

# Analysis of saving levels and work status – looking at out of work benefit claimants who have worked in the past 12 months

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# Introduction

This statistical release presents estimates relating to benefit units where someone is claiming a DWP out of work benefit<sup>1</sup> and someone in the benefit unit has reported being in work in the 12 months prior to the interview. These figures are split into benefit units who have less than £6,000 in capital and those that have more than this.

## Queries about the content of this document

Please direct any queries to:

Amy Morgan  
Department for Work and Pensions  
1<sup>st</sup> Floor Caxton House  
Tothill Street  
London  
SW1H 9NA

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<sup>1</sup> Incapacity Benefit, Income Support, Employment and Support Allowance (income related or contributory) or Jobseeker's Allowance (income based or contributory).

# Background

## The Family Resources Survey

1. The Family Resources Survey collects information on the incomes and circumstances of private households. For the 2009/10 survey around 25,000 households were interviewed between April 2009 and March 2010. The survey covers the United Kingdom
2. Further background information and statistics derived from the survey can be found at <http://research.dwp.gov.uk/asd/frs/>.

# Methodology

3. The analysis uses the 2009/10 Family Resources Survey
4. The figures from the Family Resources Survey are based on a sample of households which have been adjusted for non-response using multi-purpose grossing factors which align the Family Resources Survey to Government Office Region population by age and sex. Estimates are subject to both sampling error and remaining non-response error.
5. Figures have been rounded to the nearest percentage point.
6. The definition of a benefit unit used in the Family Resources Survey is a single adult or a married or cohabiting couple, plus any dependent children. A household may include more than one benefit unit.
7. This analysis is at the benefit unit level.
8. The Family Resources Survey excludes non-private households, e.g. communal establishments such as hostels and boarding houses.
9. Analysis has been restricted to benefit units where all adults are of working age, defined as being below State Pension Age.
10. The FRS asks questions about all savings and investment products, including bank and building society accounts, stocks and shares. For benefit units who estimate the value of all their investments to be in the range of £1,500 to £20,000, further questions are asked in respect of the actual value of their holdings. For benefit units whose total savings fall outside this range, the value of their total investments are estimated based on the interest they earn from individual accounts. Over a quarter of all respondents are asked the detailed questions on their savings and investments.
11. The data relating to savings and investments should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and therefore one in four cases are imputed. Evidence also suggests that there is some under reporting of capital by

respondents, in terms of both the actual values of the assets and the investment income. Details of the imputation methodology used are available: [http://research.dwp.gov.uk/asd/frs/2008\\_09/chapter7.pdf](http://research.dwp.gov.uk/asd/frs/2008_09/chapter7.pdf)

# Results

## *Proportion of Working Age Benefit Units*

Benefit Unit capital level	Not in receipt of IB, IS, JSA, ESA or not a benefit unit where an adult has reported a job in the 12 months prior to interview	In receipt of IB, IS, JSA or ESA and with an adult who has reported a job in the 12 months prior to interview	Total
£6,000 or less	95%	5%	100%
More than £6,000	97%	3%	100%

Source and coverage: Family Resources Survey 2009/10, United Kingdom

Amy Morgan

Department for Work and Pensions

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