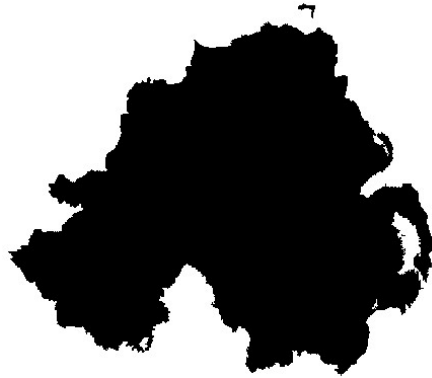




# Households Below Average Income

## Northern Ireland

### 2013-14



*Published 3rd September 2015*



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First Published 2015

Published by: Analytical Services Unit

ISBN 978-1-904105-87-9  
ISSN 1745-3135 (Print)  
ISSN 1745-3178 (Online)

The 2013-14 Households Below Average Income, Northern Ireland report is primarily an Internet publication that can be accessed through our homepage on:

[www.dsdni.gov.uk/index/stats\\_and\\_research/stats-publications/stats-family-resource/households.htm](http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/households.htm)

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# Executive Summary

This is the twelfth report providing information on Households Below Average Income in Northern Ireland (HBAI NI). This report provides information on potential living standards, as determined by disposable income during the period April 2013 to the end of March 2014 in Northern Ireland. It is the latest in the HBAI Northern Ireland series and is updated annually.

The main source of data used in this publication is the Family Resources Survey Northern Ireland (FRS NI). The Family Resources Survey (FRS) collects information on the incomes and circumstances of private households in Northern Ireland. It has been running in Great Britain since October 1992, but 2002-03 saw the introduction of Northern Ireland for the first time. This report summarises the results for 2013-14 in which 1,965 households were interviewed.

Although the NI HBAI is specifically of interest to the Department for Social Development (DSD), other government departments and outside researchers and analysts from a wide range of disciplines in both the public and private sectors, will benefit from the availability of such a data source.

The report is divided into sections covering: The Income distribution, Whole population, Children, Working-age adults, Pensioners and Material Deprivation.

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You can also find background to the HBAI on our website at:

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/stats-publications/stats-family-resource/households.htm](http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/households.htm)

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# Chapter 1:

## Key findings and Introduction

### Key findings:

#### Income

- In 2013-14 the average (median) household income in Northern Ireland, before housing costs, was **£404** per week or **£21,100** per year. This represents a small decrease of approximately 1% from the previous year.
- From 2002-03 to 2008-09 median income in Northern Ireland generally increased year on year, but since then it has decreased. In 2013-14 median income levels in Northern Ireland were lower than in 2002-03, both before and after housing costs.
- In 2013-14 those households in the top 20% of the income distribution had a weekly income 3.6 times higher than the bottom 20%, before housing costs.
- The Gini coefficient, which measures **income inequality**, was **30%** in **2013-14**. Over the past decade this has remained steady in Northern Ireland, ranging from **28%** to **31%**.

#### Whole population

- **21%** of **individuals** were in relative poverty in **2013-14**, approximately **376,000 individuals**. This is an increase from 19% the previous year.
- The overall long term trend of poverty has remained fairly stable since 2002-03, with approximately **one fifth** of the population living in relative poverty.
- Of all the family types, **couples without children** had the **lowest risk** of being in relative poverty, at **12%**.
- The family type with the **highest proportion** of individuals living in relative poverty was **single females without children**, at **30%**.
- **One quarter** of individuals living in a family where someone is **disabled** were living in relative poverty in **2013-14**.

#### Children

- **23%** of **children** were in poverty in **2013-14**, approximately **101,000 children**. This is an increase from 20% the previous year.
- The level of child poverty in 2013-14 represents the **first increase since 2009-10**,

however compared with child poverty levels over the past decade this is still quite low.

- **One quarter** of children living in **lone parent families** were living in relative poverty in 2013-14.
- **Half** of children living in **workless households** were living in relative poverty in 2013-14.

## Working-age adults

- **20%** of **working-age adults** were in poverty in **2013-14**, approximately **213,000 working-age adults**. This is an increase from 18% the previous year.
- The level of working-age poverty in **2013-14** is equal to the **highest recorded** since the start of the time series in 2002-03 and **five percentage points higher** than the series low in 2006-07.
- **Single working-age adults** were **more likely** to be in relative poverty than working-age adults living as a couple, **26%** compared to **16%**.
- **One third** of working-age adults with **no qualifications** were in relative poverty in 2013-14, compared to **less than one tenth** of those with a qualification at **degree level** or above.

## Pensioners

- **21%** of **pensioners** were in poverty in **2013-14**, approximately **63,000 pensioners**. This is an increase from 20% the previous year.
- Although relative poverty for pensioners has increased between 2012-13 and 2013-14 it is **comparatively low** when looking at the **long term** trend. In 2013-14 relative poverty for pensioners was eight percentage points lower than the series high recorded in 2008-09.
- Single pensioners were more likely to be living in relative poverty than those living in a couple, 26% compared to 21%.
- Pensioners **without an occupational/personal pension** were over **three times more likely** to be in relative poverty compared to those with some occupational/personal pension, **35%** compared to **11%**.

The relative poverty figures presented above are **Before Housing Costs** (BHC), poverty figures **After Housing Costs** (AHC) are presented in later text.

## 1.1 Background

This is the twelfth report providing information on Households Below Average Income in Northern Ireland (HBAI NI). This report provides information on potential living standards, as determined by disposable income during the period April 2013 to the end of March 2014 in Northern Ireland. This series is updated annually.

The main source of data used in this publication is the Family Resources Survey Northern Ireland (FRS NI), which is a continuous cross-sectional survey. During 2013-14, full interviews were completed with 1,965 households in Northern Ireland. The FRS NI is part of the wider United Kingdom FRS.

Prior to 2002-03 the survey covered Great Britain; from 2002-03 the survey was extended to NI, giving UK wide coverage. Therefore, from April 2002 data became available for the first time for HBAI analysis to be carried out in Northern Ireland.

Information contained within the FRS and HBAI data is of interest to a wide range of government departments and outside researchers. The databases from which this report and the NI Family Resources Survey are created will be deposited at the UK Data Archive.

This publication follows on from the Northern Ireland Poverty Bulletin 2013-14, which was released in June 2015. The HBAI provides further in-depth analysis beyond the headline results in the poverty bulletin.

## 1.2 What does HBAI Measure?

Households Below Average Income (HBAI) uses household disposable incomes, after adjusting for the household size and composition, as a proxy for material living standards. More precisely, it is a proxy for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live.

The unit of analysis is the individual, so the populations and percentages in the tables are numbers and percentages of individuals – both adults and children. The living standards of an individual depend not only on his or her own income, but also on the income of others in the household. Consequently, the analyses are based on **total household income**: the equivalised income of a household is taken to represent the income level of every individual in the household. Equivalisation, a technique that allows comparison of incomes between households of different sizes and compositions, is explained at the link below and in Section 1.12. Thus, all members of any one household will appear at the same point in the income distribution.

The following infographic explains the technical terms used throughout this publication:  
[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/432843/hbai-low-income-how-is-it-measured-infographic.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/432843/hbai-low-income-how-is-it-measured-infographic.pdf)

### 1.3 Adjustment for inflation

Inflation is the speed at which the prices of goods and services bought by households rise or fall. The use of different inflation measures (as shown in Table 1.1), has an effect on trends in average household income and absolute low income. HBAI uses variants of Retail Price Index (RPI) to adjust for inflation to look at how incomes are changing over time in **real terms**.

In January 2013, the National Statistician announced that, in accordance with the Statistics and Registration Service Act 2007, the Retail Prices Index and its derivatives have been assessed against the Code of Practice for Official Statistics and found not to meet the required standard for designation as National Statistics. Even so, RPI is still in widespread use, in wage negotiations and long-term contracts, private sector pensions, rail fares, and index-linked gilts.

In May 2013 Paul Johnson, Director of the Institute for Fiscal Studies, was invited by the UK Statistics Authority (UKSA) to lead a review into UK price indices, to consider what changes are needed to the range of consumer price statistics produced for the UK to best meet current and future user needs. The Johnson Review was published in January 2015, delivering a final report with a series of recommendations to the Board of the UKSA. Chief amongst these was the recommendation that CPIH be adopted as the UK's main price index.

The UKSA published a consultation document on consumer price statistics, following the Johnson Review, on 15th June 2015. This consultation will close on 15th September 2015, after which, the Authority will summarise the responses and publish a report in autumn 2015. The Board of the Authority will consider that report carefully, alongside any advice from the Authority's regulatory function, before it issues its final response in early 2016.

Whilst the weaknesses and limitations of the RPI measure are understood by the HBAI team, at present there are no suitable alternatives with appropriate before and after housing costs indices available. Further, any change to indices used in the HBAI report for 2013-14, in advance of any clear UKSA guidance, would risk reporting estimates inconsistent with any final decision and lead to repeated revisions to back-series in HBAI.

**Table 1.1: Recent economic indicators<sup>1,2,3</sup>**

Source: ONS, Bank of England

	Percentages									
	GDP Growth <sup>4</sup>	Base Interest Rate <sup>5</sup>	Inflation Rate (RPI) <sup>6</sup>	Inflation Rate (RPIJ) <sup>6</sup>	Inflation Rate (CPI) <sup>6</sup>	Inflation Rate (CPIH) <sup>6</sup>	Male Employment rate <sup>7</sup>	Female Employment Rate <sup>7</sup>	Average Earnings Growth <sup>8</sup>	Real Household Disposable Income growth <sup>9</sup>
1994-95	4.0	5.6	2.7	-	2.0	-	75.9	62.3	3.6	1.8
1995-96	2.5	6.5	3.3	-	2.7	-	76.5	63.1	3.0	3.0
1996-97	2.2	5.8	2.4	-	2.3	-	77.0	63.7	3.8	3.1
1997-98	3.2	6.9	3.3	-	1.7	-	78.0	64.3	4.5	3.3
1998-99	3.3	6.8	3.1	2.8	1.6	-	78.5	64.9	5.0	2.0
1999-00	3.5	5.4	1.6	1.3	1.1	-	79.0	65.4	5.1	5.6
2000-01	3.3	6.0	3.0	2.6	0.8	-	79.3	66.0	4.4	6.1
2001-02	2.5	4.7	1.5	1.2	1.4	-	79.1	66.1	4.4	3.8
2002-03	2.8	4.0	2.1	1.8	1.2	-	79.1	66.4	3.2	2.7
2003-04	4.4	3.7	2.8	2.5	1.3	-	79.3	66.6	3.1	2.5
2004-05	1.8	4.6	3.1	2.8	1.5	-	79.3	66.7	4.9	1.6
2005-06	3.4	4.6	2.6	2.3	2.1	-	79.0	66.9	4.7	2.0
2006-07	2.6	4.8	3.7	3.3	2.6	2.6	78.9	66.7	4.9	1.9
2007-08	2.6	5.5	4.1	3.7	2.2	2.3	79.0	66.7	4.4	1.8
2008-09	-2.3	3.6	3.0	2.6	3.8	3.6	78.1	66.6	1.8	-0.6
2009-10	-2.7	0.5	0.5	0.0	2.2	1.8	75.5	65.7	1.7	3.3
2010-11	2.3	0.5	5.0	4.3	3.5	2.8	75.7	65.4	2.0	-0.7
2011-12	1.3	0.5	4.8	4.1	4.3	3.8	75.3	65.4	1.9	-1.3
2012-13	0.6	0.5	3.1	2.5	2.6	2.5	76.2	66.2	1.3	1.8
2013-14	2.1	0.5	2.9	2.2	2.3	2.1	76.8	67.0	1.5	-0.2

**Notes:**

1. All growth figures are for the financial year in question compared to the previous financial year.
2. All figures are for the United Kingdom, except Average Earnings Growth which covers Great Britain.
3. Some minor revisions exist since last year due to revisions to underlying ONS data.
4. Gross Domestic Product at market prices, seasonally adjusted, chained volume measures.
5. The base interest rate is the annual average for the relevant financial year.
6. Inflation rate is the annual average change for each financial year as measured by All Items Retail Prices Index or Consumer Prices Index. In accordance with the Statistics and Registration Service Act 2007, the Retail Prices Index and its derivatives have been assessed against the Code of Practice for Official Statistics and found not to meet the required standard for designation as National Statistics. A full report can be found on the UK Statistics Authority website.
7. Employment Rates are seasonally adjusted figures for the financial year and cover the age range 16 to 64.
8. Average earnings growth is the actual (as opposed to real terms) annual average for each financial year. This is based on the Average Earnings Index to 2000-01 and Average Weekly Earnings from 2001-02.
9. Real disposable income growth is based on the Real Disposable Income series, seasonally adjusted, financial years, chained volume measures.

## 1.4 Interpreting low-income measures

**Relative low income** sets the threshold as a proportion of the average income, and moves each year as average income moves. It is used to measure the number and proportion of individuals who have incomes a certain proportion below the average.

The percentage of individuals in relative low income will **increase** if:

- the average income stays the same, or rises, and individuals with the lowest incomes see their income fall, or rise less, than average income; or
- the average income falls and individuals with the lowest incomes see their income fall more than the average income.

The percentage of individuals in relative low income will **decrease** if:

- the average income stays the same, or rises, and individuals with the lowest incomes see their income rise more than average income; or
- the average income falls and individuals with the lowest incomes see their income rise, or fall less, than average income, or see no change in their income.

**Absolute low income** sets the low income line in a given year, then adjusts it each year with inflation as measured by variants of the RPI. This measures the proportion of individuals who are below a certain standard of living in the UK (as measured by income).

- The percentage of individuals in absolute low income will **increase** if individuals with the lowest incomes see their income fall or rise less than inflation.
- The percentage of individuals in absolute low income will **decrease** if individuals with the lowest incomes see their incomes rise more than inflation.

## 1.5 Differences between HBAI in UK and NI

Traditionally HBAI presents analysis of disposable income on two basis: Before Housing Costs (BHC) and After Housing Costs (AHC). While an after housing costs analysis is comparable for both NI and UK, a before housing costs analysis is not. This is due to the difference in the way water charges are collected.

NI operates a Rates system whereby local taxes, including water and sewerage costs, are collected in one payment. Therefore it is not possible to identify each component separately and so water and sewerage costs have already been deducted in the BHC analysis for NI.

## 1.6 National Statistics

The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Services Act 2007 and signifying compliance with the Code of Practice for Official Statistics. Designation can be broadly be interpreted to mean that the statistics:

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods; and
- are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

## 1.7 Online Access

This report is available on the internet at:

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/stats-publications/stats-family-resource/households.htm](http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/households.htm)

A PDF version of this publication, as well as Microsoft Word versions of each chapter are available to download, alongside Microsoft Excel versions of the tables in each chapter and publication annex.

## 1.8 Changes to the 2013-14 HBAI publication

After several years of significant revisions, changes to the 2013-14 publication have been minimised as far as possible so as to introduce some stability into the series. A summary of changes to this year's publication are listed below.

This publication includes statistics not included in previous publications. In Chapter 2 further statistics (Gini Coefficient) have been included to examine income inequality in Northern Ireland.

An additional table has been added to Chapter 2 in this publication, which shows the data behind Figure 2.3.

As stated in the 2012-13 edition of this publication a grossing review was carried in 2014 to all HBAI and FRS datasets, incorporating the 2011 census information that became available. As a result this has impacted the HBAI back series data and therefore some figures may not match what was published prior to June 2014. For more information please see the Statistical Note available at:

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/family\\_resources\\_survey.htm](http://www.dsdni.gov.uk/index/stats_and_research/family_resources_survey.htm)



## 1.9 Structure of the Report

The aim of this report is to present the main findings from the HBAI NI in a clear and systematic way. For further examples of the analysis produced from the HBAI NI, see the section titled “Uses of the Households Below Average Income Data”.

The structure of the report is as follows:

Chapter 1 *Key findings and introduction*

This chapter provides an introduction to the publication as well as some key findings and presentation of Poverty time series analysis.

Chapter 2 *The income distribution*

This chapter looks at the overall income distribution for Northern Ireland households in 2013-14, and how this compares to the UK mean and median income.

Chapter 3 *Whole Population*

This chapter analyses the entire Northern Ireland population and the position of various groups determined by household characteristics in the income distribution in 2013-14.

Chapter 4 *Children*

This chapter analyses the family and household characteristics of children in Northern Ireland and their position within the 2013-14 income distribution.

Chapter 5 *Working-age adults*

This chapter analyses the working-age adult population in Northern Ireland, and the position of this group within the income distribution in 2013-14.

Chapter 6 *Pensioners*

This chapter analyses the pensioner population in Northern Ireland, and the position of this group within the income distribution in 2013-14.

Chapter 7 *Deprivation*

This chapter analyses Children and Pensioner groups in Northern Ireland by their material deprivation levels in 2013-14.

## 1.10 Units and presentation

Throughout the report, tables refer to numbers or proportions of individuals as determined by their lifecycle group (e.g. children, working-age, pensioners) and household income. The definition of a household used in the HBAI is ‘a single person or group of people living at the same address as their only or main residence, who either share one meal a day together or share the living accommodation, i.e. a living room’. So, for example, a group of students with a shared living room would be counted as a single household even if they did not eat together, but a group of bedsits at the same address would not.

A household will consist of one or more benefit units, which in turn consists of a number of individuals (adults and children). ‘Benefit unit’ is defined as ‘a single adult or couple living as married and any dependent children’. A dependent child is aged under 16 or an

unmarried 16 to 19-year-old in full time non-advanced education. So, for example, a man and wife living with their young children and an elderly parent would be one household but two benefit units.

Information on variables and data items tabulated in the report is provided in the Glossary. It should be stressed that definitions of items such as income and its components might differ from those used in other publications.

## Symbols, Rounding and Accuracy

The following symbols are used throughout the publication:

- 0 nil (none recorded in the sample)
- negligible (less than 0.5 per cent)
- .. Sample size is too small to allow sufficient analysis of the category.

Within the analysis section for each chapter, figures for Northern Ireland have been rounded to the nearest 100 or percentage point. Individual figures have been rounded independently. Therefore, the sum of component items will not necessarily equal the totals shown. Care must be taken when referring to figures based on an individual cell.

Owing to the volatility of single year results, due to small sample sizes, Local Government District tables are presented as a three-year average (see Strengths, Weaknesses and Reliability of results, Geographical disaggregation section below for further detail.)

Although all analyses included in this report are based on sample estimates, no formal significance testing has been undertaken other than that presented in supplementary table S4. For more information on the accuracy of the estimates please see the Methodology chapter (Appendix 2).

### **1.11 Strengths, Weaknesses and Reliability of results**

The HBAI is Northern Ireland's key source of information on household incomes and is used to monitor poverty indicators both at the Northern Ireland level and the United Kingdom level.

All figures presented in this publication are based on estimates taken from a sample survey (the Family Resources Survey (FRS)) and, as such, there are a number of points to note when interpreting the results.

#### **Specific strengths**

The focus of the FRS is capturing information on incomes and it continues to exist as the primary method of assessing income in Northern Ireland, as such it captures more detail on different income sources compared to other household surveys.

The FRS captures a lot of contextual information on the household and individual circumstances, such as employment, educational level and disability. This is therefore a

very comprehensive data source allowing for a range of different analysis.

The Northern Ireland FRS is an annual survey which began in 2002-03 and so allows for comparisons over time.

### **Specific weaknesses**

Benefit under-reporting – the Methodology chapter of the FRS NI details that there is known under-reporting of benefit receipt. This is partly due to the FRS only interviewing members of private households and not those residing in institutions. Also not all respondents refer to documents when stating which benefits they are in receipt of and may therefore respond in error.

Income under-reporting – the survey relies upon the respondents to recall very detailed financial information across a comprehensive range of income sources. Some of these are hard for respondents to recall.

There are particular problems with the collection and quality of data relating to the incomes of the self-employed. The FRS also records a shortfall in investment income when compared with National Accounts totals. This may lead to an understatement of total income for some groups for whom this is a major income component, such as pensioners, although this is likely to be more important for those at the top of the income distribution.

### **Reliability of results**

**Sampling error** - The figures are estimates based on sample survey data and are therefore subject to sampling error. Sampling error is the error caused by observing a sample instead of the whole population. This will vary to a greater or lesser extent depending on the level of disaggregation at which results are presented. Caution should therefore be exercised in the interpretation of small year-on-year fluctuations. Identification of trends should be based on data for several years.

**Non-response error** - The lower the response rate to a survey, the greater the likelihood that those who responded are significantly unlike those who did not, and so the greater the risk of systematic bias in the survey results. This bias introduces non-response error into the estimates. In an attempt to correct for differential non-response, estimates are weighted using population totals. Further information on the weighting methodology is included in Appendix 2.

**Survey coverage** - the FRS covers private households in Northern Ireland. Therefore individuals in communal establishments such as barracks, prisons, university halls of residence, nursing or retirement homes, or those who are homeless will not be included. This means, for example, that figures relating to the most elderly individuals may not be representative of the Northern Ireland population, as many of those at this age will have moved into homes where they can receive more frequent help. Results from the 2011 Census in Northern Ireland shows that approximately 1.2% of the Northern Ireland usual resident population live in a communal establishment please see link:

<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=136&themeName=Census 2011>

**Survey design** - the FRS Northern Ireland uses a systematic stratified sample design based on the POINTER address database for household selection which is stratified into three regions: Belfast, East of Northern Ireland and West of Northern Ireland. As the number of households within each region is not uniform, the number of households selected from each region is proportional to the number of addresses in each region.

**Sample size** – For the FRS in NI some 3,600 addresses are selected meaning each address in the POINTER database has approximately a 1-in-210 chance of being selected for the survey. Although the FRS Northern Ireland has completed surveys for 1,965 households in 2013-14, areas of analysis where there are small sample sizes may require several years of data to be combined e.g. Local Government District data. The FRS regional response rate for Northern Ireland for 2013-14 was 62%, for a survey of the size and complexity of the FRS this is not considered unreasonable.

**Equivalence scales** - the results presented in HBAI are calculated using the modified OECD equivalence scale. Please refer to Appendix 2 for a table showing the equivalence scale values.

**High incomes** - comparisons with Her Majesty's Revenue and Customs' Survey of Personal Incomes (SPI), which is drawn from tax records, suggest that the FRS under-reports the number of individuals with very high incomes and also understates the level of their incomes. There is also some volatility in the number of high income households surveyed. Since any estimate of mean income is very sensitive to fluctuations in incomes at the top of the distribution, an adjustment to correct for this is made to 'very rich' households in FRS-based results using SPI data. The median-based low-income statistics are not affected.

**Incomes as a guide to living standards** - comparisons of household income and expenditure suggest that those households reporting the lowest incomes may not have the lowest living standards. The bottom 10 per cent of the income distribution should not, therefore, be interpreted as having the bottom 10 per cent of living standards. For HBAI tables, this will have a relatively greater effect on results where incomes are compared against low thresholds of median income. The user should note the greater uncertainty for presented compositional and percentage analysis using the 50 per cent of median threshold.

**Back payments** - it is possible that at the time of an FRS interview, a person will not be in receipt of a benefit, but will be subsequently awarded the benefit which is backdated to the time of interview. In this situation, HBAI methodology does not adjust for the 'retrospectively' increased income. This is relevant for benefits where there are significant backlogs in processing claims or where it is possible for families to submit backdated claims. The size of this effect will be larger in years with a relatively large volume of back payments, such as in 2003-04, when Child and Working Tax Credits and Pension Credit were introduced.

**Geographical disaggregation** - the sample size of the NI FRS allows for some analysis at Local Government District (LGD) level within Northern Ireland. In general, estimates of changes over time at LGD level are unlikely to yield a reliable picture of how different districts have experienced different changes. To mitigate this to some extent results for LGD are presented as three-year averages, with some pairs of LGDs amalgamated to

maximise sample sizes for analysis. However, **caution** should still be applied when interpreting results due to the small sample sizes related to LGD geographies.

