



# Living Wage Research for KPMG

2016 Report

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## Executive summary

### 1. Structure of hourly pay across UK jobs and regions

#### i) Key findings:

- There are an estimated 5.6 million people in the UK earning less than the voluntary Living Wage in 2016, according to Markit estimates based on ONS figures\*
- Five broad job categories account for 50% of roles earning less than the Living Wage, led by sales assistants and retail cashiers (880,000 employees), followed by:
- Other elementary services occupations (740,000), Caring personal services (450,000), elementary cleaning occupations (430,000) and childcare & related personal services (300,000)
- By detailed job category, bar staff, waiters & waitresses are most likely to earn less than the Living Wage (80 percent), followed by kitchen and catering assistants (75 percent)
- By local authority, Weymouth and Portland had the highest estimated proportion of jobs earning less than the Living Wage (42 percent), followed by West Somerset and Eden (40 percent)
- Oxford and the City of London (less than 10 percent) have the lowest proportion, followed by the Shetland Islands, South Cambridgeshire and Cambridge (10 percent)
- An estimated 27 percent of females earn less than the Living Wage, compared with 17 percent of males. This partially reflects a greater tendency for females to be employed in part-time jobs
- By age group, by far the highest proportion of sub-Living Wage employees is in the 18-21 year old category. An estimated 69 percent of people in this category are below the threshold.

\* The voluntary UK Living Wage was £8.25 an hour from November 2015-October 2016. The voluntary London Living Wage was £9.40 an hour. Throughout this research, when we refer to the Living Wage, we are referring to the **voluntary Living Wage** (not the UK government's national living wage). The voluntary Living Wage is reviewed each year and the new rate is announced in November during Living Wage Week.

### 2. KPMG Living Wage Household Finance Index survey

#### ii) Key findings (for people earning below the Living Wage):

- Survey data reveal weakest financial squeeze for at least five years
- Household debt stabilises in 2016, helped by low inflation
- Job insecurities recede, but cutbacks to household spending continue
- Households anticipate faster rise in living costs next year
- Finances expected to worsen next year, in contrast to stable UK trend

*Data source: IHS Markit*

## 2. Introduction

The UK Living Wage is an hourly rate of pay set independently and updated annually. It is calculated according to the basic cost of living in the UK, and employers choose to pay the Living Wage on a voluntary basis. According to the Living Wage Foundation, since 2001 the campaign has impacted over 120,000 employees and redistributed over £210 million to some of the lowest paid workers in the UK.

The research herein is compiled by Markit for KPMG and uses the Living Wage thresholds as at October 2015, which were:

- The London Living Wage of **£9.40 per hour** as calculated in 2015 by the Greater London Authority.
- The UK Living Wage of **£8.25 per hour** as calculated in 2015 by the Centre for Research in Social Policy at Loughborough University.
- By comparison, the current UK minimum wage for people aged 25 and over is **£7.20 per hour**. The figure for people aged 21-24 is £6.95.

New Living Wage figures for 2016 were announced on 31 October 2016.

### i) About the research

KPMG commissioned Markit Economics to conduct an update of its data analysis on the Living Wage in 2016, which draws together official hourly earnings figures and Markit's proprietary survey information on UK household finances. The purpose to the research is twofold and outlined below.

In the first section of the research we provide an insight into the regional and local distribution of hourly earnings below the Living Wage in the UK, as well as trends among different occupations, full-time and part-time workers and other key demographics

In the second section of the research, we present an overview of recent trends in household finances for those on either side of the Living Wage threshold. This survey information shines a light on the contrasting experiences of people earning above and below the Living Wage, and covers four broad themes; financial wellbeing, labour market sentiment, spending and cost of living trends.

### ii) Concept and data sources

The Office for National Statistics (ONS) Annual Survey of Hours and Earnings survey was used as the data source to estimate the national and regional distribution of hourly earnings below the Living Wage.

Markit's regular UK Household Finance Index (HFI) survey of 1,500 respondents within the UK was used to compile figures for financial conditions among those either side of the Living Wage threshold.

The methodology section outlines how Markit Economics used these data sources to produce the statistics contained in the main research (see sections 3 and 4).

### 3. Analysis of ONS hourly earnings data

#### **How many people in the UK earn less than the voluntary Living Wage?**

- There are an estimated 5.6 million people in the UK earning less than the Living Wage
- We estimate that the total number earning below the Living Wage is broadly unchanged from last year, but up by 1.1 million since 2012
- This equates an estimated 22 percent of all UK employee jobs paying less than the Living Wage in 2016 (unchanged from 2015, but up from 19% in 2012)
- Full historical analysis of the UK-wide figures are in Section 3.1

#### **Which jobs are most likely to pay less than the voluntary Living Wage?**

- Five broad job categories account for 50% of roles earning less than the Living Wage, led by sales assistants and retail cashiers (880,000 employees), followed by:
- Other elementary services occupations (740,000), caring personal services (450,000), elementary cleaning occupations (430,000) and childcare & related personal services (300,000)
- By detailed job category, bar staff, waiters & waitresses are most likely to earn less than the Living Wage (80 percent), followed by kitchen and catering assistants (75 percent)
- Private sector jobs are much more likely to pay below the Living Wage than public sector roles (27 percent versus less than 10 percent)
- Full occupational analysis is in Sections 3.2 & 3.3

#### **What are the key trends across UK regions and local authorities?**

- By region, the proportion of workers earning below the Living Wage is highest in Northern Ireland at 27 percent, followed by the East Midlands (26 percent)
- London and the South East have the lowest proportion of workers below the Living Wage at 18 percent, followed by Scotland (19 percent)
- By local authority, Weymouth and Portland had the highest estimated proportion of jobs earning less than the Living Wage (42 percent), followed by West Somerset and Eden (40 percent)
- Oxford and the City of London (less than 10 percent) have the lowest proportion, followed by the Shetland Islands, South Cambridgeshire and Cambridge (10 percent)
- Full UK regional and local authority heatmaps are in Section 3.4

#### **What other demographic factors are apparent in 2016?**

- An estimated 27 percent of females earn less than the Living Wage, compared with 17 percent of males. This partially reflects a greater tendency for females to be employed in part-time jobs
- Part-time jobs are more than three times as likely to pay below the Living Wage than full-time roles (43 percent versus 14 percent)
- An estimated 3.1 million part-time employees earn less than the Living Wage, compared with 2.5 million full-time workers
- By age group, by far the highest proportion of sub-Living Wage employees is in the 18-21 year old category. An estimated 69 percent of people in this category are below the threshold
- Additional demographic analysis is in Sections 3.5 & 3.6

### 3.1 Headline results *(Markit calculations, based on ONS data)*

We estimate from the provisional 2016 ASHE results that there are 5.61 million people in the UK earning less than the Living Wage. This represents a broadly stable figure since last year, based on our estimate of 5.60 million employee jobs in 2015.

However, we calculate that the number of people earning less than the Living Wage has increased by 1.1million since 2012.

We estimate that the proportion of people earning below the Living Wage has remained at 22 percent in 2016.

The official data signal that UK median earnings rose by 3.4 percent between the 2015 and 2016 ASHE surveys, compared with a 5.1 percent increase in the UK Living Wage (from £7.85 per hour to £8.25) and a 2.7 percent uplift in the London Living Wage (from £9.15 per hour to £9.40).

**Table 3.1.1: Overview of UK Living Wage statistics**

Year	Total jobs (millions) <sup>1</sup>	UK Living Wage (£)	London Living Wage (£)	UK median wage (£)	No. below Living Wage* (millions) <sup>1</sup>	% below Living Wage*
2012	24.2r	7.20	8.30	11.28r	4.5r	19%
2013	24.6r	7.45	8.55	11.59r	4.9r	20%
2014	25.0r	7.65	8.80	11.61r	5.3r	21%
2015	26.0r	7.85	9.15	11.78r	5.6r	22%
<b>2016</b>	<b>25.8</b>	<b>8.25</b>	<b>9.40</b>	<b>12.18</b>	<b>5.6</b>	<b>22%</b>
% chg from 2015	-0.9%	5.1%	2.7%	3.4%	0.2%	

\*Markit estimates, rounded

r = Revised since the 2015 Living Wage Report (ONS revise ASHE data each year).

<sup>1</sup>Employee jobs; excludes self-employed, government-supported trainees and HM Forces.

Please see section 5 for full methodology.

### 3.2 Occupational analysis *(Markit calculations, based on ONS data)*

The dataset contains a detailed breakdown of wage distribution by occupation at the 4-digit Standard Occupation Classification (SOC) level. Using these figures, we have constructed estimates for the proportion of people earning below the Living Wage for each of these occupations.

