



# Statistics Publication Notice

## Economy Series

March 27th 2007

### SCOTTISH HOUSEHOLDS BELOW AVERAGE INCOME 2005/06

This publication notice presents estimates of the proportion and number of children, working age adults and pensioners living in low income households in Scotland. It additionally contains progress towards the new Department for Work and Pensions (DWP) / HM Treasury Child Poverty Targets (tiers 1 and 2) as well as new analysis on material deprivation and household debt.

All figures are derived from the DWP Households Below Average Income (HBAI) analysis and the Family Resources Survey (FRS). The DWP have today published equivalent UK figures (please see <http://www.dwp.gov.uk/asd/hbai.asp>).

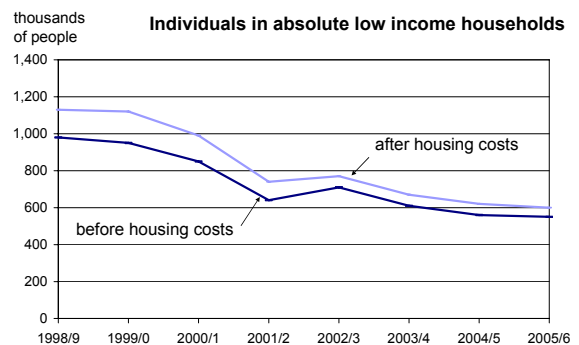
Key low income estimates of the number of individuals, working age adults, children and pensioners are summarised on this and the following two pages. Background information and estimates of the number of children in low income poverty under tiers 1 and 2 of the new DWP/HM Treasury Child Poverty Targets are on [pages 4 and 5](#).

#### Individuals in absolute low income

Absolute low income is a measure of whether those in the lowest income households are seeing their incomes rise in real terms.

The current low income estimates for 2005/06 show that the number of individuals in absolute low income households before housing costs fell from 980,000 in 1998/99 to 550,000 in 2005/06. This is a decrease of 44%.

The number of individuals in low income households after housing costs was 1,130,000 in 1998/99, falling to 600,000 in 2005/06. This is a decrease of 47%.



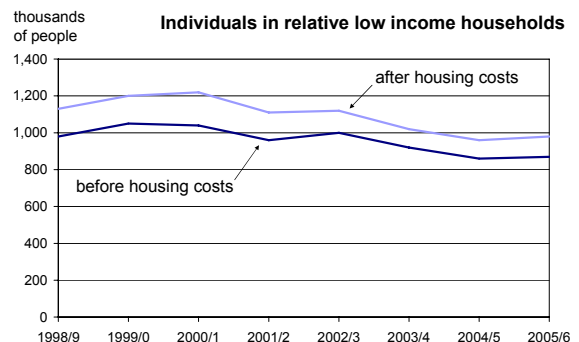
#### Individuals in relative low income

Relative low income is a measure of whether those in the lowest income households are keeping pace with the growth of incomes in the economy as a whole.

The number of individuals in relative low income households before housing costs fell by 11%, from 980,000 in 1998/99 to 870,000 in 2005/06.

After housing costs numbers fell by 13%, from 1,130,000 in 1998/99 to 980,000 in 2005/06.

Under all measures there has been little change since last year.



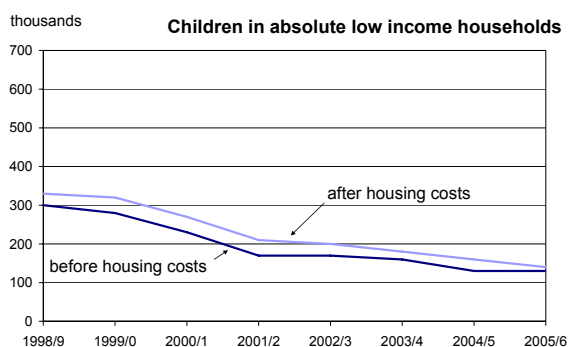
## 2005/06 LOW INCOME RESULTS

These next two pages summarise the key low income estimates for children, working age adults and pensioners, the figures can be found in [tables 2 and 3 on page 6](#). For details about how these low income estimates are calculated please see 'Notes, definitions and further reading' on [page 13](#). Information about tiers 1 and 2 of the new child poverty measure can be found on [page 4](#).

### ABSOLUTE LOW INCOME

Absolute low income is a measure of whether those in the lowest income households are seeing their incomes rise in real terms.

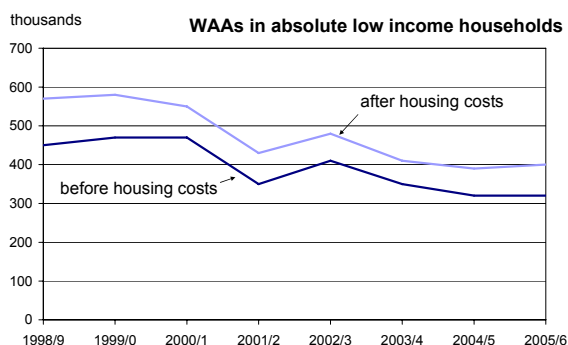
#### Children



In 1998/99 the number of children in low income households before housing costs was 300,000 (28% of all children). This had fallen by 57% to 130,000 children in 2005/06 (12% of all children). (note this is tier one of the new child poverty target – please see [page 4](#) for more information)

After housing costs the number of children in low income households fell by 58%, from 330,000 in 1998/99 (31% of all children) to 140,000 in 2005/06 (14% of all children).

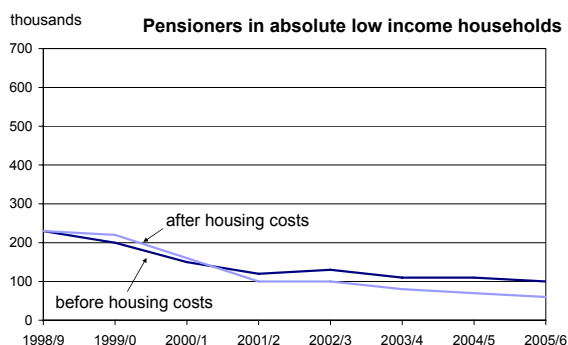
#### Working age adults (WAAs)



In 1998/99 the number of working age adults in low income households before housing costs was 450,000 (15% of all WAAs). This had fallen by 29% to 320,000 in 2005/06 (11% of all WAAs).

After housing costs the number of working aged adults in low income households fell by 30%, from 570,000 in 1998/99 (19% of all WAAs) to 400,000 in 2005/06 (13% of all WAAs).

#### Pensioners



In 1998/99 the number of pensioners in low income households before housing costs was 230,000 (26% of all pensioners). This had fallen by 57% to 100,000 in 2005/06 (11% of all pensioners).

After housing costs the number of pensioners in low income households fell by 74%, from 230,000 in 1998/99 (27% of all pensioners) to 60,000 in 2005/06 (6% of all pensioners).

There has been little change in the estimated number of children, working aged adults and pensioners in absolute low income poverty since last year.

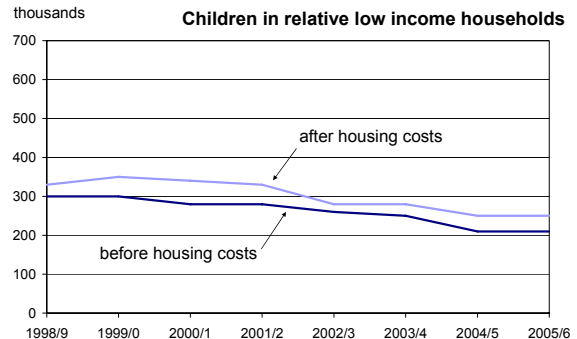
## RELATIVE LOW INCOME

Relative low income is a measure of whether those in the lowest income households are keeping pace with the growth of incomes in the economy as a whole.

### Children

The number of children in relative low income households before housing costs has fallen by 30%, from 300,000 (28% of all children) in 1998/99 to 210,000 in 2005/06 (21% of all children). (note this is tier two of the new child poverty target – please see [page 4](#) for more information)

After housing costs the number has fallen by 24% from 330,000 (31% of all children) in 1998/99 to 250,000 in 2005/06 (24% of all children).

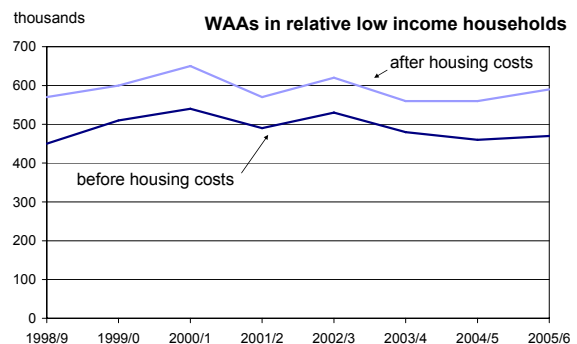


### Working age adults (WAAs)

The number of working age adults in relative low income households before housing costs has increased slightly over the period, from 450,000 in 1998/99 to 470,000 in 2005/06 (15% of all WAAs).