All tables contain figures based on sample estimates that have been weighted so that they apply to the overall population. This involves the use of a set of adjustment (or grossing) factors that attempt to correct for differential non-response. These factors take into account demographic variables from external sources such as age and gender. The grossing factors ensure the FRS produces population estimates that are the same as the control variables. As stated in section 1.8 a grossing review was carried out in 2014 to all HBAI and FRS datasets to incorporate the 2011 census information that became available. As a result this has impacted the HBAI back series data and therefore some figures may not match what has been published prior to 2012-13.

The tables in this publication show the results after validation and imputation for item non-response (e.g. when a respondent did not answer a question within the survey), and after adjustment for unit non-response (i.e. when a household did not participate in the survey) using weights that control for a number of factors. However, validation can only be effective where it is possible to correct the response, for example by referring to interviewers' notes. Weighting can only correct for known non-response biases and results are sensitive to the values of control variables used to generate the weights.

Although work has been undertaken to try to ensure that the figures that have been collected are valid and that adjustments are made for non-response, survey bias may remain. For example, comparisons of benefit recipients in the survey with administrative data still show a mismatch following weighting. This may be partly due to misreporting of certain data items and sampling error, but also may reflect non-response biases not controlled for in the weighting factors. Efforts are continually being made to minimise these problems, for example through greater reliance on documentary evidence at the interview and maintaining response rates.

The user may also wish to view the DWP Robustness assessment report on the FRS which is available by following the link:

[http://webarchive.nationalarchives.gov.uk/20130513214236/http://statistics.dwp.gov.uk/asd/index.php?page=hbai\\_arc](http://webarchive.nationalarchives.gov.uk/20130513214236/http://statistics.dwp.gov.uk/asd/index.php?page=hbai_arc)

Further information about the quality and methodology of the Family Resources Survey is available in the HBAI Quality and Methodology Information Report produced by DWP.

<https://www.gov.uk/government/statistics/households-below-average-income-19941995-to-20132014>

## 1.12 Equivalisation and Housing Costs

### Equivalisation

Income measures used in HBAI take into account variations in the size and composition of the households in which people live. This process is called equivalisation. Equivalisation reflects the fact that a family of several people needs a higher income than a single individual in order for them to enjoy a comparable standard of living.

Equivalence scales conventionally take a couple with no children as the reference point. The incomes of larger households are adjusted downwards and the incomes of smaller households adjusted upwards relative to this reference point. Consider a single person, a couple with no children, and a couple with two children aged fourteen and ten, all having unadjusted weekly household incomes of £200 (Before Housing Costs). The process of equivalisation, as conducted in HBAI, gives an equivalised income of £299 to the single person, £200 to the couple with no children, but only £131 to the couple with children. Appendix 2 gives more detail. The values of the equivalisation scales are shown in Table A2.1 in Appendix 2.

Most income values quoted in this publication relate to the 'cash' income for a couple with no children; the equivalisation process must be reversed in order for them to be converted to cash incomes for other family types (see Tables 2.2 and 2.3 for examples).

### Housing costs

It could be argued that the costs of housing faced by different households at a given time do not always match the true value of the housing that they actually enjoy, and that housing costs should therefore be deducted from any definition of disposable income.

However, any measure of income defined in this way would understate the relative standard of living of those individuals who were actually benefiting from a better quality of housing by paying more for better accommodation. Income growth over time would also understate improvements in living standards where higher costs reflected improvements in the quality of housing.

Conversely, any income measure which does not deduct housing costs may overstate the living standards of individuals whose housing costs are high relative to the quality of their accommodation (for example, some residents of London). Growth over time in income Before Housing Costs could also overstate improvements in living standards for low-income groups in receipt of Housing Benefit, and whose rents have risen in real terms. This is because Housing Benefit will also rise to offset the higher rents (for a given quality of accommodation) and would be counted as an income rise, although there would be no associated increase in the standard of living. A similar effect could work in the opposite direction for pensioners: if a shift from renting to owning their housing outright leads to a fall in Housing Benefit income, because fewer low-income pensioners are paying rents, then changes in income Before Housing Costs may understate any improvement in living standards.

Therefore, HBAI presents analyses of disposable income on two bases: Before Housing

Costs (BHC) and After Housing Costs (AHC). This is principally to take into account variations in housing costs that themselves do not correspond to comparable variations in the quality of housing. A definition of housing costs can be found in Appendix 1 under Measures of income.

### **1.13 Uses of the Households Below Average Income Data**

This publication and subsequent analysis of the datasets is used to monitor the Northern Ireland Assembly, Office of the First Minister and Deputy First Minister (OFMDFM) Lifetime Opportunities strategy. More specifically, it is used to monitor child poverty measures as outlined in the Child Poverty Act 2010. The full list of indicators and baseline report is available at:

<http://www.ofmdfmi.gov.uk/index/equality-and-strategy/equality-human-rights-social-change/poverty-and-social-inclusion.htm>

HBAI analysis is also used by the Northern Ireland Executive to monitor the child poverty measures as outlined in the Northern Ireland Child Poverty Strategy.

<http://www.ofmdfmi.gov.uk/index/equality-and-strategy/equality-human-rights-social-change/poverty-and-social-inclusion/child-poverty.htm>

The HBAI publication is also used to monitor the Public Service Agreement (PSA) targets: comprising Public Service Agreement targets of relevance to Lifetime Opportunities anti-poverty and social inclusion objectives. The PSA targets are drawn from the Northern Ireland Executive's Programme for Government.

<http://www.northernireland.gov.uk/pfg>

The HBAI data is used as the data source for the Department for Social Development bulletin, Poverty in Northern Ireland: 2013-14.

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/stats-publications/stats-family-resource/households/poverty\\_bulletin.htm](http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/households/poverty_bulletin.htm)

The Department of Work and Pensions produce a Households Below Average Income report for the whole of the UK, available at:

<https://www.gov.uk/government/collections/households-below-average-income-hbai--2>

The dataset is available to other government departments on request, subject to access control arrangements. Researchers and analysts outside government can also access the data through the UK Data Service.

<http://ukdataservice.ac.uk/>

The FRS and HBAI datasets are used as the data source for the Pensioners' Income Series - Northern Ireland.

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/statistics\\_and\\_research-pensioners\\_income\\_series.htm](http://www.dsdni.gov.uk/index/stats_and_research/statistics_and_research-pensioners_income_series.htm)

The HBAI is used as a data source in measuring well being in Northern Ireland.

[www.nisra.gov.uk/publications/default.asp14.htm](http://www.nisra.gov.uk/publications/default.asp14.htm)

The HBAI UK dataset is also used to produce Scottish poverty and income inequality statistics:

<http://www.scotland.gov.uk/Topics/Statistics/Browse/Social-Welfare/IncomePoverty/Publications>

The HBAI is used as a data source on 'The Poverty Site':

<http://www.poverty.org.uk/index.htm>

Detailed uses of the FRS and HBAI datasets can be found on the ESDS Government website:

<http://www.esds.ac.uk/government/frs/usage/>

Eurostat statistics on income and living conditions

<http://ec.europa.eu/eurostat/en/web/products-statistical-working-papers/-/KS-RA-07-007>

Europe 2020 - strategy for jobs and smart, sustainable and inclusive growth

[http://ec.europa.eu/europe2020/index\\_en.htm#](http://ec.europa.eu/europe2020/index_en.htm#)

## **1.14 Contextual Information**

The user of this report may wish to refer to other reports which may place some of the information presented in context with relation to the wider Northern Ireland welfare, housing and economic position.

The NI Benefits Statistics Summary

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/benefit\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm)

The Northern Ireland Housing Statistics publications

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/housing\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/housing_publications.htm)

Economic Overview statistics for Northern Ireland

<http://www.detini.gov.uk/deti-stats-index/deti-stats-index-2.htm>

## **1.15 Registration**

If you have any comments or questions, or are interested in receiving information about this publication, such as consultations, planned changes of future releases, please email [ASU@dsdni.gov.uk](mailto:ASU@dsdni.gov.uk) or alternatively write to Jonathan Kane/Ross Hume, Analytical Services Unit, Department for Social Development, Level 4, James House, Gasworks Business Park, Ormeau Road, Belfast, BT7 2JA.

## **1.16 Acknowledgements**

DSD would like to thank the HBAI team in the Department for Work and Pensions (DWP) for their guidance and work in the production of a HBAI dataset for Northern Ireland; to all the respondents in households across Northern Ireland who agreed to be interviewed; to



the interviewers and statistical staff at Central Survey Unit (Northern Ireland Statistics and Research Agency); also to those who have contributed towards this report through checking of content etc; to our support team here in ASU; and to Northern Ireland departments who continue to provide funding towards the ongoing Family Resources Survey fieldwork.

## 1.17 Poverty

### Low-Income Poverty Indicators

The Northern Ireland Executive uses two main indicators of low-income poverty, as defined in the Child Poverty Act 2010 and reflected in the Northern Ireland Child Poverty Strategy. These indicators are *relative* and *absolute* poverty. These indicators combined with the low income and material deprivation indicator and the persistent poverty indicator provide the basis for measurable UK targets in relation to the Child Poverty Act 2010. Please see the link below for the NI Child Poverty Strategy:

<http://www.ofmdfmni.gov.uk/index/equality/central-anti-poverty-unit/child-poverty.htm>

#### Relative poverty:

An individual is considered to be in relative poverty if they are living in a household with an equivalised income below 60% of UK median income in the year in question. This is a measure of whether those in the lowest income households are keeping pace with the growth of incomes in the population as a whole. In 2013-14 the relative poverty threshold for a couple with no children was an income of £272 per week (BHC) from all sources. For a couple with children the threshold would be higher and for a single person (without children) the threshold would be lower. The UK Child Poverty target for relative poverty is less than 10% by 2020-21.

#### Absolute poverty:

An individual is considered to be in absolute poverty if they are living in a household with an equivalised income below 60% of the (inflation adjusted) UK median income in 2010-11. This is a measure of whether those in the lowest income households are seeing their incomes rise in real terms. In 2013-14 the absolute poverty threshold for a couple with no children was an income of £280 per week (BHC). The UK Child Poverty target for absolute poverty is less than 5% by 2020-21.

#### Combined Low Income and Material Deprivation:

A further poverty measure related to child poverty and included in the Northern Ireland Child Poverty Strategy is the Combined Low Income and Material Deprivation measure. A child is defined as poor on this measure if the household in which they live has an income below 70% of the contemporary UK median household income and has a material deprivation score of 25 or more reflected by enforced lack of adult and child goods and services. The UK Child Poverty target for the Combined Low Income and Material Deprivation measure is less than 5% by 2020-21.

**Table 1.2: Relative Low-Income levels for Population Groups (Northern Ireland)<sup>1,2</sup>**

Percentage in Low-Income											Source: FRS 2002-03 - 2013-14		
Population Group	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2013-14
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	('000s)
<b>Before Housing Costs</b>													
Whole Population	19	20	20	20	19	20	20	22	20	21	19	21	376.1
Children	24	26	25	24	23	24	23	26	22	21	20	23	100.5
Working-age Adults	16	17	17	17	15	16	16	19	19	20	18	20	212.7
Pensioners	24	25	26	26	27	26	29	23	22	24	20	21	62.9
<b>After Housing Costs</b>													
Whole Population	20	20	20	20	19	20	19	22	20	22	19	21	379.7
Children	27	27	26	27	23	26	25	28	24	27	22	26	112.0
Working-age Adults	18	18	18	18	16	18	16	21	20	22	19	20	221.1
Pensioners	18	20	20	16	20	20	20	18	15	15	14	16	46.6

**Note:**

1. Relative low-income or relative income poverty is defined as the proportion of the population group living in a household with income less than 60% of the UK median household income.
2. Figures are relative to their respective year only.

**Table 1.3: Relative Low-Income totals for Population Groups (Northern Ireland)<sup>1,2</sup>**

Numbers in Low-Income											Source: FRS 2002-03 - 2013-14		
Population Group	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	
	('000s)	('000s)	('000s)	('000s)	('000s)	('000s)	('000s)	('000s)	('000s)	('000s)	('000s)	('000s)	
<b>Before Housing Costs</b>													
Whole Population	323	340	341	337	328	342	347	381	358	372	338	376	
Children	103	110	106	100	97	100	99	115	95	92	89	101	
Working-age Adults	159	166	166	167	158	169	165	199	201	209	190	213	
Pensioners	60	64	69	70	74	73	83	67	63	71	58	63	
<b>After Housing Costs</b>													
Whole Population	336	344	342	343	320	355	335	391	358	394	340	380	
Children	116	116	110	117	98	112	107	122	105	115	98	112	
Working-age Adults	174	177	178	183	167	188	171	218	209	236	200	221	
Pensioners	46	51	53	44	55	55	57	51	43	43	42	47	

**Note:**

1. Relative low-income or relative income poverty is defined as the proportion of the population group living in a household with income less than 60% of the UK median household income.
2. Figures are relative to their respective year only.

**Table 1.4: Relative Low-Income levels for Population Groups (United Kingdom)<sup>1,2</sup>**

Percentage in Low-Income											Source: FRS 2002-03 - 2013-14		
Population Group	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2013-14
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	('000s)
<b>Before Housing Costs</b>													
Whole Population	18	17	17	17	18	18	18	17	16	16	15	15	9,600
Children	22	22	21	22	22	23	22	20	18	18	17	17	2,300
Working-age Adults	14	14	14	15	15	15	16	16	15	15	15	14	5,400
Pensioners	24	23	21	20	23	22	20	18	17	16	16	16	1,900
<b>After Housing Costs</b>													
Whole Population	22	21	21	21	22	23	22	22	21	21	21	21	13,200
Children	30	28	28	30	31	32	30	30	27	27	27	28	3,700
Working-age Adults	19	19	19	20	20	21	21	22	21	21	21	21	7,900
Pensioners	24	20	17	16	19	18	16	15	14	13	13	14	1,600

**Note:**

1. Relative low-income or relative income poverty is defined as the proportion of the population group living in a household with income less than 60% of the UK median household income.
2. Figures are relative to their respective year only.

**Table 1.5: Absolute Low-Income levels for Population Groups (Northern Ireland)<sup>1</sup>**

Percentage in Low-Income											Source: FRS 2002-03 - 2013-14		
Population Group	2002-03 (%)	2003-04 (%)	2004-05 (%)	2005-06 (%)	2006-07 (%)	2007-08 (%)	2008-09 (%)	2009-10 (%)	2010-11 (%)	2011-12 (%)	2012-13 (%)	2013-14 (%)	2013-14 ('000s)
<b>Before Housing Costs</b>													
Whole Population	20	21	20	19	18	18	18	20	20	23	20	23	409.3
Children	25	26	25	23	22	22	21	24	22	25	22	26	112.4
Working-age Adults	17	17	17	16	15	15	15	18	19	22	20	21	229.5
Pensioners	24	26	26	26	27	25	28	21	22	27	21	23	67.4
<b>After Housing Costs</b>													
Whole Population	20	20	19	18	17	18	18	20	20	23	22	24	434.6
Children	27	26	24	24	21	24	23	26	24	28	26	30	131.5
Working-age Adults	18	18	17	16	15	16	15	19	20	23	22	23	252.6
Pensioners	18	20	19	15	17	17	19	15	15	17	15	17	50.6

**Note:**

1. Absolute low-income or absolute income poverty is defined as the proportion of the population group living in a household whose income is less than 60% of the inflation adjusted median UK household income in 2010-11.

**Table 1.6: Absolute Low-Income totals for Population Groups (Northern Ireland)<sup>1</sup>**

Numbers in Low-Income											Source: FRS 2002-03 - 2013-14		
Population Group	2002-03 ('000s)	2003-04 ('000s)	2004-05 ('000s)	2005-06 ('000s)	2006-07 ('000s)	2007-08 ('000s)	2008-09 ('000s)	2009-10 ('000s)	2010-11 ('000s)	2011-12 ('000s)	2012-13 ('000s)	2013-14 ('000s)	
<b>Before Housing Costs</b>													
Whole Population	333	347	341	330	316	319	322	352	358	417	368	409	
Children	107	112	106	98	92	95	91	104	95	107	96	112	
Working-age Adults	164	168	166	163	152	155	153	186	201	231	209	230	
Pensioners	61	67	69	69	72	69	78	62	63	79	63	67	
<b>After Housing Costs</b>													
Whole Population	337	337	324	311	287	318	314	357	358	418	388	435	
Children	116	113	104	103	88	102	100	112	105	123	113	132	
Working-age Adults	174	174	170	167	152	169	160	201	209	246	231	253	
Pensioners	46	50	51	41	47	47	54	44	43	50	45	51	

**Note:**

1. Absolute low-income or absolute income poverty is defined as the proportion of the population group living in a household whose income is less than 60% of the inflation adjusted median UK household income in 2010-11.

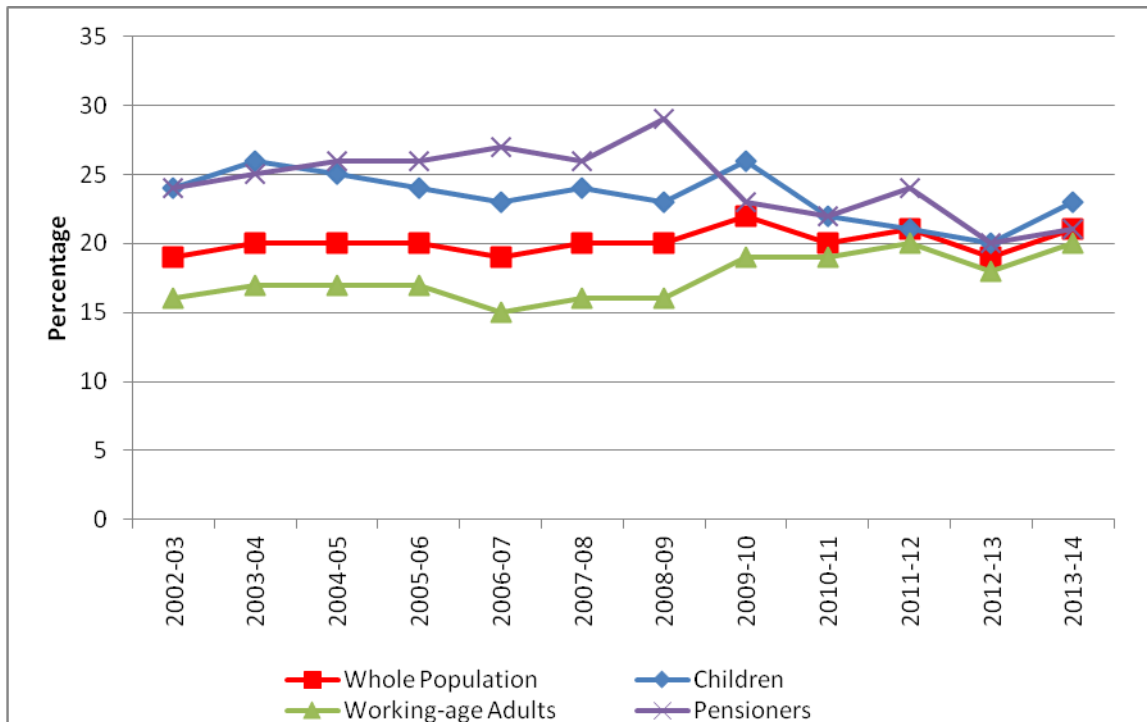
**Table 1.7: Absolute Low-Income levels for Population Groups (United Kingdom)<sup>1</sup>**

Percentage in Low-Income											Source: FRS 2002-03 - 2013-14		
Population Group	2002-03 (%)	2003-04 (%)	2004-05 (%)	2005-06 (%)	2006-07 (%)	2007-08 (%)	2008-09 (%)	2009-10 (%)	2010-11 (%)	2011-12 (%)	2012-13 (%)	2013-14 (%)	2013-14 ('000s)
<b>Before Housing Costs</b>													
Whole Population	18	18	17	17	17	17	17	15	16	17	17	17	10,400
Children	23	22	21	21	21	22	20	18	18	20	19	19	2,600
Working-age Adults	15	15	14	15	14	15	15	14	15	16	16	15	5,800
Pensioners	25	23	21	20	22	21	18	16	17	17	17	18	2,100
<b>After Housing Costs</b>													
Whole Population	22	21	20	20	20	21	21	21	21	22	23	23	14,500
Children	30	28	27	28	28	29	28	27	27	29	31	31	4,100
Working-age Adults	19	19	18	19	19	20	20	20	21	22	23	23	8,500
Pensioners	24	20	16	15	16	15	14	13	14	15	15	16	1,900

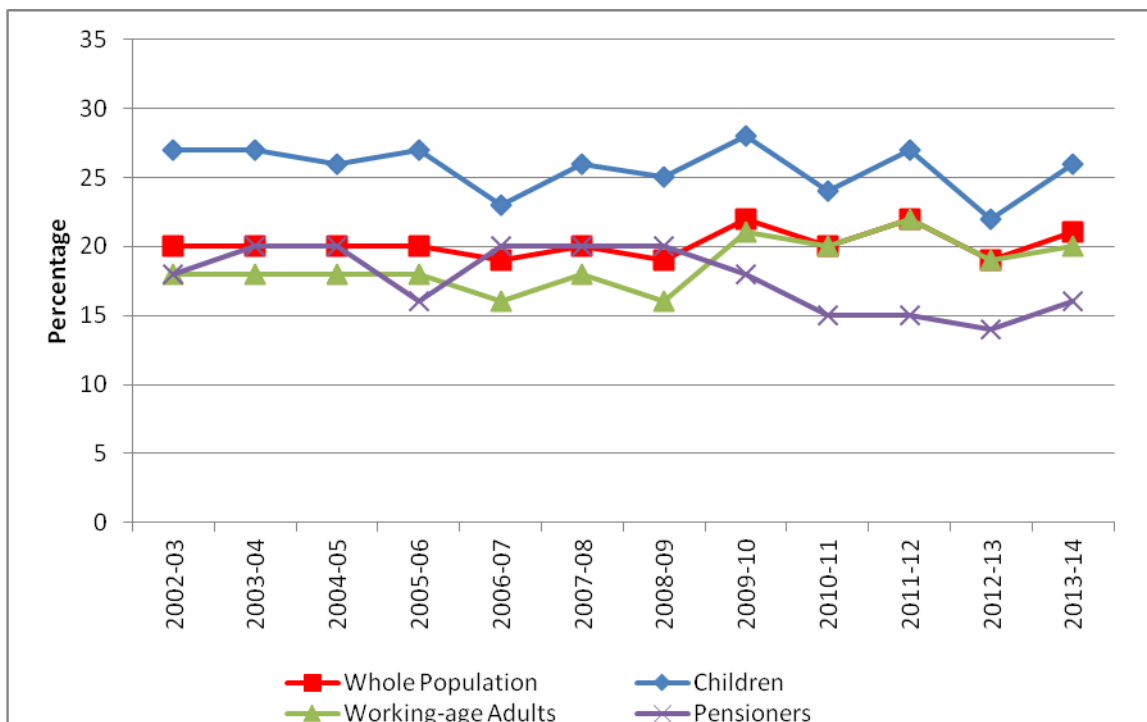
**Note:**

1. Absolute low-income or absolute income poverty is defined as the proportion of the population group living in a household whose income is less than 60% of the inflation adjusted median UK household income in 2010-11.

