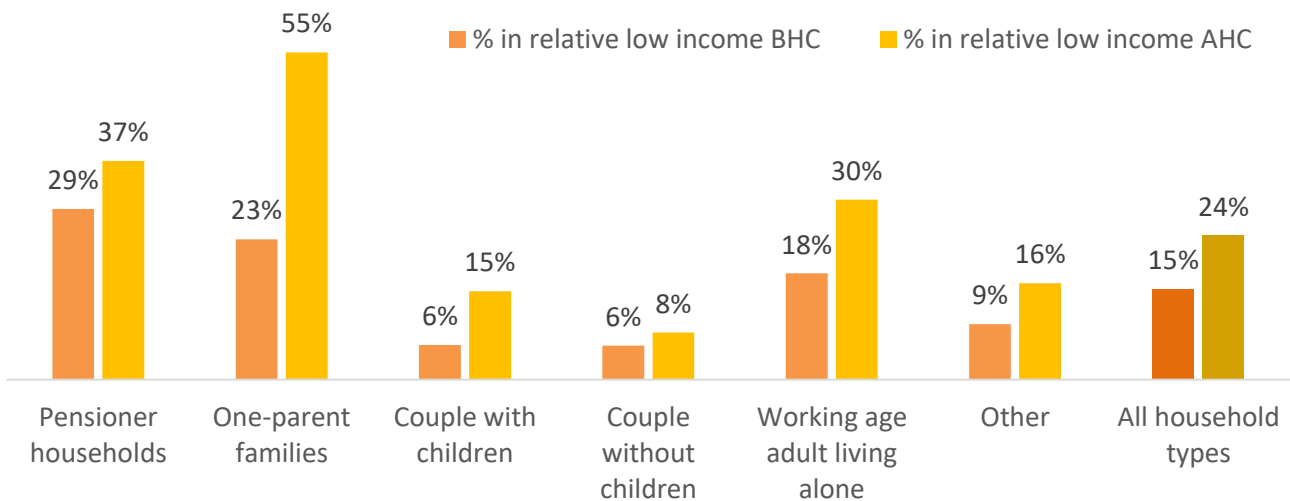
Overall, a fifth (21%) of individuals, approximately 21,400 people, were living in a household with relative low income after housing costs were taken into account.

### Relative low income within each household type

A complementary analysis looks at the proportion of households in relative low income *within* each household type and tenure in turn, as shown in the following series of figures and tables.

The proportion of each household type in relative low income before, and after, housing costs is shown in [Figure 3.3](#).

**Figure 3.3 Proportion of each household type in relative low income before and after housing costs**



Overall, around a quarter (24%) of households were in relative low income after housing costs, ranging from 8% of couples with no children to 55% of one-parent families.

Pensioner and single working-age adult households also had a higher proportion living in relative low income after housing costs (37% and 30% respectively) than the proportion across all households (24%).

Before housing costs, 6% of couples both with and without children were living in relative low income. These proportions increased to 15% and 8% respectively after housing costs were taken into account.

One-parent families were particularly impacted by the effect of housing costs on net household income, with a quarter (23%) in relative low income before housing costs and more than half (55%) in relative low income after housing costs.

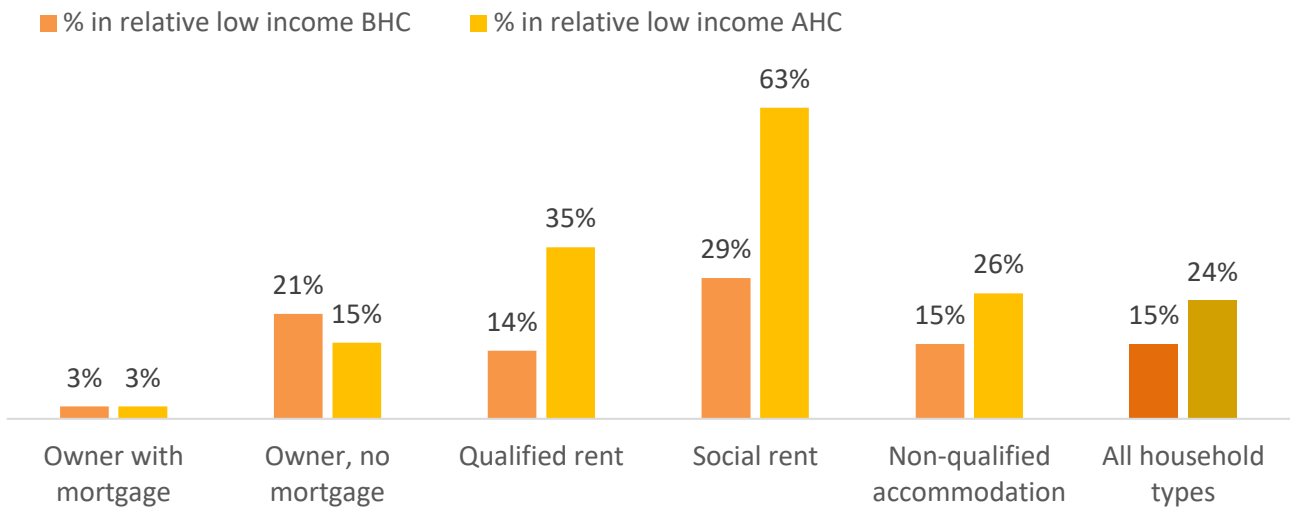
An increase was also seen for working-age adults living alone, from 18% living in relative low income before housing costs, rising to 30% living in relative low income after housing costs.

### Relative low income within each tenure category

The effect of housing costs on the proportion of households in relative low income for each tenure category can be seen in [Figure 3.4](#).

For social rental households, housing costs more than doubled the proportion in relative low income from 29% to 63%, and similarly for those living in qualified rental the proportion increased from 14% to a third (35%). Housing costs increased the proportion of non-qualified rental households in relative low income from 15% to a quarter (26%). The only tenure group to see its proportion in relative low income reduce, after housing costs were included, were owner-occupiers without a mortgage, decreasing from 21% to 15%.

**Figure 3.4 Proportion of each tenure in relative low income before and after housing costs**



### A lower threshold of relative low income

#### All households

Further analysis was carried out using a lower threshold of relative low income: namely 50% of median income (£430 per week equivalised income before housing costs and £350 after). As the threshold lowers, fewer households fall below it; whilst 15% of all households fall below the 60% threshold, one in ten (9%) fall below the 50% threshold, before housing costs (see [Table 3.2](#)).

**Table 3.2 Equivalised median weekly household income and relative low income thresholds**

<i>Before housing costs</i>	Median	60% of median	50% of median
Equivalised weekly household income	850	510	430
% of households with income below threshold	50	15	9
<i>After housing costs</i>			
	Median	60% of median	50% of median
Equivalised weekly household income	700	420	350
% of households with income below threshold	50	24	18

### Relative low income and income distribution by household type

The relative low income results by household type are shown in [Table 3.3](#) (before housing costs) and [Table 3.4](#) (after housing costs), and the information on the full distribution by household type is presented visually in [Figures 3.5](#) and [3.6](#).

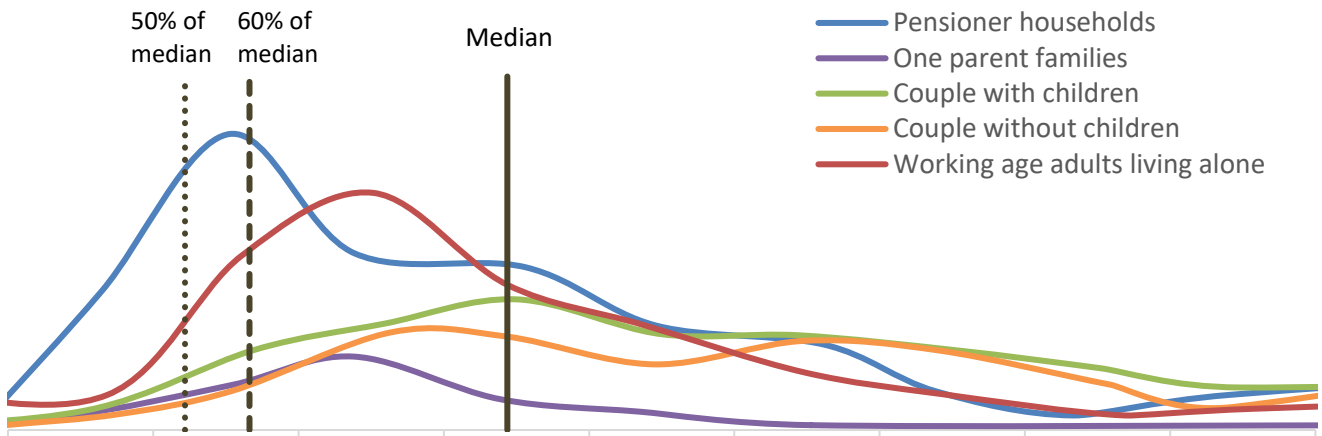
A fifth (19%) of pensioner households had an income less than 50% of the median before housing costs, and a quarter (26%) had an income less than 50% of the median after housing costs. As noted before, these measures are relative to the median for all household types.

