

Wealth in Great Britain

*Office for National
Statistics*

Wealth in Great Britain

November 2009

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About the UK Statistics Authority

The UK Statistics Authority is an independent body operating at arm's length from government as a non-ministerial department, directly accountable to Parliament. It was established on 1 April 2008 by the *Statistics and Registration Service Act 2007*.

The Authority's overall objective is to promote and safeguard the production and publication of official statistics that serve the public good. It is also required to promote and safeguard the quality and comprehensiveness of official statistics, and good practice in relation to official statistics.

The Statistics Authority has two main functions:

1. oversight of the Office for National Statistics (ONS) – the executive office of the Authority;
2. independent scrutiny (monitoring and assessment) of all official statistics produced in the UK.

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ASSESSMENT AND DESIGNATION

Under the provisions of the Statistics and Registration Service Act 2007, the UK Statistics Authority has a statutory function to assess sets of statistics against the Code of Practice for Official Statistics, with a view to determining whether it is appropriate for the statistics to be designated, or to retain their designation, as National Statistics.

Designation as National Statistics means that the statistics are deemed to be compliant with the Code of Practice. Whilst the Code is wide-ranging, designation may be broadly interpreted to mean that the statistics meet identified user needs; are produced, managed and disseminated to high standards; and are well explained.

Assessment reports will not normally comment further, for example on the validity of the statistics as a social or economic measure; though reports may point to such questions if the Authority believes that further research would be desirable.

Designation as National Statistics will sometimes be granted in cases where some changes still need to be made to meet fully the requirements of the Code, on condition that steps are taken by the producer body, within a stated timeframe, to address the weaknesses. This is to avoid public confusion and does not reduce the obligation to comply with the Code.

Designation is granted on the basis of the information provided to the Statistics Authority, primarily by the organisation that produces the statistics. The information includes a range of factual evidence and also assurances by senior statisticians in the producer organisation. The views of users are also sought. Should further information come to light subsequently which changes the Authority's analysis, the Assessment report may be withdrawn and revised as necessary.

Once designated as National Statistics, it is a statutory requirement on the producer organisation to ensure that the set of statistics continues to be produced in compliance with the Code of Practice.

1 Introduction

1.1 This is one of a series of reports prepared under the provisions of the *Statistics and Registration Service Act 2007*¹. The Act requires all statistics currently designated as National Statistics to be assessed against the Code of Practice for Official Statistics². The Act also allows Ministers or the National Statistician to request an assessment of other official statistics in order for them to gain National Statistics status. This report is in response to such a request. The report covers the set of statistics in the forthcoming publication *Wealth in Great Britain* produced by the Office for National Statistics (ONS), based on data from the Wealth and Assets Survey³.

1.2 The Wealth and Assets Survey is a major new longitudinal panel survey designed to collect information over time about households' financial assets and debts. The report *Wealth in Great Britain* is due to be published in December 2009 and covers the first wave of data, collected from 2006 to 2008.

1.3 The remainder of this report is structured as follows:

Section 2 Summary of findings, highlighting the main strengths and weaknesses in relation to the Code of Practice. This summary includes the UK Statistics Authority's decision in relation to designation as National Statistics.

Section 3 Subject of the assessment, an overview of the statistics and their history.

Section 4 The Assessment team's detailed assessment, providing more details about the assessment of compliance against each principle and protocol of the Code of Practice.

Annex 1 Suggestions for improvement

Annex 2 Summary of the assessment process and users' views.

1.4 This report was prepared by the Authority's Assessment team, and approved by the Board of the Statistics Authority on the advice of the Head of Assessment.