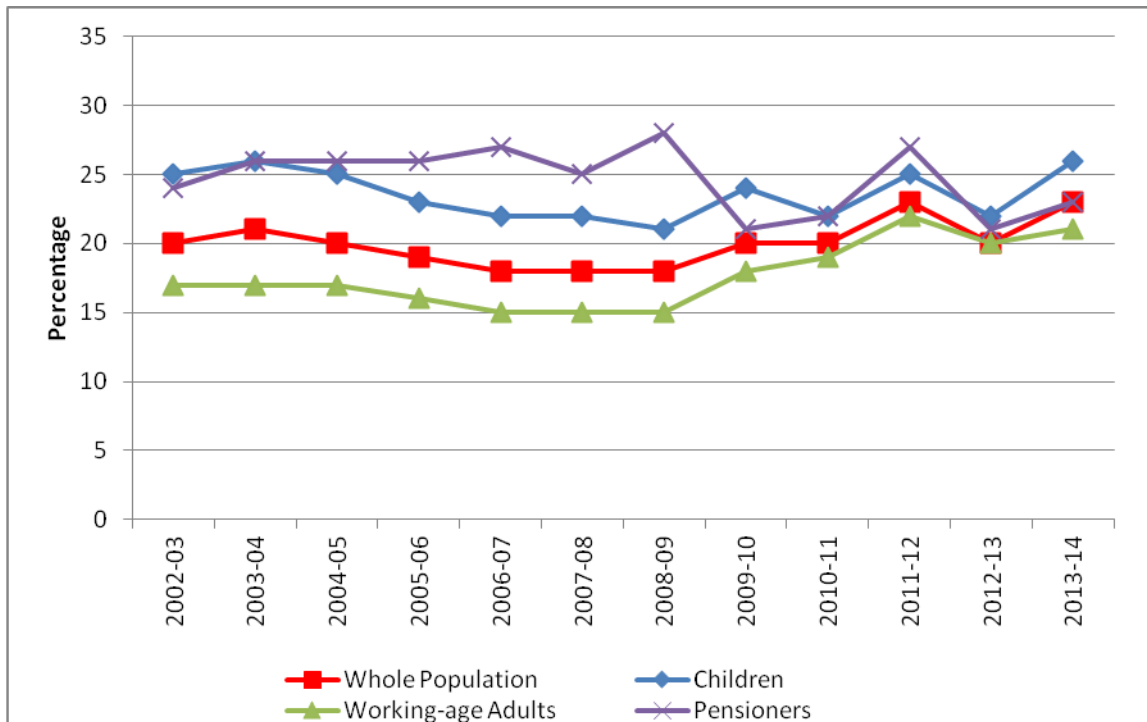
**Figure 1.1 (BHC): Relative low-income measure for all lifecycle groups, Northern Ireland 2002-03 to 2013-14**



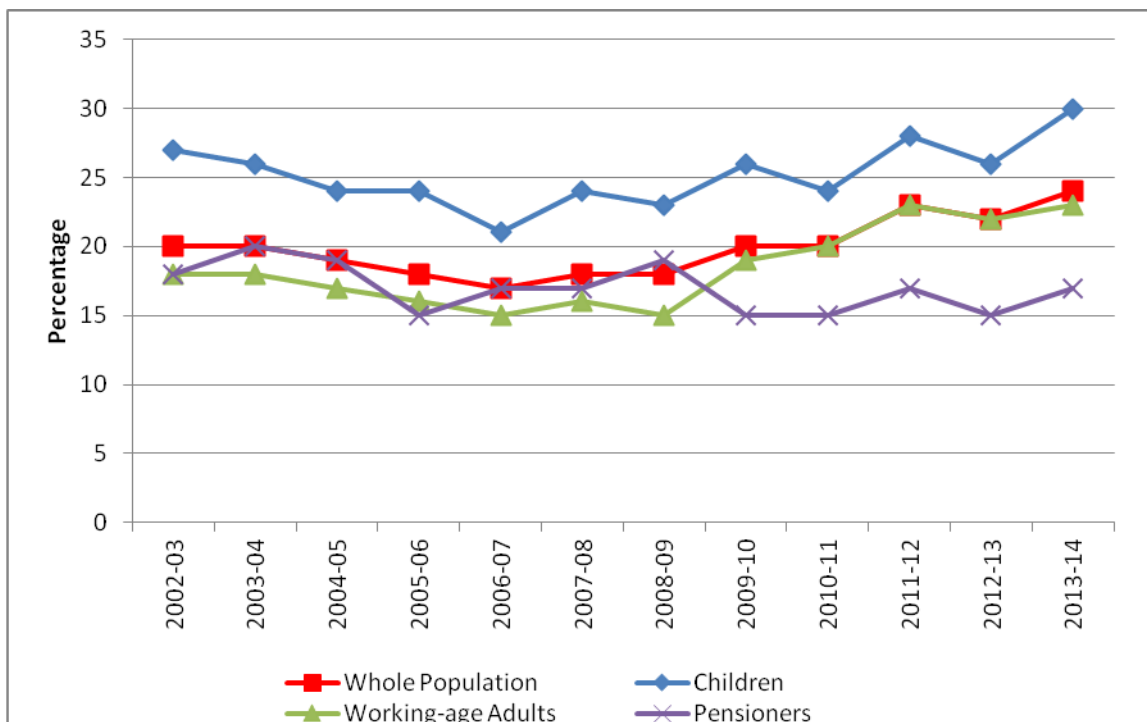
**Figure 1.2 (AHC): Relative low-income measure for all lifecycle groups, Northern Ireland 2002-03 to 2013-14**



**Figure 1.3 (BHC): Absolute low-income measure for all lifecycle groups, Northern Ireland 2002-03 to 2013-14**



**Figure 1.4 (AHC): Absolute low-income measure for all lifecycle groups, Northern Ireland 2002-03 to 2013-14**





# Chapter 2:

## The income distribution

### 2.1 Key findings

- In 2013-14 median household income in the United Kingdom was £453 per week before housing costs and £386 per week after housing costs. This meant that the most commonly used threshold to determine if someone is in relative low income, 60 per cent of median income, was £272 per week before housing costs and £232 per week after housing costs.
- Northern Ireland median household income in 2013-14 was £404 per week before housing costs and £364 per week after housing costs.
- Between 2012-13 and 2013-14 median income in Northern Ireland experienced a small decrease (approximately 1%), both before and after housing costs.
- From 2002-03 to 2008-09 median income in Northern Ireland generally increased year on year, but since then it has decreased. In 2013-14 median income levels in Northern Ireland were lower than in 2002-03, both before and after housing costs.
- In 2013-14 those households in the top 20% of the income distribution had a weekly income 3.6 times higher than the bottom 20%, before housing costs.
- In 2013-14, the Gini coefficient, which measures the degree of inequality in the household income distribution, for Northern Ireland was 30% before housing costs. This is a two percentage point increase compared with the previous year. Over the past decade the coefficient has remained fairly steady, ranging between 28% and 31%.



## 2.2 Introduction

This chapter looks at the overall net equivalised household income distribution in NI in 2013-14.

## 2.3 How is this information used?

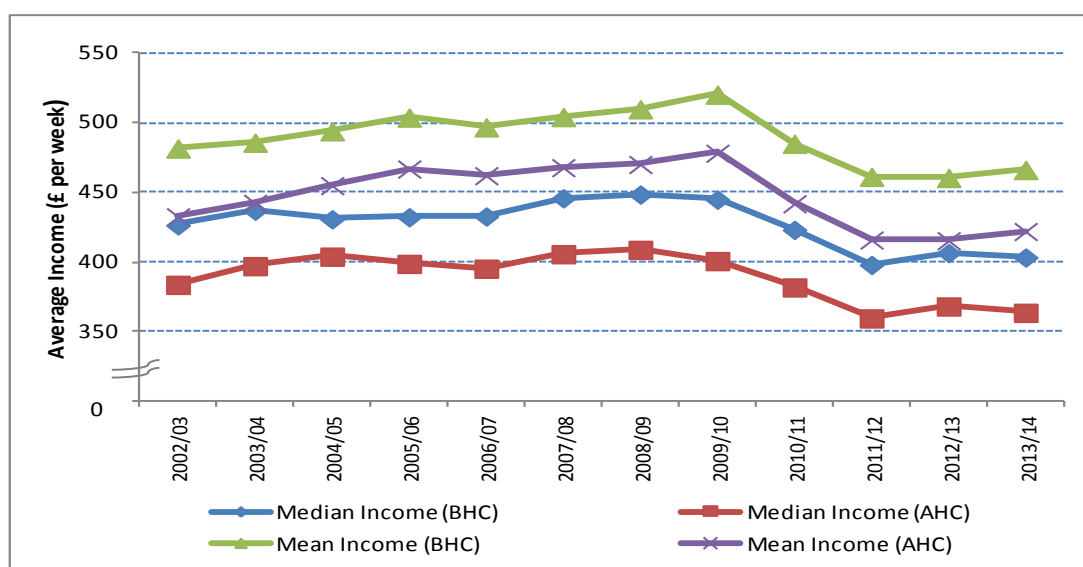
Household disposable incomes, adjusted for household size and composition can be used as a proxy for material living standards or, more precisely, the level of consumption of goods and services that people could attain given the disposable income of the household in which they live. Therefore, looking at income movements gives an idea of the evolution of overall living standards.

## 2.4 What the figures show

*Trends in average income:* Overall, in 2013-14, there was a small decrease in median incomes in Northern Ireland as shown in Figure 2.1 and Table S2. Median incomes decreased by 1% (£3) in real terms before housing costs, from £407 in 2012-13 to £404 in 2013-14. Similarly, on the after housing costs measure, median incomes decreased by 1% (£5) between 2012-13 and 2013-14, from £369 to £364. Over the time series median income levels in 2013-14 are comparatively low, with 2011-12 being the only year that recorded lower.

Mean income has increased slightly between 2012-13 and 2013-14 on both the before and after housing costs measures. Before Housing Costs mean income increased from £461 in 2012-13 to £467 in 2013-14. After Housing costs followed a similar pattern increasing from £416 in 2012-13 to £422 in 2013-14. However, even with this increase, as shown in Figure 2.1 mean income levels are still comparatively low.

**Figure 2.1:** Average incomes, 2002-03 to 2013-14, Northern Ireland (2013-14 prices)



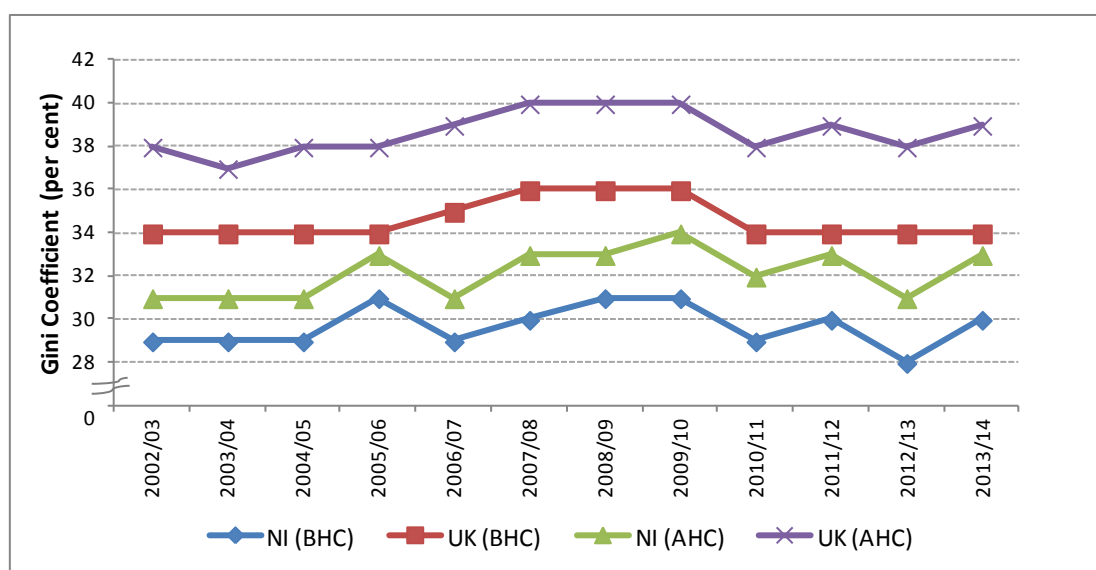
*Income inequality:* Income inequality measures the extent of disparity between high income and low income households. It can be measured using the **90/10 ratio** method, which is the ratio of the median income of the top quintile to the median income of the bottom quintile. The higher the number, the greater the gap is between those with the highest incomes and those with the lowest incomes. As shown in Table S2 the ratio between the top and bottom quintile medians in 2013-14 was 3.6 BHC, down from 3.7 the previous year. On the AHC measure the ratio of the median income of the top quintile to the median income of the bottom quintile was 4.8 in 2013-14, up from 4.6 the previous year.

The *Gini Coefficient* is a measure of how equally income is distributed across the population. It ranges from 0 to 100 with 0 representing perfect equality where every person has the same income. The larger the Gini Coefficient, the more people towards the top of the income distribution have a greater share of overall income with a value of 100 representing the case where one individual has all the income. In practice, the proportion of overall income going to each individual increases gradually across the income distribution.

As shown in Figure 2.2 (and Table 2.4) the Gini Coefficient for Northern Ireland (BHC) has been between 28% and 31% since 2002-03. In 2013-14, the Gini Coefficient for Northern Ireland was 30% (BHC), a two percentage point increase compared with the previous year. After housing costs the Gini Coefficient was slightly higher, at 33%, which was also a two percentage point increase compared with the previous year. Since 2002-03 the Gini Coefficient for income AHC has ranged between 31% and 34%.

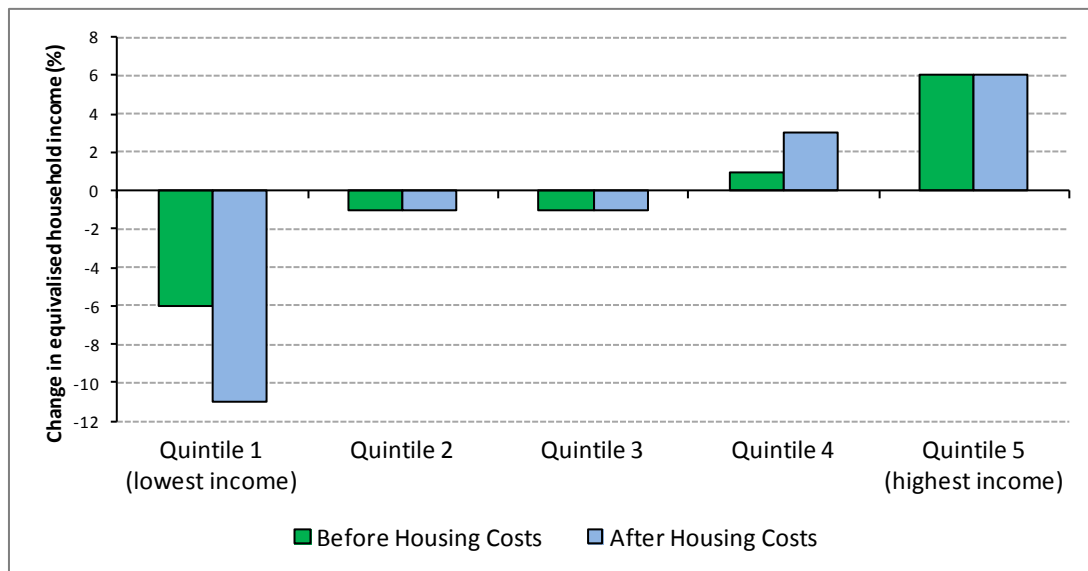
Compared with the UK, Northern Ireland has a lower level of income inequality, as the Gini Coefficient in Northern Ireland has consistently been lower than in the UK, both BHC and AHC.

**Figure 2.2:** Gini Coefficient 2002-03 to 2013-14



As shown in Figure 2.3 and Table 2.5, those individuals living in households in the bottom quintile saw their household income decrease by 6% BHC and 11% AHC between 2012-13 and 2013-14. In contrast, equivalised household income for those in the top quintile increased by 6%, both BHC and AHC.

**Figure 2.3:** Change in equivalised household income by quintile, 2012-13 to 2013-14, Northern Ireland (2013-14 prices)

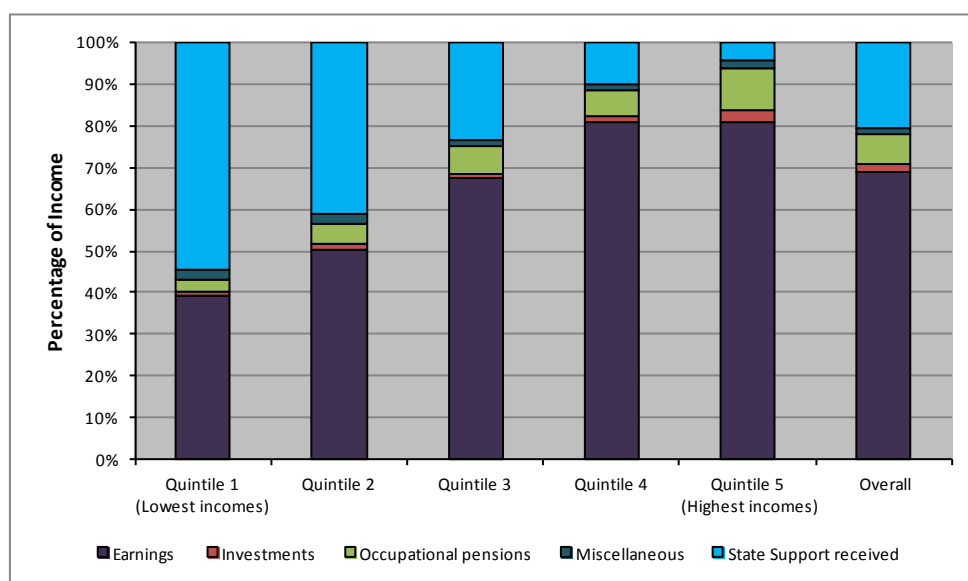


*Income components:* Households receive income from a variety of sources, the main ones being; Earnings, State Support (i.e. benefits and tax credits), interest on Investments and Occupational Pensions. Figure 2.4 and Table 2.1 show the distribution of gross income sources for each fifth, or quintile, ranked by net disposable household income, and by the various sources of income as a percentage of the total gross income of the quintile.

Successive quintiles, from the bottom to the top, show a steadily diminishing share of state support income and an increasing share of income from earnings. Earnings and state support were the main sources of income overall, accounting for 89% of combined income.

Before Housing Costs, earnings made up 39% of the gross income of the bottom quintile while state support made up 54%. In the top quintile, 81% of income was derived from earnings and only 4% from state support. After Housing Costs, earnings made up around 37% of the gross income of the bottom quintile while state support made up 58%. In the top quintile, 80% of income was derived from earnings and 5% from state support.

**Figure 2.4 (BHC):** Income sources as a proportion of gross household income by quintile



*Low income thresholds:* Tables 2.2 and 2.3 provide detail on the mean, median and other income distribution parameters for the Northern Ireland and United Kingdom population and show the different relative poverty thresholds based on various household compositions.

The most commonly used threshold to determine if someone is in relative poverty is 60% of the median income in the United Kingdom. In 2013-14, for a couple with no children, the median income (BHC) was £453 in the United Kingdom. After housing costs the median income in the United Kingdom was £386. Therefore in 2013-14 the BHC threshold for relative poverty was £272 and the AHC threshold was £232.

For comparison the median income in Northern Ireland was £49 lower than the United Kingdom (BHC), at £404. After Housing costs median income in Northern Ireland was £22 lower than the United Kingdom, at £364.

**Table 2.1: Income sources as a proportion of gross<sup>1</sup> income by quintile**

Percentage of Gross <sup>1</sup> Income						Source: FRS 2013-14
Source of Income	Bottom Quintile	Second Quintile	Middle Quintile	Fourth Quintile	Top Quintile	Overall
<b>Before Housing Costs</b>						
Earnings	39	50	67	81	81	69
Investments	1	1	1	2	3	2
Occupational pensions	3	5	7	6	10	7
Miscellaneous	3	2	2	1	2	2
State Support received	54	41	23	10	4	20
<b>After Housing Costs</b>						
Earnings	37	51	66	77	80	69
Investments	1	1	2	1	3	2
Occupational pensions	1	4	5	7	11	7
Miscellaneous	3	2	2	1	2	2
State Support received	58	42	25	14	5	20

**Note:**

1. Gross income is not equivalised.
2. Percentages may not sum to 100 percent due to rounding.

**Table 2.2 Statistics relating to the overall net disposable income distribution and their equivalent monetary values by family type, in NI, in 2013-14 prices**

£ per week equivalent 2013-14 prices									Source: FRS 2013-14
	Mean	Median	60% Median	Bottom Quintile	Second Quintile	Middle Quintile	Fourth Quintile	Top Quintile	Equivalisation Factor
<b>Before Housing Costs</b>									
Couple With No Children (equivalised income benchmark)	467	404	242	< 265	265 - 361	362 - 463	464 - 612	613 +	1.00
Single With No Children	313	271	162	< 178	178 - 242	243 - 310	311 - 410	411 +	0.67
Couple With Two Children Aged 5 and 14	714	618	371	< 406	406 - 552	553 - 709	710 - 936	937 +	1.53
Single with Two Children Aged 5 and 14	560	485	291	< 318	318 - 433	434 - 556	557 - 734	735 +	1.20
<b>After Housing Costs</b>									
Couple With No Children (equivalised income benchmark)	422	364	218	< 225	225 - 318	319 - 421	422 - 572	573 +	1.00
Single With No Children	245	211	127	< 130	130 - 185	186 - 244	245 - 332	333 +	0.58
Couple With Two Children Aged 5 and 14	684	590	354	< 364	364 - 515	516 - 682	683 - 927	928 +	1.62
Single with Two Children Aged 5 and 14	507	437	262	< 270	270 - 382	383 - 505	506 - 686	687 +	1.20

**Note:**

This table takes levels of equivalised income for the NI population as a whole and translates them into cash equivalents for a selection of family types. For example, for results Before Housing Costs, it shows that 60 per cent of median equivalised income in 2013-14 for a couple (the equivalised income reference) was £242 per week in NI. This translates to a reference income of £162 for a single person with no children. This implies that a single person with no children with a cash income of less than £162 is below 60 per cent of the NI median equivalised income for the NI population as a whole.

**Table 2.3 Statistics relating to the overall net disposable income distribution and their equivalent monetary values by family type, in the UK, in 2013-14 prices**

£ per week equivalent 2013-14 prices									Source: FRS 2013-14
	Mean	Median	60% Median	Bottom Quintile	Second Quintile	Middle Quintile	Fourth Quintile	Top Quintile	Equivalisation Factor
<b>Before Housing Costs</b>									
Couple With No Children (equivalised income benchmark)	561	453	272	< 298	298 - 395	396 - 520	521 - 711	712 +	1.00
Single With No Children	376	304	182	< 200	200 - 265	266 - 349	350 - 477	478 +	0.67
Couple With Tw o Children Aged 5 and 14	859	693	416	< 457	457 - 604	605 - 796	797 - 1,089	1,090 +	1.53
Single w ith Tw o Children Aged 5 and 14	674	544	326	< 358	358 - 474	475 - 624	625 - 854	855 +	1.20
<b>After Housing Costs</b>									
Couple With No Children (equivalised income benchmark)	487	386	232	< 227	227 - 326	327 - 452	453 - 637	638 +	1.00
Single With No Children	282	224	134	< 131	131 - 189	190 - 262	263 - 369	370 +	0.58
Couple With Tw o Children Aged 5 and 14	788	626	375	< 367	367 - 529	530 - 733	734 - 1,032	1,033 +	1.62
Single w ith Tw o Children Aged 5 and 14	584	464	278	< 272	272 - 392	393 - 543	544 - 764	765 +	1.20

**Note:**

This table takes levels of equivalised income for the UK population as a whole and translates them into cash equivalents for a selection of family types. For example, for results Before Housing Costs, it show s that 60 per cent of median equivalised income in 2013-14 for a couple (the equivalised income reference) was £272 per week in the UK. This translates to a reference income of £182 for a single person w ith no children. This implies that a single person w ith no children w ith a cash income of less than £182 is below 60 per cent of the UK median equivalised income for the UK population as a whole.