For one-parent families, 7% fell under this lower threshold of relative low income before housing costs, rising to two-fifths (41%) once housing costs were taken into account.

**Table 3.3 Proportion of each household type with income below the median and in relative low income, before housing costs**

	<b>Median</b>	<b>60% of median</b>	<b>50% of median</b>
Pensioner households	60	29	19
One parent with dependent children	78	23	7
Couple with dependent children	35	6	3
Couple with no children	28	6	4
Working-age adults living alone	63	18	8
Other	49	9	4
<b>All households</b>	<b>50</b>	<b>15</b>	<b>9</b>

**Figure 3.5 Distribution of annual household income by household type, before housing costs**

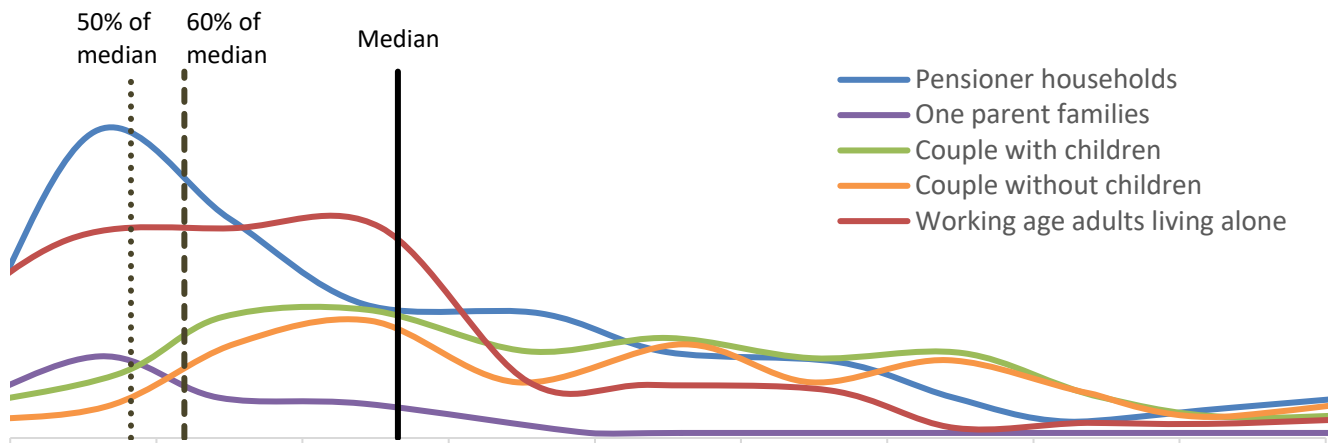


**Table 3.4 Proportion of each household type with income below the median and in relative low income, after housing costs**

	<b>Median</b>	<b>60% of median</b>	<b>50% of median</b>
Pensioner households	61	37	26
One parent with dependent children	90	55	41
Couple with dependent children	38	15	9
Couple with no children	30	8	6
Working-age adults living alone	64	30	28
Other	40	16	9
<b>All households</b>	<b>50</b>	<b>24</b>	<b>18</b>



**Figure 3.6 Distribution of annual household income by household type, after housing costs**



### Relative low income and income distribution by tenure

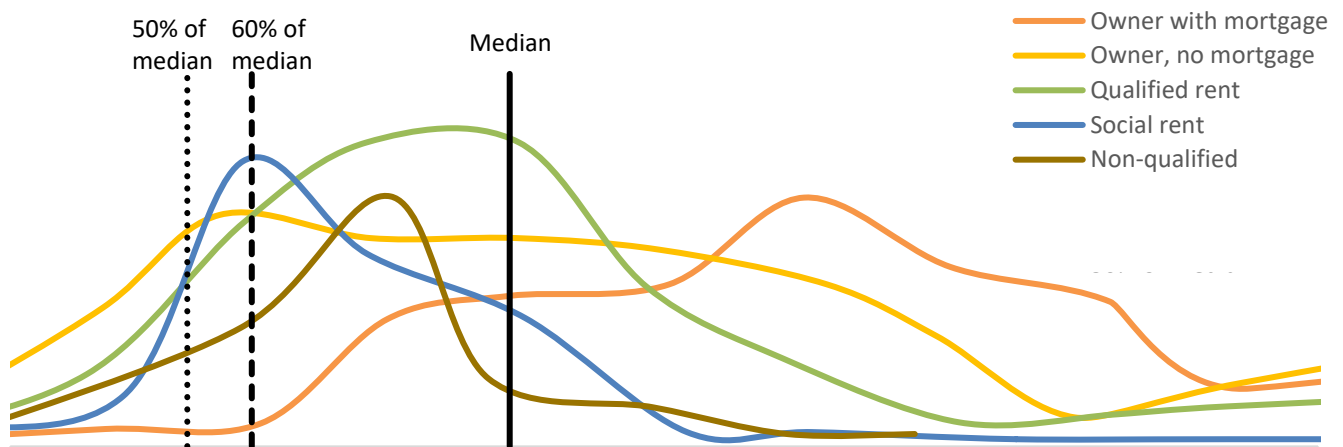
Similar analysis by tenure shows that 15% of both households living in social rent and owner-occupied households without a mortgage had an income lower than 50% of the median before housing costs; see [Table 3.5](#). It is worth noting that owner-occupied households without a mortgage will tend to be older, on average, than those with a mortgage, and more likely to be pensioner households without employment income.

**Table 3.5 Proportion of each tenure with income below the median and in relative low income, before housing costs**

	Median	60% of median	50% of median
Owner with mortgage	18	3	2
Owner, no mortgage	45	21	15
Qualified rent	56	14	7
Social rent	83	29	15
Non-qualified accommodation	88	15	2
<b>All households</b>	<b>50</b>	<b>15</b>	<b>9</b>

The large proportion of owner-occupied households with a mortgage having an income *above* the thresholds of 50% or 60% of median can be seen clearly in [Figure 3.7](#), as the income distribution for this household type is predominantly to the right of these low income thresholds.

**Figure 3.7 Distribution of annual household income by tenure, before housing costs**

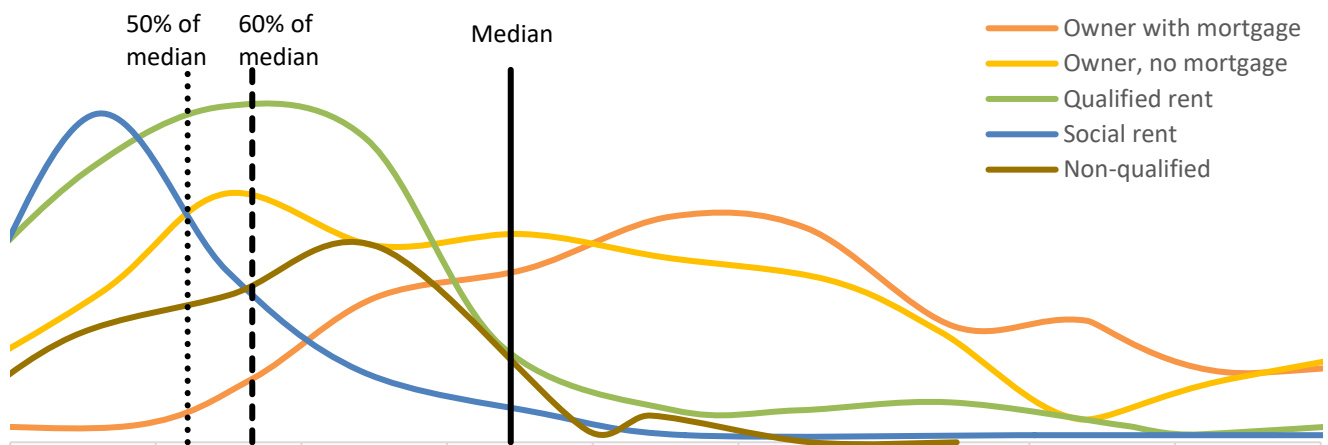


Taking housing costs into account and exploring the shapes of the distributions by tenure (see [Figure 3.8](#)), it can be seen that owner-occupied households, both with and without mortgages, tend to be above the thresholds of relative low income. In contrast, half (48%) of households living in social rent, a quarter (26%) living in qualified rent and non-qualified accommodation had an income below the lower threshold of 50% of median.