The highest proportion of people earning less than the Living Wage continues to be found among bar staff (80 percent), as well as waiters and waitresses (80 percent), according to the latest Markit estimates. However, relatively low regular pay for these types of jobs partly reflects a tendency to rely on discretionary tips to top up incomes (which may not be fully reflected in the ONS data).

The next-highest proportions of sub-Living Wage earners are found among kitchen and catering assistants, laundries, dry cleaners & pressers and vehicle valeters & cleaners, all at 75 percent.

Table 3.2.1: Top 100 detailed occupations by proportion below Living Wage: UK

% below Living Wage	Occupations	
80+	Bar staff	Waiters and waitresses
70-79	Kitchen and catering assistants Launderers, dry cleaners and pressers Vehicle valeters and cleaners	Hairdressers and barbers Cleaners and domestics
60-69	Elementary administration occupations n.e.c. Sales and retail assistants Florists Leisure and theme park attendants Sewing machinists Housekeepers and related occupations	Other elementary services occupations n.e.c. Nursery nurses and assistants Pharmacy and other dispensing assistants School midday and crossing patrol occupations Elementary sales occupations n.e.c.
50-59	Animal care services occupations n.e.c. Playworkers Fishing & other elementary agriculture n.e.c. Beauticians and related occupations Cooks	Packers, bottlers, canners and fillers Industrial cleaning process occupations Sports and leisure assistants Fishmongers and poultry dressers Retail cashiers and check-out operators
40-49	Care escorts Tyre, exhaust and windscreen fitters Chefs Food, drink and tobacco process operatives Shelf fillers Farm workers Receptionists Care workers and home carers Cleaning and housekeeping managers & supervisors	Horticultural trades Taxi and cab drivers and chauffeurs Weighers, graders and sorters Senior care workers Butchers Security guards and related occupations Call and contact centre occupations Elementary process plant occupations n.e.c.
30-39	Bakers and flour confectioners Van drivers Educational support assistants Elementary storage occupations Debt, rent and other cash collectors Teaching assistants Leisure and travel service occupations n.e.c. Telephonists Travel agents Parking and civil enforcement occupations	Elementary construction occupations Childminders and related occupations Glass and ceramics process operatives Sales supervisors Telephone salespersons Customer service occupations n.e.c. Merchandisers and window dressers Fitness instructors Textile process operatives Publicans and managers of licensed premises
25-29	Street cleaners Footwear and leather working trades Groundsmen and greenkeepers Vehicle and parts salespersons and advisers Assemblers and routine operatives n.e.c. Caretakers Glaziers, window fabricators and fitters	Print finishing and binding workers Gardeners and landscape gardeners Agricultural machinery drivers Metal working machine operatives Plastics process operatives Printing machine assistants Roundspersons and van salespersons
20-24	Catering and bar managers Typists and related keyboard occupations Paper and wood machine operatives Sales related occupations n.e.c. Hospital porters Refuse and salvage occupations Dental nurses Restaurant and catering managers & proprietors Assemblers (electrical and electronic products) Agricultural and fishing trades n.e.c. Nursing auxiliaries and assistants	Process operatives n.e.c. Stock control clerks and assistants Other administrative occupations n.e.c. Financial administrative occupations n.e.c. Market research interviewers Veterinary nurses Furniture makers and other craft woodworkers Construction operatives n.e.c. Mobile machine drivers and operatives n.e.c. Other drivers and transport operatives n.e.c. Construction and building trades n.e.c.

Table 3.2.2: Top 10 detailed occupations by proportion below Living Wage: UK

Rank	Occupation	Total jobs (000s)	Median wage (£)	Annual % chg	Mean wage (£)	Annual % chg	% below Living Wage*
1	Bar staff	161	7.20	9.10	7.33	5.30	80%
2	Waiters and waitresses	195	7.20	10.80	7.25	5.10	80%
3	Kitchen and catering assistants	516	7.25	7.10	7.63	5.60	75%
4	Laundrers, dry cleaners and pressers	18	7.40	8.50	7.82	6.60	75%
5	Vehicle valeters and cleaners	10	7.56	8.10	7.94	6.90	75%
6	Hairdressers and barbers	58	7.30	4.10	7.86	-4.50	70%
7	Cleaners and domestics	572	7.50	5.60	8.20	6.30	70%
8	Other Elementary administration occupations	28	7.51	4.90	8.50	5.10	60%
9	Sales and retail assistants	1,115	7.51	5.60	8.67	6.50	60%
10	Leisure and theme park attendants	20	7.63	4.30	7.56	1.80	60%

\*Markit estimates.

Table 3.2.3: Top 10 broad occupations by number below Living Wage: UK

Looking at the number of people in each occupation earning below the Living Wage, the largest broad category is sales assistants and retail cashiers, at an estimated 880,000.

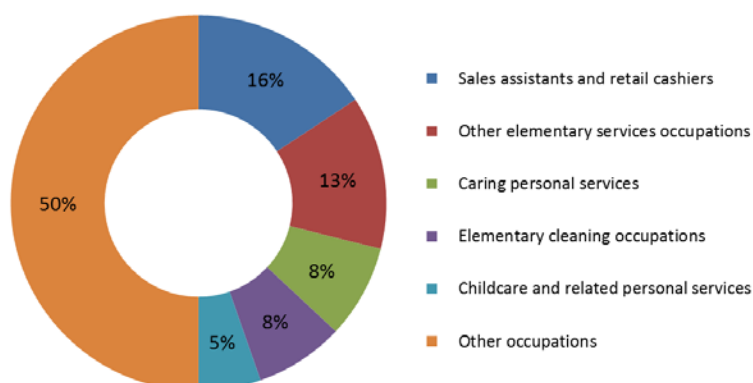
Next comes other elementary services occupations (740,000), followed by caring personal services (450,000).

Rank	Occupation	Total jobs (000s)	Median wage (£)	Annual % chg	Mean wage (£)	Annual % chg	No. below Living Wage (000s)*
1	Sales assistants and retail cashiers	1,371	7.66	6.20	8.71	6.50	880
2	Other elementary services occupations	910	7.20	7.50	7.54	5.30	740
3	Caring personal services	1,272	9.05	4.40	9.66	4.20	450
4	Elementary cleaning occupations	632	7.55	5.80	8.30	6.00	430
5	Childcare and related personal services	743	8.67	4.60	9.16	3.70	300
6	Elementary storage occupations	589	8.80	2.80	9.72	3.40	230
7	Other administrative occupations	1,018	10.06	2.50	11.55	5.40	210
8	Food preparation and hospitality trades	429	8.46	4.50	9.22	4.00	200
9	Secretarial and related occupations	636	9.64	0.40	11.07	1.20	170
10	Road transport drivers	649	10.06	2.70	10.80	3.90	150

\*Markit estimates

Table 3.2.4: UK proportion of sub-Living Wage earners, by broad job type

We estimate that just five broad occupations account for 50% of all employees below the Living Wage (but only 20% of all employee jobs).





**Table 3.2.5: Top 10 broad occupations by proportion below Living Wage: UK**

In terms of broad job categories (at the 3-digit Standard Occupation Classification level), other elementary services has the highest proportion of workers below the Living Wage, at an estimated 80 percent.

This is followed by elementary cleaning occupations, at 70 percent, hairdressers and related services, and sales assistants and retail cashiers (65 percent).

Rank	Occupation	Total jobs (000s)	Median wage (£)	Annual % chg	Mean wage (£)	Annual % chg	% below Living Wage*
1	Other elementary services occupations	910	7.20	7.50	7.54	5.30	80%
2	Elementary cleaning occupations	632	7.55	5.80	8.30	6.00	70%
3	Hairdressers and related services	91	7.50	3.80	8.28	0.30	65%
4	Sales assistants and retail cashiers	1,371	7.66	6.20	8.71	6.50	65%
5	Elementary process plant occupations	213	8.33	4.80	9.30	5.40	50%
6	Elementary agricultural occupations	52	8.30	3.70	8.79	0.80	50%
7	Elementary security occupations	248	8.29	2.00	9.66	2.80	50%
8	Elementary sales occupations	49	8.34	6.40	8.80	3.80	45%
9	Animal care and control services	39	8.51	1.60	9.23	2.40	45%
10	Food preparation and hospitality trades	429	8.46	4.50	9.22	4.00	45%

\*Markit estimates.

### 3.3 Private / public sector analysis (*Markit calculations, based on ONS data*)

The prevalence of sub-Living Wage earners remains substantially higher in the private sector than in the public sector, unsurprisingly given the differing composition of job types.

An estimated 27 percent of private sector employees are below the threshold, compared with less than 10 percent of public sector workers<sup>1</sup>. These trends are broadly in line with those recorded in 2015.