**Table 2.4 Gini coefficient 2002-03 to 2013-14**

	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Source: FRS 2002-03 to 2013-14</b>												
<b>Before Housing Costs</b>												
Northern Ireland	29	29	29	31	29	30	31	31	29	30	28	30
United Kingdom	34	34	34	34	35	36	36	36	34	34	34	34
<b>After Housing Costs</b>												
Northern Ireland	31	31	31	33	31	33	33	34	32	33	31	33
United Kingdom	38	37	38	38	39	40	40	40	38	39	38	39

**Notes:**

1. These statistics are based on Households Below Average Income (HBAI) data sourced from the Family Resources Survey (FRS). This uses disposable household income, adjusted using modified OECD equivalisation factors for household size and composition.



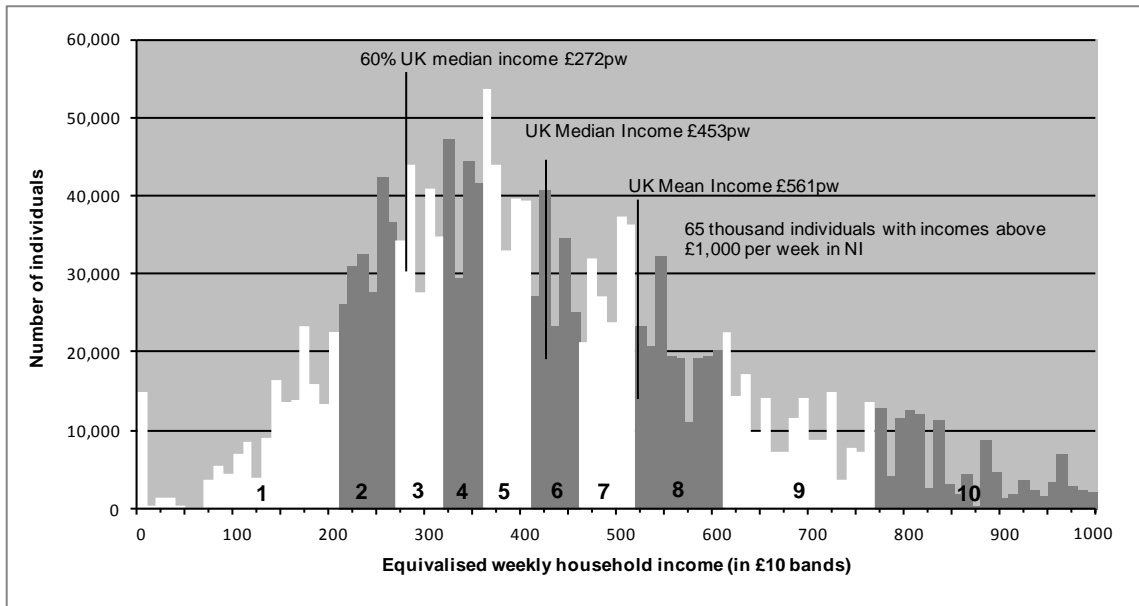
**Table 2.5 Change in equivalised household income by quintile, 2012-13 to 2013-14, Northern Ireland (2013-14 prices)**

<b>(£ per week, equivalised)</b>					
	<b>NI quintile group medians</b>				
	<b>Quintile 1</b>	<b>Quintile 2</b>	<b>Quintile 3</b>	<b>Quintile 4</b>	<b>Quintile 5</b>
<b><i>Before Housing Costs</i></b>					
2012-13	224	320	407	518	726
2013-14	211	317	404	524	772
Change (£)	-13	-3	-3	5	46
Change (%)	-6	-1	-1	1	6
<b><i>After Housing Costs</i></b>					
2012-13	183	274	368	467	680
2013-14	162	272	364	479	721
Change (£)	-21	-2	-4	12	40
Change (%)	-11	-1	-1	3	6

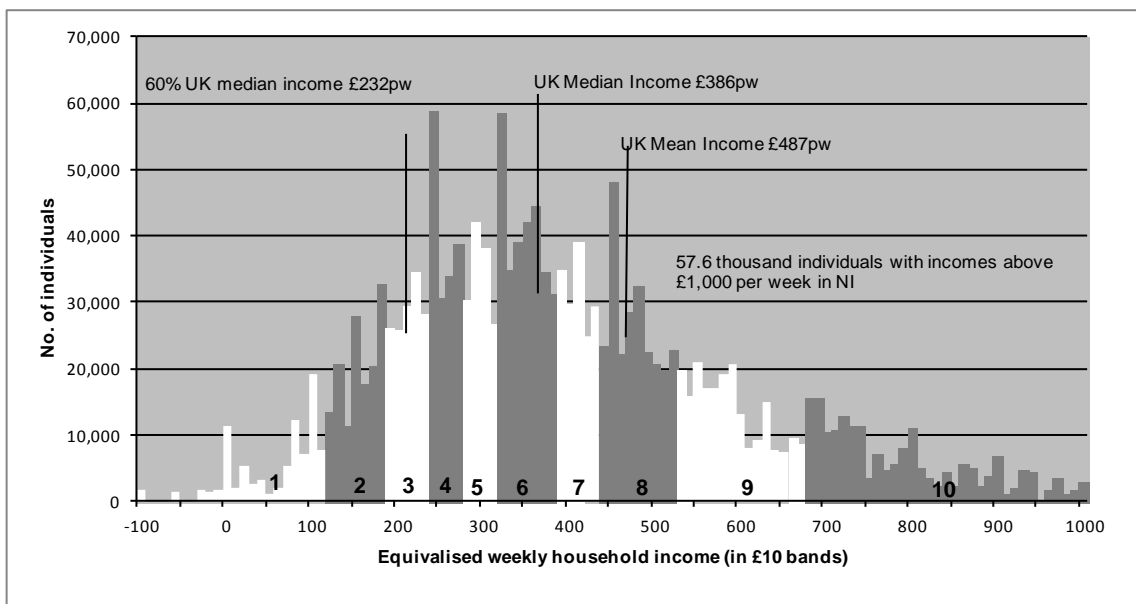
## 2.5 The overall income distribution

Figure 2.5 shows the income distribution for Northern Ireland in 2013-14 both BHC and AHC. The shaded areas numbered 1 to 10 show each successive tenth, or decile, of the population. An explanation of how zero incomes BHC and negative incomes AHC can occur is given in the HBAI Quality and Methodology Information Report, available at: <https://www.gov.uk/government/statistics/households-below-average-income-19941995-to-20132014>

**Figure 2.5 (BHC):** Income distribution for the total NI population, 2013-14



**Figure 2.5 (AHC):** Income distribution for the total NI population, 2013-14



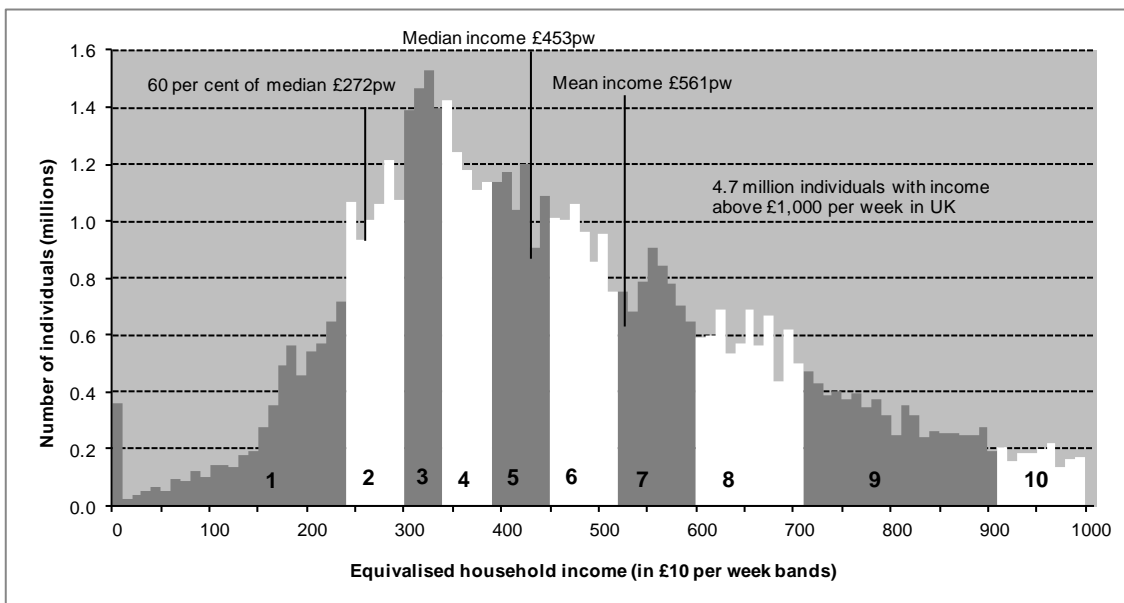
As shown in Figure 2.5 (BHC) the income distribution for Northern Ireland is not symmetrical, with nearly three-quarters of individuals having an equivalised household

income below the national mean. There was also a large concentration of individuals around the low income threshold.

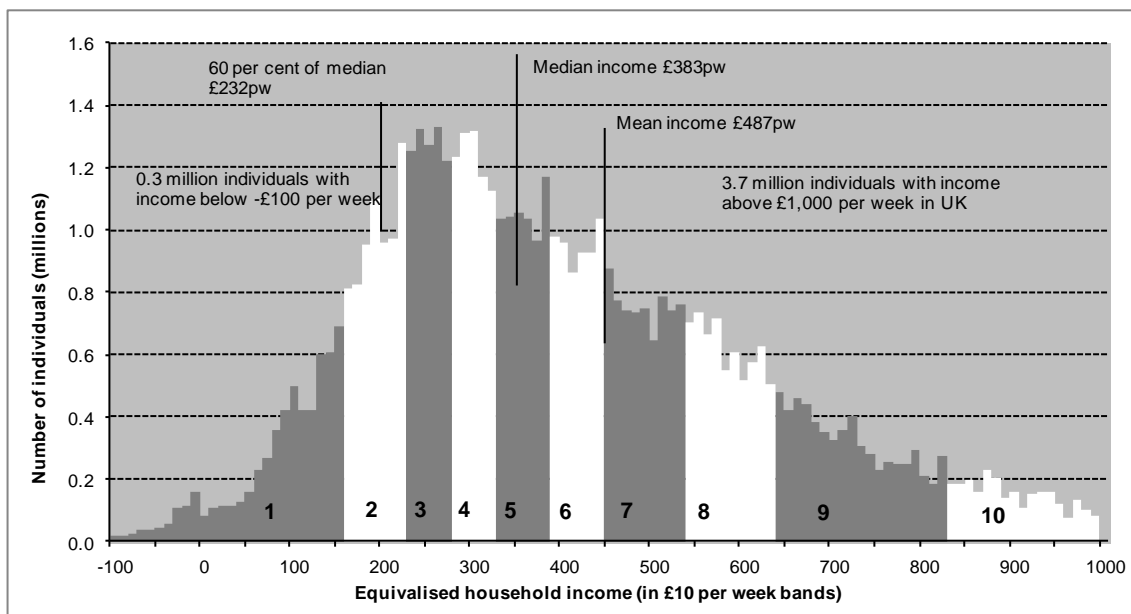
Figure 2.5 (BHC) shows that a couple with no children living in a household with a weekly income over £770 would be in the top 10% of the distribution. In contrast an income below £210 per week would place a couple with no children in the bottom 10% of the distribution. The distribution showed similar characteristics on an After Housing Costs basis.

The United Kingdom distribution is different to that in the Northern Ireland distribution due to substantial numbers of individuals with relatively high incomes. The result of this is a skewed or non-symmetrical distribution and a large difference between the overall mean and the median, see figure 2.6 (BHC) and (AHC) for the United Kingdom distribution.

**Figure 2.6 (BHC):** Income distribution for the total UK population, 2013-14



**Figure 2.6 (AHC):** Income distribution for the total UK population, 2013-14



## 2.6 Information to note

### *Sources of income*

Households receive income from a variety of sources. The main ones are earnings, state support (i.e. benefits and tax credits), interest on investments and occupational pensions.

It should be noted that comparisons with National Accounts data would suggest that surveys such as the Family Resources Survey (FRS) understate investment income. It is also the case that the FRS underestimates receipt of most types of State Support.

*Statistics relating to the overall equivalised income distribution and their equivalent money values for different family types.*

As explained above, household incomes in HBAI are adjusted, or equivalised, in order to facilitate comparisons between different family types. The majority of monetary amounts presented in HBAI are on this equivalised basis and do not reflect actual monetary amounts or incomes for any family type other than a couple with no children. This 'couple' family type is the reference point for the equivalisation process.

### *Income growth in real terms*

For some years, income growth in the HBAI-based series appears slightly lower than the National Accounts estimates. The implication of this is that absolute real income growth could be understated in the HBAI series. Comparisons over a longer time period are believed to be more robust. The United Kingdom HBAI publication provides more detail on National Accounts related real disposable household income as well as other economic indicators, available at:

<https://www.gov.uk/government/collections/households-below-average-income-hbai--2>

### *Low income*

'Low income' is defined using thresholds derived from percentages of median income for the whole population. Households reporting the lowest incomes may not have the lowest living standards. The bottom 10 per cent of the income distribution should not, therefore, be interpreted as having the bottom 10 per cent of living standards. This is a particular issue for lower thresholds of median income.

### *Income inequality*

Looking at the ratio of the total income received by equivalent quantile groups at the top and bottom of the income distribution over time as a way of measuring and tracking inequality in the income distribution. These results, however, are quite sensitive to data at the extremes of the income distribution that may be less reliable than other data.

### *Results for top and bottom decile*

When considering changes in the top and bottom deciles, users should be aware that results for the bottom decile are particularly vulnerable to income measurement problems, and have no validity as a guide to the consumption capabilities of the poorest 10 per cent

of individuals. Results for the top 10 per cent are also particularly susceptible to sampling errors and income measurement problems.

*Technical terms used in this chapter*

For more information on the technical terms used in this chapter, please refer to Appendix 1. For a detailed discussion of the methodology used throughout the publication, please see Appendix 2.

# Chapter 3:

## Whole population

### 3.1 Introduction

This chapter looks at the position of groups making up the whole population of Northern Ireland in relation to the United Kingdom income distribution 2013-14, and how this may be linked to their family or household characteristics.

The position of individuals in the income distribution is defined by the net equivalised income of the household in which they live.

#### 3.1.1 Analysis and Key Findings:

The Northern Ireland income distribution was weighted towards the lower end, showing a relatively high concentration of individuals close to the relative low income threshold (60% of the UK median). The income distribution for all individuals in the Northern Ireland population is described in more detail in Chapter 2.

The UK income distribution as the base distribution is divided into 5 equal parts known as quintiles, each consisting of 20% of the UK population. Using the UK quintiles as the base, 48% of individuals in Northern Ireland lived in households with incomes in the bottom two quintiles and 30% of individuals lived in households with incomes in the top two quintiles of the distribution BHC.

**Trends in relative low income:** As shown in Figures 1.1 and 1.2 in Chapter 1 and Tables 1.2 and 1.3 of the same chapter, the proportion of individuals in Northern Ireland in relative poverty (BHC) in 2013-14 was 21%, two percentage points higher than the previous year. Overall the proportion of individuals in relative poverty BHC has remained stable with approximately one fifth of individuals being in relative poverty since the start of the time series 2002-03. Similarly, on the AHC analysis, there was very little fluctuation in the proportion of individuals in relative poverty between 2002-03 and 2013-14. In 2013-14 the level of relative poverty AHC was 21%, an increase from 19% the previous year.

In 2013-14 there were approximately 376,000 individuals in relative poverty BHC, which is approximately 38,000 more individuals compared to the previous year. Similarly, on the AHC analysis there were approximately 380,000 individuals in relative poverty in 2013-14, which is approximately 40,000 more individuals compared to the previous year.

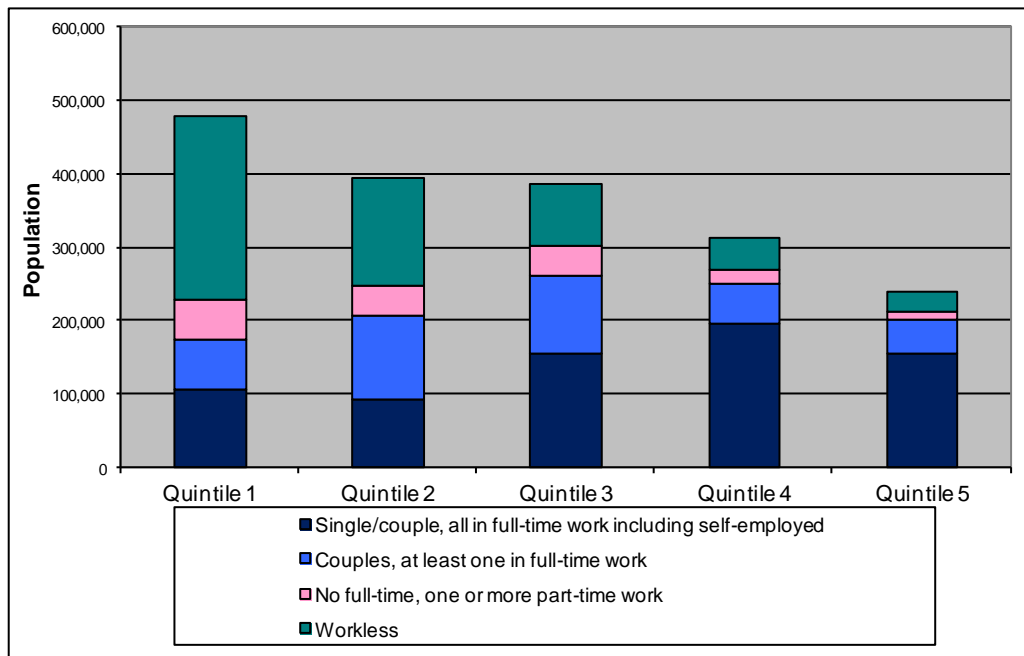
**Trends in absolute low income:** Looking at Figures 1.3 and 1.4 in Chapter 1, and Tables 1.5 and 1.6 of the same chapter, 23% of individuals were in absolute poverty in 2013-14 BHC, which equates to approximately 409,000 individuals. This figure has increased by three percentage points from the previous year, suggesting that income growth was lower than the rate of inflation between 2012-13 and 2013-14. At 23% the level of absolute poverty in 2013-14 (BHC) represents a series high, equalling the level of absolute poverty in 2011-12.

In 2013-14, 24% of individuals were in absolute poverty AHC, representing approximately 435,000 individuals. This is two percentage points higher than the previous year and represents a new series high; compared to the series low of 17% in 2006-07.

**Economic status of adults in the family:** Figure 3.1 shows that, in the upper two quintiles, a higher proportion is composed of households where all adults are in full time work (approximately 64%), compared to the lower quintiles. The opposite can be seen in the bottom quintile, where a very high proportion of individuals live in households that are workless (45%).

Individuals living in households where each adult in the household was in full-time work experienced very low levels of poverty, 5% BHC and 6% AHC. Whereas individuals living in households that were ‘workless, other inactive’ experienced high levels of poverty, 42% BHC and 48% AHC (see Table 3.7).

**Figure 3.1:** Location of NI population in the UK income distribution by economic status of adults in the family (BHC), 2013-14



**Family type:** Before housing costs single females without children experienced the highest levels of poverty, at 30% (BHC). On the AHC measure it was single parents that had the highest proportion living in relative poverty, at 38%. For comparison the proportion of single adults without children living in relative poverty was 27%.

In 2013-14 couples without children had the lowest level of relative poverty, both BHC (12%) and AHC (12%). The most common family type in Northern Ireland was a couple with children comprising almost 675,000 individuals; approximately one fifth of individuals in this family type were in relative poverty, 21% BHC and 20% AHC.

**Gender and adulthood:** Both BHC and AHC adult males and females were less likely to be living in relative poverty (19% and 21% respectively) compared to children (23%).

**Religion of adults in household:** In 2013-14, 23% of Catholics and 20% of Protestants lived in relative poverty BHC. After Housing Costs those who considered themselves to

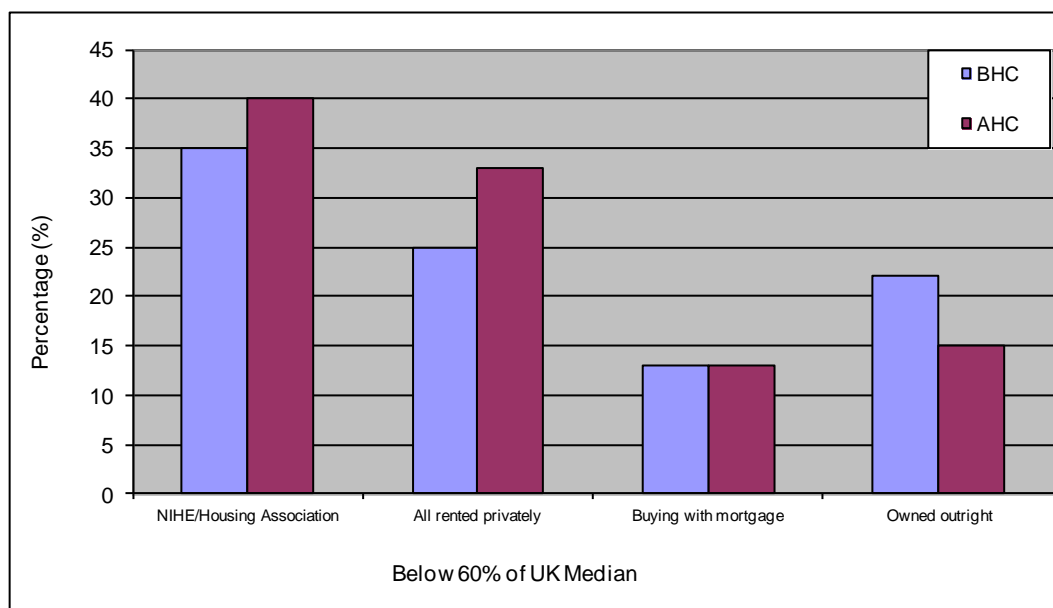
be 'no religion' recorded the highest levels of relative poverty, at 28%, compared to 19% of Protestants and 23% of Catholics.

**Disability:** Approximately 546,000 individuals or 30% of the population in Northern Ireland lived in families where someone is disabled (either an adult or child). Those living in families where someone is disabled experienced higher levels of poverty than those living in families where no-one is disabled, 25% compared to 19% BHC and 24% compared to 20% AHC.

**Tenure:** Approximately 68% of all individuals in Northern Ireland or 1.2 million people live in owner occupied dwellings, either buying with a mortgage or owned outright. Out of all the tenure groups those individuals buying with a mortgage experienced the lowest levels of relative poverty in 2013-14, at 13% BHC. The tenure type with the highest proportion of individuals living in relative poverty was NIHE/Housing Association at 35% BHC. Individuals living in NIHE/Housing Association accommodation also experienced the highest levels of relative poverty AHC (40%), followed by those living in privately rented households (33%). Those individuals living buying with a mortgage also had the lowest levels of poverty AHC, at 13%.

The level of poverty for individuals living in privately rented accommodation demonstrated the greatest difference when comparing the BHC and AHC measure, 25% and 33% respectively.

**Figure 3.2:** Percentage of individuals in low income poverty by Tenure, 2013-14



**Direct payment accounts:** In 2013-14 approximately 104,000 individuals lived in households which had no direct payment account. There was a noticeable difference in the level of poverty in these households compared to households with one or more accounts, 28% compared to 20% BHC and 31% compared to 20% AHC.

**Savings and investments:** Over one quarter (27%) of individuals living in households with no Savings and investments were considered to be in relative poverty BHC and almost one third (30%) AHC. This compares to 17% BHC and 14% AHC in households with savings below £1,500.



**Region:** Regional poverty levels were highest in the west of the province, with over one quarter (28%) of individuals considered to be in relative poverty, both BHC and AHC. In comparison 14% of individuals living in the east of the province were in relative poverty, both BHC and AHC.