**Table 3.6 Proportion of each tenure with income below the median and in relative low income, after housing costs**

	Median	60% of median	50% of median
Owner with mortgage	14	3	2
Owner, no mortgage	37	15	9
Qualified rent	73	35	26
Social rent	89	63	48
Non-qualified accommodation	72	26	26
<b>All households</b>	<b>50</b>	<b>24</b>	<b>18</b>

**Figure 3.8 Distribution of annual household income by tenure, after housing costs**



## Income inequality measures

Incomes are generally distributed unevenly across households living in a jurisdiction – that is some households will have a higher income than others. Income inequality measures provide a way of quantifying the *extent* of inequality between households into a single statistic, to facilitate comparison across time and with other jurisdictions. Three measures, all calculated on the equivalised household incomes, are presented here. For each measure, a higher value indicates a higher level of income inequality. These measures are calculated using equivalised household income.

### 90-10 ratio

The 90-10 ratio divides the income of the 90<sup>th</sup> percentile household by that of the 10<sup>th</sup> percentile. This ratio shows how many times greater the income of the 90<sup>th</sup> percentile household is relative to that of the 10<sup>th</sup> percentile household.

The 90-10 ratio was highest (8.0) at the pre-benefit income stage, reducing to 5.2 once household and individual benefits were included, indicating an improvement in income inequality through the benefits system. At the next stage of income analysis, after including tax, social security and pension contributions, the ratio reduces further to 4.3.

However, after including housing costs, the ratio increases again (i.e. income inequality worsens), to 7.0, indicating the income of the 90<sup>th</sup> percentile household was seven times that of the 10<sup>th</sup> percentile household once housing costs are taken into account.

### 90-10 shares ratio

The 90-10 shares ratio divides the mean average income of those households in the top 10% by the mean average income of those households in the bottom 10%.

The top 10% of households had an average income ten times that of the bottom 10% before housing costs, rising to 19 times that of the bottom 10% after housing costs, again showing housing costs increase income inequality.

### Gini coefficient

The Gini coefficient is an indicator taking values between 0 and 1, where 0 represents complete equality (all households have equal income) and 1 represents complete inequality (one household accounts for all the income). Therefore a reduction in the Gini coefficient represents a more equal distribution of incomes across households. See the [appendix](#) for further information on how the Gini coefficient is calculated.

A similar pattern is seen using the Gini coefficient as an indicator of income inequality: the tax and benefits system both serve to reduce income inequality across Jersey households. However, once housing costs are taken into account, the measure of inequality returns to the same level seen before taxes and benefits were applied.

**Table 3.7 Income inequality measures, by income analysis stage**

	Pre-benefit income	Gross cash income	Net income BHC	Net income AHC
90-10 ratio	8.0	5.2	4.3	7.0
90-10 shares ratio	28	12	10	19
Gini coefficient	0.42	0.39	0.36	0.42

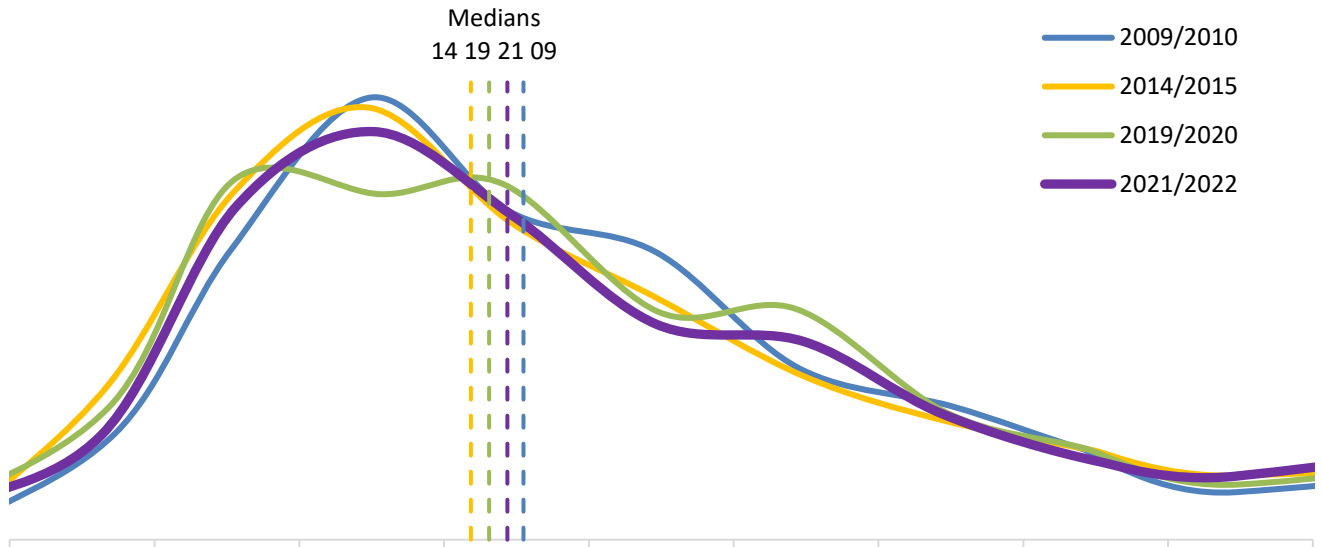
**Across all income inequality indicators** the benefits and tax system was seen to improve income inequality; housing costs almost removed this improvement.

## Comparison with 2019/2020, 2014/2015, and 2009/2010

Throughout this section, monetary amounts are presented in nominal terms unless otherwise specified – i.e. not adjusted for inflation.

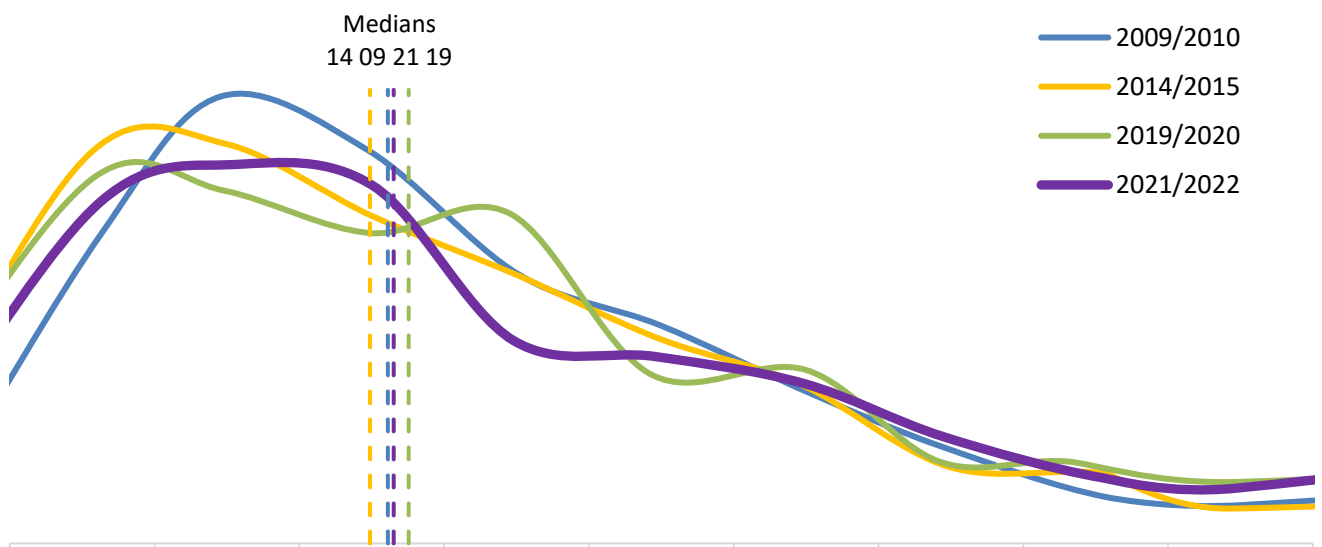
[Figures 4.1](#) and [4.2](#) show the real-term equivalised household income distribution from the last four surveys, i.e. adjusted for inflation. All of the surveys exhibit similar real-term income distributions after adjusting for inflation, with a peak below their median. This indicates that the distribution of net income before housing costs has remained relatively constant over this period at the population level.

