

Measuring Living Standards



Living Standards (LS) refer to households' level of access to goods, services and recreational activities. Assessments of LS vary in how they set the thresholds that define a certain standard of living and how they measure who achieves these thresholds. This POSTnote outlines different approaches to setting and measuring thresholds and their strengths and limitations. It also summarises research on recent trends in living standards and the key factors that influence them.

Background

There is a great deal of public and policy interest in living standards (LS). This is typically presented in the media as rising prices, stagnating wages and public sector spending cuts in the wake of the recession. However, all assessments of LS data are influenced by how LS are conceptualised and measured and there is no single dominant approach that has been used consistently over time.^{1,2} This presents a challenge to government, the third sector and business who use LS data to inform policy.

LS research covers a wide range of aspects of LS, including both material LS and social LS, but this note focuses on material LS. It draws on a range of data, mainly since 2007/08 (just before the recession), reflecting the focus of much recent research to explore:

- setting thresholds, such as which goods, services and activities are included in various definitions, and how thresholds are set at a specific level
- measuring resources, including the main ways to measure households' material resources to determine who falls below a particular threshold
- key factors affecting recent changes in LS.

Overview

- Living Standards (LS) thresholds can be set at different levels, for example to capture poverty or acceptable standards of living.
- Thresholds can be set relative to the contemporary standards of living in a society, or anchored in time or place.
- 'Budget standards' approaches ground thresholds in what the public and experts think different households need.
- LS can be measured using income, expenditure and indicators of deprivation.
- Using a combination of approaches to set a threshold and to measure material resources may reflect LS more reliably.
- LS are correlated with a range of factors, including income source, type of housing and household and region and area.
- Over the past decade, the LS of pensioners have increased, while those of young people have decreased.

Setting thresholds

The notion that everyone has a right to an 'adequate' standard of living is enshrined in the 1948 Universal Declaration of Human Rights.³ While there is no universally agreed definition of human needs, there is agreement that people require some level of access to resources to meet their physical needs, such as food and shelter.⁴ Most concepts of LS also include social participation as a basic need.⁵ However, there is long-standing debate as to which goods, services and activities should be classed as necessary.⁶ For example, whether an adequate standard of living should include having an annual holiday or new rather than second-hand clothes.

Thresholds can be developed to represent any standard of living, from subsistence to affluence, but most try to capture either poverty or a modest but acceptable LS.^{7,8} In general, assessments of LS are based at the level of the household, defined as one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities or living and dining areas. This is because the household is regarded as the fundamental unit within which resources are shared and needs satisfied.^{9,10}

Absolute and relative thresholds

There are two broad ways to set a LS threshold that can then be measured via a proxy (usually income – see ‘Measuring resources’ below).

- **Relative** thresholds are set by relating the LS of a household to those around them.^{11,12} The UK (and other EU Member States) commonly define households as being at-risk of poverty if their income falls below 60% of the net median (midpoint of the distribution) before housing costs. In 2012/13 this was £404 per week for a couple with two children (aged 5 and 14 years).¹³
- **Absolute** thresholds use a fixed value against which to compare current LS. For example, the \$1.25 per day international extreme poverty line set by the World Bank. In the UK, absolute thresholds are ‘anchored’ at the value of the relative poverty line adjusted for inflation by the Retail Price Index. Alternative inflation measures would yield slightly different results.¹⁴ The anchor is currently the 2010/11 level, which for a couple with two children (aged 5 and 14 years old) equates to £416 per week.¹³

It can be useful to use different threshold definitions together. For example, because relative LS thresholds move each year as median income moves, if everyone becomes worse off in a recession, relative figures may misleadingly show no change in the number of people in poverty. Likewise, when society becomes more prosperous, a relative figure may not reflect the real gains of low-income households. Use of absolute or anchored LS thresholds can address these problems, because they will only show poverty decreasing when the material LS of poorer households improve and vice versa.¹⁵ However, unlike relative thresholds, they do not reflect that goods, services or activities that were once perceived as luxuries can come to be considered necessary for full participation in society as that society becomes more prosperous.¹⁶