**Table 3.3.1: Private / public sector jobs by proportion below Living Wage**

Sector	Total jobs (000s)	Median wage (£)	Annual % chg	Mean wage (£)	Annual % chg	% below Living Wage*
Private	17,273	11.14	3.80	15.15	3.60	27%
Public	6,266	14.77	1.80	17.24	1.50	Less than 10
Other	2,218	n/a	n/a	n/a	n/a	n/a

\*Markit estimates; calculation excludes Northern Ireland

<sup>1</sup> the distribution of earnings provided in the ASHE dataset is insufficient to calculate a more precise estimate

### 3.4 Regional analysis *(Markit calculations, based on ONS data)*

Broken down by region, the data show that Northern Ireland has the highest proportion of people earning below the Living Wage, at 27 percent. This is followed by the East Midlands (26 percent), and Yorkshire & Humber (25 percent).

The lowest proportion of employees earning less than the Living Wage is found in the South East and London\* (both 18 percent), followed by Scotland (19%). This accounts for the higher London Living Wage of £9.40 as opposed to £8.25 for the rest of the UK in 2015/16.

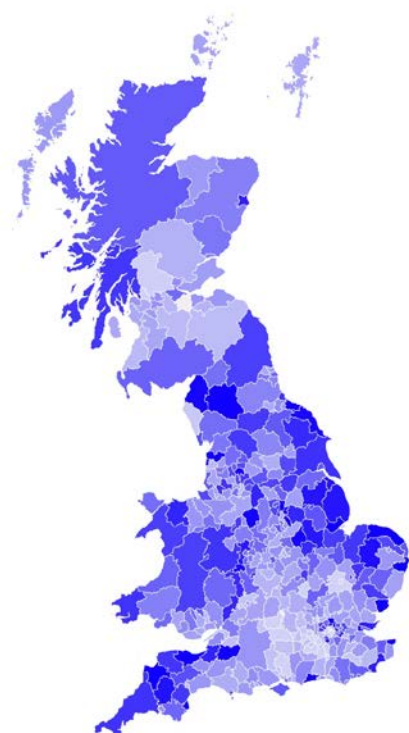
Looking at the absolute number of people earning less than the Living Wage, the highest totals are in London and the North West at 722,000 and 643,000 respectively.

**Table 3.4.1: Regions by number and proportion of earners below Living Wage**

Rank	Region	Jobs (000s)	Median wage	Annual % chg	Average wage	Annual % chg	No. below Living Wage* (000s)	% below Living Wage* (2016)	% below Living Wage* (2015)
1	Northern Ireland	832	10.87	1.9	13.92	4.0	227	27%	26%
2	East Midlands	1,762	10.86	2.9	13.88	2.5	451	26%	25%
3	Yorkshire & Humber	2,054	11.12	2.4	14.03	1.7	511	25%	24%
4	West Midlands	2,172	11.42	3.8	14.48	4.2	523	24%	24%
5	North West	2,696	11.44	3.5	14.52	3.0	643	24%	24%
6	North East	957	11.34	2.3	14.08	0.9	227	24%	23%
7	Wales	1,096	11.15	4.1	13.97	3.6	255	23%	24%
8	South West	2,156	11.37	3.3	14.50	3.4	484	22%	23%
9	East	2,328	11.78	4.1	15.01	2.7	519	22%	22%
10	Scotland	2,221	12.24	2.2	15.24	2.6	430	19%	19%
11	London	3,926	16.19	2.5	20.75	2.6	722	18%	19%
12	South East	3,564	12.94	3.5	16.39	2.4	624	18%	18%
	UK	25,762	12.18	3.4	15.72	3.0	5,610	22%	22%

\*Markit estimates. Note that Markit's regional estimate for London differs from the estimate compiled by the Greater London Authority. See methodology section for full details of Markit's calculations.

**Figure 3.4.2: Local authorities by proportion of earners below Living Wage**



**Local authority heatmap: Darker shades equal higher proportion of employees paid less than the Living Wage\***

\*Markit estimates

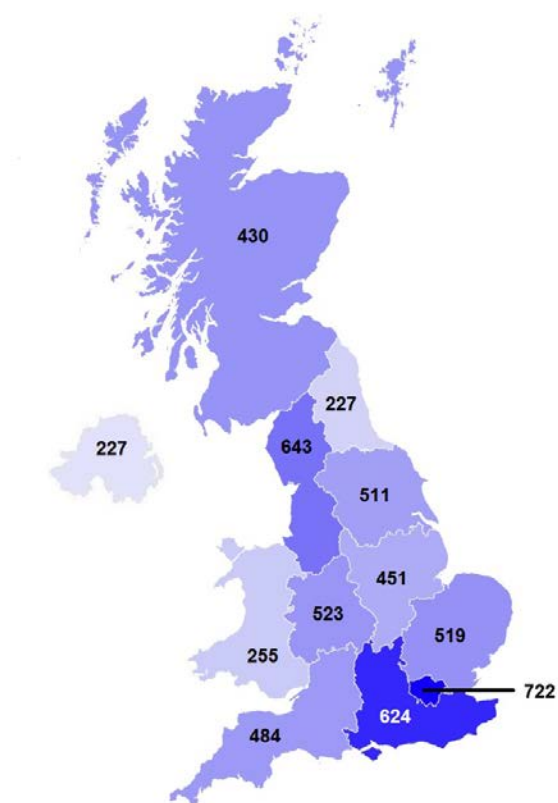
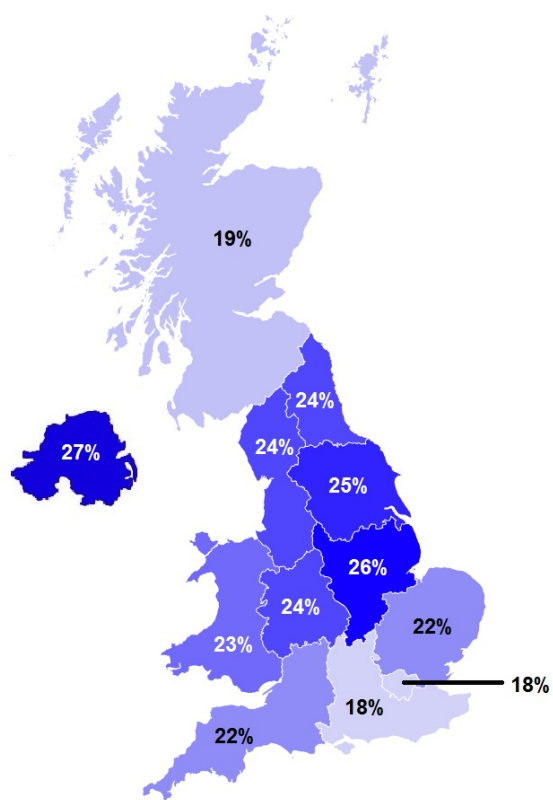


Figure 3.4.3: Regional heatmap by **number** of earners below Living Wage ('000s)\*

\*Markit estimates

Figure 3.4.4: Regional heatmap by **proportion** of earners below Living Wage\*



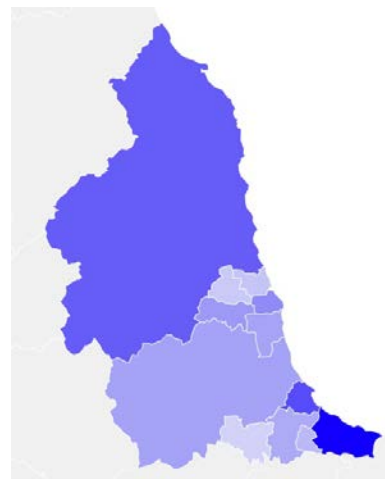
\*Markit estimates

### 3.4 (cont.) Breakdown by local/unitary authority *(Markit calculations, based on ONS data)*

This section contains a regional breakdown of the Living Wage data. The three sub-regions (local authorities or unitary authorities) with the highest prevalence of jobs paying below the Living Wage are highlighted in the tables for each area.