¹ http://www.opsi.gov.uk/Acts/acts2007/pgs/ukpga_20070018_en.pdf

² <http://www.statisticsauthority.gov.uk/assessment/code-of-practice/code-of-practice-for-official-statistics.pdf>

³ <http://www.statistics.gov.uk/StatBase/Product.asp?vlnk=15074&Pos=1&ColRank=1&Rank=208>

2 Summary of findings

2.1 Decision concerning designation as National Statistics

- 2.1.1 The Statistics Authority has determined that *Wealth in Great Britain* can be designated as a new National Statistics product, subject to the implementation of the enhancements listed at section 2.4 below. *Wealth in Great Britain* may carry the National Statistics logo when published, on condition that ONS agrees to implement the enhancements listed in section 2.4 below and report them to the Authority by May 2010.
- 2.1.2 Some members of the Assessment team were granted pre-release access to *Wealth in Great Britain* in draft format, for the purposes of assessing its content against the principles of the Code of Practice, and the conclusions in this section reflect the content of that draft. The Assessment team has judged the draft as meeting the requirements of the Code of Practice, subject to the caveats listed in section 2.4. Should there be significant changes to the final publication that would lead the Assessment team to different conclusions, the Assessment report may be withdrawn and revised as necessary.
- 2.1.3 Designation as National Statistics means that the statistics are deemed to be compliant with the Code of Practice, and thus that they meet identified user needs; are produced, managed and disseminated to high standards; and are well explained.
- 2.1.4 Designation also signifies that, subject to any caveats in this report, the Statistics Authority judges that the statistics are readily accessible, produced according to sound methods and managed impartially and objectively in the public interest.

2.2 Summary of strengths and weaknesses

- 2.2.1 The Statistics Authority is satisfied that the statistics covered by *Wealth in Great Britain* are compliant with most aspects of the Code of Practice. The publication of *Wealth in Great Britain* represents the completion of a major work programme dating back to 2000, and the fulfilment of an initiative to address a long acknowledged data need. The draft report itself is accompanied by full and frank commentary; there are extensive sections on methods and quality, and the statistics are presented in graphs and tables to enhance clarity.
- 2.2.2 Some teething problems were experienced during the implementation of the survey, which led to problems with data quality. These have been fully explained in the draft report, along with discussion of the quality of the data. External users have not been consulted systematically, although ONS intends to address this by arranging a meeting with users once the report is published.
- 2.2.3 The timeliness of the report, 18 months after the end of the data collection period, does not meet the needs of all users.

2.3 Detailed recommendations

2.3.1 The Assessment team recognises that the designation of *experimental statistics* places a requirement for future actions on the producers. The Assessment team has identified actions that it considers essential to enable designation as National Statistics, and these are listed in section 2.4. Other suggestions, which would improve the statistics and the service provided to users but which are not central to their designation, are listed at annex 1.

2.4 Requirements for designation as National Statistics

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|----------------------|---|
| Requirement 1 | Take steps to engage more effectively with users, and make those steps known (para 4.2) |
| Requirement 2 | Review the dissemination strategy for future publications from the Wealth and Assets Survey to meet user needs for timely information (para 4.26) |
| Requirement 3 | Publish a timetable of statistical releases for twelve months ahead, and ensure that the statistics can be accessed from the National Statistics Publication Hub in time for publication of the report in December 2009 (para 4.27) |
| Requirement 4 | Review the arrangements for granting early access to the data and ensure that all those with access understand their obligations under the Code of Practice (para 4.28) |
| Requirement 5 | Publish a clear record of those who have had access to the data prior to the release of the report (para 4.29) |
| Requirement 6 | Revisit the case for linking to administrative data (para 4.30) |

3 Subject of the assessment

- 3.1 *Wealth in Great Britain* will be the first report on the findings of the first wave of the Wealth and Assets Survey (WAS). This is a new longitudinal panel survey that collects information over time about households' financial assets and debts. Households will be asked to take part in follow ups every two years. The survey was developed in response to a long recognised need for data on household and individual wealth, to complement existing data collected on income. This is important to guide policy and research on economic wellbeing. In 2000 a report from the Cabinet Office Performance and Innovation Unit⁴ concluded that ONS should 'bring together interested departments, by June 2000, to assess whether there is a business case for a regular survey of individual wealth and assets'. A Wealth and Assets Steering Group was set up in June 2000 with a remit to establish user needs and build a business case. Development of the WAS began in January 2004.
- 3.2 The Wealth and Assets Survey was originally funded by a consortium of six government departments: the Department for Work and Pensions, HM Revenue and Customs, the Department for Business, Innovation & Skills, the Department for Communities and Local Government, the Cabinet Office and the Office for National Statistics. More recently, the Scottish Government joined the consortium. The Financial Services Authority and the Government Equalities Office have offered to join, and negotiations are underway with both of these.
- 3.3 The survey relies on interviews with residents of sampled households, and collects information on all aspects of individual and household wealth. The aim was to achieve 32,000 responding households over a two year period. The provisional achieved sample for the first wave was 30,700 responding households containing over 53,000 individuals aged 16 and over. This was slightly below target. Respondents to wave one are re-interviewed approximately two years after the initial interview. This second wave of interviewing commenced in July 2008 and is currently in the field, finishing in June 2010.
- 3.4 Results for the first year of the survey, half the first wave sample, were released as *experimental statistics*⁵ in January 2008. A summary report, tables, and technical notes were published, and users were invited to a meeting to discuss the findings.
- 3.5 The statistics reported in *Wealth in Great Britain* will provide the government, academics, financial analysts, the media, and other users with an understanding of the wealth and debts of households and individuals in Great Britain. The first report will present cross-sectional analyses of the data, but since the survey is longitudinal, the data will allow wealth and debts to be tracked over time. The long-term stability of the survey is important, to build a