Budget standards

Absolute and relative thresholds are usually set as a percentage of median income as described above, and can range from 40-70% of median income.¹⁷ These percentage thresholds have been criticised for being arbitrary.¹⁸ An alternative approach is to use ‘budget standards’, which estimate the adequacy of income. Budget standards identify specified baskets of goods and services which, when priced, represent the incomes required by different households to reach predefined LS.¹⁹ In the UK, these usually refer to an ‘acceptable’ LS rather than a poverty line. What goods or services are included, and at what level, can be set by experts and members of the public. For example, the Minimum Income for Healthy Living developed by researchers at the London School of Hygiene and Tropical Medicine outlines the requirements for personal health and wellbeing based on scientific research and expert views.^{20,21} The Minimum Income Standard (MIS), used by the Joseph Rowntree Foundation, uses public consensus to set standards for different household types (Box 1).²²

Budget standards were first used in 1942 to inform social security levels but have not since become widespread in the

UK.^{23,24} This may be because they are devised for particular household types and need to be regularly updated as societal norms change. There is debate as to how much emphasis should be given to expert versus public views.²⁴

Measuring resources

There are two main approaches to assessing a household’s level of resources to determine whether it is above or below a predefined LS threshold: income and expenditure. Both of these are adjusted (‘equivalised’) for household size and composition. There are benefits and limitations with each approach. For example, both income and expenditure only reflect private resources, and household LS will be affected by public policy spending, including on healthcare and education.^{25,26} An additional approach is to assess material deprivation (see Box 2).^{13,27,28} Using different approaches in combination may provide a more reliable picture of LS.²⁹

Income-based assessment

Income-based assessment of LS is the most widely used in the EU and UK. It is generally based on net household income (after taxes), including income from work and state support. Net-adjusted income can be measured either:

- **Before Housing Costs (BHC)**, which is the main approach used by the UK Government for measuring child and working age poverty.
- **After Housing Costs (AHC)**, which reflects that the cost of housing varies by geography, life stage and interest rates. It is the main approach used by the UK Government to measure pensioner poverty, because about 75% of pensioners own their own home outright.¹³

Income-based assessments provide different values of households LS depending on how income is measured and which threshold is used.³⁰ For example, according to DWP annual survey data, in the UK in 2012/13:

- 15% of individuals were living in relative poverty and 17% in absolute poverty (2010/11 anchoring year) compared to 18% in both cases in 2002/03, when measured BHC.
- 21% of individuals were living in relative poverty and 23% in absolute poverty (2010/11 anchoring year), compared to 22% in both cases in 2002/03, when measured AHC.¹³

Box 1. The Minimum Income Standard (MIS)

MIS is a qualitative threshold developed by Loughborough University and the University of York and used by the Joseph Rowntree Foundation.³¹ It involves discussion groups with representative members of the public, supported by expert knowledge on nutrition. Participants discuss what a hypothetical person with similar circumstances to them would need to be able to afford to achieve a minimum acceptable standard of living (rather than poverty), until consensus is reached. The cost of the basket is then priced by researchers, at outlets agreed by the groups. It calculates that to reach MIS, a single adult would require a wage of £8.62 per hour, while a family with two children and two adults both working full-time (37.5 hours per week), would need to each earn £9.91 per hour.²² In comparison, the National Minimum Wage is £6.50 per hour for over-21s, and the Living Wage (a voluntary higher level of wage) outside London is £7.85 per hour (based on the MIS for the UK).³² Originally calculated for Britain, MIS has since been calculated for Northern Ireland,³³ rural areas,³⁴ and people with disabilities.³⁵

Box 2. Indicators of material deprivation

Indicators of material deprivation use surveys to capture whether a household is able to fulfil its needs.³⁶ Indicators can include basic needs such as heating, a damp-free home and two meals a day, consumer items such as a washing machine and a telephone, or social needs such as celebrations on special occasions.³⁷ They can help to identify households with persistent or repeated spells of low-income.^{23,38} Measures should distinguish between households that choose not to have certain goods or activities and those that are unable to because of financial, health or social constraints.²³

Indicators intended to capture the material deprivation experienced by families with children have been included in the Family Resources Survey used by the DWP since 2004/05 and for pensioners since 2008/09.^{13,28} These indicate a fall in the proportion of pensioners living in material deprivation between 2009/10 and 2012/13 (from 10% to 8%), but no change in the material deprivation of children living in low income households (less than 70% of the relative median BHC) between 2010/11 and 2012/13 (13%).¹³ By contrast, the Poverty and Social Exclusion 2012 Survey, run by a collaboration between six UK universities, found that the proportion of households lacking three or more necessities increased from 14% in 1983, to 33% in 2012, but that not all household types had been affected in the same way. This increase reflects changes in access to some basic items (such as a damp-free home) as well as changes in the items and activities perceived as necessities over time.^{37,39,40}