**Local Government District:** As shown in Table 3.9, for the three year period 2011-12 to 2013-14, the Local Government District with the highest proportion of individuals living in relative poverty BHC was Newry and Mourne (29%), closely followed by Fermanagh (28%) and Armagh (27%). Castlereagh had the lowest proportion (11%).

**Northern Ireland and United Kingdom:** As shown in Figure 3.3 (and table 3.10), on the comparable AHC measure, individuals living in Northern Ireland had the same level of relative poverty as the UK (21%). However, the UK had a slightly lower proportion of individuals living below the 50% and the 70% thresholds.

**Figure 3.3:** Percentage of individuals below median income thresholds for Northern Ireland and United Kingdom, 2013-14 (AHC)

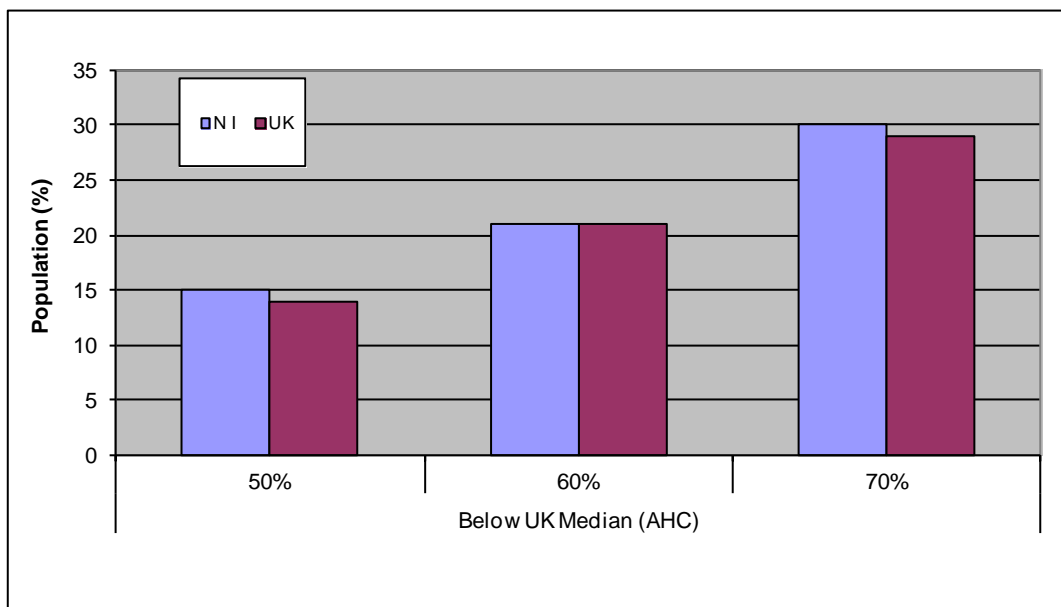
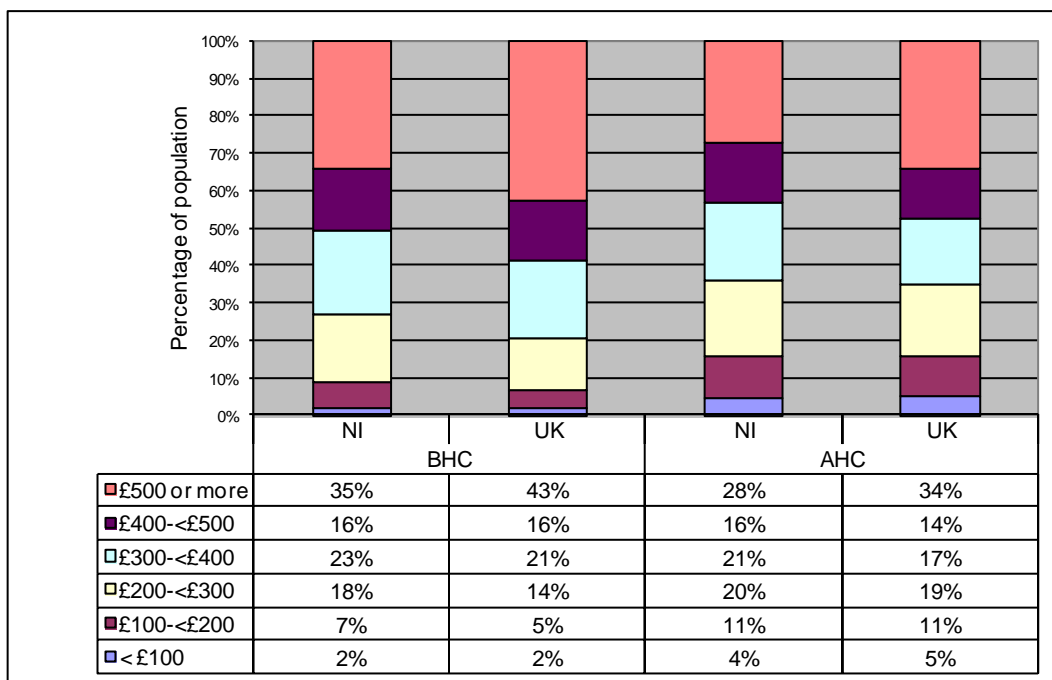


Figure 3.4 shows the proportions of Northern Ireland and United Kingdom individuals living in households by different bands of equivalised household income. As shown, 28% of individuals in Northern Ireland live in households with equivalised weekly incomes £500 or more, compared to 34% in the United Kingdom (AHC)

**Figure 3.4:** Proportion of Northern Ireland and United Kingdom population by income bands, 2013-14



### 3.1.2 Notes for Analysis:

- 1) All analysis presented in this chapter is based on UK median incomes and the UK income distribution, unless stated otherwise.
- 2) The results published in the Households Below Average Income Northern Ireland reports are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year, and caution exercised when comparing cell results between years.
- 3) Pensioner classification in this chapter: This chapter classifies all individuals according to the status of their family unit. For the purposes of this chapter, the classification pensioner couple includes individuals in a family unit where one member is above State Pension age, and one is below. This differs from Chapter 6, where only individuals above State Pension age are included. Thus, if a pensioner above State Pension age has a working-age partner, they will both be included under results for pensioner couple in Chapter 3, but in Chapter 6 the (working-age) partner will be excluded as they will appear in Chapter 5.
- 4) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.

### 3.1.3 Alternative Data Sources:

- NI Benefit Related Statistics  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/benefit\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm)
- NI Housing Statistics  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/housing\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/housing_publications.htm)
- Northern Ireland Neighbourhood Information Service (NINIS)  
<http://www.ninis2.nisra.gov.uk/public/Home.aspx>
- Northern Ireland Multiple Deprivation Measures 2010  
<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=137&themeName=Deprivation> or,  
[http://www.nisra.gov.uk/deprivation/nimdm\\_2010.htm](http://www.nisra.gov.uk/deprivation/nimdm_2010.htm)
- Northern Ireland Census results  
[http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=136&themeName=Census\\_2011](http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=136&themeName=Census_2011)
- Annual Survey of Hours and Earnings (ASHE) for Northern Ireland  
<http://www.detini.gov.uk/deti-stats-index/stats-surveys/stats-hours-and-earnings.htm>
- Households Below Average Income UK reports  
<https://www.gov.uk/government/collections/households-below-average-income-hbai-2>
- HMRC Child Poverty Statistics  
<http://www.hmrc.gov.uk/statistics/child-poverty-stats.htm>

## 3.2 Detailed Tables

### 3.2.1 Contents and points to note when interpreting tables:

Tables 3.1 to 3.3: provide information for individuals based on the characteristics of the household or family of which the individual forms part. The tables are based on net equivalised disposable household income and their position in the UK income distribution, and are presented by quintile.

Tables 3.4 to 3.6: provide information for individuals based on the characteristics of the household or family of which the individual forms part. The tables present the composition characteristics of those groups whose incomes fall below thresholds of 50%, 60% and 70% of UK median income for 2013-14.

Tables 3.7 to 3.9: provide information for individuals based on the characteristics of the household or family of which the individual forms part. The tables present the proportion of individuals in households whose household incomes fall below the low income

thresholds of 50%, 60% and 70% of UK median income for 2013-14, by household characteristic.

Table 3.10: summarises the proportions and numbers of individuals in households below low income thresholds of 50%, 60% and 70% of UK median income for 2013-14, both for NI and for the UK.

### **3.2.2 Key terms used:**

Please refer to the Glossary in Appendix 1 for definitions of technical terms used in this chapter. For a detailed discussion of the methodology used throughout the publication, please see Appendix 2.

### **3.2.3 Detailed tables:**

**Please see overleaf for tables showing analysis using 2013-14 survey data.**

**Table 3.1(BHC): Quintile distribution of income for individuals by various family and household characteristics**

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2013-14
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All Individuals (thousands)
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	34	17	18	16	15	213.8
Single/couple, all in full-time work	7	11	24	33	25	491.6
Couple, one full-time, one part-time work	8	26	32	17	16	193.5
Couple, one full-time work, one not working	26	33	22	10	8	193.7
No full-time, one or more part-time work	32	26	24	11	6	166.2
Workless, one or more aged 60 or over	32	30	19	11	8	272.5
Workless, one or more unemployed	..	..	..	..	..	..
Workless, other inactive	52	25	14	6	3	209.4
<b>Family type</b>						
Pensioner couple	25	22	23	14	16	204.4
Single pensioner	28	33	20	14	4	115.8
<i>of which</i>						
male	..	..	..	..	..	..
female	29	36	20	12	3	82.0
Couple with children	27	24	21	17	11	674.6
Couple without children	14	7	23	26	29	311.9
Single with children	41	30	22	5	1	174.7
Single without children	30	21	20	19	10	329.7
<i>of which</i>						
male	27	21	21	20	11	194.1
female	34	23	18	17	9	135.6
<b>Gender and adulthood</b>						
Children	32	26	20	13	8	437.6
Adult male	23	19	22	20	16	665.4
Adult female	26	22	21	17	14	708.0
<b>Religion<sup>1</sup> of adults in household</b>						
Protestant <sup>2</sup>	26	22	22	15	14	792.9
Catholic	28	22	20	19	11	753.5
Other <sup>3</sup>	..	..	..	..	..	..
No Religion	27	20	18	22	13	124.3
Mixed <sup>4</sup>	..	..	..	..	..	..
<b>All individuals (NI)</b>	<b>26</b>	<b>22</b>	<b>21</b>	<b>17</b>	<b>13</b>	<b>1,811.1</b>
<b>All individuals (UK)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>63,000.0</b>

**Note:**

1. Religion is based on all adult respondents

2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

4. At least one Protestant respondent **and** at least one Catholic respondent

5. Percentages may not sum to 100 per cent due to rounding.

**Table 3.1(AHC): Quintile distribution of income for individuals by various family and household characteristics**

Percentage of individuals	Net equivalised disposable household income					All Individuals (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2013-14</b>						
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	24	21	21	18	16	213.8
Single/couple, all in full-time work	5	11	24	31	28	491.6
Couple, one full-time, one part-time work	6	18	38	20	18	193.5
Couple, one full-time work, one not working	15	38	23	16	8	193.7
No full-time, one or more part-time work	27	24	28	13	8	166.2
Workless, one or more aged 60 or over	19	27	27	15	12	272.5
Workless, one or more unemployed	..	..	..	..	..	..
Workless, other inactive	48	27	16	7	3	209.4
<b>Family type</b>						
Pensioner couple	15	21	26	19	19	204.4
Single pensioner	15	26	30	19	9	115.8
<i>of which</i>						
male	..	..	..	..	..	..
female	17	29	30	18	7	82.0
Couple with children	20	25	25	17	12	674.6
Couple without children	12	8	20	28	31	311.9
Single with children	37	29	24	8	2	174.7
Single without children	26	20	23	18	13	329.7
<i>of which</i>						
male	24	18	24	19	15	194.1
female	28	22	22	17	11	135.6
<b>Gender and adulthood</b>						
Children	25	27	24	14	9	437.6
Adult male	18	18	24	21	19	665.4
Adult female	20	21	24	20	16	708.0
<b>Religion<sup>1</sup> of adults in household</b>						
Protestant <sup>2</sup>	18	22	26	18	16	792.9
Catholic	23	22	24	19	13	753.5
Other <sup>3</sup>	..	..	..	..	..	..
No Religion	27	18	17	24	14	124.3
Mixed <sup>4</sup>	..	..	..	..	..	..
<b>All individuals (NI)</b>	<b>20</b>	<b>21</b>	<b>24</b>	<b>19</b>	<b>15</b>	<b>1,811.1</b>
<b>All individuals (UK)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>63,000.0</b>

**Note:**

1. Religion is based on all adult respondents

2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

4. At least one Protestant respondent **and** at least one Catholic respondent

5. Percentages may not sum to 100 per cent due to rounding.

**Table 3.2(BHC): Quintile distribution of income for individuals by various family and household characteristics**

Percentage of individuals	Net equivalised disposable household income					All individuals (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2013-14						
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
Those living in families where no-one is disabled	25	19	21	19	16	1,264.9
Those living in families where someone is disabled	30	29	22	12	7	546.2
One or more disabled adult, no disabled child	30	27	23	13	7	430.7
Those living in families with disabled children <i>where they live</i>	..	..	..	..	..	..
with no disabled adult	..	..	..	..	..	..
with one or more disabled adult	..	..	..	..	..	..
In receipt of disability benefits	17	37	29	12	5	247.9
Not in receipt of disability benefits	41	22	16	13	8	298.4
<b>Tenure</b>						
Owners	22	18	23	20	18	1,237.2
Owned outright	25	19	20	19	17	577.8
Buying with a mortgage	19	16	25	21	18	659.3
NIHE/Housing Association	45	35	12	7	1	223.6
All rented privately	32	27	21	14	6	350.3
<b>Direct payment accounts<sup>2</sup></b>						
No accounts	33	22	19	8	18	104.5
With one or more accounts	26	22	21	18	13	1,706.6
<b>Savings and investments</b>						
No Savings	35	24	21	14	6	1,011.2
Less than £1,500	22	24	23	15	16	150.9
£1,500 but less than £3,000	17	28	24	21	11	135.1
£3,000 but less than £10,000	16	18	21	24	22	256.0
£10,000 but less than £20,000	11	13	27	26	24	113.1
£20,000 or more	14	9	20	18	39	144.7
<b>Region</b>						
Belfast LGD	30	24	14	17	15	258.1
East of the Province	19	23	23	19	16	869.9
West of the Province	35	20	21	15	9	683.0
<b>All individuals (NI)</b>	<b>26</b>	<b>22</b>	<b>21</b>	<b>17</b>	<b>13</b>	<b>1,811.1</b>
<b>All individuals (UK)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>63,000.0</b>

**Note:**

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT).

Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

3. Percentages may not sum to 100 per cent due to rounding.

**Table 3.2(AHC): Quintile distribution of income for individuals by various family and household characteristics**

Percentage of individuals	Source: FRS 2013-14					
	Net equivalised disposable household income					All
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	individuals (thousands)
<b>Disability and receipt of disability benefits<sup>1</sup></b>						
Those living in families where no-one is disabled	19	19	23	20	18	1,264.9
Those living in families where someone is disabled	23	27	27	15	8	546.2
One or more disabled adult, no disabled child	23	25	27	17	8	430.7
Those living in families with disabled children <i>where they live</i>	..	..	..	..	..	..
with no disabled adult	..	..	..	..	..	..
with one or more disabled adult	..	..	..	..	..	..
In receipt of disability benefits	13	29	34	18	6	247.9
Not in receipt of disability benefits	31	26	22	13	9	298.4
<b>Tenure</b>						
Owners	14	17	26	23	21	1,237.2
Owned outright	14	18	23	22	22	577.8
Buying with a mortgage	13	16	29	23	19	659.3
NIHE/Housing Association	39	38	15	8	1	223.6
All rented privately	32	26	24	11	6	350.3
<b>Direct payment accounts<sup>2</sup></b>						
No accounts	29	18	23	13	17	104.5
With one or more accounts	20	22	24	19	15	1,706.6
<b>Savings and investments</b>						
No Savings	29	24	25	16	7	1,011.2
Less than £1,500	14	27	23	16	20	150.9
£1,500 but less than £3,000	7	24	35	23	11	135.1
£3,000 but less than £10,000	9	20	22	24	25	256.0
£10,000 but less than £20,000	6	10	24	33	27	113.1
£20,000 or more	11	7	17	20	45	144.7
<b>Region</b>						
Belfast LGD	25	23	20	13	19	258.1
East of the Province	13	21	26	22	18	869.9
West of the Province	27	21	24	17	10	683.0
<b>All individuals (NI)</b>	<b>20</b>	<b>21</b>	<b>24</b>	<b>19</b>	<b>15</b>	<b>1,811.1</b>
<b>All individuals (UK)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>63,000.0</b>

**Note:**

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT).

Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

3. Percentages may not sum to 100 per cent due to rounding.



**Table 3.3(BHC): Quintile distribution of income for individuals by Local Government District**

Percentage of individuals	Source: FRS 2011-12 to 2013-14					All individuals (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Local Government District (3-year average)</b>						
Antrim	19	16	25	22	18	41.5
Ards	23	23	23	18	12	88.6
Armagh	34	25	21	15	5	84.3
Ballymena	24	26	22	16	13	56.6
Ballymoney	24	27	28	9	12	27.6
Banbridge	20	25	19	17	19	58.6
Belfast	26	25	17	17	15	258.3
Carrickfergus	27	19	21	18	15	36.2
Castlereagh	13	16	20	35	16	77.2
Coleraine	30	19	25	13	13	45.4
Craigavon	28	26	24	16	7	90.9
Down	27	18	23	20	13	73.4
Dungannon	23	32	21	17	8	73.6
Fermanagh	37	20	17	15	11	59.6
Limavady	33	31	17	9	11	33.5
Lisburn	19	26	22	20	13	119.2
Derry	31	24	23	12	10	105.1
Newry & Mourne	35	17	20	19	9	92.6
Newtownabbey	17	26	22	20	15	86.0
North Down	20	14	24	20	22	68.9
Cookstown & Magherafelt <sup>1</sup>	30	21	18	22	9	76.9
Larne & Moyle <sup>1</sup>	26	20	22	22	11	50.0
Omagh & Strabane <sup>1</sup>	28	24	24	15	10	94.9
<b>All individuals (NI 3-year average)</b>	<b>26</b>	<b>23</b>	<b>21</b>	<b>18</b>	<b>12</b>	<b>1,801.1</b>
<b>All individuals (UK 3-year average)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>62,800.0</b>

**Note:**

1 Two LGDs combined due to sample size requirements.

2 Percentages may not sum to 100 per cent due to rounding.

**Table 3.3(AHC): Quintile distribution of income for individuals by Local Government District**

Percentage of individuals	Source: FRS 2011-12 to 2013-14					All individuals (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Local Government District (3-year average)</b>						
Antrim	15	16	27	24	18	41.5
Ards	16	25	24	20	16	88.6
Armagh	26	26	22	18	7	84.3
Ballymena	19	23	22	21	14	56.6
Ballymoney	20	27	28	13	13	27.6
Banbridge	16	21	23	25	14	58.6
Belfast	22	24	21	17	17	258.3
Carrickfergus	19	20	24	20	17	36.2
Castlereagh	10	12	23	35	19	77.2
Coleraine	24	20	21	20	15	45.4
Craigavon	20	29	24	19	8	90.9
Down	19	22	26	19	14	73.4
Dungannon	16	29	31	16	8	73.6
Fermanagh	30	22	15	21	11	59.6
Limavady	24	27	26	9	14	33.5
Lisburn	12	25	26	22	14	119.2
Derry	22	29	24	15	11	105.1
Newry & Mourne	28	18	25	17	12	92.6
Newtownabbey	16	23	23	22	16	86.0
North Down	15	15	25	20	25	68.9
Cookstown & Magherafelt <sup>1</sup>	21	22	24	22	10	76.9
Larne & Moyle <sup>1</sup>	20	22	24	20	14	50.0
Omagh & Strabane <sup>1</sup>	21	28	23	17	11	94.9
<b>All individuals (NI 3-year average)</b>	<b>20</b>	<b>23</b>	<b>24</b>	<b>20</b>	<b>14</b>	<b>1,801.1</b>
<b>All individuals (UK 3-year average)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>62,800.0</b>

**Note:**

1 Two LGDs combined due to sample size requirements.

2 Percentages may not sum to 100 per cent due to rounding.

**Table 3.4: Composition of low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds - Below Median						All individuals
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	15	14	15	15	14	15	12
Single/couple, all in full-time work	4	6	8	6	7	9	27
Couple, one full-time, one part-time work	3	3	4	2	3	4	11
Couple, one full-time work, one not working	5	8	12	5	8	12	11
No full-time, one or more part-time work	11	12	11	12	12	12	9
Workless, one or more aged 60 or over	19	19	19	12	15	15	15
Workless, one or more unemployed	21	14	10	19	14	11	4
Workless, other inactive	22	23	22	27	27	24	12
<b>Family type</b>							
Pensioner couple	10	11	10	7	8	8	11
Single pensioner	7	7	8	4	5	6	6
<i>of which</i>							
male	1	2	2	1	1	1	2
female	5	6	6	3	4	5	5
Couple with children	33	37	39	37	36	39	37
Couple without children	12	10	9	12	10	9	17
Single with children	9	12	15	14	17	16	10
Single without children	28	23	19	27	23	21	18
<i>of which</i>							
male	16	13	11	15	13	12	11
female	12	11	9	11	11	10	7
<b>Gender and adulthood</b>							
Children	23	27	30	28	29	31	24
Adult male	38	34	32	35	32	31	37
Adult female	40	39	38	37	38	38	39
<b>Religion<sup>1</sup> of adults in household</b>							
Protestant <sup>2</sup>	40	43	44	36	39	42	44
Catholic	48	46	44	48	47	45	42
Other <sup>3</sup>	3	4	3	4	4	3	4
No Religion	9	7	7	10	9	8	7
Mixed <sup>4</sup>	1	1	2	1	1	2	4
<b>All individuals (NI) (thousands)</b>	<b>227.3</b>	<b>376.1</b>	<b>544.9</b>	<b>262.8</b>	<b>379.7</b>	<b>536.7</b>	<b>1,811.1</b>
<b>All individuals (UK) (thousands)</b>	<b>5,400.0</b>	<b>9,600.0</b>	<b>15,200.0</b>	<b>9,000.0</b>	<b>13,200.0</b>	<b>18,300.0</b>	<b>63,000.0</b>

**Note:**

1. Religion is based on all adult respondents

2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

4. At least one Protestant respondent **and** at least one Catholic respondent

5. Percentages may not sum to 100 per cent due to rounding.

**Table 3.5: Composition of low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds - Below Median						All individuals
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
Those living in families where no-one is disabled	65	64	65	66	66	66	70
Those living in families where someone is disabled	35	36	35	34	34	34	30
One or more disabled adult, no disabled child	29	29	27	27	27	27	24
Those living in families with disabled children where they live	6	6	8	7	7	7	6
with no disabled adult	2	3	4	3	3	3	4
with one or more disabled adult	4	4	4	4	4	4	3
In receipt of disability benefits	7	9	10	8	9	10	14
Not in receipt of disability benefits	28	26	25	26	25	24	16
<b>Tenure</b>							
Owners	57	56	56	44	46	46	68
Owned outright	37	33	30	24	23	23	32
Buying with a mortgage	21	23	26	20	23	24	36
NIHE/Housing Association	18	21	20	21	23	24	12
All rented privately	24	23	25	34	31	30	19
<b>Direct payment accounts<sup>2</sup></b>							
No accounts	10	8	7	9	9	8	6
With one or more accounts	90	92	93	91	91	92	94
<b>Savings and investments</b>							
No Savings	75	73	71	79	79	75	56
Less than £1,500	8	7	7	7	6	7	8
£1,500 but less than £3,000	3	5	5	3	3	5	7
£3,000 but less than £10,000	6	8	10	5	6	7	14
£10,000 but less than £20,000	2	2	3	1	2	3	6
£20,000 or more	7	5	4	6	4	0	8
<b>Region</b>							
Belfast LGD	19	16	15	18	17	17	14
East of the Province	29	32	36	29	32	35	48
West of the Province	52	51	48	52	51	48	38
<b>All individuals (NI) (thousands)</b>	<b>227.3</b>	<b>376.1</b>	<b>544.9</b>	<b>262.8</b>	<b>379.7</b>	<b>536.7</b>	<b>1,811.1</b>
<b>All individuals (UK) (thousands)</b>	<b>5,400.0</b>	<b>9,600.0</b>	<b>15,200.0</b>	<b>9,000.0</b>	<b>13,200.0</b>	<b>18,300.0</b>	<b>63,000.0</b>

**Note:**

1. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

2. A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT).

Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.