**Figure 4.1 Real-term equivalised household income distribution, before housing costs**



Taking housing costs into account results in the distributions being slightly less peaked, and the peaks being further below the median. In 2021/2022 the peak is more of a plateau, with the higher end close to the median.

**Figure 4.2 Real-term equivalised household income distribution, after housing costs**



## Mean household income

Table 4.1 shows the mean household income for households, at each stage, for 2009/2010, 2014/2015, and 2019/2020, in nominal terms, as well as the nominal percentage changes.

**Table 4.1 Comparison of nominal mean household income, £ per week, and nominal percentage changes**

	£ per week				Nominal % change		
	2009/2010	2014/2015	2019/2020	2021/2022	2 year	7 year	12 year
Pre-benefit income	1,000	1,020	1,240	1,310	6	28	31
Gross cash income	1,050	1,070	1,290	1,360	6	27	29
Net income before housing costs (BHC)	840	860	1,040	1,090	5	27	28
Net income after housing costs (AHC)	710	720	890	940	6	30	31

Table 4.2 shows the mean household income for households, at each stage, for 2009/2010, 2014/2015, and 2019/2020, in real terms (adjusted for inflation), as well as the real-term percentage changes.

**Table 4.2 Comparison of real-term mean household income (constant 2021 prices), £ per week, and real-term percentage changes**

	£ per week				Real-term % change		
	2009/2010 <sup>5</sup>	2014/2015 <sup>6</sup>	2019/2020 <sup>7</sup>	2021/2022	2 year	7 year	12 year
Pre-benefit income	1,350	1,220	1,300	1,310	1	8	-3
Gross cash income	1,410	1,270	1,350	1,360	1	7	-4
Net income before housing costs (BHC)	1,130	1,020	1,090	1,090	0	7	-4
Net income after housing costs (AHC)	950	860	940	940	1	10	-1

In the last two years, there was a 6% increase in nominal mean household income after housing costs. For comparison, the Jersey all items Retail Prices Index (RPI) increased by 4.7% from December 2019 to December 2021, and the Index of Average Earnings increased by 7.0% over this period<sup>8</sup>. This resulted in a marginal real-term increase of 1% over the period.

After housing costs, the nominal mean household income has increased by 30% over the last seven years. For comparison, the Jersey all items Retail Prices Index (RPI) increased by 18.8% from December 2014 to December

<sup>5</sup> Adjusted for inflation as measured by RPI, which increased by 34.5% from December 2009 to December 2021.

<sup>6</sup> Adjusted for inflation as measured by RPI, which increased by 18.8% from December 2014 to December 2021.

<sup>7</sup> Adjusted for inflation as measured by RPI, which increased by 4.7% from December 2019 to December 2021.

<sup>8</sup> Interpolating between the June figures for the Average Earnings Index gives a percentage change for the period December 2019 to December 2021 (the reference periods for each survey) of 7.0%.

2021, and the Index of Average Earnings increased by 20.8% over this period<sup>9</sup>. This resulted in a real-term increase of 10% over the period.

There was a similar 31% nominal increase in the mean household income after housing costs over the last 12 years. For comparison, the Jersey all items Retail Prices Index (RPI) increased by 34.5% from December 2009 to December 2021, and the Index of Average Earnings increased by 33.7% over this period<sup>10</sup>. This resulted in a marginal real-term decrease of -1% over the period.

### Median equivalised household income

As discussed in previous sections of this report, the mean household income can be influenced by households at the extremes, and also does not take into account varying household sizes. A more informative comparison can be made with the median equivalised household income – see [Table 4.3](#).

**Table 4.3 Comparison of nominal median equivalised household income, £ per week, and nominal percentage changes**

	£ per week				Nominal % change		
	2009/2010	2014/2015	2019/2020	2021/2022	2 year	7 year	12 year
Pre-benefit income	750	800	950	1,030	8	29	37
Gross cash income	780	820	960	1,040	8	27	34
Net income before housing costs (BHC)	650	680	790	850	8	26	31
Net income after housing costs (AHC)	520	560	690	700	2	24	36

**Table 4.4 Comparison of real-term median equivalised household income (constant 2021 prices), £ per week, and real-term percentage changes**

	£ per week				Real-term % change		
	2009/2010	2014/2015	2019/2020	2021/2022	2 year	7 year	12 year
Pre-benefit income	1,010	950	1,000	1,030	3	9	2
Gross cash income	1,040	980	1,010	1,040	3	7	0
Net income before housing costs (BHC)	870	800	830	850	3	6	-2
Net income after housing costs (AHC)	690	670	720	700	-3	5	1

For pre-benefit income, gross cash, and net income BHC, the nominal five-year change in median income between 2019/2020 and 2021/2022 were all 8%. The increase for the same period was smaller for net income after housing costs, at 2%. This smaller increase after housing costs was primarily as a result of rental payments increasing faster

<sup>9</sup> Interpolating between the June figures for the Average Earnings Index gives a percentage change for the period December 2014 to December 2021 (the reference periods for each survey) of 20.8%.

<sup>10</sup> Interpolating between the June figures for the Average Earnings Index gives a percentage change for the period December 2009 to December 2021 (the reference periods for each survey) of 33.7%.

than household income. The median net income after housing costs for all households increased by £10 to £700 per week, a nominal increase of 2%, which is a 3% decrease after adjusting for inflation.

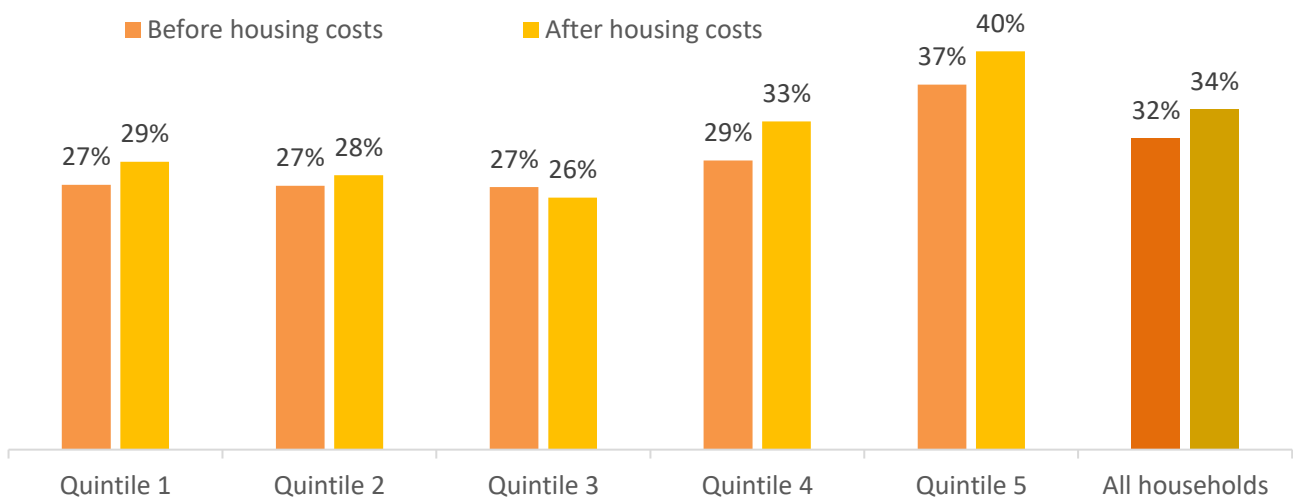
Over the seven-year period from 2014/2015 to 2021/2022, the nominal change in median pre-benefit income, gross cash, and net income BHC ranged from 26% to 29%. The increase for the same period was slightly lower for net income after housing costs at 24%. The median net income after housing costs for all households increased by £140 to £700 per week, a nominal increase of 33%, which is a 5% increase after adjusting for inflation.