After housing costs the number as also increased slightly over the period, from 570,000 in 1998/99 to 590,000 in 2005/06 (19% of all WAAs).

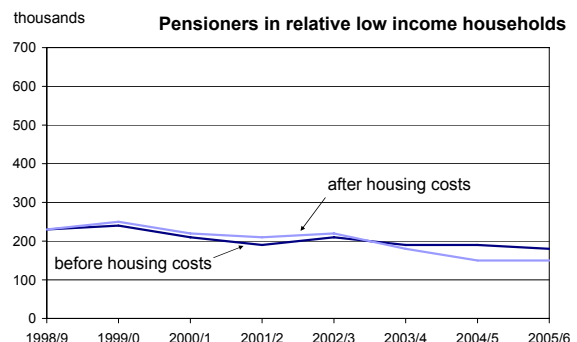
Since last year there has been an estimated increase of 30,000 working aged adults in relative low income poverty after housing costs.



### Pensioners

The number of pensioners in relative low income households before housing costs has fallen by 22%, from 230,000 (26% of pensioners) in 1998/99 to 180,000 in 2005/06 (20% of all pensioners).

After housing costs the number has fallen by 35% from 230,000 (27% of pensioners) in 1998/99 to 150,000 in 2005/06 (16% of all pensioners).



There has been little change in the estimated number of children and pensioners in relative low income poverty since last year.

## THE NEW CHILD POVERTY MEASURE

A new child poverty measure has been developed by the DWP in response to the Prime Minister's 1999 announcement that the UK Government is committed to eradicating child poverty within in a generation. The Scottish Executive share's this vision.

In April 2002, the DWP launched the 'Measuring Child Poverty Consultation' in order to develop a long term measure of child poverty. The details of this consultation were published in December 2003 (please see [www.dwp.gov.uk/consultations/consult/2003/childpov/final.pdf](http://www.dwp.gov.uk/consultations/consult/2003/childpov/final.pdf)).

The new measure forms the basis of a joint DWP/HM Treasury child poverty target of halving child poverty by 2010 and eradicating child poverty by 2020. The measure consists of 3 tiers:

**Tier 1, Absolute low income:** Number and proportion of children in households whose equivalised income before housing costs is below 60% of inflation adjusted median<sup>1</sup> income in 1998/99. This is a measure of whether the poorest families are seeing their incomes rise in real terms.

**Tier 2, Relative low income:** Number and proportion of children in households whose equivalised income before housing costs is below 60% of median<sup>1</sup> income in the same year. This is a measure of whether the poorest families are keeping pace with the growth of incomes in the economy as a whole.

**Tier 3, Material deprivation and low income combined:** Number and proportion of children that are both materially deprived and are in households whose equivalised income before housing costs is less than 70% of the median<sup>1</sup> in the current year. This is to provide a wider measure of children's living standards.

Figures relating to the first two tiers (absolute and relative low income) are provided in [table 1](#). In order to estimate material deprivation under tier three, 21 new questions have been added to the Family Resources Survey. The exact methodology for combining the results from these questions and calculating the third tier has not yet been published by the DWP / HM Treasury. For more information and summary results for each of the material deprivation questions please see 'Material deprivation analysis' on [page 10](#).

To allow better international comparisons, the new child poverty measure uses the modified OECD equivalisation scale and, to reflect the year in which the commitment to eradicate child poverty was made, the base line year for the absolute measure (tier 1) is 1998/99. For consistency, from this year onwards all low income poverty estimates are published using this methodology. To allow comparisons to be made, detailed low income tables showing low income poverty estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) can be found in [Annex 2](#).

For more information about equivalence scales and absolute and relative low income measures please see 'Notes, definitions and further reading' on [page 13](#).

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<sup>1</sup> Since 2002/03 the Family Resources Survey has included Northern Ireland. As a result all relative low income figures from 2002/03 will be calculated using the UK median. Absolute measures utilise a base year prior to the inclusion of Northern Ireland and will therefore continue to use the GB median as the basis for the low income threshold.

## Results for tiers 1 and 2 ([see table 1](#))

Tier 1 represents children in absolute low income and is a measure of whether the poorest families are seeing their incomes rise in real terms.

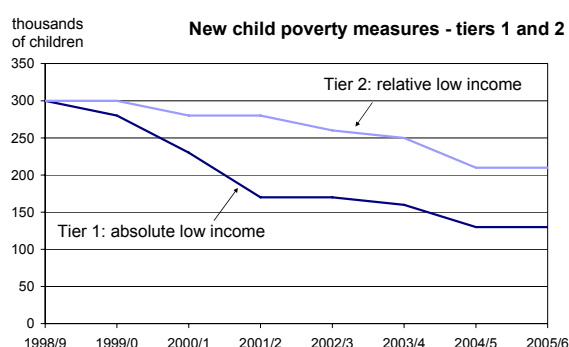
In Scotland, the proportion of children in tier 1 is down from 28% (300,000) in 1998/99 to 12% (130,000) in 2005/06. This is a decrease of 57%.

The number of children in tier 1 has not changed since last year.

Tier 2 represents children in relative low income and is a measure of whether the poorest families are keeping pace with the growth of incomes in the economy as a whole.

In Scotland the proportion of children in tier 2 is down from 28% (300,000) in 1998/99 to 21% (210,000) in 2005/06. This is a decrease of 30%.

The number of children in tier 2 has not changed since last year.



**Table 1: New child poverty measures tiers 1 and 2 (Scotland)**

	Child poverty tier 1		Child poverty tier 2	
	%	(000s)	%	(000s)
1994/95	32	350	28	310
1995/96	33	370	27	300
1996/97	34	370	31	340
1997/98	31	340	30	330
<b>1998/99</b>	<b>28</b>	<b>300</b>	<b>28</b>	<b>300</b>
1999/00	26	280	28	300
2000/01	22	230	27	280
2001/02	16	170	27	280
2002/03	16	170	25	260
2003/04	15	160	24	250
2004/05	13	130	21	210
<b>2005/06</b>	<b>12</b>	<b>130</b>	<b>21</b>	<b>210</b>

Tier 1: ABSOLUTE low income

Tier 2: RELATIVE low income

Please see the notes on [page 13](#) for a full explanation of the methodologies used.

## 2005/06 DETAILED LOW INCOME TABLES

**Table 2: ABSOLUTE low income (below 60% of median) in Scottish households**

	All individuals				Children				Working Age Adults				Pensioners			
	Before housing costs		After housing costs		Before housing costs		After housing costs		Before housing costs		After housing costs		Before housing costs		After housing costs	
	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)
1994/95	25	1,240	27	1,380	32	350	34	380	19	580	22	660	35	300	39	340
1995/96	25	1,230	27	1,340	33	370	36	400	18	550	20	610	37	320	37	330
1996/97	24	1,220	27	1,360	34	370	36	400	18	540	21	650	35	310	36	320
1997/98	21	1,060	23	1,170	31	340	32	350	16	490	19	560	26	230	30	260
<b>1998/99</b>	<b>20</b>	<b>980</b>	<b>23</b>	<b>1,130</b>	<b>28</b>	<b>300</b>	<b>31</b>	<b>330</b>	<b>15</b>	<b>450</b>	<b>19</b>	<b>570</b>	<b>26</b>	<b>230</b>	<b>27</b>	<b>230</b>
1999/00	19	950	22	1,120	26	280	30	320	15	470	19	580	23	200	25	220
2000/01	17	850	20	990	22	230	25	270	16	470	18	550	17	150	18	160
2001/02	13	640	15	740	16	170	20	210	11	350	14	430	13	120	12	100
2002/03	14	710	16	770	16	170	19	200	14	410	16	480	14	130	11	100
2003/04	12	610	14	670	15	160	18	180	11	350	13	410	12	110	9	80
2004/05	11	560	12	620	13	130	15	160	11	320	13	390	12	110	7	70
<b>2005/06</b>	<b>11</b>	<b>550</b>	<b>12</b>	<b>600</b>	<b>12</b>	<b>130</b>	<b>14</b>	<b>140</b>	<b>11</b>	<b>320</b>	<b>13</b>	<b>400</b>	<b>11</b>	<b>100</b>	<b>6</b>	<b>60</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. Estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) can be found in [Annex 2](#). Please see the notes on [page 13](#) for a full explanation of the methodologies used.