3. Percentages may not sum to 100 per cent due to rounding.

**Table 3.6: Composition of low-income groups of individuals by Local Government District**

Percentage of individuals	Source: FRS 2011-12 to 2013-14						
	Income Thresholds - Below Median						All Individuals
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Local Government District (3-year average)</b>							
Antrim	2	1	2	1	2	2	2
Ards	4	5	5	4	4	4	5
Armagh	7	6	6	7	7	6	5
Ballymena	3	3	3	3	3	3	3
Ballymoney	1	1	2	1	1	1	2
Banbridge	3	3	3	3	3	2	3
Belfast	16	15	14	16	16	16	14
Carrickfergus	2	2	2	2	2	2	2
Castlereagh	3	2	2	2	2	2	4
Coleraine	3	3	3	3	3	3	3
Craigavon	4	5	6	5	5	5	5
Down	4	4	4	4	4	4	4
Dungannon	4	4	4	3	3	4	4
Fermanagh	6	5	4	5	5	4	3
Limavady	2	2	2	2	2	2	2
Lisburn	4	4	5	4	4	5	7
Derry	6	6	7	6	7	7	6
Newry & Mourne	8	7	6	8	8	7	5
Newtownabbey	3	3	3	3	4	4	5
North Down	3	3	3	3	3	3	4
Cookstown & Magherafelt <sup>1</sup>	4	6	5	5	4	5	4
Larne & Moyle <sup>1</sup>	3	3	3	3	3	3	3
Omagh & Strabane <sup>1</sup>	6	6	6	6	6	6	5
<b>All individuals (NI 3-year average) (thousands)</b>	<b>213.7</b>	<b>361.8</b>	<b>547.1</b>	<b>251.5</b>	<b>371.5</b>	<b>527.0</b>	<b>1,801.1</b>
<b>All individuals (UK 3-year average) (thousands)</b>	<b>5,600.0</b>	<b>9,700.0</b>	<b>15,300.0</b>	<b>8,900.0</b>	<b>13,200.0</b>	<b>18,100.0</b>	<b>62,800.0</b>

**Note:**

- 1 Two LGDs combined due to sample size requirements.  
 2 Percentages may not sum to 100 per cent due to rounding.

**Table 3.7: Percentage of individuals in low-income groups by various family and household characteristics**

Percentage of individuals	Income Thresholds - Below Median						All individuals (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	16	25	37	19	24	37	213.8
Single/couple, all in full-time work	2	5	8	3	6	10	491.6
Couple, one full-time, one part-time work	3	7	10	3	6	10	193.5
Couple, one full-time work, one not working	5	16	35	7	16	32	193.7
No full-time, one or more part-time work	15	27	37	19	28	38	166.2
Workless, one or more aged 60 or over	16	26	38	12	20	30	272.5
Workless, one or more unemployed	..	..	..	..	..	..	..
Workless, other inactive	24	42	56	34	48	61	209.4
<b>Family type</b>							
Pensioner couple	11	20	28	9	16	22	204.4
Single pensioner	13	24	36	9	16	27	115.8
<i>of which</i>							
male	..	..	..	..	..	..	..
female	15	26	37	9	18	31	82.0
Couple with children	11	21	31	15	20	31	674.6
Couple without children	9	12	15	10	12	15	311.9
Single with children	12	25	46	21	38	49	174.7
Single without children	19	27	32	21	27	35	329.7
<i>of which</i>							
male	19	25	30	20	25	32	194.1
female	19	30	35	22	29	39	135.6
<b>Gender and adulthood</b>							
Children	12	23	37	17	26	38	437.6
Adult male	13	19	26	14	18	25	665.4
Adult female	13	21	29	14	21	29	708.0
<b>Religion<sup>1</sup> of adults in household</b>							
Protestant <sup>2</sup>	11	20	30	12	19	29	792.9
Catholic	14	23	31	17	23	32	753.5
Other <sup>3</sup>	..	..	..	..	..	..	..
No Religion	17	20	31	21	28	33	124.3
Mixed <sup>4</sup>	..	..	..	..	..	..	..
<b>All individuals (NI)</b>	<b>13</b>	<b>21</b>	<b>30</b>	<b>15</b>	<b>21</b>	<b>30</b>	<b>1,811.1</b>
<b>All individuals (UK)</b>	<b>9</b>	<b>15</b>	<b>24</b>	<b>14</b>	<b>21</b>	<b>29</b>	<b>63,000.0</b>

**Note:**

1. Religion is based on all adult respondents
2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.
3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
4. At least one Protestant respondent **and** at least one Catholic respondent
5. Percentages may not sum to 100 per cent due to rounding.

**Table 3.8: Percentage of individuals in low-income groups by various family and household characteristics**

Percentage of individuals	Income Thresholds - Below Median						All individuals (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Disability and receipt of disability benefits<sup>1</sup></b>							
Those living in families where no-one is disabled	12	19	28	14	20	28	1,264.9
Those living in families where someone is disabled	15	25	35	16	24	33	546.2
One or more disabled adult, no disabled child	15	25	35	16	24	34	430.7
Those living in families with disabled children where they live	..	..	..	..	..	..	..
with no disabled adult	..	..	..	..	..	..	..
with one or more disabled adult	..	..	..	..	..	..	..
In receipt of disability benefits	6	14	23	8	13	22	247.9
Not in receipt of disability benefits	21	33	45	23	32	43	298.4
<b>Tenure</b>							
Owners	11	17	24	9	14	20	1,237.2
Owned outright	14	22	28	11	15	21	577.8
Buying with a mortgage	7	13	21	8	13	19	659.3
NIHE/Housing Association	19	35	48	25	40	57	223.6
All rented privately	16	25	38	26	33	46	350.3
<b>Direct payment accounts<sup>2</sup></b>							
No accounts	21	28	39	23	31	41	104.5
With one or more accounts	12	20	30	14	20	29	1,706.6
<b>Savings and investments</b>							
No Savings	17	27	38	20	30	40	1,011.2
Less than £1,500	12	17	27	12	14	24	150.9
£1,500 but less than £3,000	5	14	19	5	9	19	135.1
£3,000 but less than £10,000	5	11	21	5	9	15	256.0
£10,000 but less than £20,000	4	8	12	3	6	12	113.1
£20,000 or more	11	12	16	10	11	14	144.7
<b>Region</b>							
Belfast LGD	16	24	33	19	25	35	258.1
East of the Province	8	14	23	9	14	22	869.9
West of the Province	17	28	39	20	28	38	683.0
<b>All individuals (NI)</b>	<b>13</b>	<b>21</b>	<b>30</b>	<b>15</b>	<b>21</b>	<b>30</b>	<b>1,811.1</b>
<b>All individuals (UK)</b>	<b>9</b>	<b>15</b>	<b>24</b>	<b>14</b>	<b>21</b>	<b>29</b>	<b>63,000.0</b>

**Note:**

- Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
- A household is said to have a direct payment accounts if a household member has an account accepting Automatic Credit Transfers (ACT). Accounts included are Basic Bank accounts, Current accounts, Post Office accounts, or savings accounts with any other bank or building society.
- Percentages may not sum to 100 per cent due to rounding.

**Table 3.9: Percentage of individuals in low-income groups by Local Government District**

Percentage of individuals	Source: FRS 2011-12 to 2013-14						
	Income Thresholds - Below Median						All individuals (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Local Government District (3-year average)</b>							
Antrim	8	13	23	8	15	20	41.5
Ards	10	20	29	11	16	26	88.6
Armagh	17	27	41	21	30	38	84.3
Ballymena	11	21	28	15	19	28	56.6
Ballymoney	10	19	30	13	20	28	27.6
Banbridge	12	16	24	11	17	22	58.6
Belfast	13	20	30	15	23	32	258.3
Carrickfergus	14	20	32	14	20	31	36.2
Castlereagh	7	11	16	7	11	15	77.2
Coleraine	14	22	33	19	25	30	45.4
Craigavon	9	19	34	13	22	29	90.9
Down	12	20	29	14	20	27	73.4
Dungannon	10	19	29	10	17	31	73.6
Fermanagh	20	28	41	22	30	37	59.6
Limavady	16	26	36	17	24	32	33.5
Lisburn	8	13	25	8	13	23	119.2
Derry	13	21	36	15	24	34	105.1
Newry & Mourne	19	29	38	22	30	38	92.6
Newtownabbey	7	14	22	9	16	24	86.0
North Down	9	18	23	12	17	24	68.9
Cookstown & Magherafelt <sup>1</sup>	12	26	33	16	21	32	76.9
Larne & Moyle <sup>1</sup>	13	18	33	14	21	29	50.0
Omagh & Strabane <sup>1</sup>	13	23	33	16	22	31	94.9
<b>All individuals (NI 3-year average)</b>	<b>12</b>	<b>20</b>	<b>30</b>	<b>12</b>	<b>20</b>	<b>30</b>	<b>1,801.1</b>
<b>All individuals (UK 3-year average)</b>	<b>9</b>	<b>15</b>	<b>24</b>	<b>14</b>	<b>21</b>	<b>29</b>	<b>62,800.0</b>

**Note:**

<sup>1</sup> Two LGDs combined due to sample size requirements.

<sup>2</sup> Percentages may not sum to 100 per cent due to rounding.



**Table 3.10: Number and Percentage of Individuals below thresholds of contemporary UK median income**

Percentage of Individuals							Source: FRS 2013-14
	Income Thresholds - Below median						All Individuals
	Percentage of Individuals			Number of Individuals (000's)			
	50%	60%	70%	50%	60%	70%	
<b>BHC</b>							
NI	13	21	30	227.3	376.1	544.9	1,811.1
UK	9	15	24	5,400.0	9,600.0	15,200.0	63,000.0
<b>AHC</b>							
NI	15	21	30	262.8	379.7	536.7	1,811.1
UK	14	21	29	9,000.0	13,200.0	18,300.0	63,000.0

**Note:**

1. Differences between the UK and NI in the way that water charges are collected, and how HBAI methodology defines what is included under the definition of disposable income, means that results for Northern Ireland are not fully consistent with results on the BHC measure for the UK.

# Chapter 4: Children

## 4.1 Introduction

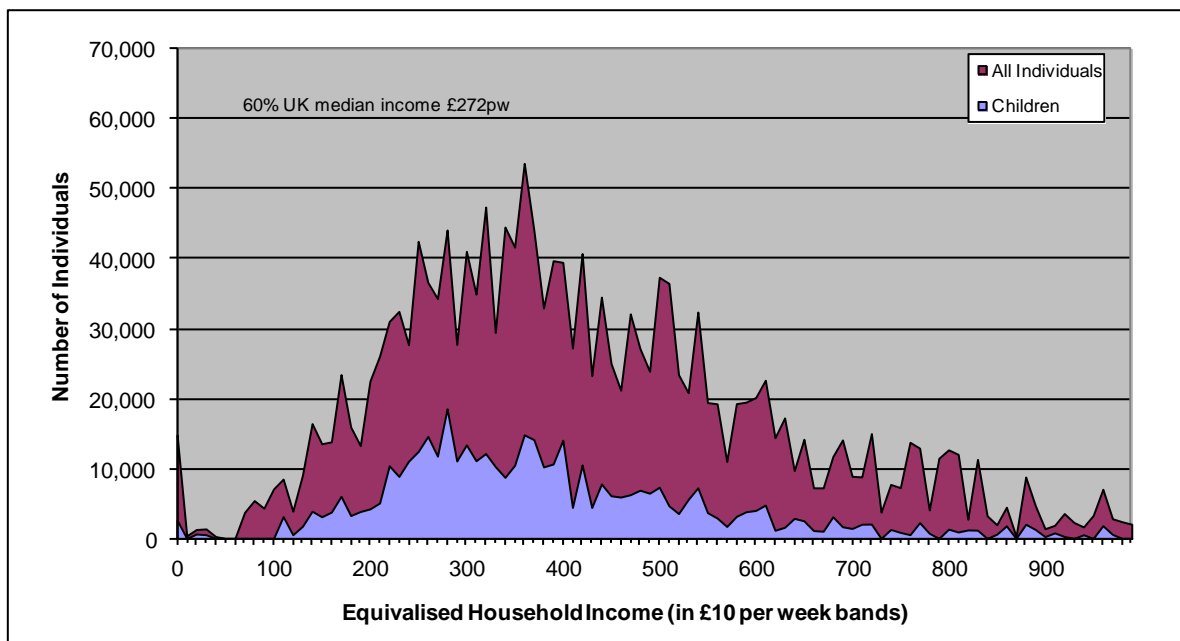
This chapter looks at how family and household characteristics are related to the position of children in the income distribution in 2013-14 and looks at how this might be linked to their family or household characteristics. High-level trends over time since 2002-03 are also examined for Northern Ireland.

The position of children in the income distribution is defined by the net equivalised income of the household in which they live. A child is defined here as an individual under 16 years of age, or an unmarried 16 to 19 year old in full-time non-advanced education. Unmarried 19 year olds in full-time non-advanced education have been included in this definition since April 2006.

### 4.1.1 Analysis and Key Findings:

Figure 4.1 (BHC and AHC) compares the income distribution of households with children and the entire population for 2013-14. Both the Before Housing Costs and After Housing Costs measures show that children followed a similar distribution to all individuals, weighted towards the lower end of the distribution.

**Figure 4.1 (BHC):** Income distribution for all individuals and for all children by income band, 2013-14



**Figure 4.1 (AHC):** Income distribution for all individuals and for all children by income band, 2013-14

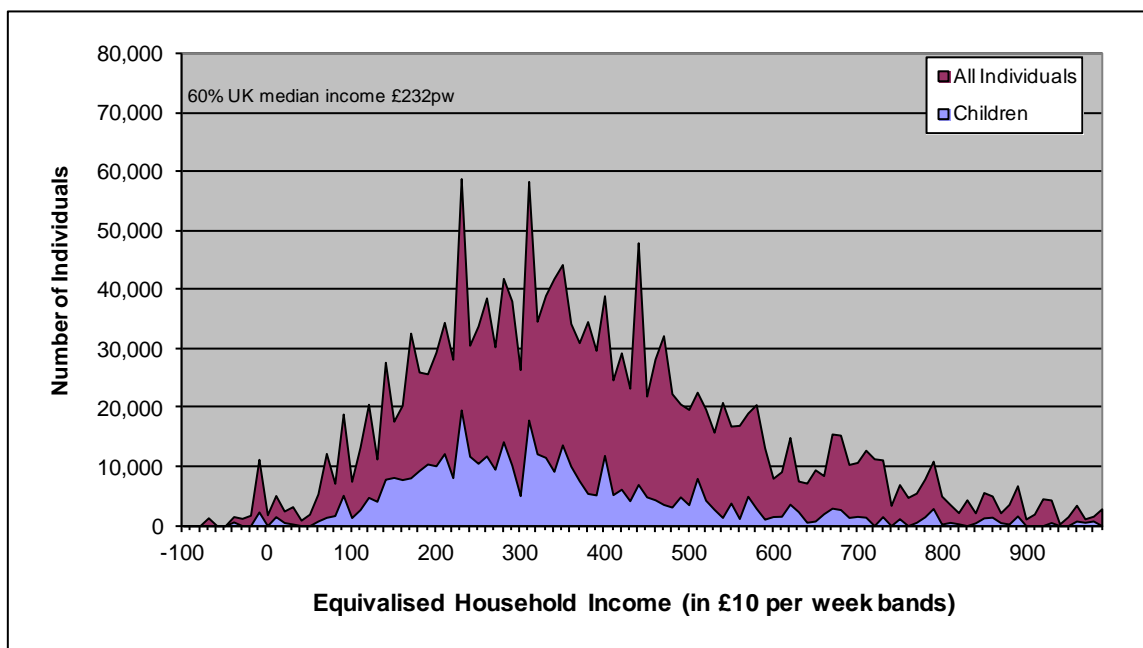


Table 4.1 also highlights the distribution being positioned towards the lower end, with over half (58%) of the child population in Northern Ireland living in a household with an income falling into the bottom two quintiles of the distribution BHC. Less than one quarter (21%) were in the top two quintiles BHC.

**Trends in relative low income:** In 2013-14, relative child poverty was 23% (approximately 101,000 children) BHC, an increase of three percentage points from the previous year. As shown in Figure 1.1 and Table 1.2, in Chapter 1 this is the first increase in child poverty since 2009-10. On the AHC analysis child poverty was 26% (approximately 112,000 children) in 2013-14, an increase of four percentage points from the previous year; however the long term pattern of child poverty has shown quite a bit of fluctuation between individual years, as shown in Chart 1.2 in Chapter 1.

**Trends in absolute low income:** In 2013-14 there were approximately 112,000 children in absolute poverty BHC, which represents 26% of children in Northern Ireland. As shown in Chart 1.3 this figure has increased by four percentage points from 2012-13 and is equal to the highest point in the time series in 2003-04. On the AHC measure it was found that 30% of children were in absolute poverty in 2013-14, representing around 132,000 children. This is an increase of four percentage points from the previous year and is the highest level recorded over the time series (see Chart 1.4).

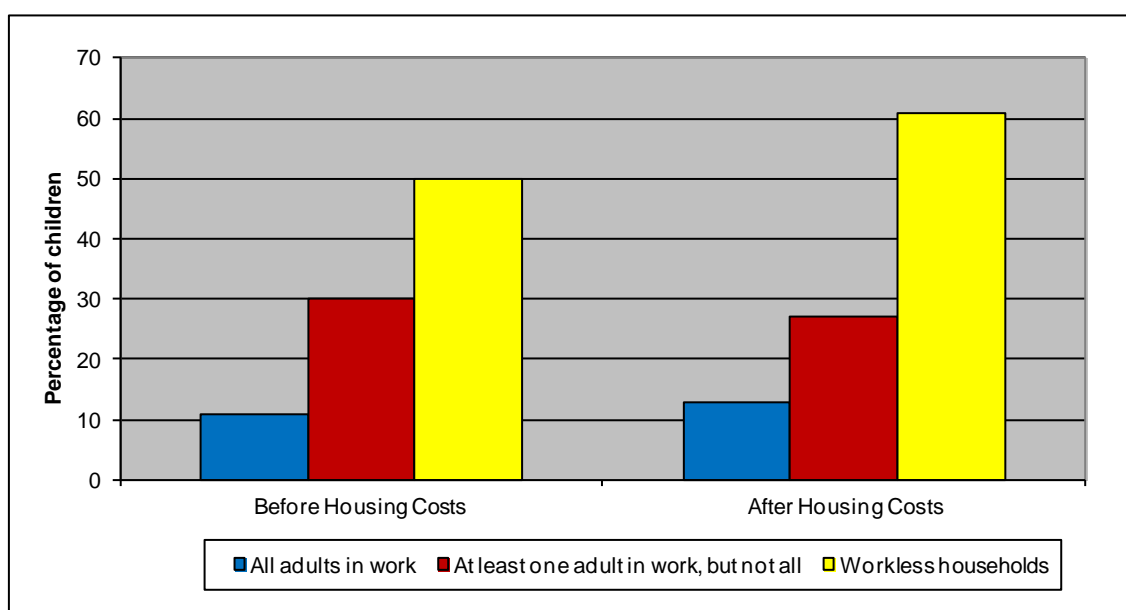
**Combined Low Income and Material Deprivation:** Table 4.11 shows the percentage and number of children in combined low income and material deprivation. As shown, 12% of children in Northern Ireland were in combined low income and material deprivation in 2013-14, which equates to 53,000 children. This has remained fairly stable for the past four years since the new suite of questions was introduced.

**Family type:** Children living in lone-parent families were more likely to be in relative poverty when compared with children living in families with two adults. The percentage of children in relative poverty for lone parent families was 25% (BHC), whereas the percentage of children in low income households for couples with children was 22%

(BHC). On the AHC measure the difference in poverty levels between these two family types was more substantial, 37% compared to 22%.

**Economic status of household:** Children in workless families were much more likely to live in low income households than those in families with at least one adult in work. Those living in workless households were approximately five times more likely to be in relative poverty than children living in households with all adults in work, 50% compared to 11% (BHC).

**Figure 4.2:** Percentage of children in low income groups by economic status of the household, 2013-14



**Number of children in the family:** In 2013-14 children living in families with three or more children were most likely to be in relative poverty at 31% BHC and 32% AHC.

**Disability:** in 2013-14 approximately 120,000 children in Northern Ireland lived in families where someone is disabled (either an adult or child). A higher proportion of children living in families with a disabled person were in relative poverty (26%) than those children living in families where there no-one is disabled (22%), BHC. On the AHC measure a similar pattern can be observed.

**Religion of head of household:** Children in households where the head of the household is Catholic were most likely to be in relative poverty BHC, at 26%. On the AHC measure it was children living in households that were no religion that experienced the highest levels of poverty, at 37%.

**State support received by family:** In 2013-14, children living in families claiming Jobseekers Allowance experienced the highest level of relative poverty, 62% BHC and 74% AHC. Children living in families that did not receive any state support had the lowest levels of relative poverty, at 15% on both BHC and AHC measures.

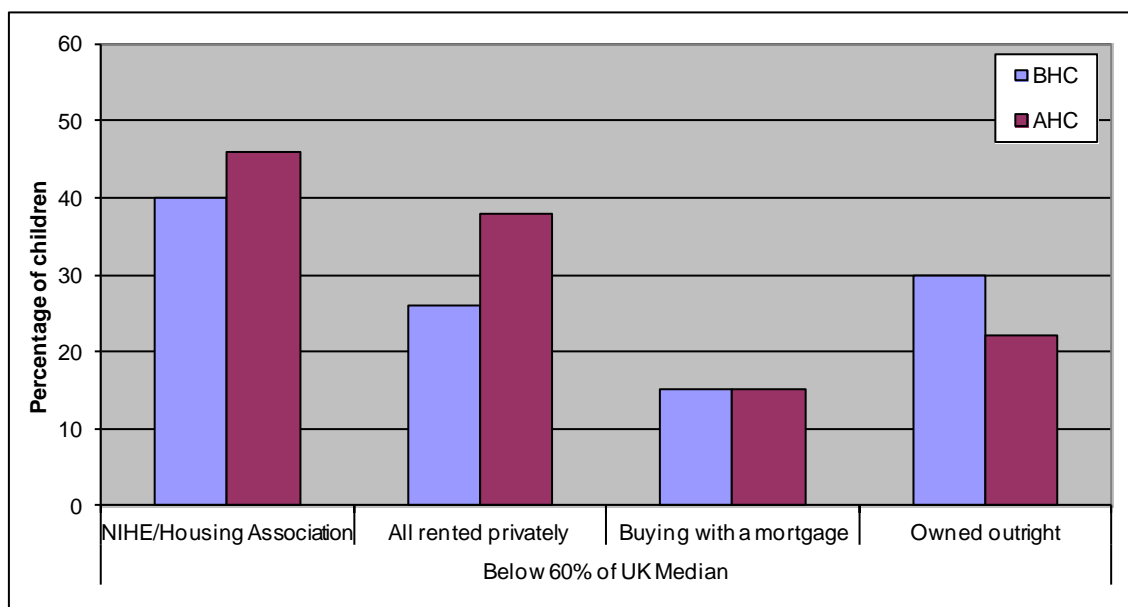
**Age of mother in family:** In 2013-14 children living in families with a mother under 30 years old were most at risk of being in relative poverty, at 29% BHC. On the AHC measure this was more obvious, at 38%, compared to only 20% if the mother was between 30 and 39 years old.