By comparison, 27% of individuals living in household types for which MIS has been calculated (approximately two-thirds of the population) were unable to achieve an acceptable minimum standard of living in 2012/13, up from 21% in 2008/09 when MIS was first calculated.⁴¹

The main strength of income-based measures is that they are based on robust survey data. However, income alone may not accurately reflect a household's LS because income can be volatile and it may not provide a full picture of available resources. For example, households that are currently income-poor may have access to gifts, credit, assets and wealth, which can smooth consumption over time.^{42,43} Evidence suggests there can be a mismatch between income and spending among households with a low recorded income, such that income-based measures do not provide the most reliable way of assessing LS for these households.²⁵ AHC income takes into account some of the effects of how housing costs vary, but it does not fully capture the effect of home-ownership on LS.^{44,45,46}

Expenditure-based assessment

Expenditure-based measurements of LS are based on survey data on household spending in a given period, supplemented by questions about spending on infrequently purchased items. Researchers have estimated relative expenditure poverty using a threshold set at the proportion of individuals living in households with less than 60% of the median spending.⁴⁷ They have not yet been adapted in the UK by government or other organisations tracking poverty.

Some researchers argue that expenditure provides a better assessment of LS than income, as it provides a more accurate reflection of a household's ability to consume goods and services to meet their needs, for example by spending savings, and is less volatile.^{25,48} This is especially

the case for so-called 'consumption' measures, which discount spend on durable assets (such as housing and vehicles), and instead assign these a monetary value based on their inferred long-term benefits. The main limitation to using expenditure-based measures is that existing data are insufficiently detailed to allow reliable comparisons between different groups in society, or across different years.

Key factors affecting living standards

The proportion of people found to fall below a particular standard of living varies according to where the threshold is set and how household resources are measured. Overall, measures focused on capturing relative poverty (based on income or expenditure) suggest that it grew from the late 1970s and into the early 1990s, and fell slightly from the late 1990s.²⁵ However, in absolute terms, poor people have become worse off in recent years after housing costs are accounted for.⁴⁹ Approaches designed to capture acceptable LS rather than poverty, such as MIS, suggest that since 2008/09 the LS of most types of households have been decreasing. However, all approaches broadly agree that changes in LS are being affected by a number of key interacting factors, which are addressed below.

Main source of income

Recent research by the Institute for Fiscal Studies (IFS) suggests that overall real median household income is at around the same level in 2014/15 as it was in 2007/08.⁵⁰ However, there are differences depending on where that income comes from. Income from employment forms the greatest percentage of total UK weekly household income (71% in 2012/13), which means that changes in earnings have important consequences for household LS.⁵¹ In 2014, the employment rate was around 73%, which is close to the highest rate recorded. However, median earnings fell by 6% between 2008 and 2014 (adjusting for inflation), largely driven by falls in hourly pay.⁵²

Between 2007/08 and 2012/13, earnings fell relative to benefits.⁵⁰ For example, the median income for out-of-work working-age (at least one person aged 16-64) households rose from 50% of that of working households in 2007/08, to 56% by 2012/13.⁴⁹ This has been largely driven by falls in the incomes of those in work. However, since 2011 there have been cuts to means-tested benefits and tax credits for working-age households (but not pensioner benefits).^{49,53} Analysis by the IFS suggests that this trend in earnings falling relative to benefits is starting to be reversed. This is because the recently observed real earnings growth will primarily boost incomes for middle- and higher-income households, while current cuts to benefits and tax credits will primarily reduce incomes of lower-income households.⁴⁹

Housing tenure type

Since 2007, real housing costs have fallen across the UK, largely driven by low mortgage interest rates.⁵⁴ However, according to the IFS, these falls have not benefited those in rented housing equally.⁴⁹ Across the UK as a whole, the proportion of household income spent on housing has risen from 25.8% in 2007/08 to 28.3% in 2012/13 for renters,

while it has fallen from 18.2% to 13.1% for mortgage payers.⁴⁹ Differences in costs between tenure types may become increasingly important in England. For example, between 1999 and 2014 the proportion of owner-occupied households and social rented households decreased (from 70% to 63% and 20% to 17% respectively) whereas the proportion of households in the private rented sector increased (from 10% to 19%).⁵⁵ This may reflect house prices rising faster than earnings, tighter credit conditions for first-time buyers, as well as low levels of available housing, including social rented housing.^{56,57,58}

Household type

All household types have been affected by rising food and fuel prices.^{59,60} Food prices in the UK rose by 11% in real terms between 2007 and 2013 ([Commons Library Note SN06657](#)). The price of domestic gas and electricity has also generally increased over the same time period after around a decade of falling prices ([Commons Library Note SN04153](#)). These factors have a greater impact on the LS of low-income households, as food and domestic fuel represent a larger share of their spending.^{50,61} People with disabilities may also be vulnerable to decreasing LS because of the additional costs associated with their disability.³⁵ Other groups, such as women, may also be vulnerable because resources may not be shared equally in some households.⁶² Household types most affected by changing LS on average are noted below.