**Table 3: RELATIVE low income (below 60% of median) in Scottish households**

	All individuals				Children				Working Age Adults				Pensioners			
	Before housing costs		After housing costs		Before housing costs		After housing costs		Before housing costs		After housing costs		Before housing costs		After housing costs	
	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)
1994/95	21	1,040	23	1,140	28	310	30	330	17	510	18	560	26	220	29	250
1995/96	20	980	23	1,160	27	300	32	360	14	440	18	540	28	240	31	270
1996/97	22	1,090	25	1,230	31	340	33	360	16	490	19	580	30	260	33	290
1997/98	20	1,000	22	1,120	30	330	31	330	16	470	18	540	24	210	28	250
<b>1998/99</b>	<b>20</b>	<b>980</b>	<b>23</b>	<b>1,130</b>	<b>28</b>	<b>300</b>	<b>31</b>	<b>330</b>	<b>15</b>	<b>450</b>	<b>19</b>	<b>570</b>	<b>26</b>	<b>230</b>	<b>27</b>	<b>230</b>
1999/00	21	1,050	24	1,200	28	300	32	350	17	510	20	600	27	240	28	250
2000/01	21	1,040	24	1,220	27	280	32	340	18	540	22	650	24	210	25	220
2001/02	19	960	22	1,110	27	280	31	330	16	490	19	570	21	190	24	210
2002/03	20	1,000	23	1,120	25	260	27	280	18	530	20	620	23	210	25	220
2003/04	19	920	21	1,020	24	250	27	280	16	480	18	560	22	190	21	180
2004/05	17	860	19	960	21	210	25	250	15	460	18	560	20	190	16	150
<b>2005/06</b>	<b>17</b>	<b>870</b>	<b>20</b>	<b>980</b>	<b>21</b>	<b>210</b>	<b>24</b>	<b>250</b>	<b>15</b>	<b>470</b>	<b>19</b>	<b>590</b>	<b>20</b>	<b>180</b>	<b>16</b>	<b>150</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. Estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) can be found in [Annex 2](#). Please see the notes on [page 13](#) for a full explanation of the methodologies used.

## NEW HOUSEHOLD DEBT AND MATERIAL DEPRIVATION ANALYSIS

A new suite of questions on **household debt** and **material deprivation** have been added to the Family Resources Survey. The questions are used to help formulate an indicator of deprivation and have been taken from three existing surveys (Families and Children Survey (FACS), British Household Panel Survey (BHPS) and Poverty and Social Exclusion Survey (PSE)).

The new questions examine a large number of items that can be associated with standard of living, hardship is defined by respondents': -

- ability to afford a number of items that most other people agree families ought to have;
- their other 'unmet needs';
- whether they are managing their money and staying clear of problem debts - that is debts they cannot repay and are 'getting behind' with the repayments.

There is recognition that no single measure is adequate, but taken together they add up to sensitive measure of family material well-being or hardship.

For a full list of questions asked, please see [Annex 3](#).

### Household Debt

Tables 4 and 5 provide details of survey responses to the household debt questions. Please note that estimates are provided for children and working age adults only, as the vast majority of pensioners reported to having no bills in arrears.

*From table 4, the before housing costs figures show:*

- 84% of children live in households with no bills in arrears
- 91% of working age adults live in households with no bills in arrears
- 30,000, or 11% of children living in the lowest income households, live in households that have three or more household bills in arrears, this compares to less than 5,000, or 1% of children living in the highest income households.
- 30,000, or 6% of adults living in the lowest income households, live in households that have three or more household bills in arrears, this compares to less than 5,000, or less than half a percent of adults living in the highest income households.

*From table 5, the before housing costs figures show:*

- 20,000, or 11% of children living in households that are in official low income poverty (below 60% of median), live in households that have three or more household bills in arrears.
- 30,000, or 6% of adults living in households that are in official low income poverty (below 60% of median), live in households that have three or more household bills in arrears.

**Table 4: Percent and number of CHILDREN and WORKING AGE ADULTS (WAAs) by number of bills in arrears and household income quintile, Scotland 2005/06**

	Equivalised household income quintile (BEFORE HOUSING COSTS)										Total number	
	Bottom quintile		Second quintile		Third quintile		Fourth quintile		Top quintile			
	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)
<b>CHILDREN</b>												
No bills in arrears	63%	150	81%	180	89%	210	97%	190	98%	130	84%	850
One bill in arrears	17%	40	10%	20	8%	20	3%	0	1%	0	9%	90
Two bills in arrears	8%	20	4%	10	2%	0	0%	0	.	.	3%	30
Three or more bills in arrears	11%	30	5%	10	1%	0	.	.	1%	0	4%	40
<b>Total number of children (000s)</b>	<b>100%</b>	<b>240</b>	<b>100%</b>	<b>220</b>	<b>100%</b>	<b>230</b>	<b>100%</b>	<b>190</b>	<b>100%</b>	<b>130</b>	<b>100%</b>	<b>1,010</b>
<b>WORKING AGE ADULTS</b>												
No bills in arrears	75%	380	87%	400	93%	580	96%	660	99%	670	91%	2,700
One bill in arrears	13%	70	8%	40	5%	30	3%	20	1%	10	6%	160
Two bills in arrears	5%	30	3%	10	1%	10	1%	10	.	.	2%	60
Three or more bills in arrears	6%	30	3%	10	1%	0	.	.	0%	0	2%	50
<b>Total number of WWAs (000s)</b>	<b>100%</b>	<b>510</b>	<b>100%</b>	<b>460</b>	<b>100%</b>	<b>630</b>	<b>100%</b>	<b>690</b>	<b>100%</b>	<b>680</b>	<b>100%</b>	<b>2,970</b>

	Equivalised household income quintile (AFTER HOUSING COSTS)										Total number	
	Bottom quintile		Second quintile		Third quintile		Fourth quintile		Top quintile			
	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)
<b>CHILDREN</b>												
No bills in arrears	62%	140	83%	190	88%	210	97%	180	98%	130	84%	850
One bill in arrears	18%	40	9%	20	8%	20	3%	10	1%	0	9%	90
Two bills in arrears	8%	20	4%	10	2%	0	0%	0	.	.	3%	30
Three or more bills in arrears	11%	30	5%	10	2%	0	.	.	1%	0	4%	40
<b>Total number of children (000s)</b>	<b>100%</b>	<b>220</b>	<b>100%</b>	<b>230</b>	<b>100%</b>	<b>240</b>	<b>100%</b>	<b>190</b>	<b>100%</b>	<b>130</b>	<b>100%</b>	<b>1,010</b>
<b>WORKING AGE ADULTS</b>												
No bills in arrears	74%	390	88%	400	92%	550	96%	660	99%	700	91%	2,700
One bill in arrears	14%	70	7%	30	6%	30	3%	20	1%	10	6%	160
Two bills in arrears	5%	30	3%	10	1%	10	1%	10	0%	0	2%	60
Three or more bills in arrears	6%	30	2%	10	1%	0	0%	0	0%	0	2%	50
<b>Total number of WWAs (000s)</b>	<b>100%</b>	<b>520</b>	<b>100%</b>	<b>460</b>	<b>100%</b>	<b>600</b>	<b>100%</b>	<b>680</b>	<b>100%</b>	<b>710</b>	<b>100%</b>	<b>2,970</b>

Note: Figures may not add due to rounding (to nearest 10,000). Estimates of below 5,000 are rounded to '0', actual zero estimates are shown as '.'

Equivalised net disposable household income quintiles are based on the modified OECD equivalence scale.

There were 1.01m children and 3.04m working aged adults in Scotland in 2005 - figures shown may not add to these either because of rounding, or where there is a non response in one or more of the 9 debt questions.

Actual household debt questions asked as part of the Family Resource Survey can be found in [Annex 3](#).

Please see the notes on [page 13](#) for a full explanation of the methodologies used.

**Table 5: Percent and number of CHILDREN and WORKING AGE ADULTS (WAAs) by number of bills in arrears and income threshold (below 50%, 60% and 70% of median), Scotland 2005/06**

	BEFORE HOUSING COSTS Equivalised household income threshold							
	Below 50% of median		Below 60% of median		Below 70% of median		Total number	
	%	(000s)	%	(000s)	%	(000s)	%	(000s)
<b>CHILDREN</b>								
No bills in arrears	73%	80	63%	130	66%	200	84%	850
One bill in arrears	13%	10	18%	40	16%	50	9%	90
Two bills in arrears	6%	10	8%	20	7%	20	3%	30
Three or more bills in arrears	7%	10	11%	20	11%	30	4%	40
<b>Total number of children (000s)</b>	<b>100%</b>	<b>110</b>	<b>100%</b>	<b>210</b>	<b>100%</b>	<b>300</b>	<b>100%</b>	<b>1,010</b>
<b>WORKING AGE ADULTS</b>								
No bills in arrears	76%	220	75%	340	76%	480	91%	2,700
One bill in arrears	14%	40	14%	60	13%	80	6%	160
Two bills in arrears	5%	10	5%	20	5%	30	2%	60
Three or more bills in arrears	6%	20	6%	30	6%	40	2%	50
<b>Total number of WWAs (000s)</b>	<b>100%</b>	<b>300</b>	<b>100%</b>	<b>460</b>	<b>100%</b>	<b>630</b>	<b>100%</b>	<b>2,970</b>
	AFTER HOUSING COSTS Equivalised household income threshold							
	Below 50% of median		Below 60% of median		Below 70% of median		Total number	
	%	(000s)	%	(000s)	%	(000s)	%	(000s)
<b>CHILDREN</b>								
No bills in arrears	67%	100	62%	150	66%	200	84%	850
One bill in arrears	15%	20	18%	40	16%	50	9%	90
Two bills in arrears	9%	10	8%	20	7%	20	3%	30
Three or more bills in arrears	9%	10	12%	30	10%	30	4%	40
<b>Total number of children (000s)</b>	<b>100%</b>	<b>150</b>	<b>100%</b>	<b>240</b>	<b>100%</b>	<b>310</b>	<b>100%</b>	<b>1,010</b>
<b>WORKING AGE ADULTS</b>								
No bills in arrears	76%	300	75%	420	77%	540	91%	2,700
One bill in arrears	13%	50	13%	70	13%	90	6%	160
Two bills in arrears	5%	20	5%	30	5%	30	2%	60
Three or more bills in arrears	6%	20	7%	40	6%	40	2%	50
<b>Total number of WWAs (000s)</b>	<b>100%</b>	<b>400</b>	<b>100%</b>	<b>560</b>	<b>100%</b>	<b>700</b>	<b>100%</b>	<b>2,970</b>

Note: Figures may not add due to rounding (to nearest 10,000). Estimates of below 5,000 are rounded to '0', actual zero estimates are shown as '.'