⁴ <http://www.cabinetoffice.gov.uk/media/cabinetoffice/strategy/assets/coiaddin.pdf>

⁵ Experimental statistics are new official statistics undergoing evaluation. They are published in order to involve users and stakeholders in their development and as a means to build in quality at an early stage.

valuable dataset that will allow analysis of the effects of financial events and policies on economic wellbeing. This includes analysis of property wealth, income, benefits, pensions, mortgages and other borrowing, and attitudes towards saving and spending.

- 3.6 The annual cost of the survey is approximately £4 million. This varies each year as the number of interviews varies. This is the full economic cost, including staff costs.

4 Detailed assessment

Principle 1: Meeting user needs

The production, management and dissemination of official statistics should meet the requirements of informed decision-making by government, public services, business, researchers and the public.

- 4.1 ONS engages with key users through a Steering Group (SG), which makes strategic decisions, and a Technical Group (TG). The membership of these groups is limited to the departments providing funding to the survey as well two academics, one from Bristol University and one from Institute for Fiscal Studies. The funders of the survey are an important user group and the Assessment team is satisfied that their needs have been sufficiently taken account of in the development of the Wealth and Assets Survey and the preparation of *Wealth in Great Britain*.
- 4.2 Engagement with users outside of the funding consortium has not been as close. A user group was convened to discuss the interim *experimental statistics* publication⁶. The group met once, but we were told that it did not generate much feedback because the WAS microdata were not available for further analysis due to their developmental nature. ONS told us that it plans to hold a second meeting of the user group once the full dataset from the first wave is released, as it expects interest to be higher as users realise the value of the data. As part of the designation as National Statistics, ONS should take steps to engage more effectively with users, and make those steps known⁷ (Requirement 1).
- 4.3 ONS provided us with documentation on the needs of their users, including records of meetings with key users. It is good practice to keep records like these, and publishing them will strengthen compliance with the Code. We suggest ONS publish documentation outlining the development work currently underway, including how the needs and experiences of users have impacted upon this work.

⁶ http://www.statistics.gov.uk/downloads/theme_social/SoFV2.pdf

⁷ In relation to Principle 1 Practice 1 of the Code of Practice

Principle 2: Impartiality and objectivity

Official statistics, and information about statistical processes, should be managed impartially and objectively.

- 4.4 Some members of the Assessment team were given pre-release access to the draft publication of *Wealth in Great Britain*. We were satisfied that the statistics were presented impartially and objectively.
- 4.5 The report will be available on the internet without charge to the user, and ONS has a clear pricing policy for supplementary statistical services.
- 4.6 A general ONS revisions policy is available which provides users with information on how any revisions would be handled, although ONS does not plan to revise these statistics routinely.

Principle 3: Integrity

At all stages in the production, management and dissemination of official statistics, the public interest should prevail over organisational, political or personal interests.

- 4.7 No incidents of political pressure, abuse of trust or complaints relating to professional integrity, quality or standards were reported to or identified by the Assessment team.

Principle 4: Sound methods and assured quality

Statistical methods should be consistent with scientific principles and internationally recognised best practices, and be fully documented. Quality should be monitored and assured taking account of internationally agreed practices.