Over the 12-year period from 2009/2010 to 2021/2022, the nominal change in median pre-benefit income and gross cash income ranged from 34% to 37%. The increase for the same period was slightly lower for net income before housing costs at 31%. Income after housing costs increased by a larger amount, driven by average housing costs for those with a mortgage decreasing over this period. The median net income after housing costs for all households increased by £180 to £700 per week, a nominal increase of 36%, which is a marginal 1% increase after adjusting for inflation.

### Quintiles

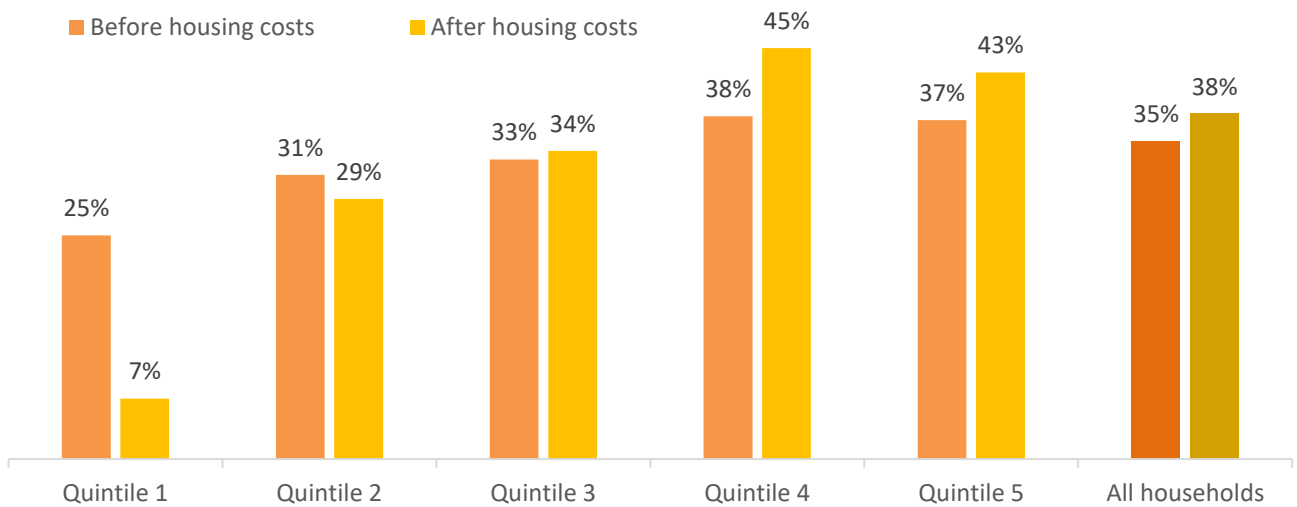
[Figure 4.3](#) illustrates the change in mean average income in nominal terms for each quintile from 2014/2015 to 2021/2022. Compared with the overall average changes, only quintile five increased by more than average. As quintile five makes up half (48%) of total household net income (see [Figure 2.5](#)), changes experienced by this sector drive the overall change in mean household income. For comparison, the Jersey all items Retail Prices Index (RPI) increased by 18.8% from December 2014 to December 2021, and the Index of Average Earnings increased by 20.8% over this period; mean average household incomes in each quintile increased by more than both of these measures, both before and after housing costs.

**Figure 4.3 Change in mean average income of each quintile, 2014/2015 to 2021/2022**



Changes from 2009/2010 to 2021/2022 are similar for most quintiles, with the exceptions being the lowest quintile after housing costs, which increased by 7% in nominal terms and decreased by -21% in real terms; see [Figure 4.4](#). Quintile two also decreased in real terms but to a much lesser extent (-4%), while in contrast quintiles four and five experienced real-term increases in mean household income (3-6%).

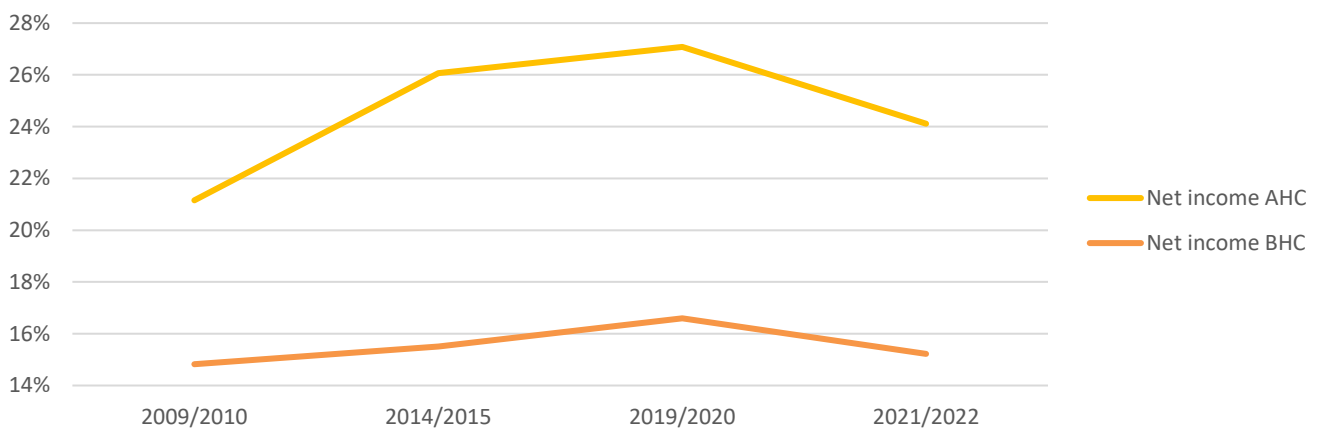
**Figure 4.4 Change in mean average income of each quintile, 2009/2010 to 2021/2022**



### Relative low income

[Figure 4.5](#) shows the proportion of households with equivalised net income lower than the relative low income threshold of 60% of the median for all households, from 2009/2010 to 2021/2022. None of the changes in the preliminary 2021/2022 results are statistically significant.

**Figure 4.5 Proportion of households in relative low income, 2009/2010 to 2021/2022**



Both before and after housing costs, there was a slight decrease (of 2 to 3 percentage points) in the proportion of households falling below the relative low income thresholds from 2019/2020 to 2021/2022.

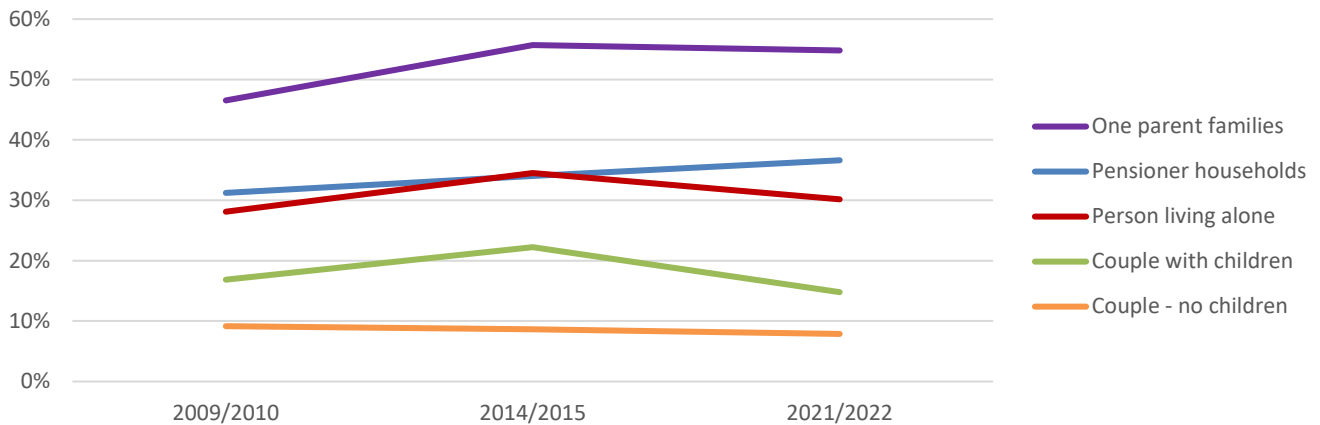
The proportions before housing costs were essentially the same in 2009/2010 and 2021/2022. In contrast, the proportion after housing costs in 2021/2022 was 3 percentage points higher than in 2009/2010.