Equivalised net disposable household income quintiles are based on the modified OECD equivalence scale. Medians are current year (i.e. the relative measure).

There were 1.01m children and 3.04m working aged adults in Scotland in 2005 - figures shown may not add to these either because of rounding, or where there is a non response in one or more of the 9 debt questions. Non response will also mean that these figures are lower than those shown in tables 3, A1.2 and A1.4.

Actual household debt questions asked as part of the Family Resource Survey can be found in [Annex 3](#).

Please see the notes on [page 13](#) for a full explanation of the methodologies used.

## Material deprivation analysis

The new material deprivation questions will be used to calculate the third tier of the new DWP / HM Treasury Child Poverty Target ([see page 4](#)). This new suite of questions was arrived at through analysis of existing UK deprivation data to identify a set of questions which best discriminates between poor and non-poor families<sup>2</sup>.

Although the material deprivation questions have been added to the FRS, the exact methodology for calculating the third tier has not yet been published by the DWP / HM Treasury. However summary results for each of the material deprivation questions are provided in [tables 6a and 6b](#).

*Respondents were asked:*

- if they had an item,
- wanted but couldn't afford an item
- or if they didn't want or need an item

The first table shows the child specific questions, the second table shows the adult specific questions. Please note that all the figures in both tables relate to the numbers of children in the household regardless of whether the questions were asked of the children (table 6a) or of the adults (table 6b) of the household.

*From the child specific questions in table 6a:*

- From the first question row of the table, 25% or 60,000 children living in the lowest income households do not have outdoor space to play safely, this compares to 7% or 10,000 children in the highest income households.
- 56% or 130,000 children living in the lowest income households, live in households that would like, but cannot afford to go on at least one week's holiday a year away from home, this compares to 3% or less than 5,000 children in the highest income households.

*From the adult specific questions in table 6b (figures still relate to children in these households):*

- 40% or 90,000 children living in the lowest income households, live in households that would like, but cannot afford home contents insurance, this compares to 1% or less than 5,000 children in the highest income households.
- 67% or 160,000 children living in the lowest income households, live in households that would like, but cannot afford to make regular savings of £10 month or more, this compares to 2% or less than 5,000 children in the highest income households.
- 11% or 30,000 children living in the lowest income households, live in households that cannot afford to keep their homes warm during the winter, this compares to 2% or less than 5,000 children in the highest income households.

Please refer to [Annex 3](#) for the actual survey questions.

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<sup>2</sup> McKay, S. and Collard, S. (2004). Developing deprivation questions for the Family Resources Survey. Department for Work and Pensions Working Paper Number 13.HMSO.

**Table 6a: Percent and number of children by household response to CHILD SPECIFIC material deprivation questions and household income quintile, Scotland 2005/06**

		Equivalised net disposable household income quintile										Total number	
		Bottom quintile		Second quintile		Third quintile		Fourth quintile		Top quintile			
		%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)
Outdoor space / facilities to play safely	Have this	75%	180	86%	190	88%	200	89%	170	93%	120	85%	860
	Don't have this	25%	60	14%	30	12%	30	11%	20	7%	10	15%	150
Enough bedrooms for every child over 10	Have this	64%	20	60%	20	78%	30	94%	20	88%	20	75%	110
	Want but can't afford this	33%	10	38%	10	19%	10	6%	0	12%	0	23%	30
	Don't want or need; doesn't apply	3%	0	3%	0	3%	0	.	.	.	.	2%	0
Celebrations on special occasions	Have this	91%	220	95%	210	98%	230	99%	190	98%	130	96%	970
	Want but can't afford this	8%	20	3%	10	2%	0	.	.	.	.	3%	30
	Don't want or need; doesn't apply	2%	0	1%	0	0%	0	1%	0	2%	0	1%	10
Leisure equipment such as sports equipment or a bicycle	Have this	85%	200	90%	200	92%	210	97%	190	96%	130	91%	930
	Want but can't afford this	9%	20	5%	10	3%	10	0%	0	1%	0	4%	40
	Don't want or need; doesn't apply	6%	10	4%	10	5%	10	3%	10	3%	0	4%	40
At least one week's holiday away from home with family	Have this	40%	90	54%	120	75%	170	82%	160	91%	120	66%	670
	Want but can't afford this	56%	130	40%	90	21%	50	11%	20	3%	0	29%	290
	Don't want or need; doesn't apply	4%	10	6%	10	5%	10	7%	10	6%	10	5%	50
Hobby or leisure activity (children)	Do this	74%	170	86%	190	89%	200	90%	170	84%	110	84%	850
	Would like to but can't afford this	11%	30	4%	10	2%	0	0%	0	1%	0	4%	40
	Don't want or need; doesn't apply	15%	40	11%	20	9%	20	10%	20	16%	20	12%	120
Swimming at least once a month	Do this	61%	140	65%	140	73%	170	74%	140	74%	100	69%	700
	Would like to but can't afford this	14%	30	7%	20	4%	10	1%	0	1%	0	6%	60
	Don't want or need; doesn't apply	25%	60	28%	60	22%	50	25%	50	25%	30	25%	260
Have friends round for tea or a snack once a fortnight	Do this	66%	160	75%	170	80%	180	84%	160	82%	110	77%	780
	Would like to but can't afford this	15%	30	4%	10	3%	10	2%	0	1%	0	5%	60
	Don't want or need; doesn't apply	19%	50	21%	50	16%	40	14%	30	17%	20	18%	180
Go on school trip at least once a term	Do this	84%	150	87%	150	94%	160	98%	140	96%	90	91%	700
	Would like to but can't afford this	11%	20	7%	10	3%	0	.	.	0%	0	5%	40
	Don't want or need; doesn't apply	5%	10	6%	10	3%	0	2%	0	4%	0	4%	30
Go to a playgroup at least once a week	Do this	62%	70	75%	60	79%	70	83%	60	84%	40	75%	290
	Would like to but can't afford this	11%	10	4%	0	1%	0	.	.	.	.	4%	20
	Don't want or need; doesn't apply	26%	30	21%	20	19%	20	17%	10	16%	10	21%	80

Note: Figures may not add due to rounding (to nearest 10,000). Estimates of below 5,000 are rounded to '0', actual zero estimates are shown as '.'

Equivalised net disposable household income quintiles are calculated using the before housing costs OECD equivalence scales.

There were 1.01m children in Scotland in 2005 - figures shown may not add to this either because of rounding, where the question is not applicable to all children or where there was non response.

Net disposable household income quintiles are based on the modified OECD equivalence scale.

Actual material deprivation questions asked as part of the Family Resource Survey can be found in [Annex 3](#).

Please see the notes on [page 13](#) for a full explanation of the methodologies used.