#### North East: key statistics

- Total number in employment: 957,000
- Median wage: £11.34 (UK = £12.18)
- Estimated number below Living Wage: 227,000
- Estimated proportion below Living Wage: 24% (UK = 22%)



19.0



34.8

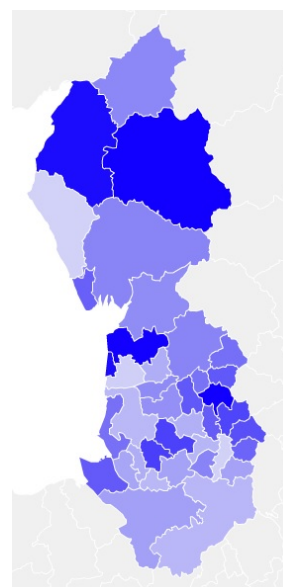
*Proportion of jobs in local area (%)  
paying less than the Living Wage*

#### North East: top 3 sub-regions below Living Wage

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Redcar and Cleveland	26	9.77	35%
2	Hartlepool	28	10.46	31%
3	Northumberland	77	10.23	29%
	<b>North East</b>	<b>957</b>	<b>11.34</b>	<b>24%</b>

**North West: key statistics**

- Total number in employment: 2,696,000
- Median wage: £11.44 (UK = £12.18)
- Estimated number below Living Wage: 643,000
- Estimated proportion below Living Wage: 24% (UK = 22%)



14.4



40.1

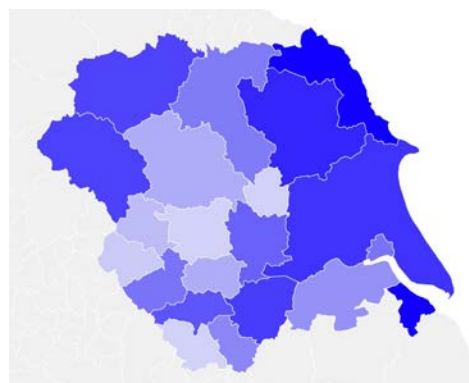
Proportion of jobs in local area (%)  
paying less than the Living Wage

**North West: top 3 sub-regions below Living Wage**

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Eden	21	8.98	40%
2	Rossendale	18	9.21	35%
3	Wyre	22	9.31	35%
	<b>North West</b>	<b>2,696</b>	<b>11.44</b>	<b>24%</b>

**Yorkshire & Humber: key statistics**

- Total number in employment: 2,054,000
- Median wage: £11.12 (UK = £12.18)
- Estimated number below Living Wage: 511,000
- Estimated proportion below Living Wage: 25% (UK = 22%)



18.6



33.7

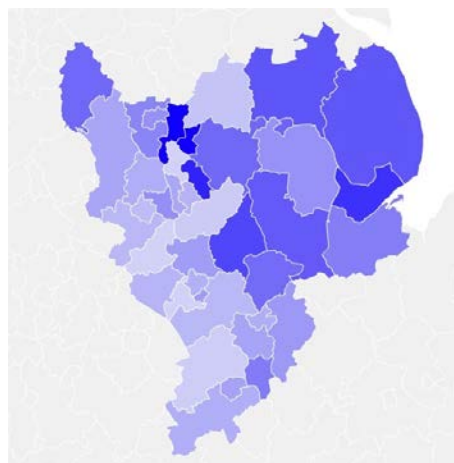
Proportion of jobs in local area (%)  
paying less than the Living Wage

**Yorkshire & Humber: top 3 sub-regions below Living Wage**

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Scarborough	36	9.74	34%
2	North East Lincolnshire	55	9.74	33%
3	Ryedale	21	10.32	31%
	<b>Yorkshire &amp; Humber</b>	<b>2,054</b>	<b>11.12</b>	<b>25%</b>

### East Midlands: key statistics

- Total number in employment: 1,762,000
- Median wage: £10.86 (UK = £12.18)
- Estimated number below Living Wage: 451,000
- Estimated proportion below Living Wage: 26% (UK = 22%)



16.9



39.5

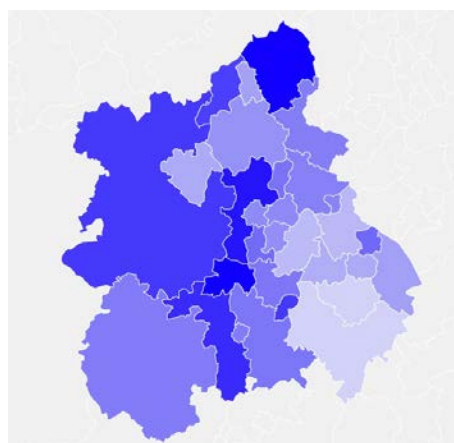
Proportion of jobs in local area (%)  
paying less than the Living Wage

### East Midlands: top 3 sub-regions below Living Wage

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Bolsover	30	9.22	39%
2	Mansfield	33	9.17	39%
3	Gedling	24	9.55	36%
	<b>East Midlands</b>	<b>1,762</b>	<b>10.86</b>	<b>26%</b>

### West Midlands: key statistics

- Total number in employment: 2,172,000
- Median wage: £11.42 (UK = £12.18)
- Estimated number below Living Wage: 523,000
- Estimated proportion below Living Wage: 24% (UK = 22%)



17.5



34.0

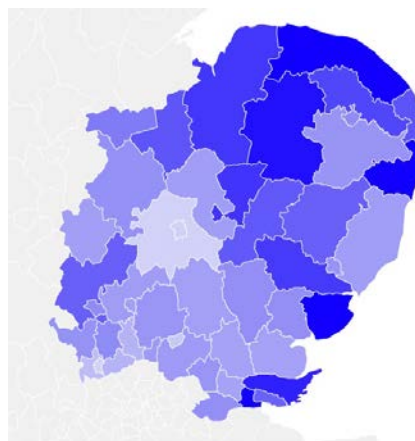
Proportion of jobs in local area (%)  
paying less than the Living Wage

### West Midlands: top 3 sub-regions below Living Wage

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Staffordshire Moorlands	22	10.55	34%
2	Wyre Forest	25	9.42	34%
3	South Staffordshire	26	10.37	32%
	<b>West Midlands</b>	<b>2,172</b>	<b>11.42</b>	<b>24%</b>

### East of England: key statistics

- Total number in employment: 2,328,000
- Median wage: £11.78 (UK = £12.18)
- Estimated number below Living Wage: 519,000
- Estimated proportion below Living Wage: 22% (UK = 22%)



10.1



39.2

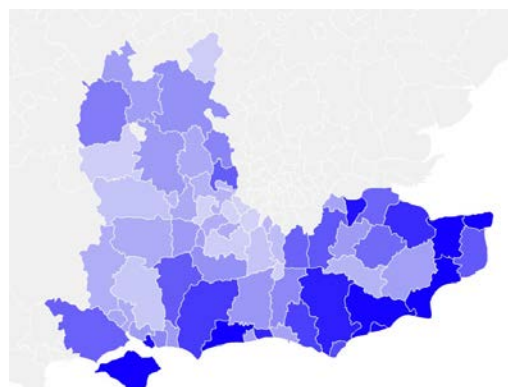
Proportion of jobs in local area (%)  
paying less than the Living Wage

### East of England: top 3 sub-regions below Living Wage

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	North Norfolk	27	9.22	39%
2	Waveney	34	9.33	35%
3	Tendring	33	9.52	34%
	<b>East of England</b>	<b>2,328</b>	<b>11.78</b>	<b>22%</b>

### South East: key statistics

- Total number in employment: 3,564,000
- Median wage: £12.94 (UK = £12.18)
- Estimated number below Living Wage: 624,000
- Estimated proportion below Living Wage: 18% (UK = 22%)



10.7



36.6

Proportion of jobs in local area (%)  
paying less than the Living Wage

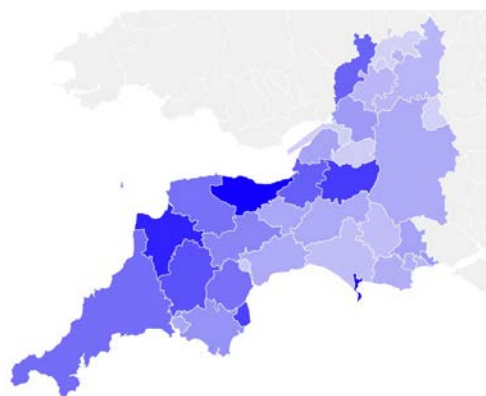
### South East: top 3 sub-regions below Living Wage

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Arun	32	9.34	36%
2	Thanet	40	9.35	34%
3	Shepway	30	10.47	32%
	<b>South East</b>	<b>3,564</b>	<b>12.94</b>	<b>18%</b>



**South West: key statistics**

- Total number in employment: 2,156,000
- Median wage: £11.37 (UK = £12.18)
- Estimated number below Living Wage: 484,000
- Estimated proportion below Living Wage: 22% (UK = 22%)



14.8



42.2

Proportion of jobs in local area (%)  
paying less than the Living Wage

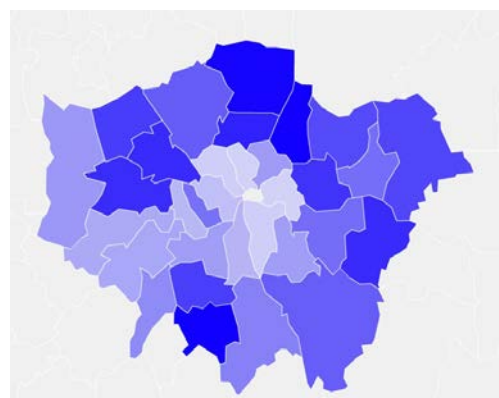
**South West: top 3 sub-regions below Living Wage\***