**Age of youngest child in family:** In total, 45% of children, which equates to 196,000 children, live in a family which has a youngest child under the age of 5. Over one fifth of these children are considered to be in relative poverty BHC (22%). In comparison households with the youngest child aged between 11 and 15 were most likely to be in poverty at 30%.

**Region:** Children living in the west of the province were most likely to be in relative poverty on both the BHC and the AHC measure (33% and 34% respectively). Children living in the east of Northern Ireland were least likely to be in relative poverty both BHC and AHC (15% and 18% respectively).

**Tenure:** On the BHC measure the tenure type with the highest proportion of children living in relative poverty was NIHE/Housing Association (40%), whereas those buying with a mortgage had the lowest (15%). Similarly, on the AHC measure the tenure type with the highest proportion of children in relative poverty was NIHE/Housing Association (46%) and those buying with a mortgage had the lowest (15%).

**Figure 4.3:** Percentage of children in low income poverty by Tenure, 2013-14

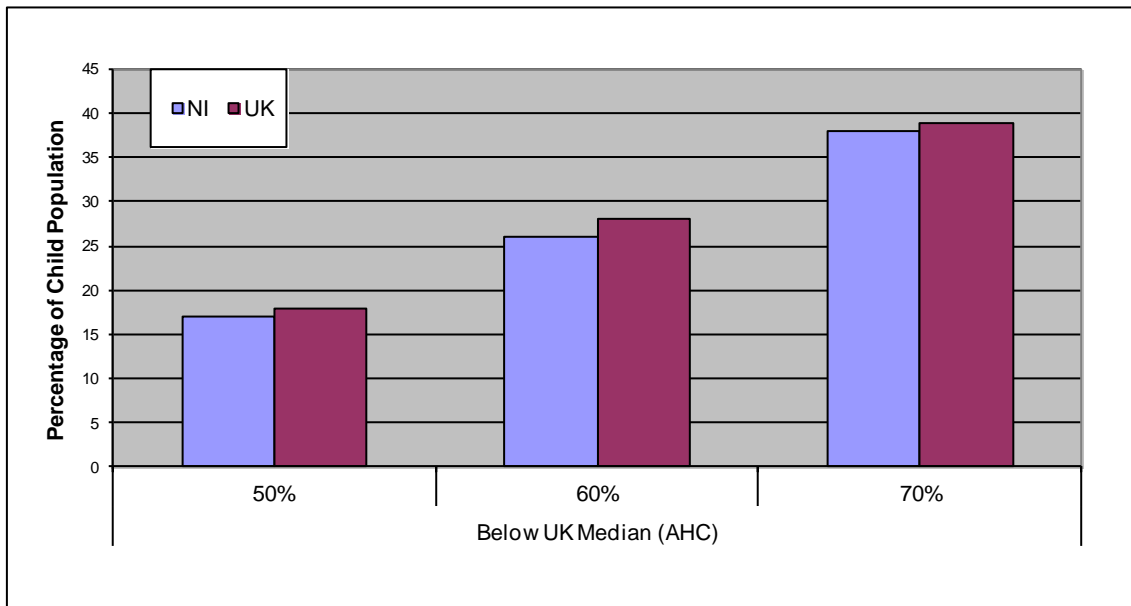


**Savings and investments:** Those children living in households with no Savings and investments were most likely to be in relative poverty, with 29% BHC and 35% AHC falling below the relative poverty threshold.

**Local Government District:** For the three year period 2011-12 to 2013-14, the Local Government District with the lowest proportion of children living in relative poverty was Castlereagh, both BHC and AHC, at, 8% and 12% respectively. The Local Government District with the highest proportion of children in relative poverty both BHC and AHC was Armagh, at 35% and 38% respectively.

**Northern Ireland and United Kingdom:** In 2013-14, the proportion of children living in relative poverty AHC was slightly lower in Northern Ireland than in the UK on all three of the thresholds shown in Figure 4.4 and Table 4.10.

**Figure 4.4:** Percentage of children below median income thresholds for Northern Ireland and United Kingdom, 2013-14



#### 4.1.2 Notes for Analysis:

(1) All analysis presented in this chapter is based on UK median incomes and the UK income distribution, unless stated otherwise.

(2) The results published in the Households Below Average Income Northern Ireland reports are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year, and caution exercised when comparing cell results between years.

(3) The Child Poverty Act 2010 sets out three income-related targets that the Government must meet by 2020. The three targets are:

- Relative Poverty target of less than 10% BHC.
- Absolute Poverty target of less than 5% BHC.
- Combined Low Income and Material Deprivation target of less than 5% BHC.

(4) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.

#### 4.1.3 Alternative Data Sources:

- NI Benefit Related Statistics  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/benefit\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm)
- NI Housing Statistics  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/housing\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/housing_publications.htm)

- Northern Ireland Neighbourhood Information Service (NINIS)  
<http://www.ninis2.nisra.gov.uk/public/Home.aspx>
- Northern Ireland Multiple Deprivation Measures 2010  
<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=137&themeName=Deprivation> or,  
[http://www.nisra.gov.uk/deprivation/nimdm\\_2010.htm](http://www.nisra.gov.uk/deprivation/nimdm_2010.htm)
- Northern Ireland Census results  
<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=136&themeName=Census 2011>
- Annual Survey of Hours and Earnings (ASHE) for Northern Ireland  
<http://www.detini.gov.uk/deti-stats-index/stats-surveys/stats-hours-and-earnings.htm>
- Households Below Average Income UK reports  
<https://www.gov.uk/government/collections/households-below-average-income-hbai-2>
- HMRC Child Poverty Statistics  
<https://www.gov.uk/government/statistics/personal-tax-credits-children-in-low-income-families-local-measure-2012-snapshot-as-at-31-august-2012>

## 4.2 Detailed Tables

### 4.2.1 Contents and points to note when interpreting tables:

Tables 4.1 to 4.3: provide information for children based on the characteristics of the household or family of which the child forms part. The tables are based on net equivalised disposable household income and their position in the UK income distribution and are presented by quintile.

Tables 4.4 to 4.6: provide information for children based on the characteristics of the household or family of which the child forms part. The tables present the composition characteristics of those groups whose incomes fall below thresholds of 50%, 60% and 70% of UK median income for 2013-14.

Tables 4.7 to 4.9: provide information for children based on the characteristics of the household or family of which the child forms part. The tables present the proportion of children in households whose household incomes fall below the low income thresholds of 50%, 60% and 70% of UK median income for 2013-14, by household characteristic.

Table 4.10: summarises the proportions and numbers of children in households below low income thresholds of 50%, 60% and 70% of UK median income for 2013-14, both for NI and for the UK.

Table 4.11: provides information on the Combined Low Income and Material Deprivation measure of poverty from 2004-05 to 2013-14.

#### **4.2.2 Key terms used:**

Please refer to the Glossary in Appendix 1 for definitions of technical terms used in this chapter. For a detailed discussion of the methodology used throughout the publication, please see Appendix 2.

#### **4.2.3 Detailed tables:**

**Please see overleaf for tables showing analysis using 2013-14 survey data.**



**Table 4.1(BHC): Quintile distribution of income for children by various family and household characteristics**

Percentage of children	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2013-14</b>						
<b>Economic status of the family and family type</b>						
Lone parent:	42	30	22	5	1	111.7
<i>of which</i>						
in full-time work	..	..	..	..	..	..
in part-time work	..	..	..	..	..	..
not working	..	..	..	..	..	..
Couple with children:	29	25	20	16	11	325.9
<i>of which</i>						
self-employed	..	..	..	..	..	..
both in full-time work	7	8	28	34	23	86.9
one in full-time work, one in part-time work	9	35	29	15	12	68.3
one in full-time work, one not working	..	..	..	..	..	..
one or more in part-time work	..	..	..	..	..	..
both not in work	..	..	..	..	..	..
<b>Economic status of household<sup>1</sup></b>						
All adults in work	17	23	27	20	13	246.3
At least one adult in work, but not all	42	36	13	7	2	113.4
Workless households	67	20	12	1	0	78.0
<b>Number of children in family</b>						
One	23	23	27	19	8	102.7
Two	27	26	22	14	12	183.3
Three or more	45	28	15	8	4	151.7
<b>Disability and receipt of disability benefits<sup>2</sup></b>						
Those living in families where no-one is disabled	32	23	21	14	10	317.7
Those living in families where someone is disabled	34	34	20	10	3	120.0
One or more disabled adult, no disabled child	37	31	20	9	2	53.2
Those living in families with disabled children <i>where they live</i>	..	..	..	..	..	..
with no disabled adult	..	..	..	..	..	..
with one or more disabled adult	..	..	..	..	..	..
In receipt of disability benefits	22	43	28	7	1	48.7
Not in receipt of disability benefits	42	27	14	12	4	71.3
<b>Religion of head of household<sup>3</sup></b>						
Protestant <sup>4</sup>	34	28	19	11	8	174.3
Catholic	33	26	20	15	6	191.0
Other <sup>5</sup>	..	..	..	..	..	..
No Religion	35	19	21	17	7	29.9
Mixed <sup>6</sup>	..	..	..	..	..	..
<b>All children (NI)</b>	<b>32</b>	<b>26</b>	<b>20</b>	<b>13</b>	<b>8</b>	<b>437.6</b>
<b>All children (UK)</b>	<b>24</b>	<b>26</b>	<b>21</b>	<b>16</b>	<b>14</b>	<b>13,400.0</b>

**Note:**

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children live only with pensioners, the status of all adults is included in the analysis.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
3. Religion is based on all adult respondents.
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other protestant'.
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent **and** at least one Catholic respondent.

**Table 4.1(AHC): Quintile distribution of income for children by various family and household characteristics**

Percentage of children	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2013-14</b>						
<b>Economic status and family type</b>						
Lone parent:	37	30	24	8	2	111.7
<i>of which</i>						
in full-time work	..	..	..	..	..	..
in part-time work	..	..	..	..	..	..
not working	..	..	..	..	..	..
Couple with children:	21	27	24	16	12	325.9
<i>of which</i>						
self-employed	..	..	..	..	..	..
both in full-time work	6	10	25	33	26	86.9
one in full-time work, one in part-time work	7	22	39	18	14	68.3
one in full-time work, one not working	..	..	..	..	..	..
one or more in part-time work	..	..	..	..	..	..
both not in work	..	..	..	..	..	..
<b>Economic status of household<sup>1</sup></b>						
All adults in work	13	21	30	22	15	246.3
At least one adult in work, but not all	27	44	20	6	2	113.4
Workless households	61	25	11	2	0	78.0
<b>Number of children in family</b>						
One	22	20	30	19	9	102.7
Two	22	26	23	16	13	183.3
Three or more	31	34	21	9	4	151.7
<b>Disability and receipt of disability benefits<sup>2</sup></b>						
Those living in families where no-one is disabled	24	25	23	16	11	317.7
Those living in families where someone is disabled	27	33	26	9	4	120.0
One or more disabled adult, no disabled child	32	33	23	10	2	53.2
Those living in families with disabled children	..	..	..	..	..	..
<i>where they live</i>						
with no disabled adult	..	..	..	..	..	..
with one or more disabled adult	..	..	..	..	..	..
In receipt of disability benefits	20	38	31	9	2	48.7
Not in receipt of disability benefits	32	31	22	9	5	71.3
<b>Religion of head of household<sup>3</sup></b>						
Protestant <sup>4</sup>	23	31	26	11	9	174.3
Catholic	28	27	23	15	7	191.0
Other <sup>5</sup>	..	..	..	..	..	..
No Religion	36	20	15	22	7	29.9
Mixed <sup>6</sup>	..	..	..	..	..	..
<b>All children (NI)</b>	<b>25</b>	<b>27</b>	<b>24</b>	<b>14</b>	<b>9</b>	<b>437.6</b>
<b>All children (UK)</b>	<b>26</b>	<b>26</b>	<b>20</b>	<b>16</b>	<b>13</b>	<b>13,400.0</b>

**Note:**

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children live only with pensioners, the status of all adults is included in the analysis.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
3. Religion is based on all adult respondents.
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other protestant'
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent and at least one Catholic respondent.

**Table 4.2(BHC): Quintile distribution of income for children by various family and household characteristics**

Percentage of children	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2013-14</b>						
<b>State Support received by family<sup>1</sup></b>						
Disability Living Allowance	21	43	29	6	1	49.8
Jobseekers Allowance	81	11	6	2	0	17.2
Incapacity Benefit	..	..	..	..	..	..
Employment and Support Allowance	..	..	..	..	..	..
Child Tax Credit	43	33	19	4	2	226.9
Working Tax Credit	37	37	17	6	3	85.4
Income Support	58	27	14	0	0	54.3
Housing Benefit	54	31	15	1	0	98.0
Not in receipt of any state support listed above	17	17	23	25	17	185.8
<b>Age of mother in family</b>						
under 30	43	23	18	14	2	60.9
30 to 39	29	26	23	14	8	177.5
40 to 49	30	28	19	12	10	157.3
50 and over	..	..	..	..	..	..
<b>Age of youngest child in family</b>						
under 5	36	24	19	13	8	195.7
5 to 10	27	28	19	16	9	133.3
11 to 15	34	29	24	7	7	74.5
16 to 19	..	..	..	..	..	..
<b>Region</b>						
Belfast LGD	37	29	13	13	8	58.6
East of the Province	22	28	23	16	11	216.0
West of the Province	44	22	19	10	5	163.1
<b>Tenure</b>						
Owners	25	23	22	18	12	273.5
Owned outright	34	24	17	18	8	52.9
Buying with a mortgage	23	22	24	18	13	220.6
NIHE/Housing Association	56	34	7	3	0	61.3
All rented privately	38	30	24	6	2	102.9
<b>Savings and investments</b>						
No Savings	41	27	18	10	3	260.9
Less than £1,500	21	26	23	14	16	43.4
£1,500 but less than £3,000	25	37	21	8	9	34.8
£3,000 but less than £10,000	19	23	24	20	13	59.2
£10,000 but less than £20,000	12	14	24	29	21	20.5
£20,000 or more	18	10	28	22	22	18.9
<b>All children (NI)</b>	<b>32</b>	<b>26</b>	<b>20</b>	<b>13</b>	<b>8</b>	<b>437.6</b>
<b>All children (UK)</b>	<b>24</b>	<b>26</b>	<b>21</b>	<b>16</b>	<b>14</b>	<b>13,400.0</b>

**Note:**

1. The population figures for receipt of benefit/tax credit do not sum to all children as they are not mutually exclusive groups, since people can receive more than one benefit

**Table 4.2(AHC): Quintile distribution of income for children by various family and household characteristics**

Percentage of children	Net equivalised disposable household income					All children (thousands)	Source: FRS 2013-14
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile		
<b>State Support received by family<sup>1</sup></b>							
Disability Living Allowance	20	40	29	9	2	49.8	
Jobseekers Allowance	74	18	6	2	0	17.2	
Incapacity Benefit	..	..	..	..	..	..	
Employment and Support Allowance	..	..	..	..	..	..	
Child Tax Credit	32	38	22	6	2	226.9	
Working Tax Credit	25	41	23	8	3	85.4	
Income Support	51	32	16	1	0	54.3	
Housing Benefit	47	35	16	1	0	98.0	
Not in receipt of any state support listed above	15	13	27	25	19	185.8	
<b>Age of mother in family</b>							
under 30	38	23	19	16	3	60.9	
30 to 39	20	30	24	17	9	177.5	
40 to 49	23	28	26	11	11	157.3	
50 and over	..	..	..	..	..	..	
<b>Age of youngest child in family</b>							
under 5	26	27	22	15	9	195.7	
5 to 10	20	28	23	17	11	133.3	
11 to 15	30	28	28	7	7	74.5	
16 to 19	..	..	..	..	..	..	
<b>Region</b>							
Belfast LGD	32	27	19	11	11	58.6	
East of the Province	17	27	27	17	11	216.0	
West of the Province	33	28	22	11	6	163.1	
<b>Tenure</b>							
Owners	16	24	27	19	14	273.5	
Owned outright	22	27	23	14	14	52.9	
Buying with a mortgage	15	23	28	21	14	220.6	
NIHE/Housing Association	46	38	12	4	0	61.3	
All rented privately	37	31	23	7	2	102.9	
<b>Savings and investments</b>							
No Savings	35	28	22	12	3	260.9	
Less than £1,500	14	29	24	12	20	43.4	
£1,500 but less than £3,000	11	35	34	12	9	34.8	
£3,000 but less than £10,000	11	29	25	19	17	59.2	
£10,000 but less than £20,000	5	15	24	33	22	20.5	
£20,000 or more	11	13	29	24	24	18.9	
<b>All children (NI)</b>	<b>25</b>	<b>27</b>	<b>24</b>	<b>14</b>	<b>9</b>	<b>437.6</b>	
<b>All children (UK)</b>	<b>26</b>	<b>26</b>	<b>20</b>	<b>16</b>	<b>13</b>	<b>13,400.0</b>	

**Note:**

1. The population figures for receipt of benefit/tax credit do not sum to all children as they are not mutually exclusive groups, since people can receive more than one benefit

**Table 4.3(BHC): Quintile distribution of income for children by Local Government District**

Percentage of children	Source: FRS 2011-12 to 2013-14					All children (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Local Government District (3-year average)</b>						
Antrim	18	19	30	19	14	10.9
Ards	27	27	20	17	9	21.1
Armagh	39	31	19	8	2	20.7
Ballymena	21	32	23	15	10	11.3
Ballymoney	26	26	33	6	8	7.1
Banbridge	21	35	22	10	11	13.0
Belfast	31	29	14	12	13	62.5
Carrickfergus	32	21	17	23	6	6.3
Castlereagh	10	22	21	40	6	18.9
Coleraine	33	18	27	11	11	10.0
Craigavon	28	34	25	10	3	26.1
Down	26	22	23	21	8	15.2
Dungannon	29	42	22	7	1	14.5
Fermanagh	43	23	16	10	8	15.0
Limavady	40	31	15	3	11	9.6
Lisburn	24	35	19	15	7	30.0
Derry	36	27	21	7	9	26.3
Newry & Mourne	38	24	17	19	1	23.6
Newtownabbey	21	37	18	15	8	22.1
North Down	26	18	17	25	14	15.5
Cookstown & Magherafelt <sup>1</sup>	36	28	13	14	9	18.9
Larne & Moyle <sup>1</sup>	26	27	15	24	8	11.2
Omagh & Strabane <sup>1</sup>	35	29	22	6	9	25.8
<b>All children (NI 3-year average)</b>	<b>30</b>	<b>29</b>	<b>19</b>	<b>14</b>	<b>8</b>	<b>436.1</b>
<b>All children (UK 3-year average)</b>	<b>23</b>	<b>25</b>	<b>21</b>	<b>17</b>	<b>15</b>	<b>13,300.0</b>

**Note:**

<sup>1</sup> Two LGDs combined due to sample size requirements.

**Table 4.3(AHC): Quintile distribution of income for children by Local Government District**

Percentage of children	Source: FRS 2011-12 to 2013-14					All children (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Local Government District (3-year average)</b>						
Antrim	18	19	32	20	11	10.9
Ards	20	32	21	16	11	21.1
Armagh	34	32	20	9	4	20.7
Ballymena	18	31	21	18	12	11.3
Ballymoney	23	30	30	8	9	7.1
Banbridge	18	34	24	17	8	13.0
Belfast	26	30	19	13	13	62.5
Carrickfergus	25	21	24	24	6	6.3
Castlereagh	11	15	27	41	6	18.9
Coleraine	27	21	20	21	11	10.0
Craigavon	23	33	28	13	3	26.1
Down	22	25	28	16	10	15.2
Dungannon	18	42	28	11	2	14.5
Fermanagh	35	28	13	14	8	15.0
Limavady	27	33	25	4	11	9.6
Lisburn	16	35	25	16	8	30.0
Derry	29	29	22	11	9	26.3
Newry & Mourne	35	19	26	17	2	23.6
Newtownabbey	20	31	23	17	9	22.1
North Down	22	18	23	21	16	15.5
Cookstown & Magherafelt <sup>1</sup>	25	27	25	15	8	18.9
Larne & Moyle <sup>1</sup>	21	28	15	25	11	11.2
Omagh & Strabane <sup>1</sup>	26	35	21	10	8	25.8
<b>All children (NI 3-year average)</b>	<b>24</b>	<b>29</b>	<b>23</b>	<b>16</b>	<b>9</b>	<b>436.1</b>
<b>All children (UK 3-year average)</b>	<b>26</b>	<b>24</b>	<b>20</b>	<b>16</b>	<b>14</b>	<b>13,300.0</b>

**Note:**

<sup>1</sup> Two LGDs combined due to sample size requirements.

**Table 4.4: Composition of low-income groups of children by various family and household characteristics**

Percentage of children	Source: FRS 2013-14						
	Income Thresholds - Below Median						All children
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Economic status and family type</b>							
Lone parent:	..	28	32	..	37	34	<b>26</b>
of which							
in full-time work	..	4	5	..	6	5	<b>6</b>
in part-time work	..	2	4	..	3	5	<b>6</b>
not working	..	22	23	..	27	24	<b>14</b>
Couple with children:	..	72	68	..	63	66	<b>74</b>
of which							
self-employed	..	22	21	..	18	20	<b>15</b>
both in full-time work	..	4	5	..	4	4	<b>20</b>
one in full-time work, one in part-time work	..	5	5	..	5	4	<b>16</b>
one in full-time work, one not working	..	13	18	..	10	16	<b>15</b>
one or more in part-time work	..	9	7	..	8	7	<b>4</b>
both not in work	..	19	13	..	18	14	<b>6</b>
<b>Economic status of household<sup>1</sup></b>							
All adults in work	..	28	32	..	29	30	<b>56</b>
At least one adult in work, but not all	..	33	34	..	28	34	<b>26</b>
Workless households	..	39	34	..	43	36	<b>18</b>
<b>Number of children in family</b>							
One	..	16	17	..	21	18	<b>23</b>
Two	..	38	37	..	36	36	<b>42</b>
Three or more	..	46	46	..	43	46	<b>35</b>
<b>Disability and receipt of disability benefits<sup>2</sup></b>							
Those living in families where no-one is disabled	..	68	71	..	70	71	<b>73</b>
Those living in families where someone is disabled	..	32	29	..	30	29	<b>27</b>
One or more disabled adult, no disabled child	..	17	14	..	16	16	<b>12</b>
Those living in families with disabled children	..	15	15	..	14	14	<b>15</b>
where they live							
with no disabled adult	..	6	7	..	6	6	<b>9</b>
with one or more disabled adult	..	9	8	..	8	8	<b>7</b>
In receipt of disability benefits	..	10	9	..	9	9	<b>11</b>
Not in receipt of disability benefits	..	22	21	..	21	20	<b>16</b>
<b>Religion of head of household<sup>3</sup></b>							
Protestant <sup>4</sup>	..	39	43	..	36	41	<b>40</b>
Catholic	..	50	43	..	48	45	<b>44</b>
Other <sup>5</sup>	..	4	4	..	5	4	<b>4</b>
No Religion	..	6	7	..	10	8	<b>7</b>
Mixed <sup>6</sup>	..	1	3	..	1	2	<b>5</b>
<b>All children (NI) (Thousands)</b>	<b>51.6</b>	<b>100.5</b>	<b>162.7</b>	<b>72.4</b>	<b>112.0</b>	<b>165.2</b>	<b>437.6</b>
<b>All children (UK) (Thousands)</b>	<b>1,200.0</b>	<b>2,300.0</b>	<b>4,000.0</b>	<b>2,400.0</b>	<b>3,700.0</b>	<b>5,200.0</b>	<b>13,400.0</b>

**Note:**

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children live only with pensioners, the status of all adults is included in the analysis.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
3. Religion is based on all adult respondents.
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other protestant'.
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent **and** at least one Catholic respondent.