**Table 6b: Percent and number of children by household response to ADULT SPECIFIC material deprivation questions and household income quintile, Scotland 2005/06**

		Equivalised net disposable household income quintile										Total number	
		Bottom quintile		Second quintile		Third quintile		Fourth quintile		Top quintile			
		%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)
Money to decorate home	Have this	62%	150	81%	180	84%	190	94%	180	99%	130	82%	830
	Want but can't afford this	32%	80	14%	30	12%	30	4%	10	1%	0	14%	140
	Don't want or need; doesn't apply	6%	10	5%	10	4%	10	2%	0	.	.	4%	40
Hobby or leisure activity (adults)	Have this	43%	100	52%	110	65%	150	76%	150	85%	110	62%	630
	Want but can't afford this	30%	70	21%	50	11%	20	3%	10	1%	0	15%	150
	Don't want or need; doesn't apply	27%	60	28%	60	24%	60	21%	40	14%	20	24%	240
Holiday away from home one week a year not with relatives	Have this	28%	70	41%	90	68%	160	78%	150	88%	120	57%	580
	Want but can't afford this	65%	150	53%	120	27%	60	16%	30	6%	10	37%	370
	Don't want or need; doesn't apply	6%	20	6%	10	4%	10	6%	10	6%	10	6%	60
Home contents insurance	Have this	48%	110	75%	170	90%	210	97%	190	98%	130	79%	800
	Want but can't afford this	40%	90	15%	30	5%	10	1%	0	1%	0	14%	140
	Don't want or need; doesn't apply	13%	30	10%	20	5%	10	2%	0	2%	0	7%	70
Friends round for drink / meal at least once a month	Have this	46%	110	53%	120	69%	160	77%	150	82%	110	63%	640
	Want but can't afford this	34%	80	19%	40	9%	20	2%	0	1%	0	15%	150
	Don't want or need; doesn't apply	21%	50	28%	60	22%	50	20%	40	17%	20	22%	220
Savings of 10 pounds a month or more	Have this	28%	70	51%	110	63%	150	83%	160	92%	120	60%	610
	Want but can't afford this	67%	160	45%	100	32%	70	13%	20	2%	0	36%	360
	Don't want or need; doesn't apply	4%	10	3%	10	5%	10	4%	10	5%	10	4%	40
Two pairs of all weather shoes for each adult	Have this	76%	180	86%	190	94%	220	97%	190	99%	130	89%	910
	Want but can't afford this	23%	50	12%	30	5%	10	2%	0	0%	0	9%	100
	Don't want or need; doesn't apply	2%	0	2%	0	1%	0	0%	0	1%	0	1%	10
Replace worn out furniture	Do this	35%	80	49%	110	63%	140	82%	160	90%	120	60%	610
	Would like to but can't afford this	49%	120	33%	70	24%	60	6%	10	1%	0	26%	260
	Don't want or need; doesn't apply	16%	40	17%	40	13%	30	12%	20	9%	10	14%	140
Replace broken electrical goods	Do this	47%	110	56%	120	75%	170	85%	160	90%	120	68%	690
	Would like to but can't afford this	39%	90	26%	60	14%	30	4%	10	1%	0	19%	190
	Don't want or need; doesn't apply	14%	30	19%	40	12%	30	11%	20	9%	10	13%	130
Money to spend on self each week	Have this	39%	90	51%	110	71%	160	90%	170	95%	120	66%	670
	Want but can't afford this	57%	140	45%	100	24%	60	8%	20	4%	0	31%	310
	Don't want or need; doesn't apply	3%	10	4%	10	4%	10	2%	0	1%	0	3%	30
Keep house warm	Do this	88%	210	91%	200	96%	220	99%	190	98%	130	94%	950
	Would like to but can't afford this	11%	30	8%	20	3%	10	1%	0	2%	0	6%	60
	Don't want or need; doesn't apply	0%	0	1%	0	1%	0	1%	0	.	.	1%	10

Note: Figures may not add due to rounding (to nearest 10,000). Estimates of below 5,000 are rounded to '0', actual zero estimates are shown as '.'

Equivalised net disposable household income quintiles are calculated using the before housing costs OECD equivalence scales.

There were 1.01m children in Scotland in 2005 - figures shown may not add to this either because of rounding, where the question is not applicable to all children or where there was non response.

Net disposable household income quintiles are based on the modified OECD equivalence scale.

Actual material deprivation questions asked as part of the Family Resource Survey can be found in [Annex 3](#).

Please see the notes on [page 13](#) for a full explanation of the methodologies used.

## NOTES, DEFINITIONS AND FURTHER READING

The Department for Work and Pensions' (DWP) Households Below Average Income data are published annually and are used to provide the official snapshot low income estimates for individuals, children, working age adults and pensioners for the UK and Scotland. This publication notice provides the headline estimates for Scotland only. For the UK estimates (and some regional analysis) please see the DWP publication 'Households Below Average Income: An analysis of the income distribution 1994/95-2005/06' which has been published today on the DWP website: <http://www.dwp.gov.uk/asd/hbai.asp>.

### Income definitions and measures

The income used in the 'low income' estimates is called 'net disposable household income'. It is simply income from all sources, for all members of the household but after deductions for income tax, National Insurance contributions, council tax, pension contributions and maintenance payments.

### Equivalisation

In order for the net disposable household income to be used as a proxy for living standards it has to be adjusted. This adjustment is called 'equivalisation'. This equivalised income allows the comparison of living standards between households that vary in size and composition. This adjustment reflects the fact that a family of several people requires a higher income than a single person in order for both households to enjoy a comparable standard of living. The key assumption is that all individuals in the household benefit equally from the combined (equivalised) income of the household. There are several different equivalence scales which will result in slightly different estimates. These latest low income figures in this publication notice use the modified OECD equivalence scale to bring the methodology in line with the rest of Europe and the new child poverty measure. The tables in [Annex 2](#) show what the current estimates would be if the previous methodology was still used for our headline estimates (McClements equivalence scale and 1996/97 base year). The DWP have published a paper with further details about the effects of changing equivalisation scales. This can be found at the following website: [www.dwp.gov.uk/asd/hbai/nsfr\\_newequiv.pdf](http://www.dwp.gov.uk/asd/hbai/nsfr_newequiv.pdf). In general the modified OECD equivalence scale results in a higher proportion of children and pensioners living in households with low incomes than on the McClements scale. The DWP publication 'Households Below Average Income: An analysis of the income distribution 1994/95 – 2005/06' contains further details on equivalence scales (<http://www.dwp.gov.uk/asd/hbai.asp>).

### How is low income measured?

Individuals are defined as being in low income if their equivalised net disposable household income is below 60% of the median. The median is the income value which divides a population, when ranked by income, into two equal sized groups. Since the mean is influenced significantly by the highest incomes, median income thresholds are widely accepted as a better benchmark when considering a derived measure for low income. 60% of median is the most commonly used low income measure, however additional 50% and 70% of median figures are shown in [Annex 1](#) in support of 'Opportunity for All' (this is the annual UK Government report about tackling poverty and social exclusion, please see [useful references](#)) and to give an idea of the depth of low income. It should be noted that those households reporting the lowest incomes may not have the lowest living standards. The bottom ten per cent of the income distribution should not, therefore, be interpreted as having the bottom ten per cent of living standards. This will have relatively greater effect on results where incomes are compared against low thresholds of median, for example below 50% of median.

For a couple with no children, the median income before housing costs in 2005/06 was £362 per week, this is a real terms increase of £49 (16%) since 1998/99 (the inflation adjusted median income in 1998/99 was £313). After housing costs the increase is from £253 per week in 1998/99 (inflation adjusted) to £309 in 2005/06. This is an increase of 22% or £56.

Consequently, the 60% low income threshold, which is used to derive the low income household figures, has increased by £29 per week (before housing costs) in real terms, from £188 in 1998/99 (inflation adjusted) to £217 in 2005/06. After housing costs the 60% of median has increased by £34 per week in real terms, from £152 to £186.

### **Before housing costs (BHC) and after housing costs (AHC)**

This publication provides low income estimates on a before housing costs basis and on an after housing costs basis. Since some people choose to spend more of their income on housing costs, an after housing costs measure would understate the relative standard of living of those individuals who were actually benefiting from a better quality of life by paying more for better accommodation. Conversely, any income measure which does not deduct housing costs (i.e. the before housing costs measure) will overstate the living standards of individuals whose housing costs are high relative to the quality of their accommodation.

### **Absolute and relative measures**

There are two further measures that are used to describe trends over time: absolute low income and relative low income. In essence, the absolute measures whether individuals in the lowest income households are seeing their incomes rise in real terms. The relative measures whether those in the lowest incomes are keeping up with the growth of the economy as a whole.

**Absolute low income:** individuals living in households whose equivalised income is below 60% of inflation adjusted median income in 1998/99. This is a measure of whether those in the lowest income households are seeing their incomes rise in real terms.

**Relative low income:** individuals living in households whose equivalised income is below 60% of median income in the same year. This is a measure of whether those in the lowest income households are keeping pace with the growth of incomes in the economy as a whole.

### **Use of GB and UK medians**

Since 2002/03 the Family Resources Survey has included Northern Ireland. As a result all relative low income figures from 2002/03 will be calculated using the UK median.

Absolute measures utilise a base year prior to the inclusion of Northern Ireland and will therefore continue to use the GB median as the basis for the low income threshold.

In practice the change from GB to UK median makes very little impact on the figures; in 2005/06 the estimated UK median income for a couple with no children is £1 less than the GB estimate for the same year.

### **Quintiles**

Quintiles are income values which divide the population, when ranked by income, into five equal-sized groups.

## Other points to note

The percentages show the proportion of the population that fall below the threshold in the year in question. Therefore, due to changing demographics, the same number of persons one year may represent a different proportion to the same number in a previous year.

The figures are estimates based on a sample survey – The Family Resources Survey - and are therefore subject to sampling variation. Extreme caution should be exercised in the interpretation of small year-on-year fluctuations. Identification of trends must be based on data for several years. As the Scottish Executive has funded a doubling of the Scottish sample since 2002/03, the Scottish figures from 2002/03 onwards should be less prone to fluctuation within key trends than those for earlier years.