\*excludes Isles of Scilly (insufficient data available)

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Weymouth and Portland	26	9.01	42%
2	West Somerset	9	9.57	40%
3	Torridge	17	8.99	37%
	<b>South West</b>	<b>2,156</b>	<b>11.37</b>	<b>22%</b>

**London: key statistics**

- Total number in employment: 3,926,000
- Median wage: £16.19 (UK = £12.18)
- Estimated number below Living Wage: 722,000
- Estimated proportion below Living Wage: 18% (UK = 22%)



10.8



35.9

Proportion of jobs in local area (%)  
paying less than the Living Wage

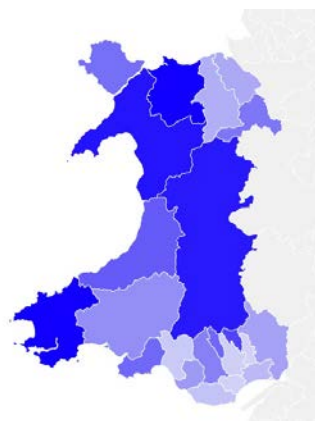
**London: top 3 sub-regions below Living Wage**

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Waltham Forest	47	11.23	36%
2	Sutton	69	11.86	34%
3	Enfield	64	11.86	34%
	<b>London</b>	<b>3,926</b>	<b>16.19</b>	<b>18%</b>



### Wales: key statistics

- Total number in employment: 1,096,000
- Median wage: £11.15 (UK = £12.18)
- Estimated number below Living Wage: 255,000
- Estimated proportion below Living Wage: 23% (UK = 22%)



21.0 → 35.1

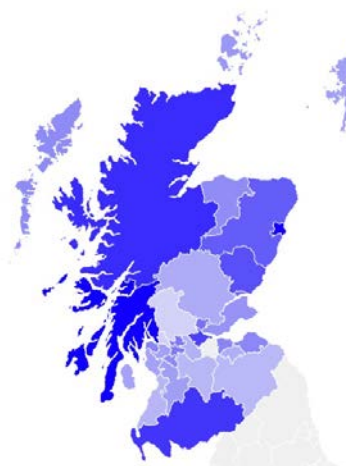
Proportion of jobs in local area (%)  
paying less than the Living Wage

### Wales: top 3 sub-regions below Living Wage

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	Conwy	34	9.96	31%
2	Pembrokeshire	37	9.98	30%
3	Gwynedd	43	9.91	30%
	<b>Wales</b>	<b>1,096</b>	<b>11.15</b>	<b>23%</b>

### Scotland: key statistics

- Total number in employment: 2,221,000
- Median wage: £12.24 (UK = £12.18)
- Estimated number below Living Wage: 430,000
- Estimated proportion below Living Wage: 19% (UK = 22%)



10.0 → 32.1

Proportion of jobs in local area (%)  
paying less than the Living Wage

### Scotland: top 3 sub-regions below Living Wage

Rank	Sub-region	Total Jobs (000s)	Median wage	% below LW*
1	East Renfrewshire	19	10.00	32%
2	Dumfries and Galloway	58	10.00	30%
3	Dunbartonshire	17	10.38	28%
	<b>Scotland</b>	<b>2,221</b>	<b>12.24</b>	<b>19%</b>

Table 3.4.3: Regions by number of earners below Living Wage 2016 vs 2012

Region	2016 Number Below LW (thousands)	2012 Number Below LW (thousands)	Change vs 2012 (thousands)
North East	227	193	34
North West	643	517	126
Yorkshire & Humber	511	411	100
East Midlands	451	355	96
West Midlands	523	428	95
East	519	422	97
London	722	540	182
South East	624	490	134
South West	484	411	73
Wales	255	234	21
Scotland	430	368	62
Northern Ireland	227	172	55
UK	5610	4,539	1071

\* Markit estimates, rounded

### 3.5 Full-time / part-time analysis (Markit calculations, based on ONS data)

The proportion of sub-Living Wage workers remains much higher among part-time than full-time workers, at 43 percent versus 14 percent.

Despite accounting for less than one-third of all UK jobs, there are more part-time roles paying less than the Living Wage (3.1 million) than full-time jobs (2.5 million).

This reflects the relatively large size of low-paid sectors such as retail and hospitality, which tend to employ high numbers of part-time workers.

Table 3.5.1: Full-time / part-time jobs by number and proportion below Living Wage

Type of work	Total jobs (millions)	Median wage (£)	Annual % chg	Mean wage (£)	Annual % chg	% below Living Wage*	No. below LW (millions)*
Full-time	18.6	13.67	2.3	16.43	2.5	14%	2.5
Part-time	7.2	8.91	5.2	11.79	6.0	43%	3.1

Table 3.5.2: Full-time jobs by region earning below Living Wage

Rank	Region	Jobs (000s)	Median wage	Annual % chg	Average wage	Annual % chg	No. below Living Wage* (000s)	% below Living Wage* (2016)
1	Northern Ireland	580	12.36	3.0	14.66	4.1	102	18%
2	East Midlands	1267	12.14	1.6	14.41	1.9	221	17%
3	Wales	782	12.54	3.5	14.52	2.8	121	15%
4	Yorkshire & Humber	1441	12.56	2.3	14.62	1.4	222	15%
5	West Midlands	1547	12.82	3.1	15.07	3.8	233	15%
6	North East	679	12.56	0.5	14.56	-0.6	102	15%
7	North West	1932	12.81	2.9	15.12	2.7	285	15%
8	East	1610	13.27	3.1	15.68	2.1	218	14%
9	South West	1458	12.73	2.8	15.13	2.8	197	14%
10	Scotland	1583	13.60	0.9	16.01	2.2	187	12%
11	London	3110	17.58	2.4	21.55	2.3	363	12%
12	South East	2588	14.35	1.4	17.07	1.9	268	10%
	UK	18,577	13.67	2.3	16.43	2.5	2,500	14%

\*Markit estimates, rounded

Table 3.5.3: **Part-time jobs by region** earning below Living Wage

Rank	Region	Jobs (000s)	Median wage	Annual % chg	Average wage	Annual % chg	No. below Living Wage* (000s)	% below Living Wage* (2016)
1	Northern Ireland	253	8.3	2.6	10.36	3.9	125	49%
2	East Midlands	495	8.4	5.4	10.94	6.6	229	46%
3	North West	764	8.5	4.6	11.37	4.6	353	46%
4	Yorkshire & Humber	613	8.5	4.2	11.11	2.3	281	46%
5	West Midlands	624	8.5	4.6	11.31	6.5	286	46%
6	North East	279	8.6	6.8	11.61	11.4	126	45%
7	London	816	10.0	4.2	14.34	7.2	355	43%
8	Wales	315	8.7	7.0	11.19	9.1	137	43%
9	East	719	8.9	4.5	11.67	6.8	294	41%
10	South West	698	9.0	6.2	11.57	6.3	284	41%
11	Scotland	637	9.2	4.5	11.28	5.3	245	39%
12	South East	976	9.3	4.5	12.38	4.2	351	36%
	UK	7,187	8.9	5.2	11.79	6.0	3,100	43%

\*Markit estimates, rounded

### 3.6 Gender analysis (Markit calculations, based on ONS data)

The proportion of females earning less than the Living Wage remains considerably higher than males. An estimated 27 percent of females earn less than the benchmark, compared with 17 percent of males. This partially reflects the greater tendency of females to be employed in part-time jobs (see section 3.4; which are much more likely to pay less than the Living Wage than full-time roles).

Table 3.6.1: **Gender jobs by proportion below Living Wage**

Gender	Total jobs (000s)	Median wage (£)	Annual % chg	Mean wage (£)	Annual % chg	% below Living Wage*
Male	13,001	13.46	2.60	17.01	2.80	17%
Female	12,761	10.94	4.20	14.06	3.30	27%

\*Markit estimates, rounded

### 3.7 Age group analysis (Markit calculations, based on ONS data)

By age group, by far the highest proportion of sub-Living Wage employees is in the 18-21 year old category. An estimated 69 percent of people in this category are below the threshold.

This falls to 27 percent for those aged 22-29. For employees aged 30-39 the figure drops to 16 percent, falling slightly to 15 percent for those aged 40-49. The proportion then rises to 16 percent for those aged 50-59, and to 23 percent for those aged 60 and above.