- 4.8 The data source for *Wealth in Great Britain* is the Wealth and Assets Survey. This is a new longitudinal survey that collects information from people living in private households across Great Britain. The first wave of interviews was conducted over a two year field period ending in June 2008. Responding households from the first wave are approached for a second wave interview two years after their initial interview. In developing the survey, targets for quality were agreed in consultation with funding departments and it was estimated that an achieved sample of 32,000 households was required. The questionnaire was developed in consultation with funding departments, with the advice of experts from Bristol University and the Institute for Fiscal Studies, and has been reviewed and updated at various stages of the fieldwork.
- 4.9 Interviewing for the first wave began in 2006 and finished in 2008. The Wealth and Assets Survey is a complex survey and there were some initial teething problems when interviewing began, and again when the second wave questionnaire was rolled out. The interview was found to be particularly long, especially for households with complex financial situations. Errors were discovered in the computer assisted questionnaire, and response rates were lower than expected. This meant there were some issues with the quality of the data for a small number of variables.
- 4.10 DWP told us that they were disappointed with some of the teething problems that occurred, but that they were satisfied with the remedial actions that have been put in place by ONS. The Assessment team recognises that *Wealth in Great Britain* will contain full discussion of the quality of the data.
- 4.11 Some of the teething problems may have been avoided had the governance arrangements for the survey been clearer. The number of funding departments with diverse information needs, and the position of ONS as both a key funder and data collection contractor, made for a complex working relationship that may have benefited from clearer governance. For example, the distinction between the membership and roles of the TG and SG could have been more distinct. The role of the statistical Head of Profession in ONS in deciding on methods and procedures could also have been strengthened. We suggest ONS work with the funding departments to review the governance arrangements for the Wealth and Assets Survey. We further suggest ONS review the experience of working with a diverse funding consortium, whilst the experience is fresh, in order to inform any similar exercises in future.
- 4.12 While initial analysis of the first wave of data is nearing publication, there are still some complex technical issues to be addressed before the second wave of data can be analysed. ONS told us there is still work to be done on linking data between waves to create a longitudinal data set, developing a strategy for

analysing the longitudinal data, and deciding how factors such as inflation will be addressed. We suggest ONS publish a plan for how these issues will be addressed.

- 4.13 Comparability with other sources of wealth data was not considered a priority in the development of the Wealth and Assets Survey. ONS told us there is a European wealth group which is expected to use the data when it becomes available. While common standards, questions and definitions have been used in the questionnaire, we suggest ONS could do more to promote international comparability by inviting international users to the user group.

Principle 5: Confidentiality

Private information about individual persons (including bodies corporate) compiled in the production of official statistics is confidential, and should be used for statistical purposes only.

- 4.14 ONS has assured us that it takes all necessary steps to protect the confidentiality of the data it collects. Standard ONS data security procedures are used to handle the data, including laptop encryption and secure data transfer and storage. When survey data files are exchanged with third parties, such as the funding departments (for quality assurance purposes), signed Data Access Agreements are kept. Data in *Wealth in Great Britain* are presented at aggregate level to ensure that no individuals or households are identifiable. Standard ONS policies on statistical disclosure control are followed.
- 4.15 ONS provided the Assessment team with internal and external documents explaining how confidentiality is assured. The documentation was limited and not readily accessible. We suggest ONS review and update its published confidentiality documents to ensure that the relevant material is accessible.

Principle 6: Proportionate burden

The cost burden on data suppliers should not be excessive and should be assessed relative to the benefits arising from the use of the statistics.

- 4.16 Estimates of the total respondent burden for the Wealth and Assets Survey are reported annually in the *ONS Simplification Plan*⁸. At an average of about 85 minutes, the survey is relatively long. However, participation is voluntary, and most respondents (over 90%) in the first wave agreed to be contacted again for the follow-up interview. Measures were put in place during fieldwork to reduce the length of the interview, such as the introduction of a split sample which enabled some questions to be asked of only half of the sample.
- 4.17 In the initial development phase, there were plans to reduce the burden on respondents from the second wave by collecting their National Insurance numbers and using this to link to administrative data systems. If the linked data were found to be of sufficient quality this approach would have avoided the need to ask detailed questions on pensions and benefits in subsequent waves. However, there were problems implementing this approach (see Protocol 3).