[Figure 4.6](#) shows the proportion of households with equivalised income lower than the relative low income threshold of 60% of the median for all households after housing costs, from 2009/2010 to 2021/2022<sup>11</sup>. None of the changes in the preliminary 2021/2022 results are statistically significant.

<sup>11</sup> The 2019/2020 survey was not included due to the smaller number of responses possible before the in-person survey was halted in March 2020 due to public health measures.

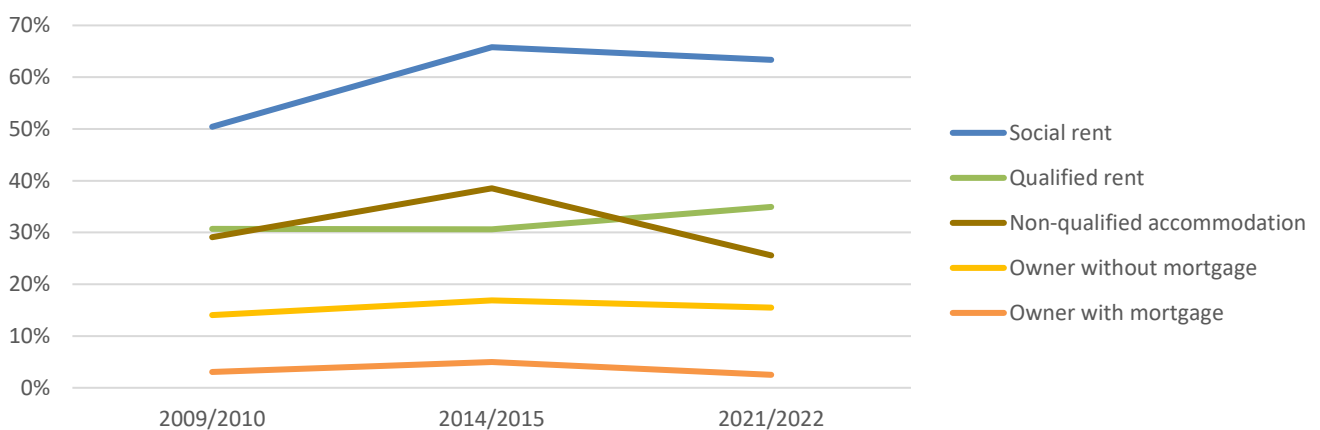


**Figure 4.6 Proportion of each household type in relative low income after housing costs, 2009/2010, 2014/2015, and 2021/2022 compared**



[Figure 4.7](#) illustrates households below the relative low income threshold by tenure<sup>12</sup>, after housing costs. None of the changes recorded in the preliminary 2021/2022 were statistically significant.

**Figure 4.7 Proportion of each tenure in relative low income after housing costs, 2009/2010, 2014/2015, and 2021/2022 compared**



### Income inequality indicators

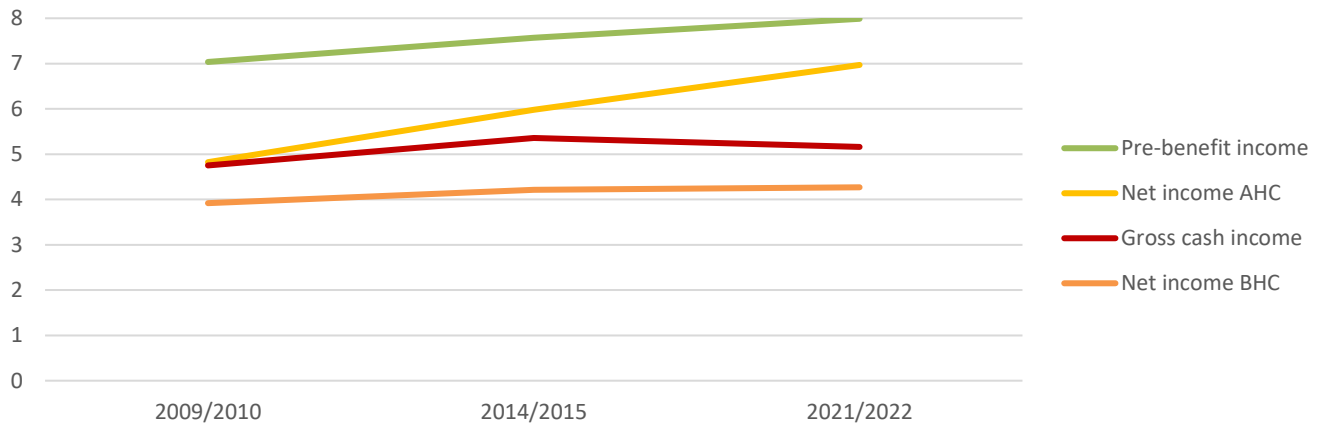
[Figures 4.8 to 4.10](#) present three measures of income inequality over from 2009/2010 to 2021/2022, for equivalised household income. For each measure, a higher value indicates a higher level of income inequality.

The 90-10 ratio was higher in 2021/2022 in most types of income, most notably in net income after housing costs where the ratio increased from 6.0 in 2014/2015 to 7.0 in 2021/2022. When comparing with 2009/2010 income after housing costs is again where the greatest change is observed, 2.2, compared to increases of 0.4-1.0 in other types of income. This indicates that over these periods, the relative income of the 90th percentile household to the 10th percentile had increased the most in net income after housing costs.

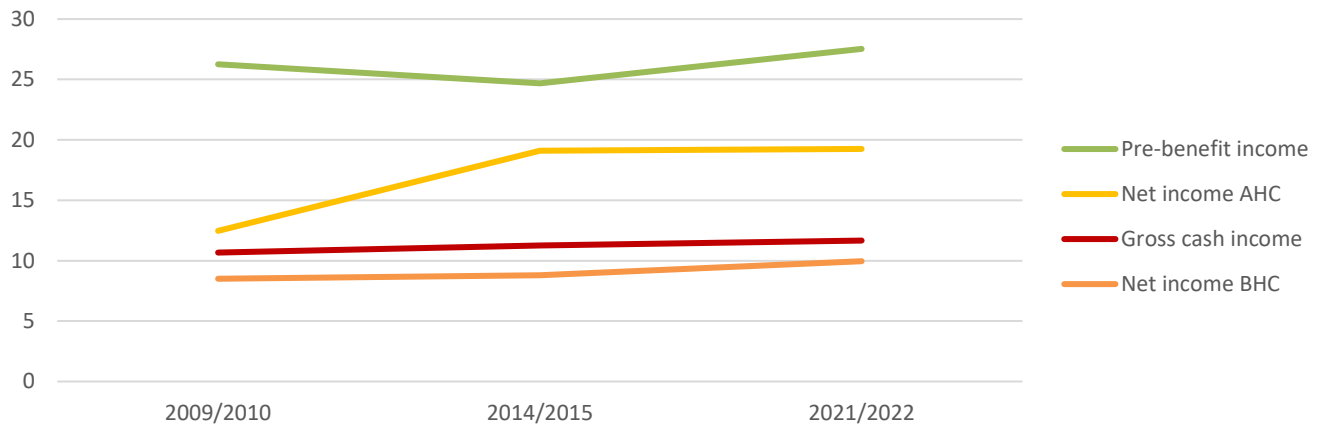
The 90-10 shares ratio after housing costs was unchanged compared with 2014/2015, but was higher for the other measures of income. Compared with 2009/2010, the 90-10 shares ratio had increased for all types of income, indicating that the average income of those in the 90<sup>th</sup> percentile increased more than the average incomes for those in the 10<sup>th</sup> percentile.