Table 3.7.1: **Age group jobs by proportion below Living Wage**

Age group	Total jobs (000s)	Median wage (£)	Annual % chg	Mean wage (£)	Annual % chg	% below Living Wage*
18-21	1,272	7.48	5.30	8.26	4.40	69%
22-29	4,477	10.56	4.60	12.34	4.50	27%
30-39	5,912	13.65	2.20	16.35	2.30	16%
40-49	6,305	13.96	3.00	17.76	2.70	15%
50-59	5,578	13.23	3.80	17.23	3.70	16%
60+	1,974	11.32	3.70	15.01	2.00	23%

\*Markit estimates; calculation excludes Northern Ireland

## 4. KPMG Living Wage Household Finance Index Survey

### Squeeze on financial wellbeing eases in 2016, but living costs expected to rise at faster pace next year

#### Key findings: (people earning less than the voluntary Living Wage)

- Survey data reveal weakest financial squeeze for at least five years
- Household debt stabilises in 2016, helped by low inflation
- Finances expected to worsen next year, in contrast to stable UK-wide trend

#### Summary

Survey data from UK households signalled further strains on **financial wellbeing** in October 2016, largely reflecting lacklustre pay growth and rising living costs.

**People earning less than the Living Wage** were much more downbeat about their finances than the UK-wide trend (see section 5 for methodology notes), which mirrored the trend seen since this index began in 2012.

However, the latest survey findings reveal that the squeeze on finances has receded since 2015. Moreover, although financial wellbeing still moved in a negative direction for those earning below the Living Wage, the degree of pressure on household finances was the lowest in five years of data collection.

One of the main positive developments in 2016 was a stabilisation in **household debt** among people earning below the Living Wage. This index appears to have peaked in 2013, but still compares unfavourably with the outright decline in household debt reported by UK employees earning more than the living wage threshold<sup>1</sup>.

#### Job insecurities recede, but cutbacks to household spending continue

Meanwhile, people earning less than the Living Wage remained more likely to report falling **job security** than the UK-wide benchmark. There was also a renewed fall in overall **income from employment**, which contrasted with the upward trend reported in 2015.

A reduced squeeze on household finances appears to have been achieved through cutbacks to **consumer spending** in 2016, alongside relatively subdued inflationary pressures and slower growth in unsecured borrowing.

In fact, household spending has fallen in each of the past three years among people earning below the Living Wage, and the latest drop was the fastest since the index began in 2012. By contrast, people earning more than the Living Wage have reported sustained rises in household spending for the past five years.

## Households anticipate worsening finances and faster rise in living costs next year

Looking ahead, the latest survey data indicate that households are anticipating a steeper rise in **living costs during 2017**. More than two-thirds (68%) of people earning below the Living Wage expect upward pressure on living costs over the year ahead and the index has picked up sharply from the survey-record low seen in 2015.

At the same time, there was another **split in the expected direction of travel for household finances over the coming 12 months**. People earning more than the Living Wage forecast a broadly unchanged level of financial wellbeing in 2017, while those paid less than the threshold anticipate a sustained deterioration over the next 12 months.

## Financial wellbeing

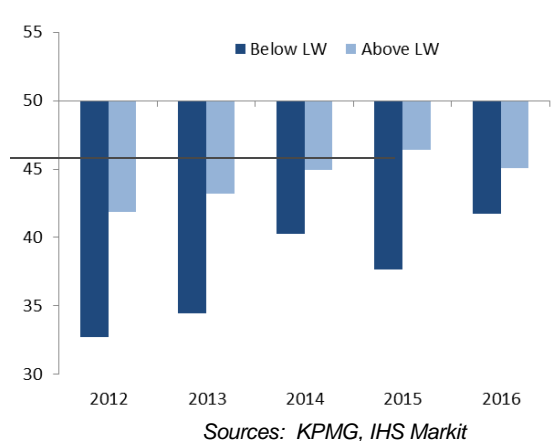
Around three times as many respondents earning less than the Living Wage (25%) reported that their **household finances** had worsened in October 2016 as those that experienced an improvement during the month (8%).

This resulted in an index reading of 41.7, which was up from 37.6 in October 2015 and signalled the lowest squeeze on household finances since the survey began in 2012. However, the equivalent index for people earning more than the Living Wage was even higher, at 45.1 in October 2016.

As a result, the latest survey highlighted that **the overall squeeze on household finances remained much more acute for people earning less than the Living Wage** than for those earning above the threshold. Any reading below 50.0 indicates a reduction in financial wellbeing, and the lower the figure the faster the rate of decline. Readings above 50.0 signal an improvement in household finances.

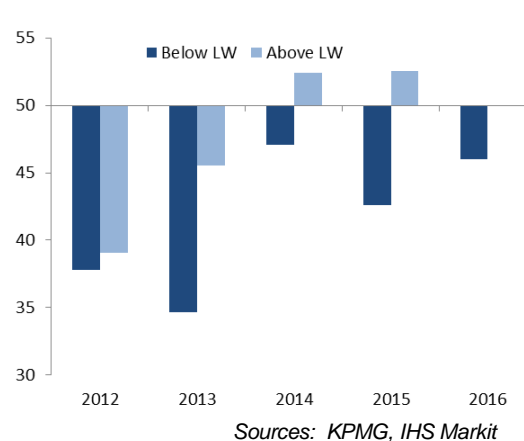
## Current Household Finance Index

(50 = no-change)



## Future Household Finances Index

(50 = no-change)



<sup>1</sup> In this section, the phrase 'earning above the Living Wage' refers to those paid exactly the Living Wage as well as those earning *more* than the Living Wage, since the survey results have been grouped into two pay categories – 'below the Living Wage', and 'all other employees'.

Looking ahead, around 31% of those earning below the Living Wage expect worsening household finances over the year ahead and only 23% anticipate an improvement.

The **negative outlook contrasts with expectations of stable finances for those earning above the Living Wage**. Among people earning above the Living Wage, the number who forecast an improvement in their finances during the next 12 months (29%) matched the proportion expecting a drop in their financial wellbeing in 2017 (29%).

## Labour market

The latest survey indicated a moderate fall in **income from employment** among people earning below the Living Wage, which contrasted with the upturn seen in 2015.

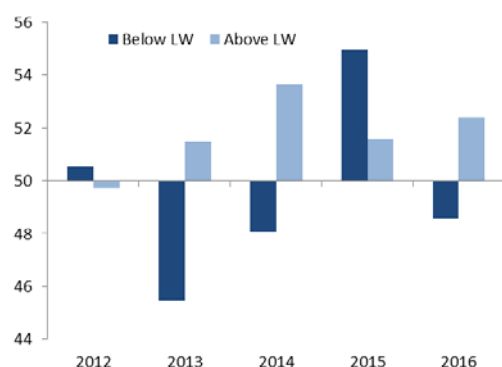
Meanwhile, people earning more than the Living Wage reported a sustained increase in income from employment, which continued the upward trend seen since 2013.

Those earning less than the Living Wage were much more likely to report a reduction in **job security** (18%) than an improvement in job security during October 2016 (9%). The latest figures were less downbeat than in 2015, but remained worse than those reported by people earning more than the Living Wage.

Greater levels of **workplace activity** were reported in October 2016, suggesting a generally supportive economic backdrop. On either side of the Living Wage threshold, this index is still well above the levels seen when the survey began in 2012.

## Income From Employment Index

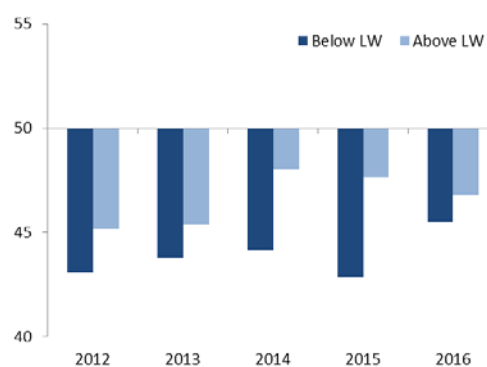
(50 = no-change)



Sources: KPMG, IHS Markit

## Job Security Index

(50 = no-change)



Sources: KPMG, IHS Markit

## Spending sentiment and cost of living

UK households indicated that pressures on their **living costs** have picked up since 2015, but remain lower than seen on average over the past five years.

Around 43% of those earning below the Living Wage reported an increase in their living costs during October 2016, while only 4% noted a reduction (compared with 36% and 8% respectively in 2015).