Young adults

The LS of young adults have decreased since 2007/08 on a number of measures, largely because they have experienced sharp falls in real income.⁶³ For example, between 2007/08 and 2012/13 median household income fell by 13% BHC and 20% AHC for 22-30 year olds. This is due to falls in: employment among the young; hours of work (including more part-time work); and real hourly wages for those employed.⁴⁹ In 2012/13 households with members under 35 were more than four times as likely to be below MIS as pensioners.⁴¹ More young adults are living with their parents since the recession, which may have moderated the effect of falls in household income for their LS.⁶⁴ IFS research suggests that younger adults may continue to face higher housing costs in later life, as many are expected to be renting rather than owner-occupying with no mortgage.⁴⁹

Pensioners

Over the last 20 years the incomes of pensioners have caught up with those of the working age population.^{25,49} This reflects higher private pension incomes, rising entitlements to state pensions and other benefits and the effect of home-ownership.^{49,63} When measured AHC, which is the Government's preferred approach for pensioners, from 2007/08 to 2012/13 the proportion of pensioners living in relative poverty (60% of the median) fell from 18% to 13%, with no change in absolute poverty (anchored in 2010/11; 15%).¹³ Because the incomes of those in work have fallen, the incomes of pensioners are now higher, relative to those of the young.⁴⁹ Pensioner LS are also high according to MIS. For example, in 2012/13, pensioners had a 7% risk of

being below the MIS threshold compared to 27% across households overall.⁴¹

Families with children

Over the past two decades, the LS of households with children have been catching up with those of working-age adults without children.⁵⁰ This is largely because in-work benefits, which make up a greater proportion of income for households with children than for those without, grew between 1998 and 2008. Some data suggest that their LS have remained relatively stable since the recession. For example, when measured BHC, which is the Government's preferred approach for working-age households, from 2007/08 to 2012/13 the proportion of children living in poverty fell from 23% to 17% in relative terms (60% of the median), and from 22% to 19% in absolute terms (anchored in 2010/11).¹³ However, other measures suggest that their LS may have decreased. For example, when measured AHC, the proportion of children living in poverty has fallen in relative terms (32% to 27%) but risen in absolute terms (29% to 31%).¹³ According to MIS data, since 2008/09, households with children have consistently been the largest group living below MIS. In 2012/13 they accounted for more than two-thirds of all people below MIS (49.8% couple households with children; 19.1% lone parent households).⁴¹

The LS of families with children are likely being affected by a number of factors. For example, rising costs of childcare and housing (as they are more likely to be renting).^{55,65,66} Additionally, low income families with young children have been the most affected by benefits cuts.^{63,67} A report by the Lords Committee on Affordable Childcare in 2015 found that government investment in early education and childcare may help to reduce poverty in the short term, by enabling parents to work, and in the long term, by improving the life chances of children from disadvantaged backgrounds.⁶⁸

Differences between regions and areas

LS can vary between geographical areas because of differences in income levels and costs of living. IFS research suggests that London has the highest level of child material deprivation (32%, compared to the UK average of 25%) and pensioner material deprivation (14%, compared to the UK average of 8%).⁴⁹ The East of England and the South East have the lowest child and pensioner deprivation rates.⁴⁹ Households in London face the greatest risk of being below MIS, due to high housing and childcare costs, followed by Wales and the North East.⁴¹ The Indices of Deprivation measure relative deprivation at neighbourhood level across a range of dimensions including income, employment, health, education and crime.⁶⁹ The Indices are used widely by central and local government in allocating resources. According to the English Index of Multiple Deprivation 2010, the local authorities with the highest proportion of neighbourhoods among the 10% most deprived in England were Liverpool, Middlesbrough, Manchester, Knowsley, the city of Kingston-upon Hull, Hackney and Tower Hamlets.⁷⁰

Endnotes

For references, please see overleaf.

Endnotes

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