<sup>12</sup> The 2019/2020 survey was not included due to the smaller number of responses possible before the in-person survey was halted in March 2020 due to public health measures.

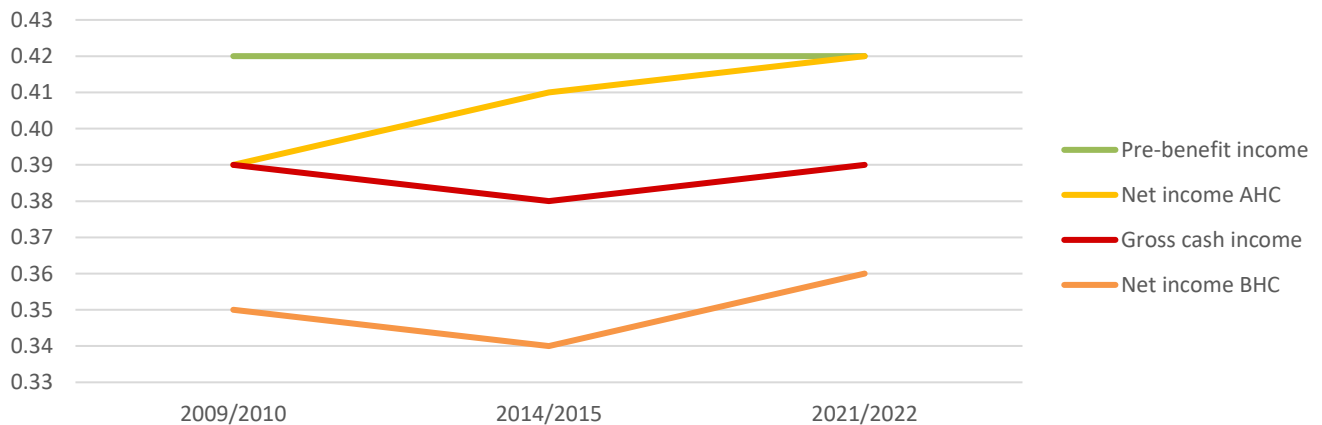
**Figure 4.8 90-10 ratio, from 2009/2010 to 2021/2022**



**Figure 4.9 90-10 shares ratio, from 2009/2010 to 2021/2022**



**Figure 4.10 Gini coefficient, from 2009/2010 to 2021/2022**



Finally, the Gini coefficient, an inequality measure that can have a value between 0 (if every household had the same income) to 1 (if one household held all the income and the others had none), showed slight increases in most types of income since 2014/2015, and in net incomes since 2009/2010. The biggest change was in net income after housing costs from 2009/2010 to 2021/2022, where the Gini coefficient increased from 0.39 to 0.42.

The change in the three indicators imply that income inequality worsened since 2009/10 and since 2014/2015, particularly once housing costs were taken into account. This is partially a result of persistently low interest rates for mortgage holders but also increasing rents for those in rental accommodation. From 2014/2015 to 2021/2022, the biggest contributor to increased housing costs was rising rental payments.

## Comparison with the UK

Comparing 2021/2022 results for Jersey and the UK ([Tables 4.5 and 4.6](#)) shows that equivalised median incomes were 58% higher in Jersey than in the UK before housing costs, and 49% higher after housing costs.

Before housing costs, the proportion of individuals in households in relative low income was lower in Jersey (12%) than the UK (16%). However, after housing costs a marginally larger proportion of individuals in Jersey were households in relative low income compared with the UK (21% compared with 20% in the UK).

There were similar differences between these proportions for Jersey and the UK before and after housing costs in previous surveys.

**Table 4.5 Jersey median equivalised household income 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 2021/2022	850	12	4.3	0.36
UK 2020/2021	539	16	3.9	0.34
<i>Difference</i>	<i>58%</i>	<i>-4 pp</i>	<i>+0.4</i>	<i>+0.02</i>

**Table 4.6 Jersey median equivalised household income 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 2021/2022	700	21	7.0	0.42
UK 2020/2021	472	20	4.9	0.38
<i>Difference</i>	<i>49%</i>	<i>+1 pp</i>	<i>+2.1</i>	<i>+0.04</i>

Jersey had higher income inequality than the UK, particularly after housing costs were accounted for, with a 90-10 ratio of 7.0 compared to 4.9 in the UK. The Gini coefficient was 4 percentage points higher for Jersey than the UK.

In Jersey in 2021/2022, one in four (23%) children were in RLI after housing costs, a lower proportion than the UK (27%); see [Table 4.7](#). In contrast, more than one in four (29%) pensioners were in RLI, twice the proportion of the UK (15%).

Comparing with seven years ago in 2014/2015, 29% of children were in RLI after housing costs in Jersey, marginally more than in the UK (28%). Over a quarter (28%) of pensioners were in RLI after housing costs, twice the proportion of the UK (14%).

**Table 4.7 Percentage of individuals living in a household in RLI (below 60% of median), before and after housing costs, Jersey compared with the UK**

	Before housing costs		After housing costs	
	Jersey	UK	Jersey	UK
Children	10	19	23	27
Working-age adults	9	14	17	20
Pensioners	24	18	29	15
<b><i>All individuals</i></b>	<b><i>12</i></b>	<b><i>16</i></b>	<b><i>21</i></b>	<b><i>20</i></b>

## Appendix

### Definitions

The **mean income** is the sum of the income of all households, divided by the number of households.

The **median income** is the income of the middle household of the distribution (the 50th percentile, the mid-point between the lowest and highest income households). Half of households will have a lower income than the median, and half will have a higher income than the median.

As the distribution of household incomes tends to be ‘skewed’ (that is there are fewer 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.

**Equivalisation** is used to enable a fairer comparison between different sized households. For example, a single person living on their own earning £44,000 a year might be considered to have a higher equivalent income compared to an adult couple and three young children with total income £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, with a slight variation introduced for incomes after housing costs. Therefore this report uses the equivalisation scales below in [Table A1.1](#).

**Table A1.1 The Modified OECD equivalence scale**

	Before housing costs	After housing costs
First adult in household	0.67	0.58
Any additional persons aged 14 years or over	0.33	0.42
Any children aged 0 – 13 years	0.20	0.20

‘**Relative low income**’ has multiple definitions that are used internationally. The [1998 Eurostat Task Force](#) recommended the use of the relative low income threshold at **60% of the median** equivalised income value for all households in the population, which is threshold used in this report.

### Stages of incomes

**Gross cash income** was defined on a household level as: all financial flows into the household, both earned and unearned, over the previous 12 months. This included:

- earnings from any employment (including self-employment, bonuses, benefits in kind)
- 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 (Household Medical Account) 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 regular gifts
- **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
- rates (parish and Island-wide)
- social security payments
- pension contributions
- child maintenance payments made to other households

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

- mortgage interest or rent payments on place of residence
- service charge on place of residence
- buildings insurance for place of residence

**Correction:** It should be noted that spending on household fuel (electricity and heating) are not included in housing costs. The initial publication of this report referred to this as a housing cost which was removed from net income BNC, which is not the case.

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.

The **Gini coefficient** is an internationally recognised measure of income inequality, 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). The Gini coefficient is defined mathematically using the Lorenz curve, which plots the proportion of the total income of the population that is cumulatively earned by the bottom x% of the population. The Gini coefficient is the difference in the area under the Lorenz curve and the area formed in the complete equality scenario, where every individual has the same income, so the Lorenz curve would be a straight line and the area beneath it is the right-angled triangle formed by this line, with an area of one. Thus the Gini coefficient ranges from zero when there is complete equality, through to one when there is complete inequality; in the graph, this scenario results in a Lorenz curve that is flat until the very last person, who has all the income, so the area under the curve is zero, so the Gini coefficient is one in this scenario.

The **reference period** for this survey was December 2021.

## Survey Methodology

### Sample

Over an 8-month period from October 2021 to May 2022, a *random* sample of around 200 households was approached each month to take part in Jersey's Household Spending and Income Survey. This is shorter than the usual survey period; see the [introduction](#) for details.

### Sampling 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 'sampling error', the degree of which can be estimated. Calculations show that, for the results reported in this document, income

values are accurate<sup>13</sup> to within 9%. For example, an estimated value of £1,000 derived from respondents implies the true population value to be between £910 and £1,090. Winsorised incomes are accurate to within 6%.