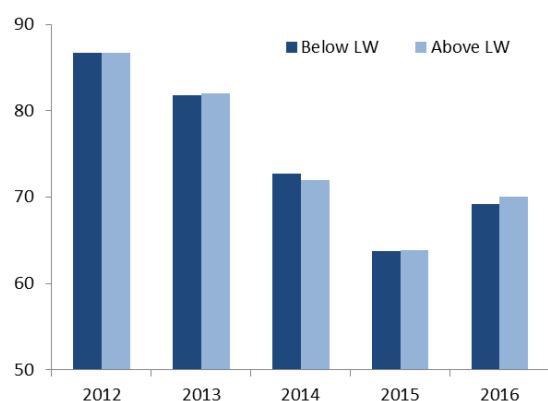
Looking ahead, **expectations for living costs over the next 12 months** picked up from the survey-record low seen in October 2015. More than two-thirds of survey respondents earning less than the Living Wage (68%) expect an increase in their living costs during the year-ahead, while only 3% anticipate a decline.

Greater concerns about living costs appear to have weighed on households' **appetite for major purchases**. Among those earning less than the Living Wage, around 38% reported a fall and only 5% indicated a rise in their appetite for major purchases, which resulted in the lowest reading since 2013.

Meanwhile, there were divergent trends in actual **household spending** levels during October 2016. People earning less than the Living Wage reported an overall fall in spending, with the rate of decline the fastest since the index began in 2012. By contrast, household spending continued to rise among those earning more than the Living Wage.

### Living Costs Index

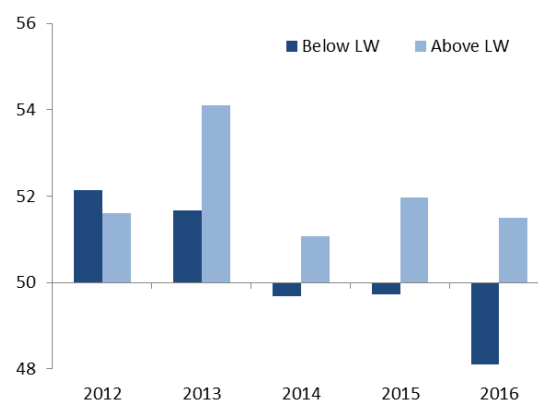
(50 = no-change)



Sources: KPMG, IHS Markit

### Household Spending Index

(50 = no-change)



Sources: KPMG, IHS Markit

**Table 4.1: Summary of data findings in October 2016**

Indices vary between 0 and 100 with readings of exactly 50.0 signalling no change on the previous month. Readings above 50.0 signal an increase; readings below 50.0 signal a decline. The higher the index is above 50 the faster the rate of growth, the further below 50 the faster the pace of decline. Percentages rounded in the table.

Question (vs. one month ago unless specified)	People earning below the Living Wage						People earning the Living Wage and above					
	October 2016			Index	vs. 2015	Oct-15 Index	October 2016			Index	vs. 2015	Oct-15 Index
	% Higher	% Same	% Lower				% Higher	% Same	% Lower			
<b>Financial Wellbeing</b>												
Household Finances	8%	67%	25%	41.7	↑	37.6	8%	74%	18%	45.1	↓	46.4
Household finances in 12 months' time	23%	45%	31%	46.0	↑	42.6	29%	42%	29%	49.9	↓	52.6
Savings	13%	64%	24%	44.5	↑	42.9	18%	62%	21%	48.4	--	48.4
Cash availability	5%	66%	29%	37.9	--	37.9	23%	68%	9%	43.2	↓	46.2
Debt	16%	68%	16%	49.8	↓	52.5	13%	65%	21%	46.0	↑	45.8
Need for unsecured credit	10%	81%	9%	50.7	↓	51.6	10%	80%	10%	50.3	↑	49.9
<b>Labour Market</b>												
Job security	9%	72%	18%	45.5	↑	42.9	9%	76%	15%	46.8	↓	47.6
Workplace activity	19%	64%	17%	51.2	↑	48.1	22%	66%	12%	54.8	↓	55.7
Income from employment	9%	80%	11%	48.6	↓	54.9	9%	86%	5%	52.4	↑	51.6
<b>Spending Sentiment</b>												
Spending	16%	65%	19%	48.1	↓	49.7	17%	69%	14%	51.5	↓	52.0
Appetite for major purchases	5%	57%	38%	33.6	↓	37.4	8%	62%	30%	38.9	↓	42.3
Ease of obtaining unsecured credit	4%	87%	9%	47.9	↓	49.2	6%	87%	6%	50.1	↓	51.1
<b>Cost of Living</b>												
Cost of living	43%	53%	4%	69.2	↑	63.7	44%	53%	4%	70.1	↑	63.8
Cost of living in 12 months' time	68%	29%	3%	82.5	↑	79.1	73%	24%	2%	85.4	↑	80.0

**Table 4.2: Summary of data findings in October 2015**

Indices vary between 0 and 100 with readings of exactly 50.0 signalling no change on the previous month. Readings above 50.0 signal an increase; readings below 50.0 signal a decline. The higher the index is above 50 the faster the rate of growth, the further below 50 the faster the pace of decline. Percentages rounded in the table.

Question (vs. one month ago unless specified)	People earning below the Living Wage						People earning the Living Wage and above					
	October 2015			Index	vs. 2014	Oct-14 Index	October 2015			Index	vs. 2014	Oct-14 Index
	% Higher	% Same	% Lower				% Higher	% Same	% Lower			
<b>Financial Wellbeing</b>												
Household Finances	8%	59%	33%	37.6	↓	40.3	9%	75%	16%	46.4	↑	44.9
Household finances in 12 months' time	21%	42%	36%	42.6	↓	47.1	30%	45%	25%	52.6	↑	52.4
Savings	12%	63%	26%	42.9	↓	45.5	16%	66%	19%	48.4	↓	49.4
Cash availability	7%	63%	31%	37.9	↓	39.3	9%	74%	17%	46.2	↑	44.6
Debt	17%	71%	12%	52.5	↓	53.2	12%	68%	20%	45.8	↓	47.9
Need for unsecured credit	13%	77%	10%	51.6	↓	54.2	9%	81%	10%	49.9	↓	53.3
<b>Labour Market</b>												
Job security	10%	66%	24%	42.9	↓	44.2	9%	78%	13%	47.6	↓	48.0
Workplace activity	17%	62%	21%	48.1	↓	49.7	23%	65%	12%	55.7	↓	59.4
Income from employment	21%	67%	12%	54.9	↑	48.1	11%	82%	8%	51.6	↓	53.6
<b>Spending Sentiment</b>												
Spending	18%	64%	18%	49.7	--	49.7	19%	67%	15%	52.0	↑	51.1
Appetite for major purchases	8%	58%	34%	37.4	↑	35.4	7%	71%	22%	42.3	↑	39.6
Ease of obtaining unsecured credit	7%	84%	9%	49.2	↓	49.7	9%	85%	6%	51.1	↑	49.5
<b>Cost of Living</b>												
Cost of living	36%	56%	8%	63.7	↓	72.7	34%	60%	6%	63.8	↓	72.0
Cost of living in 12 months' time	62%	34%	4%	79.1	↓	87.0	64%	32%	4%	80.0	↓	88.5



## 5. Methodology

### i) ONS hourly earnings data analysis

The structural information on Living Wages, analysed in section 3, is based on data from the provisional 2016 Annual Survey of Hours and Earnings (ASHE) conducted by the Office for National Statistics (ONS). This survey provides a detailed breakdown of hourly earnings across occupations, with results published on both a national and UK regional basis. ASHE does not cover the self-employed nor does it cover employees not paid during the reference period (April 2016).

#### Office for National Statistics: Annual Survey of Hours and Earnings

The Annual Survey of Hours and Earnings (ASHE) is based on a 1 per cent sample of employee jobs taken from HM Revenue & Customs (HMRC) PAYE records. Information on earnings and hours is obtained from employers and treated confidentially. ASHE does not cover the self-employed nor does it cover employees not paid during the reference period.

The ASHE includes percentile wage bands for each occupation, to illustrate the broad distribution of earnings within a particular grouping. This highlights patterns of hourly earnings below the Living Wage for a given occupation (and within a particular UK region).

However, the limitation of the data set is a lack of more detailed information on the distribution of wages *within* percentile bands (and the width of each band is at least five percentage points). Therefore, no official figure is published for either the *exact* percentage or number of jobs that are below the Living Wage within each occupational type and region. We have sought to overcome this limitation by generating our own estimates, thereby providing greater detail around the structure of hourly pay patterns across the UK.

The estimates are derived from a simple calculation, and give our best assessment of the exact number and percentage of workers in each occupational category that are earning below the Living Wage. The first step for estimating these proportions was an assumption that the distribution of earnings follows a linear trend between the percentile bands that are published by the ONS.

We then identify the percentile band within which the Living Wage falls for each occupation in the dataset, and interpolate the exact percentage of employees that fall either side of the threshold (assuming a linear trend in the distribution). Because the ONS publish the total number of jobs within each occupational category, it is then a simple calculation to obtain an estimate of the actual number of workers above and below the Living Wage threshold.