The Household Below Average Income data are grossed up to produce estimates for the overall population. Following a review, the Department for Work and Pensions announced a new grossing regime in February 2005. This new grossing regime, which came into effect in 2005, improves the accuracy of regional-level counts drawn from the Family Resources Survey (from which the HBAI is based). The full HBAI series from 1994/95 was revised in 2005 in line with the new grossing regime. Further information about the new grossing regime is available at the DWP website: [www.dwp.gov.uk/asd/frs](http://www.dwp.gov.uk/asd/frs).

## Useful references

### Scottish Executive websites:

Income and Poverty statistics website:

[www.scotland.gov.uk/stats/incomepoverty](http://www.scotland.gov.uk/stats/incomepoverty)

High Level Summary of Statistics (Chapter 12, Social and welfare):

<http://www.scotland.gov.uk/Topics/Statistics/About/HighLevelTrends>

High Level Summary of Equality Statistics (Chapter 12, Social and welfare):

<http://www.scotland.gov.uk/Topics/Statistics/About/HighLevelTrends>

Scottish Economic Statistics (Household Sector chapter):

<http://www.scotland.gov.uk/stats/ses/ses-00m.asp>

For further information on all Scottish Executive statistics:

[www.scotland.gov.uk/topics/statistics](http://www.scotland.gov.uk/topics/statistics)

### Department for Work and Pensions' websites:

Family Resources Survey, Department for Work and Pensions

<http://www.dwp.gov.uk/asd/frs>

Households Below Average Income,  
Department for Work and Pensions (methodology and UK estimates):

<http://www.dwp.gov.uk/asd/hbai.asp>

Measuring child poverty, Department for Work and Pensions:

[www.dwp.gov.uk/consultations/consult/2003/childpov/final.pdf](http://www.dwp.gov.uk/consultations/consult/2003/childpov/final.pdf)

Opportunity for all, Department for Work and Pensions:

<http://www.dwp.gov.uk/ofa/>

## ANNEX 1 – DETAILED TABLES (BELOW 50%, 60% AND 70% OF MEDIAN INCOME)

These tables, in addition to the headline below 60% of median estimates, also show the numbers of children, working aged adults and pensioners in households whose equivalised income is below 50% and 70% of the median. These are in support of ‘Opportunity for all’ (this is the annual UK Government report about tackling poverty and social exclusion, please see [useful references](#)) and to give an idea of the depth of low income.

### CHILDREN IN LOW INCOME SCOTTISH HOUSEHOLDS

**Table A1.1: CHILDREN in ABSOLUTE low income Scottish households**

	Below 50% of the median				Below 60% of the median				Below 70% of the median			
	Before		After		Before		After		Before		After	
	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)
1994/95	19	210	25	270	32	350	34	380	40	440	41	450
1995/96	19	210	25	280	33	370	36	400	44	480	47	520
1996/97	19	210	27	290	34	370	36	400	42	460	45	500
1997/98	19	210	24	260	31	340	32	350	40	430	42	460
<b>1998/99</b>	<b>17</b>	<b>180</b>	<b>23</b>	<b>250</b>	<b>28</b>	<b>300</b>	<b>31</b>	<b>330</b>	<b>37</b>	<b>400</b>	<b>38</b>	<b>410</b>
1999/00	13	140	18	190	26	280	30	320	35	380	38	400
2000/01	10	110	13	140	22	230	25	270	32	340	34	370
2001/02	8	90	12	120	16	170	20	210	31	330	33	350
2002/03	7	70	10	100	16	170	19	200	26	270	26	270
2003/04	6	70	9	90	15	160	18	180	25	260	26	270
2004/05	6	60	9	90	13	130	15	160	22	220	23	230
<b>2005/06</b>	<b>6</b>	<b>60</b>	<b>8</b>	<b>80</b>	<b>12</b>	<b>130</b>	<b>14</b>	<b>140</b>	<b>22</b>	<b>220</b>	<b>22</b>	<b>220</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. Estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) for below 60% of median can be found in [Annex 2](#). Please see the notes on [page 13](#) for a full explanation of the methodologies used.

**Table A1.2: CHILDREN in RELATIVE low income Scottish households**

	Below 50% of the median				Below 60% of the median				Below 70% of the median			
	Before		After		Before		After		Before		After	
	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)	housing costs %	housing costs (000s)
1994/95	12	140	18	200	28	310	30	330	36	390	37	400
1995/96	13	140	19	210	27	300	32	360	38	420	40	450
1996/97	17	180	24	270	31	340	33	360	39	430	42	460
1997/98	16	180	22	240	30	330	31	330	39	430	41	450
<b>1998/99</b>	<b>17</b>	<b>180</b>	<b>23</b>	<b>250</b>	<b>28</b>	<b>300</b>	<b>31</b>	<b>330</b>	<b>37</b>	<b>400</b>	<b>38</b>	<b>410</b>
1999/00	14	160	22	240	28	300	32	350	37	390	39	420
2000/01	12	130	18	190	27	280	32	340	37	390	38	400
2001/02	13	130	17	180	27	280	31	330	38	400	40	420
2002/03	13	140	18	190	25	260	27	280	36	370	37	390
2003/04	12	120	17	180	24	250	27	280	31	320	33	340
2004/05	10	100	16	160	21	210	25	250	31	310	33	330
<b>2005/06</b>	<b>11</b>	<b>110</b>	<b>15</b>	<b>150</b>	<b>21</b>	<b>210</b>	<b>24</b>	<b>250</b>	<b>30</b>	<b>300</b>	<b>31</b>	<b>310</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. Estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) for below 60% of median can be found in [Annex 2](#). Please see the notes on [page 13](#) for a full explanation of the methodologies used.

## WORKING AGED ADULTS IN LOW INCOME SCOTTISH HOUSEHOLDS

**Table A1.3: WORKING AGED ADULTS in ABSOLUTE low income Scottish households**

	Below 50% of the median				Below 60% of the median				Below 70% of the median			
	Before		After		Before		After		Before		After	
	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)
1994/95	12	370	15	460	19	580	22	660	25	770	27	830
1995/96	10	310	14	430	18	550	20	610	25	750	28	850
1996/97	10	300	15	450	18	540	21	650	24	740	27	810
1997/98	10	300	13	400	16	490	19	560	23	690	24	740
<b>1998/99</b>	<b>9</b>	<b>270</b>	<b>14</b>	<b>420</b>	<b>15</b>	<b>450</b>	<b>19</b>	<b>570</b>	<b>22</b>	<b>680</b>	<b>24</b>	<b>730</b>
1999/00	8	230	12	370	15	470	19	580	22	680	24	730
2000/01	9	260	12	370	16	470	18	550	21	640	24	720
2001/02	7	200	9	280	11	350	14	430	18	550	20	600
2002/03	7	220	10	310	14	410	16	480	19	560	20	600
2003/04	6	180	9	270	11	350	13	410	17	500	18	540
2004/05	6	170	9	280	11	320	13	390	16	470	17	530
<b>2005/06</b>	<b>6</b>	<b>190</b>	<b>9</b>	<b>260</b>	<b>11</b>	<b>320</b>	<b>13</b>	<b>400</b>	<b>16</b>	<b>480</b>	<b>18</b>	<b>530</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. Estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) for below 60% of median can be found in [Annex 2](#). Please see the notes on [page 13](#) for a full explanation of the methodologies used.

**Table A1.4: WORKING AGED ADULTS in RELATIVE low income Scottish households**

	Below 50% of the median				Below 60% of the median				Below 70% of the median			
	Before		After		Before		After		Before		After	
	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)
1994/95	9	280	12	370	17	510	18	560	22	670	23	710
1995/96	7	220	11	330	14	440	18	540	21	650	23	700
1996/97	9	270	14	410	16	490	19	580	23	680	25	750
1997/98	9	270	12	380	16	470	18	540	22	670	23	710
<b>1998/99</b>	<b>9</b>	<b>270</b>	<b>14</b>	<b>420</b>	<b>15</b>	<b>450</b>	<b>19</b>	<b>570</b>	<b>22</b>	<b>680</b>	<b>24</b>	<b>730</b>
1999/00	9	270	14	420	17	510	20	600	23	710	25	760
2000/01	11	320	15	450	18	540	22	650	25	740	27	800
2001/02	9	280	13	400	16	490	19	570	23	680	25	750
2002/03	12	350	15	460	18	530	20	620	24	720	26	780
2003/04	10	290	13	400	16	480	18	560	21	630	23	690
2004/05	9	270	13	400	15	460	18	560	21	650	23	710
<b>2005/06</b>	<b>10</b>	<b>300</b>	<b>13</b>	<b>410</b>	<b>15</b>	<b>470</b>	<b>19</b>	<b>590</b>	<b>21</b>	<b>650</b>	<b>24</b>	<b>730</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. Estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) for below 60% of median can be found in [Annex 2](#). Please see the notes on [page 13](#) for a full explanation of the methodologies used.