⁸ <http://www.statistics.gov.uk/statbase/Product.asp?vlnk=14683>

Principle 7: Resources

The resources made available for statistical activities should be sufficient to meet the requirements of this Code and should be used efficiently and effectively.

- 4.18 Resources are negotiated annually with the funding consortium, and in general the Wealth and Assets Survey and the production of *Wealth in Great Britain* appear to be sufficiently resourced. The nature of consortium funding and government planning cycles places certain risks on the continued availability of funding. This is acknowledged in the project risk register and appropriately mitigated by negotiating Service Level Agreements with all members of the consortium, specifying funding requirements, and identifying and approaching other government departments and organisations with potential interests in the survey.
- 4.19 Appropriate systems are in place to monitor expenditure; a business plan, service level agreements and project plans are kept.
- 4.20 A centralised recruitment process ensures that suitably skilled people are employed in the production process. Appropriate competence frameworks and are in place and staff are supported in developing their skills.

Principle 8: Frankness and accessibility

Official statistics, accompanied by full and frank commentary, should be readily accessible to all users.

- 4.21 The draft publication seen by the Assessment team was accompanied by full and frank commentary. There were extensive sections on methods and quality, and the statistics were presented in the form of graphs and tables to enhance clarity.
- 4.22 ONS plans to hold a launch event for the statistics: details of this have yet to be confirmed. This will help publicise the statistics to the wider user base. The statistics will be published on the Wealth and Assets Survey product page, which is held on the ONS website; however, it is difficult to access this page from the ONS homepage. We suggest ONS ensure that users' views on accessibility feed into the overall ONS website development work.
- 4.23 Users will be offered choice and flexibility in the format they use to access the data when the dataset is deposited at the UK Data Archive. This version of the dataset will contain as much detail as possible without compromising confidentiality.

Protocol 1: User engagement

Effective user engagement is fundamental both to trust in statistics and securing maximum public value. This Protocol draws together the relevant practices set out elsewhere in the Code and expands on the requirements in relation to consultation.

4.24 The requirements for this protocol are covered elsewhere in this report.

Protocol 2: Release practices

Statistical reports should be released into the public domain in an orderly manner that promotes public confidence and gives equal access to all, subject to relevant legislation.

- 4.25 The report *Wealth in Great Britain* is due to be published in December 2009. This is 18 months after the end of the data collection for the first wave. Users we contacted told us that the time elapsed was already too great, and that publishing outputs from 2006/08 in late 2009 meant the information was less useful than anticipated.
- 4.26 ONS told us that the long time lag was partly because new processes were being developed for the new survey, and that they expect these delays to be reduced as the survey becomes routine. The timetables provided by ONS show that seven months were spent quality assuring the data and drafting the *Wealth in Great Britain* report. ONS statisticians have told us they are considering the feasibility of more frequent releases of key indicators, in addition to a summary analytical report produced annually. As part of the designation as National Statistics, ONS should review the dissemination strategy for *Wealth in Great Britain* to ensure published outputs meet user needs for timely information⁹ (Requirement 2).
- 4.27 At the time of writing, the release timetable for *Wealth in Great Britain* has not been published, nor is the publication announced on the National Statistics Publication Hub. As part of the designation as National Statistics, ONS should publish a timetable of statistical releases for twelve months ahead, and ensure that the statistics can be accessed from the Publication Hub in time for publication of the report in December 2009¹⁰ (Requirement 3).
- 4.28 ONS provided us with a list of people who have access to the Wealth and Assets Survey dataset, or the *Wealth in Great Britain* publication, prior to the release of the statistics. All the funding departments are given access to the anonymised detailed dataset under conditions set out in signed Data Access Agreements. However, there is a tension between the need to grant the funding departments access to the detailed data for genuine data validation and drafting purposes, and the need to limit access to the data prior to release to prevent inappropriate use. During the assessment process, DWP indicated that the data were being used by a contractor to produce a research report, for release after the main publication of *Wealth in Great Britain*. This is not related to the production and publication of the *Wealth in Great Britain* report, or for quality assurance purposes. The Code of Practice states the only other reason for early access to the data is for operational purposes. We do not view the production of a separate research report as falling within the ambit of operational purposes, as covered by the Code. As part of the designation as National Statistics, ONS should review the arrangements for granting early

⁹ In relation to Protocol 2 Practice 1 and Principle 1 Practice 4 of the Code of Practice

¹⁰ In relation to Protocol 2 Practice 2 and Protocol 2 Practice 3 of the Code of Practice

access to the data and ensure that all those with access understand their obligations under the Code of Practice¹¹ (Requirement 4).