Having run this analysis over the dataset, lists of 'hotspots' by sector, region and sub-region were created detailing where the highest or lowest proportions of people are earning less than the Living Wage. Estimates are available for all local authorities except Isles of Scilly, where there was no data available for this analysis. Estimates have been rounded where appropriate.

Due to the difference in the Living Wage between London and the rest of the UK, the estimate for the number of people below the Living Wage at the overall UK level is derived from aggregating the regional estimates (i.e. a 'bottom up' approach).

### ii) KPMG Living Wage Household Finance Index survey

In October 2016, an additional question was added to the Markit Household Finance Index (HFI) survey (see information box below) which enabled a comparison of key trends in household finances between those earning below the Living Wage and those earning the Living Wage and above. The aim was to benchmark the trends in financial wellbeing across the Living Wage threshold, thereby highlighting key areas of pressure on household finances such as debt, savings and living costs.

### **Markit Household Finance Index™**

The Markit Household Finance Index™ (HFI™) survey was first conducted in February 2009 and is designed to accurately anticipate changing consumer behaviour each month. The HFI tracks objective “hard data” on actual month-on-month changes in financial well-being, focusing on household spending, savings and debt levels, and also includes several forward-looking opinion questions to help anticipate future trends.

The survey is based on monthly responses from approximately 1,500 individuals in Great Britain, with data collected by Ipsos MORI from its panel of respondents aged 18-64. The survey sample is structured according to gender, region and age to ensure the survey results accurately reflect the true composition of the population. Results are also weighted to further improve representativeness.

Index numbers are calculated from the percentages of respondents reporting an improvement, no change or decline. These indices vary between 0 and 100 with readings of exactly 50.0 signalling no change on the previous month. Readings above 50.0 signal an increase or improvement; readings below 50.0 signal a decline or deterioration. Due to the limited history of data, indices are not adjusted for seasonal influences.

The new question was placed into the regular HFI questionnaire as shown in the information box below. This formed a ‘Living Wage filter’ for all responses to the individual questions on the HFI survey, such as those on debt, savings and the cost of living. In order to make the figures consistent on a residence basis, a code was also introduced so that respondents living in London were asked whether their hourly wage was higher/same/lower than £9.40, while for respondents in the rest of the UK the figure was £8.25.

### **KPMG Living Wage survey filter**

Q. ASK ALL WHO ARE EMPLOYED

*“How does your hourly wage compare to [£9.40] IF REGION IS LONDON / [£8.25 ] IF REGION IS NOT LONDON. Is it:”*

SELECT ONE

1. Higher
2. Equal
3. Lower
4. Don't know
5. Prefer not to say

The fieldwork was conducted between the 12<sup>th</sup> and 16<sup>th</sup> October 2016. Additional background data analysis was also undertaken to ensure that these respondents were representative of the true national population (i.e. in terms of UK region, age and gender).

The exact questions asked by the monthly Household Finance Index survey are in the information box below. For each question, results have been split between those earning above (or the same as) the Living Wage, and below the Living Wage.

### KPMG Living Wage Household Finance Index

Survey questions (higher/same/lower than one month ago, unless otherwise stated)

1. How has the amount of **cash your household has available to spend** changed?
2. How has the amount of **cash your household actually spent** this month changed?
3. How has your household's **financial situation** changed?
4. How do you think your household's **financial situation will have changed 12 months from now?**
5. Is now generally a worse time or a better **time to make major purchases** (such as a car, holiday booking, large household appliance, etc)?
6. How has your household's level of **savings** changed?
7. How **secure do you think your job** is?
8. How has the level of business **activity at your place of work** changed?
9. How has the level of **income from your employment** changed?
10. How has your household's existing level of **debt** changed?
11. How has your **need for additional borrowing** changed in respect of the following?(credit cards/overdrafts/other)
12. How easy is it for you to get **access to credit** in respect of the following?(credit cards/overdrafts/other unsecured loans)
13. How do you think **prices generally for goods and services** that you buy have changed?
14. How do you think **prices generally for goods and services that you buy will have changed 12 months from now?**

## 6. Appendix

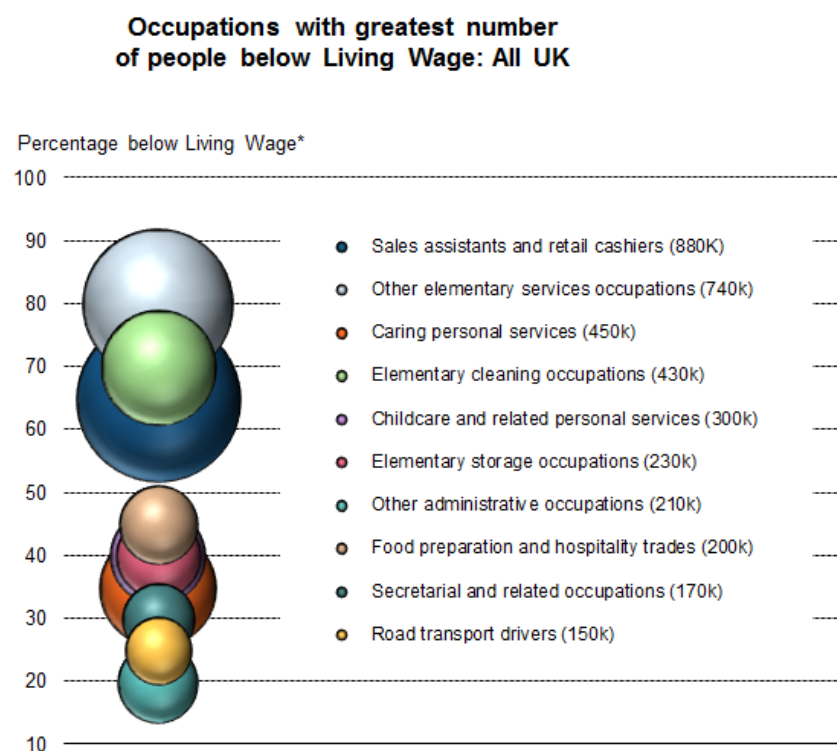
Table 6.1: Top 10 broad occupation groups below Living Wage: Standard Occupation Classification codes breakdown

<b>Sales assistants and retail cashiers</b>	<b>711</b>	<b>Food preparation and hospitality trades</b>	<b>543</b>
Sales and retail assistants	7111	Butchers	5431
Retail cashiers and check-out operators	7112	Bakers and flour confectioners	5432
Telephone salespersons	7113	Fishmongers and poultry dressers	5433
Pharmacy and other dispensing assistants	7114	Chefs	5434
Vehicle and parts salespersons and advisers	7115	Cooks	5435
		Catering and bar managers	5436
<b>Animal care and control services</b>	<b>613</b>	<b>Hairdressers and related services</b>	<b>622</b>
Veterinary nurses	6131	Hairdressers and barbers	6221
Pest control officers	6132	Beauticians and related occupations	6222
Animal care services occupations n.e.c.	6139		
<b>Elementary agricultural occupations</b>	<b>911</b>	<b>Elementary process plant occupations</b>	<b>913</b>
Farm workers	9111	Industrial cleaning process occupations	9132
Forestry workers	9112	Packers, bottlers, canners and fillers	9134
Fishing and other elementary agriculture n.e.c.	9119	Elementary process plant occupations n.e.c.	9139
<b>Elementary cleaning occupations</b>	<b>923</b>	<b>Elementary security occupations</b>	<b>924</b>
Window cleaners	9231	Security guards and related occupations	9241
Street cleaners	9232	Parking and civil enforcement occupations	9242
Cleaners and domestics	9233	School midday and crossing patrol occupations	9244
Launderers, dry cleaners and pressers	9234	Elementary security occupations n.e.c.	9249
Refuse and salvage occupations	9235		
Vehicle valeters and cleaners	9236		
Elementary cleaning occupations n.e.c.	9239		
<b>Elementary sales occupations</b>	<b>925</b>	<b>Other elementary services occupations</b>	<b>927</b>
Shelf fillers	9251	Hospital porters	9271
Elementary sales occupations n.e.c.	9259	Kitchen and catering assistants	9272
		Waiters and waitresses	9273
		Bar staff	9274
		Leisure and theme park attendants	9275
		Other elementary services occupations n.e.c.	9279

### Figure 6.2: Top 10 broad occupations by number below Living Wage

Figure 3.2.4 illustrates the top 10 occupations by number of people below the Living Wage. The larger the size of the circle, the greater the number of sub-Living Wage earners in that category.

The circles are distributed along the vertical axis according to the percentage of earners below the Living Wage in that occupation (the higher the circle, the greater the estimated proportion earning less than the Living Wage).



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