## **PENSIONERS IN LOW INCOME SCOTTISH HOUSEHOLDS (BELOW 50%, 60% AND 70% OF MEDIAN INCOME)**

**Table A1.5: PENSIONERS in ABSOLUTE low income Scottish households**

	Below 50% of the median				Below 60% of the median				Below 70% of the median			
	Before		After		Before		After		Before		After	
	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)
1994/95	17	140	16	140	35	300	39	340	50	430	47	410
1995/96	16	140	17	150	37	320	37	330	49	430	49	420
1996/97	15	130	16	140	35	310	36	320	49	430	47	400
1997/98	13	110	14	120	26	230	30	260	40	350	39	340
<b>1998/99</b>	<b>10</b>	<b>90</b>	<b>11</b>	<b>90</b>	<b>26</b>	<b>230</b>	<b>27</b>	<b>230</b>	<b>41</b>	<b>360</b>	<b>39</b>	<b>340</b>
1999/00	13	110	12	100	23	200	25	220	38	340	36	320
2000/01	7	60	5	50	17	150	18	160	32	280	29	250
2001/02	5	50	5	40	13	120	12	100	27	240	26	230
2002/03	6	50	5	40	14	130	11	100	26	240	23	200
2003/04	5	40	5	40	12	110	9	80	24	210	18	160
2004/05	4	40	3	30	12	110	7	70	21	200	14	130
<b>2005/06</b>	<b>5</b>	<b>40</b>	<b>3</b>	<b>30</b>	<b>11</b>	<b>100</b>	<b>6</b>	<b>60</b>	<b>21</b>	<b>190</b>	<b>12</b>	<b>110</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. Estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) for below 60% of median can be found in [Annex 2](#). Please see the notes on [page 13](#) for a full explanation of the methodologies used.

**Table A1.6: PENSIONERS in RELATIVE low income Scottish households**

	Below 50% of the median				Below 60% of the median				Below 70% of the median			
	Before		After		Before		After		Before		After	
	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)	housing costs %	(000s)
1994/95	12	100	8	70	26	220	29	250	44	390	43	370
1995/96	12	110	8	70	28	240	31	270	44	380	42	360
1996/97	13	120	12	100	30	260	33	290	47	410	44	380
1997/98	12	110	12	110	24	210	28	250	38	330	37	330
<b>1998/99</b>	<b>10</b>	<b>90</b>	<b>11</b>	<b>90</b>	<b>26</b>	<b>230</b>	<b>27</b>	<b>230</b>	<b>41</b>	<b>360</b>	<b>39</b>	<b>340</b>
1999/00	14	120	14	120	27	240	28	250	40	350	39	340
2000/01	9	80	10	90	24	210	25	220	37	330	34	300
2001/02	9	80	8	70	21	190	24	210	38	340	35	310
2002/03	11	100	10	90	23	210	25	220	39	350	36	320
2003/04	10	90	9	80	22	190	21	180	37	330	34	300
2004/05	10	100	7	70	20	190	16	150	34	310	29	270
<b>2005/06</b>	<b>9</b>	<b>90</b>	<b>7</b>	<b>60</b>	<b>20</b>	<b>180</b>	<b>16</b>	<b>150</b>	<b>35</b>	<b>320</b>	<b>29</b>	<b>270</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. Estimates under the previous methodology (McClements equivalence scale and 1996/97 base year) for below 60% of median can be found in [Annex 2](#). Please see the notes on [page 13](#) for a full explanation of the methodologies used.

## ANNEX 2: 2005/06 LOW INCOME TABLES USING PREVIOUS HEADLINE EQUIVALISATION METHODOLOGY

As part of the alignment of headline estimates with the new Child Poverty Target methodology, this is the first year to use the OECD equivalisation scale, and for the absolute measure, a 1998/99 base year. To allow comparisons of this change in methodology, these two tables show low income poverty estimates under the previous methodology (McClements equivalence scale and 1996/97 base year).

**Table A2.1: ABSOLUTE low income (below 60% of median) in Scottish households**  
**Previous headline methodology (McClements equivalisation and 1996/97 base year)**

	All individuals				Children				Working Age Adults				Pensioners			
	Before housing costs		After housing costs		Before housing costs		After housing costs		Before housing costs		After housing costs		Before housing costs		After housing costs	
	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)
1994/95	22	1,080	25	1,240	28	310	31	340	18	540	20	620	26	230	32	280
1995/96	21	1,050	25	1,230	29	320	34	370	16	480	19	570	29	250	33	290
<b>1996/97</b>	<b>20</b>	<b>1,010</b>	<b>25</b>	<b>1,230</b>	<b>29</b>	<b>320</b>	<b>33</b>	<b>370</b>	<b>16</b>	<b>470</b>	<b>20</b>	<b>600</b>	<b>26</b>	<b>220</b>	<b>30</b>	<b>260</b>
1997/98	18	910	21	1,070	27	300	30	330	15	440	17	530	19	170	25	220
1998/99	17	850	21	1,030	25	270	29	310	14	420	17	530	18	160	22	200
1999/00	16	790	20	980	22	230	26	280	13	390	17	520	19	160	21	180
2000/01	15	730	17	850	18	190	21	220	14	420	17	500	14	120	14	130
2001/02	11	540	13	650	14	150	17	170	10	300	13	390	11	90	9	80
2002/03	12	580	14	680	13	130	16	170	12	360	14	440	11	90	9	80
2003/04	10	490	12	600	11	110	15	160	10	300	13	380	9	80	8	70
2004/05	9	470	11	550	10	100	13	130	9	280	12	360	9	80	6	60
<b>2005/06</b>	<b>9</b>	<b>460</b>	<b>10</b>	<b>510</b>	<b>10</b>	<b>100</b>	<b>11</b>	<b>110</b>	<b>9</b>	<b>290</b>	<b>12</b>	<b>350</b>	<b>8</b>	<b>70</b>	<b>5</b>	<b>40</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. Please see the notes on [page 13](#) for a full explanation of the methodologies used.

**Table A2.2: RELATIVE low income (below 60% of median) in Scottish households**  
**Previous headline methodology (McClements equivalisation)**

	All individuals				Children				Working Age Adults				Pensioners			
	Before housing costs		After housing costs		Before housing costs		After housing costs		Before housing costs		After housing costs		Before housing costs		After housing costs	
	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)	%	(000s)
1994/95	19	960	22	1,080	26	280	28	300	16	490	18	540	22	190	27	240
1995/96	18	920	22	1,120	26	290	32	350	14	430	17	530	24	210	27	230
<b>1996/97</b>	<b>20</b>	<b>1,010</b>	<b>25</b>	<b>1,230</b>	<b>29</b>	<b>320</b>	<b>33</b>	<b>370</b>	<b>16</b>	<b>470</b>	<b>20</b>	<b>600</b>	<b>26</b>	<b>220</b>	<b>30</b>	<b>260</b>
1997/98	19	940	22	1,090	29	310	30	330	15	460	18	530	19	170	25	220
1998/99	19	930	22	1,110	27	290	30	320	15	460	19	560	21	180	25	220
1999/00	19	960	23	1,150	26	280	30	330	16	480	20	590	23	200	26	230
2000/01	19	940	23	1,140	24	250	29	310	17	510	21	630	20	180	23	210
2001/02	18	880	21	1,060	25	260	30	320	15	460	19	560	18	160	20	180
2002/03	19	930	22	1,070	22	230	26	270	17	520	20	610	21	180	21	190
2003/04	17	850	19	970	22	220	25	260	15	460	18	550	18	160	18	160
2004/05	16	790	18	910	19	190	23	230	15	440	18	540	18	160	15	140
<b>2005/06</b>	<b>17</b>	<b>830</b>	<b>19</b>	<b>960</b>	<b>19</b>	<b>190</b>	<b>24</b>	<b>240</b>	<b>15</b>	<b>470</b>	<b>19</b>	<b>580</b>	<b>18</b>	<b>170</b>	<b>16</b>	<b>150</b>

Note: Due to rounding, the estimates for children, working age adults and pensioners may not sum to the total for all individuals. Please see the notes on [page 13](#) for a full explanation of the methodologies used.