Any proportions which are reported for all households are accurate to within 4 percentage points<sup>13</sup>. For example, a sample proportion of 50% would indicate the true population value to be within 46% and 54%.

### Data quality

Detailed information was gathered on household income sources 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.

### 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.

The known distribution of tenures in Jersey is taken from the 2021 Census.

[Table A1.2](#) presents the distribution of tenure for preliminary respondents to the 2021/2022 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 A1.2 Household Tenure profile of the un-weighted Income Distribution Survey (IDS) responses**

Tenure	% in IDS	% in 2021 Census	Implied weighting factor
Owner-occupied	64	54	0.84
Social rent	13	13	1.03
Qualified private rent	21	24	1.17
Non-qualified accommodation	3	9	2.87
<b>Total</b>	<b>100</b>	<b>100</b>	<b>N/A</b>

The weighting method ensures that households of each tenure type are represented in the analysis according to the proportion of each tenure type in Jersey as a whole. [Table A1.3](#) shows the distribution of household type across this weighted dataset, and shows that no category is particularly over- or under-represented in the set of respondents relative to the 2011 Census distribution of household types.

<sup>13</sup> At the 95% confidence interval

**Table A1.3 The percent of each household types in the weighted dataset compared to the 2021 Census**

Household type	% in 2021 Census	Weighted % in IDS
Pensioner households	22	25
One parent with dependent children	4	4
Couple with dependent children	18	17
Couple with no children	15	16
Working-age adult living alone	19	20
Other	22	19
<b>All households</b>	<b>100</b>	<b>100</b>

### Content

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, maintenance payments made and received, regular gift income, and so on.

Individuals were asked to give their earnings from employment over the preceding 12-month period, including profit from self-employment.

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. This 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 803 households agreed to take part and completed the survey between October 2021 and May 2022. As the survey is still running and accepting new responses, we cannot provide an overall response rate at this time.

### Median employment earnings

The [average earnings index](#) (AEI) gives a measure of the annual *change* in the average (mean) full-time equivalent earnings for a matched sample of businesses in Jersey. The AEI shows that the two-year increase in full-time equivalent earnings was 7.0% from December 2019 to December 2021, the seven-year increase was 20.8% from December 2014 to December 2021, and the 12-year increase was 33.7% from December 2009 to December 2021.

AEI methodology is specifically designed to measure change in earnings over time within industry sectors and overall, and does not capture *individual* employee level earnings data to enable a median earnings figure to be produced.

The Income Distribution Survey *does* capture information on individual employment earnings, and a separate analysis was carried out to focus in on this component of income. Gross earnings of employees and the self-employed were converted into an hourly rate, before being uprated to full-time equivalent. Bonus payments were

excluded (as they are in AEI). The earnings data were weighted according to industry, to ensure the sample of jobs was representative of employment in Jersey.

Using this methodology, the IDS gives a **median** average employment earnings per full time employee of £730 per week as at December 2021. This is 18% higher than the last survey's figure of £620 for December 2019, and 35% higher than the figure of £540 for December 2014.

### Data tables

Data tables can be found on the Statistics Jersey website under [earnings and income statistics](#) and on [OpenData](#). Selected data tables are presented below.

**Table A2.1 Percent of households with equivalised income below relative low income thresholds, before and after housing costs, 2009/2010, 2014/2015, 2019/2020, and 2021/2022 compared**

	% of households with income below 60% of median				% of households with income below 50% of median			
	2009/10	2014/15	2019/20	2021/22	2009/10	2014/15	2019/20	2021/22
Before housing costs	15	16	17	15	9	10	9	9
After housing costs	21	26	27	24	12	18	20	18



**Table A2.2 Percent of each household type with equivalised income below relative low income thresholds, before housing costs, 2009/2010, 2014/2015, and 2021/2022 compared**

Household type	% of households with income below 60% of median			% of households with income below 50% of median		
	2009/10	2014/15	2021/22	2009/10	2014/15	2021/22
	Pensioner households	33	28	29	23	20
One parent with dependent children	29	19	23	15	14	7
Couple with dependent children	8	11	6	3	7	3
Couple with no children	5	5	6	2	3	4
Working-age adult living alone	12	17	18	7	10	8
Other	10	9	9	7	5	4
<b>All households</b>	<b>15</b>	<b>16</b>	<b>15</b>	<b>9</b>	<b>10</b>	<b>9</b>

**Table A2.3 Percent of each household type with equivalised income below relative low income thresholds, after housing costs, 2009/2010, 2014/2015, and 2021/2022 compared**

Household type	% of households with income below 60% of median			% of households with income below 50% of median		
	2009/10	2014/15	2021/22	2009/10	2014/15	2021/22
	Pensioner households	31	34	37	16	23
One parent with dependent children	47	56	55	28	46	41
Couple with dependent children	17	22	15	7	14	9
Couple with no dependent children	9	9	8	6	7	6
Working-age adult living alone	28	35	30	18	23	28
Other	12	15	16	7	11	9
<b>All households</b>	<b>21</b>	<b>26</b>	<b>24</b>	<b>12</b>	<b>18</b>	<b>18</b>

**Table A2.4 Percent of each tenure with equivalised income below relative low income thresholds, before housing costs, 2009/2010, 2014/2015, and 2021/2022 compared**

Tenure	% of households with income below 60% of median			% of households with income below 50% of median		
	2009/10	2014/15	2021/22	2009/10	2014/15	2021/22
	Owner with mortgage	2	3	3	1	2
Owner without mortgage	22	21	21	17	16	15
Qualified rent	16	10	14	8	7	7
Social rent	29	27	29	14	16	15
Non-qualified accommodation	11	22	15	5	11	2
<b>All households</b>	<b>15</b>	<b>16</b>	<b>15</b>	<b>9</b>	<b>10</b>	<b>9</b>

**Table A2.5 Percent of each tenure with equivalised income below relative low income thresholds, after housing costs, 2009/2010, 2014/2015, and 2021/2022 compared**

Tenure	% of households with income below 60% of median			% of households with income below 50% of median		
	2009/10	2014/15	2021/22	2009/10	2014/15	2021/22
	Owner with mortgage	3	5	3	2	4
Owner without mortgage	14	17	15	6	9	9
Qualified rent	31	31	35	19	20	26
Social rent	50	66	63	31	50	48
Non-qualified accommodation	29	39	26	14	29	26
<b>All households</b>	<b>21</b>	<b>26</b>	<b>24</b>	<b>12</b>	<b>18</b>	<b>18</b>

**Table A2.6 Percent of individuals living in households with equivalised income below relative low income thresholds, before and after housing costs, 2009/2010, 2014/2015, 2019/2020, and 2021/2022 compared**

	% of individuals living in households with income below 60% of median				% of individuals living in households with income below 50% of median			
	2009/10	2014/15	2019/20	2021/22	2009/10	2014/15	2019/20	2021/22
	Before housing costs	13	13	13	12	7	8	7
After housing costs	19	23	22	21	10	16	16	14

**Table A2.7 Income inequality measures at each income stage, by year**

<b>90-10 ratio</b>	<b>Pre-benefit income</b>	<b>Gross cash income</b>	<b>Net income BHC</b>	<b>Net income AHC</b>
2009/2010	7.0	4.8	3.9	4.8
2014/2015	7.6	5.4	4.2	6.0
2021/2022	8.0	5.2	4.3	7.0

<b>90-10 shares ratio</b>	<b>Pre-benefit income</b>	<b>Gross cash income</b>	<b>Net income BHC</b>	<b>Net income AHC</b>
2009/2010	26	11	9	12
2014/2015	25	11	9	19
2021/2022	28	12	10	19

<b>Gini coefficient</b>	<b>Pre-benefit income</b>	<b>Gross cash income</b>	<b>Net income BHC</b>	<b>Net income AHC</b>
2009/2010	0.42	0.39	0.35	0.39
2014/2015	0.42	0.38	0.34	0.41
2021/2022	0.42	0.39	0.36	0.42

### Further information

Further information regarding analysis of the information collected through the Living Costs and Household Income Survey is available from [Statistics Jersey](#). The publication date of the full 2021/2022 Income Distribution Report will be published in [Statistics Jersey's publication release schedule](#).