- 4.29 The list of people with early access to the data is not currently published. As part of the designation as National Statistics, before the report is published in December 2009, ONS should publish a clear record of those who have had access to the data prior to the release of the report¹² (Requirement 5).

¹¹ In relation to Protocol 2 Practice 8 of the Code of Practice

¹² In relation to Protocol 2 Practice 7 of the Code of Practice

Protocol 3: The use of administrative sources for statistical purposes

Administrative sources should be fully exploited for statistical purposes, subject to adherence to appropriate safeguards.

4.30 The Wealth and Assets Survey was originally designed to use National Insurance numbers to link to administrative data. This would have reduced the burden on respondents, and improved data quality. The legal gateways were put in place to enable this linkage. However departmental reviews of release practices following a number of high profile data losses resulted in the linkage project being put on hold. National Insurance numbers and respondent consent for data linkage are still collected as part of the survey, allowing the possibility of reducing respondent burden and improving quality in future. As part of the designation as National Statistics, ONS should work with the funding Departments to revisit the case for linking to administrative data¹³ (Requirement 6)

¹³ In relation to Protocol 3 Practice 3 of the Code of Practice

Annex 1: Suggestions for improvement

A1.1 This annex includes some suggestions for improvement to *Wealth in Great Britain*, in the interest of the public good. These are not formally required for designation, but the Assessment team considers that their implementation will improve public confidence in the production, management and dissemination of official statistics.

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| Suggestion 1 | Publish documentation outlining the development work currently underway, including how the needs and experiences of users have impacted on this work (para 4.3) |
| Suggestion 2 | Work with the funding departments to review the governance arrangements for the Wealth and Assets Survey (para 4.11) |
| Suggestion 3 | Review the experience of working with a diverse funding consortium, whilst the experience is fresh, in order to inform any similar exercises in future (para 4.11) |
| Suggestion 4 | Publish a plan for how the complex technical issues concerning the handling of longitudinal data will be addressed (para 4.12) |
| Suggestion 5 | Promote international comparability by inviting international users to the user group (para 4.13) |
| Suggestion 6 | Review and update published confidentiality documents to ensure that the relevant material is accessible (para 4.15) |
| Suggestion 7 | Ensure that users' views on accessibility feed into the overall ONS website development work (para 4.22) |

Annex 2: Summary of assessment process and users' views

A2.1 This assessment was conducted from March to October 2009.

A2.2 The Assessment team met representatives of ONS at an initial meeting in March 2009. Some background information was provided by ONS during June, and Written Evidence for Assessment was provided on 16 July. The Assessment team subsequently met with ONS on 2 September to confirm and clarify the written evidence provided.

Summary of users contacted, and issues raised

A2.3 The Assessment team received 25 responses from the user consultation. The respondents were grouped as follows:

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|---|---|
| Academia | 9 |
| Funding government departments | 7 |
| Think tanks | 5 |
| Financial services | 2 |
| International statistical organisations | 1 |
| Trade associations | 1 |

A2.4 Users viewed the Wealth and Assets Survey as an important data source, filling an important gap in UK statistics coverage. Some users criticised the length of time between data collection and release, pointing out that the time elapsed limits the usefulness of the data. Some questions were raised over the quality of the data.

A2.5 Users who were part of the SG or TG reported that they were satisfied with the level of engagement with ONS, but external users were less satisfied. Some external users complained that there had been a lack of user-friendly information about progress, or about what information will be available when the data are released.

Key documents/links provided

Written Evidence for Assessment document

Wealth in Great Britain (draft pre-release version)

<http://www.statistics.gov.uk/StatBase/Product.asp?vlnk=15074>