## **ANNEX 3: HOUSEHOLD DEBT AND MATERIAL DEPRIVATION QUESTIONS INTRODUCED TO THE FAMILY RESOURCES SURVEY**

### **Household debt questions**

**Sometimes people are not able to pay every bill when it falls due. May I ask, are you up-to-date with the following bills, or are you behind with any of them?**

1. Behind with the electricity bill
2. Behind with the gas bill
3. Behind with other fuel bills like coal or oil
4. Behind with council tax
5. Behind with insurance policies
6. Behind with telephone bills
7. Behind with television / video rental or HP
8. Behind with HP payments
9. Behind with water rates
10. Not behind with any of these

Note: Category 6 asks about telephone bills. This includes both mobile and fixed line telephones

### **Material Deprivation questions**

These questions ask about the sorts of things that some families/people have, but which many people have difficulty finding the money for:

**If there any dependent children in the Benefit unit, the following questions are asked about child deprivation:**

#### **Q1**

**For the next question please just answer yes or no.**

**Does your child have/do your children have an outdoor space or facilities nearby where they can play safely?**

'Nearby' and 'safely' are respondent's own interpretation

1. Yes
2. No

#### **Q2**

**And are there enough bedrooms for every child of 10 or over of a different sex to have their own bedroom?**

THIS IS RESPONDENT'S OWN INTERPRETATION

1. Child(ren) has/have this
2. Child(ren) would like to have this but we can't afford this at the moment
3. Child(ren) do not want/need this at the moment
- 4: (Does not apply)

#### **Q3**

**Does your child/do your children have celebrations on special occasions such as birthdays, Christmas or other religious festivals?**

THIS IS RESPONDENT'S OWN INTERPRETATION

1. Child(ren) has/have this
2. Child(ren) would like to have this but we can't afford this at the moment
3. Child(ren) do not want/need this at the moment
- 4: (Does not apply)

**Q4**

**Does your child have/do your children have leisure equipment such as sports equipment or a bicycle?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) has/have this
- 2: Child(ren) would like to have this but we can't afford this at the moment
- 3: Child(ren) do not want/need this at the moment
- 4: (Does not apply)

**Q5**

**Does your child have/do your children have a family holiday way from home for at least one week a year?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) has/have this
- 2: Child(ren) would like to have this but we can't afford this at the moment
- 3: Child(ren) do not want/need this at the moment
- 4: (Does not apply)

**Q6**

**Does your child/do your children do a hobby or leisure activity?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

**Q7**

**Does your child/do your children go swimming at least once a month?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

**Q8**

**Does your child/do your children have friends around for tea or a snack once a fortnight?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

**If there are any dependent children who are over 6 years of age or under 6 and attend primary school or any private or independent school, the following question is asked:**

**Q9**

**Does/Do (name(s)) go on school trips?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

**If there are any dependent children who are under 6 years of age and do not attend primary school or any private or independent school, the following question is asked:**

**Q 10**

**Does/do (name(s)) go to toddler group/nursery/playgroup at least once a week?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: Child(ren) do this
- 2: Child(ren) would like to do this but we cannot afford this at the moment
- 3: Child(ren) do not want / need this at the moment
- 4: [Does not apply]

For each of the following things, please tell me the option which best explains whether (you and your family/ you and your partner/ you) have it or not.

**Q11**

**Do you (and your family/ and your partner) have enough money to keep your home in a decent state of decoration?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I have this
- 2: We/I would like to have this but cannot afford this at the moment
- 3: We/I do not want / need this at the moment
- 4: [Does not apply]

**Q12**

**And do you have a hobby or leisure activity?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: I have this
- 2: I would like to have this but cannot afford this at the moment
- 3: I do not want / need this at the moment
- 4: [Does not apply]

**Q13**

**Do you [and your family/and your partner] have a holiday away from home for at least one week a year, whilst not staying with relatives at their home?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I have this
- 2: We/I would like to have this but cannot afford this at the moment
- 3: We/I do not want / need this at the moment
- 4: [Does not apply]

**Q14**

**Do you (and your family/and your partner) have household contents insurance?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I have this
- 2: We/I would like to have this but cannot afford this at the moment
- 3: We/I do not want / need this at the moment
- 4: [Does Not apply]

**Q15**

**Do you (and your family/and your partner) have friends or family around for a drink or meal at least once a month?**

THIS IS RESPONDENT'S OWN INTERPRETATION.

- 1: We/I have this
- 2: We/I would like to have this but cannot afford this at the moment
- 3: We/I do not want / need this at the moment
- 4: [Does not apply]

**Q16**

**Do you (and your family/and your partner) make regular savings of £10 a month or more for rainy days or retirement?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I do this
- 2: We/I would like to do this but cannot afford this at the moment
- 3: We/I do not want / need this at the moment
- 4: [Does not apply]

**Q17**

**Do you have two pairs of all weather shoes for [Name of all adults in Benefit unit]?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I have this
- 2: We/I would like to have this but cannot afford this at the moment
- 3: We/I do not want / need this at the moment
- 4: [Does not apply]

**Q18**

**Do you (and your family/and your partner) replace any worn out furniture?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I do this
- 2: We/I would like to do this but cannot afford this at the moment
- 3: We/I do not want / need this at the moment
- 4: [Does not apply]

**Q19**

**Do you (and your family/and your partner replace or repair major electrical goods such as a refrigerator or a washing machine, when broken?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: We/I do this
- 2 : We/I would like to do this but cannot afford this at the moment
- 3: We/I do not want / need this at the moment
- 4: [Does not apply]

**Q20**

**Do you have a small amount of money to spend each week on yourself (not on your family)?**

THIS IS RESPONDENT'S OWN INTERPRETATION

- 1: I have this
- 2: I would like to have this but cannot afford this at the moment
- 3: I do not want / need this at the moment
- 4: [Does not apply]

**Q21**

**For the next question, please just answer yes or no. In winter, are you able to keep this accommodation warm enough?**

- 1: Yes
- 2: No
- 3: (Does not apply)



## SCOTTISH EXECUTIVE STATISTICIAN GROUP

### OUR AIM

To provide relevant and reliable information, analysis and advice that meet the needs of government, business and the people of Scotland.

### OBJECTIVES

1. To produce statistics and analysis relevant to user needs by
  - Developing our understanding of customer requirements to ensure statistics are kept relevant and analysis is well targeted;
  - Developing the range of statistics and analysis we produce;
  - Where practicable improving timeliness;
  - Providing more statistics disaggregated by age, gender and ethnicity;
  - Developing more data for small areas through the Neighbourhood Statistics project;
  - Contributing to production of comparable statistics across the UK and internationally.
2. To ensure effective use of our statistics by
  - Contributing more directly to policy processes inside and where possible outside government;
  - Improving access to and presentation of data and analysis;
  - Improving the advice provided on statistics.
3. To work effectively with users and providers by
  - Maintaining arrangements to consult and involve users and providers;
  - Involving users and providers in planning developments in outputs and processes;
  - Minimising the burden on data providers through dropping or streamlining collections as appropriate, to ensure the benefits of the information justify the costs of collection.
4. To develop the quality of statistics by
  - Assuring and improving quality as an integral part of data collection and analysis and through regular reviews in line with National Statistics quality strategy;
  - Developing statistical methods, systems and classifications;
  - Working with the rest of the Government Statistical Service to develop joint approaches/solutions where appropriate.
5. To assure the integrity of statistics by
  - Maintaining and promoting integrity through implementation of the National Statistics Code of Practice and related protocols;
  - Safeguarding the confidentiality of data subjects.
6. To ensure the efficient and effective delivery of statistics products and services by
  - Making best use of all sources including administrative sources;
  - Working with other analysts to maximise the contribution of our own and other analysts' work;
  - Ensuring value for money;
  - Making best use of Information and Communications Technology;
  - Ensuring effective communication within the Statistician Group.
7. To develop our workforce and competences
  - Ensuring recruitment of staff with the necessary skills and potential;
  - Ensuring development of expertise amongst existing staff;
  - Promoting and upholding the standards of the statistics profession.

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## Correspondence and enquiries

<p>Enquiries on Households Below Average Income should be addressed to:</p> <p>Ellen Lynch Office of the Chief Economic Adviser Scottish Executive Room 4.ER, St Andrews House Edinburgh, EH1 3DG Telephone: (0131) 244 3004; Fax: (0131) 244 2824 e-mail: <a href="mailto:income.statistics@scotland.gsi.gov.uk">income.statistics@scotland.gsi.gov.uk</a> <a href="http://www.scotland.gov.uk/stats/incomepoverty">www.scotland.gov.uk/stats/incomepoverty</a></p>	<p>General enquiries on Scottish Executive statistics can be addressed to:</p> <p>Ryan Stewart Office of the Chief Statistician Scottish Executive 3 Floor West Rear, St Andrews House EDINBURGH EH1 3DG Telephone: (0131) 244 0442; Fax: (0131) 244 0335 e-mail: <a href="mailto:statistics.enquiries@scotland.gsi.gov.uk">statistics.enquiries@scotland.gsi.gov.uk</a></p>
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Advice on specific areas of Scottish Executive statistical work can be obtained from staff at the telephone numbers given below:

Scottish Executive Statistics contacts		Other contacts for Scottish statistics	
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For **general enquiries about National Statistics** in the United Kingdom Government contact the National Statistics Public Enquiry Service on

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Fax: 01633 652747  
Letters: room DG/18, 1 Drummond Gate, LONDON SW1V 2QQ

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Current contact points, e-mail addresses and the publications listed below as well as a range of other statistical publications can be found on the Scottish Executive Web site at [www.scotland.gov.uk/stats](http://www.scotland.gov.uk/stats)

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If you are not satisfied with our service, please write to the Chief Statistician, Mr Rob Wishart, 3R02, St Andrews House, Edinburgh, EH1 3DG, Telephone: (0131) 244 0302, e-mail [rob.wishart@scotland.gsi.gov.uk](mailto:rob.wishart@scotland.gsi.gov.uk). We also welcome any comments or suggestions that would help us to improve our standards of service.

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