**Table 4.5: Composition of low-income groups of children by various family and household characteristics**

Percentage of children	Source: FRS 2013-14						
	Income Thresholds - Below Median						All children
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>State Support received by family<sup>1</sup></b>							
Disability Living Allowance	..	10	9	..	9	9	11
Jobseekers Allowance	..	11	9	..	11	9	4
Incapacity Benefit	..	2	1	..	2	1	1
Employment and Support Allowance	..	5	5	..	5	5	4
Child Tax Credit	..	61	68	..	66	69	52
Working Tax Credit	..	19	22	..	20	22	20
Income Support	..	21	21	..	25	23	12
Housing Benefit	..	36	36	..	42	40	22
Not in receipt of any state support listed above	..	28	23	..	25	22	42
..	..	..	..	..	..	..	..
..	..	..	..	..	..	..	..
<b>Age of mother in family</b>							
under 30	..	17	18	..	21	18	14
30 to 39	..	33	37	..	32	37	40
40 to 49	..	37	34	..	33	33	36
50 and over	..	12	10	..	14	11	10
..	..	..	..	..	..	..	..
<b>Age of youngest child in family</b>							
under 5	..	44	49	..	47	49	45
5 to 10	..	26	27	..	25	26	30
11 to 15	..	22	18	..	20	18	17
16 to 19	..	8	6	..	8	7	8
..	..	..	..	..	..	..	..
<b>Region</b>							
Belfast LGD	..	15	14	..	17	16	13
East of the Province	..	31	38	..	34	36	49
West of the Province	..	54	48	..	49	48	37
<b>Tenure</b>							
Owners	..	49	48	..	40	42	62
Owned outright	..	16	12	..	10	10	12
Buying with a mortgage	..	33	36	..	30	32	50
NIHE/Housing Association	..	24	22	..	25	24	14
All rented privately	..	27	30	..	35	33	24
<b>Savings and investments</b>							
No Savings	..	76	73	..	82	77	60
Less than £1,500	..	7	8	..	6	5	10
£1,500 but less than £3,000	..	6	6	..	4	6	8
£3,000 but less than £10,000	..	6	9	..	6	7	14
£10,000 but less than £20,000	..	2	2	..	1	2	5
£20,000 or more	..	2	2	..	2	2	4
<b>All children (NI) (Thousands)</b>	<b>51.6</b>	<b>100.5</b>	<b>162.7</b>	<b>72.4</b>	<b>112.0</b>	<b>165.2</b>	<b>437.6</b>
<b>All children (UK) (Thousands)</b>	<b>1,200.0</b>	<b>2,300.0</b>	<b>4,000.0</b>	<b>2,400.0</b>	<b>3,700.0</b>	<b>5,200.0</b>	<b>13,400.0</b>

**Note:**

1. The population figures for receipt of benefit/tax credit do not sum to all children as they are not mutually exclusive groups, since people can receive more than one benefit



**Table 4.6: Composition of low-income groups of children by Local Government District**

Percentage of children	Source: FRS 2011-12 to 2013-14						
	Income Thresholds - Below Median						All children
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Local Government District (3-year average)</b>							
Antrim	1	1	2	1	2	1	2
Ards	5	5	5	4	4	5	5
Armagh	7	8	7	8	7	6	5
Ballymena	1	2	2	2	2	2	3
Ballymoney	2	2	2	2	2	2	2
Banbridge	3	2	3	2	2	2	3
Belfast	14	15	14	15	15	16	14
Carrickfergus	2	1	2	1	1	1	1
Castlereagh	2	2	2	1	2	2	4
Coleraine	3	2	2	3	3	2	2
Craigavon	3	5	6	4	6	5	6
Down	5	3	3	4	3	3	3
Dungannon	3	3	3	3	3	4	3
Fermanagh	6	4	4	5	5	4	3
Limavady	3	3	3	3	2	2	2
Lisburn	5	5	6	4	5	6	7
Derry	6	6	7	6	8	7	6
Newry & Mourne	10	8	6	9	8	6	5
Newtownabbey	2	4	4	3	4	5	5
North Down	3	4	3	3	3	3	4
Cookstown & Magherafelt <sup>1</sup>	4	6	5	6	5	5	4
Larne & Moyle <sup>1</sup>	3	2	3	3	2	3	3
Omagh & Strabane <sup>1</sup>	8	8	7	7	6	7	6
<b>All children (NI 3-year average) (Thousands)</b>	<b>48.4</b>	<b>94.0</b>	<b>157.7</b>	<b>68.8</b>	<b>108.4</b>	<b>156.7</b>	<b>436.1</b>
<b>All children (UK 3-year average) (Thousands)</b>	<b>1,200.0</b>	<b>2,300.0</b>	<b>4,000.0</b>	<b>2,300.0</b>	<b>3,700.0</b>	<b>5,100.0</b>	<b>13,300.0</b>

Note:

1 Two LGDs combined due to sample size requirements.

**Table 4.7: Percentage of children in low-income groups by various family and household characteristics**

Percentage of children	Income Thresholds - Below Median						All children (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Economic status and family type</b>							
Lone parent:	12	25	47	20	37	50	111.7
<i>of which</i>							
in full-time work	..	..	..	..	..	..	..
in part-time work	..	..	..	..	..	..	..
not working	..	..	..	..	..	..	..
Couple with children:	12	22	34	15	22	34	325.9
<i>of which</i>							
self-employed	..	..	..	..	..	..	..
both in full-time work	1	5	9	3	6	9	86.9
one in full-time work, one in part-time work	3	7	12	4	8	10	68.3
one in full-time work, one not working	..	..	..	..	..	..	..
one or more in part-time work	..	..	..	..	..	..	..
both not in work	..	..	..	..	..	..	..
<b>Economic status of household<sup>1</sup></b>							
All adults in work	6	11	21	8	13	20	246.3
At least one adult in work, but not all	11	30	48	17	27	49	113.4
Workless households	31	50	71	44	61	76	78.0
<b>Number of children in family</b>							
One	10	16	26	15	23	28	102.7
Two	12	21	33	16	22	33	183.3
Three or more	13	31	49	18	32	51	151.7
<b>Disability and receipt of disability benefits<sup>2</sup></b>							
Those living in families where no-one is disabled	10	22	36	15	25	37	317.7
Those living in families where someone is disabled	16	26	40	20	28	41	120.0
One or more disabled adult, no disabled child	17	31	43	23	33	49	53.2
Those living in families with disabled children <i>where they live</i>	..	..	..	..	..	..	..
with no disabled adult	..	..	..	..	..	..	..
with one or more disabled adult	..	..	..	..	..	..	..
In receipt of disability benefits	9	20	29	13	20	31	48.7
Not in receipt of disability benefits	20	31	47	25	33	47	71.3
<b>Religion of head of household<sup>3</sup></b>							
Protestant <sup>4</sup>	10	22	40	14	23	39	174.3
Catholic	14	26	37	19	28	39	191.0
Other <sup>5</sup>	..	..	..	..	..	..	..
No Religion	16	21	39	23	37	43	29.9
Mixed <sup>6</sup>	..	..	..	..	..	..	..
<b>All children (NI)</b>	<b>12</b>	<b>23</b>	<b>37</b>	<b>17</b>	<b>26</b>	<b>38</b>	<b>437.6</b>
<b>All children (UK)</b>	<b>9</b>	<b>17</b>	<b>30</b>	<b>18</b>	<b>28</b>	<b>39</b>	<b>13,400.0</b>

**Note:**

1. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. For those households where children live only with pensioners, the status of all adults is included in the analysis.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
3. Religion is based on all adult respondents.
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other protestant'.
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent **and** at least one Catholic respondent.

**Table 4.8: Percentage of children in low-income groups by various family and household characteristics**

Percentage of children	Income Thresholds - Below Median						All children (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>State Support received by family</b>							
Disability Living Allowance	9	20	28	12	20	30	<b>49.8</b>
Jobseekers Allowance	51	62	88	60	74	88	<b>17.2</b>
Incapacity Benefit	..	..	..	..	..	..	..
Employment and Support Allowance	..	..	..	..	..	..	..
Child Tax Credit	11	27	49	19	32	50	<b>226.9</b>
Working Tax Credit	6	22	42	14	26	43	<b>85.4</b>
Income Support	15	38	64	30	52	71	<b>54.3</b>
Housing Benefit	20	37	59	32	48	67	<b>98.0</b>
Not in receipt of any state support listed above	10	15	20	11	15	20	<b>185.8</b>
<b>Age of mother in family</b>							
under 30	14	29	48	26	38	50	<b>60.9</b>
30 to 39	9	19	34	12	20	35	<b>177.5</b>
40 to 49	12	24	35	16	23	35	<b>157.3</b>
50 and over	..	..	..	..	..	..	..
<b>Age of youngest child in family</b>							
under 5	10	22	41	18	27	41	<b>195.7</b>
5 to 10	10	20	33	12	21	33	<b>133.3</b>
11 to 15	17	30	38	20	30	39	<b>74.5</b>
16 to 19	..	..	..	..	..	..	..
<b>Region</b>							
Belfast LGD	17	26	40	23	32	44	<b>58.6</b>
East of the Province	6	15	28	10	18	28	<b>216.0</b>
West of the Province	17	33	48	23	34	49	<b>163.1</b>
<b>Tenure</b>							
Owners	10	18	28	11	16	26	<b>273.5</b>
Owned outright	21	30	37	20	22	32	<b>52.9</b>
Buying with a mortgage	8	15	26	9	15	24	<b>220.6</b>
NIHE/Housing Association	17	40	60	22	46	66	<b>61.3</b>
All rented privately	13	26	47	27	38	53	<b>102.9</b>
<b>Savings and investments</b>							
No Savings	15	29	46	23	35	49	<b>260.9</b>
Less than £1,500	12	17	30	12	14	20	<b>43.4</b>
£1,500 but less than £3,000	5	18	27	8	13	28	<b>34.8</b>
£3,000 but less than £10,000	2	10	25	4	11	21	<b>59.2</b>
£10,000 but less than £20,000	4	9	14	4	5	18	<b>20.5</b>
£20,000 or more	11	11	19	11	11	18	<b>18.9</b>
<b>All children (NI)</b>	<b>12</b>	<b>23</b>	<b>37</b>	<b>17</b>	<b>26</b>	<b>38</b>	<b>437.6</b>
<b>All children (UK)</b>	<b>9</b>	<b>17</b>	<b>30</b>	<b>18</b>	<b>28</b>	<b>39</b>	<b>13,400.0</b>

**Note:**

1 The population figures for receipt of benefit/tax credit do not sum to all children as they are not mutually exclusive groups, since people can receive more than one benefit

**Table 4.9: Percentage of children in low-income groups by Local Government District**

Percentage of children	Source: FRS 2011-12 to 2013-14						
	Income Thresholds - Below Median						All children (thousands)
	Before Housing Costs			After Housing Costs			
Local Government District (3-year average)	50%	60%	70%	50%	60%	70%	
Antrim	6	11	24	8	18	19	10.9
Ards	11	21	36	15	21	33	21.1
Armagh	17	35	51	26	38	46	20.7
Ballymena	3	18	27	11	18	31	11.3
Ballymoney	11	20	39	20	23	37	7.1
Banbridge	12	14	31	13	18	24	13.0
Belfast	11	22	36	17	26	39	62.5
Carrickfergus	12	17	42	12	25	36	6.3
Castlereagh	5	8	16	5	12	16	18.9
Coleraine	15	23	38	18	28	34	10.0
Craigavon	6	18	37	12	25	33	26.1
Down	15	19	28	19	22	27	15.2
Dungannon	10	21	37	14	20	40	14.5
Fermanagh	18	28	46	24	35	46	15.0
Limavady	14	27	43	19	27	40	9.6
Lisburn	7	15	32	9	18	32	30.0
Derry	12	23	43	15	31	44	26.3
Newry & Mourne	21	32	42	26	37	43	23.6
Newtownabbey	5	17	28	9	20	34	22.1
North Down	8	22	29	15	24	34	15.5
Cookstown & Magherafelt <sup>1</sup>	10	28	42	21	26	40	18.9
Larne & Moyle <sup>1</sup>	11	16	40	16	21	35	11.2
Omagh & Strabane <sup>1</sup>	15	29	41	18	27	42	25.8
<b>All children (NI 3-year average)</b>	<b>11</b>	<b>22</b>	<b>36</b>	<b>16</b>	<b>25</b>	<b>36</b>	<b>436.1</b>
<b>All children (UK 3-year average)</b>	<b>9</b>	<b>17</b>	<b>30</b>	<b>17</b>	<b>27</b>	<b>38</b>	<b>13,300.0</b>

**Note:**

1 Two LGDs combined due to sample size requirements.

**Table 4.10: Number and Percentage of Children below thresholds of contemporary UK median income**

**Source: FRS 2013-14**

	Income Thresholds - Below Median						All Children (000's)
	Percentage of Children			Number of Children (000's)			
	50%	60%	70%	50%	60%	70%	
<b>BHC</b>							
Northern Ireland	12	23	37	51.6	100.5	162.7	<b>437.6</b>
United Kingdom	9	17	30	1,200.0	2,300.0	4,000.0	<b>13,400.0</b>
<b>AHC</b>							
Northern Ireland	17	26	38	72.4	112.0	165.2	<b>437.6</b>
United Kingdom	18	28	39	2,400.0	3,700.0	5,200.0	<b>13,400.0</b>

**Note:**

1. Differences between the UK and NI in the way that water charges are collected, and how HBAI methodology defines what is included under the definition of disposable income, means that results for Northern Ireland are not fully consistent with results on the BHC measure for the UK.

**Table 4.11: Percentage and number of children falling below thresholds of low income and material deprivation, (Northern Ireland)<sup>1,2,3</sup>**

Source: FRS 2004-05 to 2013-14			
Low income and material deprivation			
Year	Percentage	Number (thousands)	All children (thousands)
2004-05	16	69.6	428.0
2005-06	16	66.8	424.8
2006-07	12	52.8	427.2
2007-08	14	60.0	425.4
2008-09	15	65.3	427.2
2009-10	17	74.4	432.5
2010-11	16	69.6	433.6
<b>New suite of questions</b>			
2010-11	12	51.0	433.6
2011-12	11	49.1	434.1
2012-13	11	46.1	436.7
2013-14	12	53.4	437.6

**Note:**

1. A family is in low income and material deprivation if they have a material deprivation score of 25 or more and a household income below 70 percent of contemporary median income, Before Housing Costs.
2. Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties; see references to sampling errors in Annex 2.
3. New questions about four additional material deprivation items for children were introduced into the 2010-11 FRS and from 2011-12 four questions from the original suite were removed. Figures from the old and new suite of questions are not comparable.



# Chapter 5: Working-age adults

## 5.1 Introduction

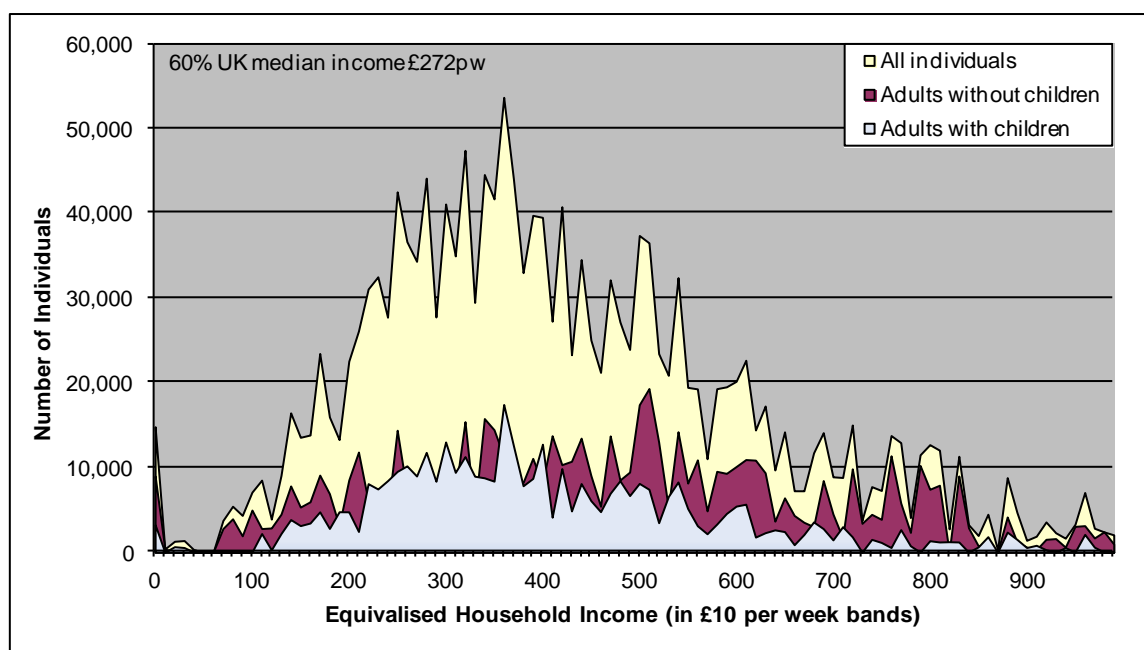
This chapter looks at the position of working-age adults in the income distribution in 2013-14 and at how this is linked to their family or household characteristics. The position of working-age adults in the income distribution is defined by the net equivalised income of the household in which they live.

Working-age adults are defined as all adults below State Pension age. Prior to 6th April 2010, women reached the State Pension age at 60. From 6th April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age of men, currently 65. This chapter includes results only for those individuals below State Pension age. Thus, any partners above State Pension age will be excluded from results in this chapter, but will be included in Chapter 6 results for pensioner couples. This differs from Chapter 3, where both adults in a couple with one adult above State Pension age and one below are classified as a pensioner couple.

### 5.1.1 Analysis and Key Findings:

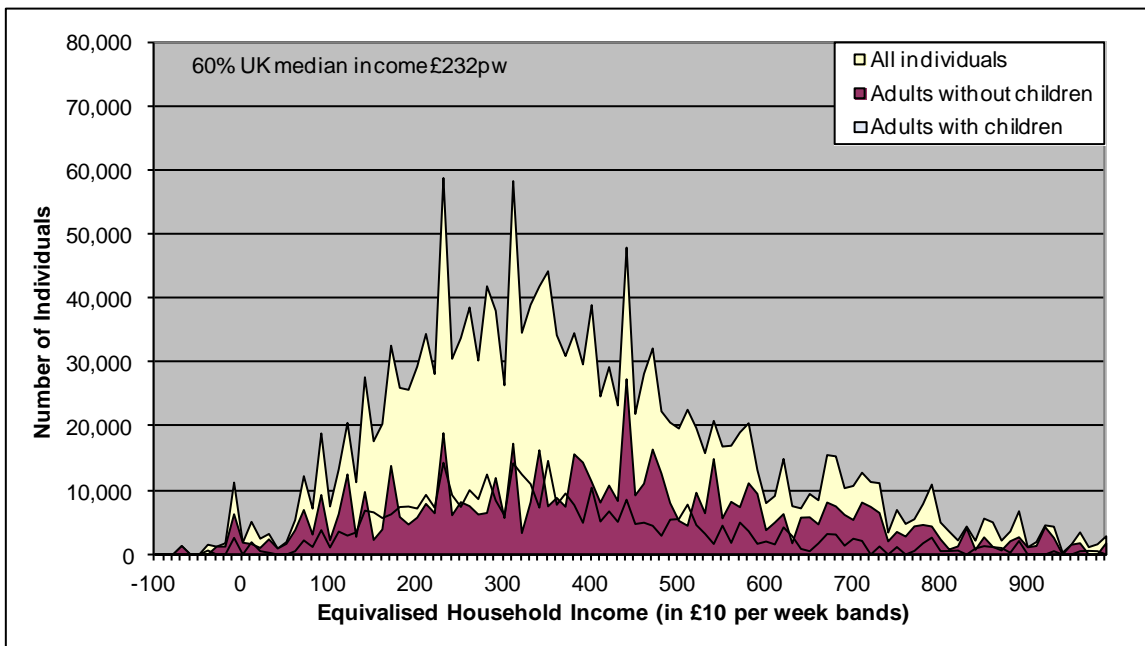
Figures 5.1 (BHC and AHC) look at the income distribution in Northern Ireland for working-age adults with children, working-age adults without children and the entire population for 2013-14. Both measures show that the distribution of working-age adults with children are slightly more positioned towards the lower end compared to working-age adults without children.

**Figure 5.1 (BHC):** Income distribution by income band for all individuals, working-age adults with children and without children, 2013-14





**Figure 5.1 (AHC):** Income distribution by income band for all individuals, working-age adults with children and without children, 2013-14



**Trends in relative low income:** In 2013-14, as shown in Figure 1.1 (in Chapter 1), 20% of working-age adults in Northern Ireland were in relative poverty BHC. This represents approximately 213,000 working-age adults. This figure has increased by two percentage points from the previous year and is equal to the highest level of relative poverty recorded over the time series. This compares to a series low of 15% in 2006-07.

The percentage of working-age adults in relative poverty after housing costs was 20% in 2013-14, which represents approximately 221,000 working-age adults in Northern Ireland. As shown in Figure 1.2 (in Chapter 1) this is one percentage point higher than the previous year and four percentage points higher than the lowest level recorded over the time series. However, although the level of relative poverty AHC is comparatively high it is two percentage points lower than the series high of 22% in 2011-12.

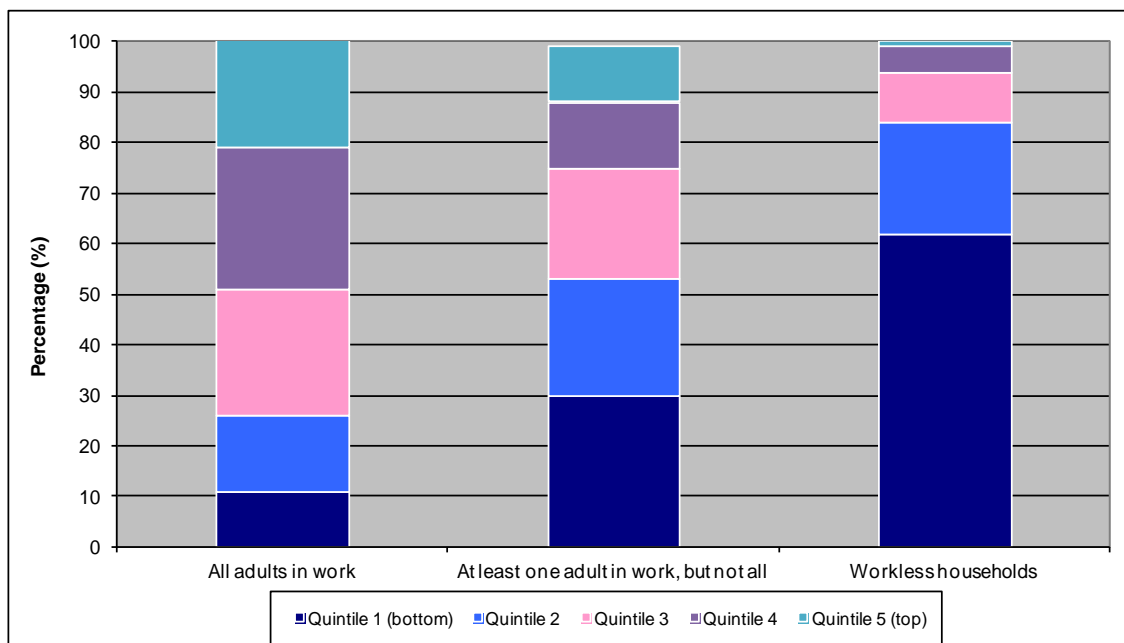
**Trends in absolute low income:** 21% of working-age adults in Northern Ireland were in absolute poverty BHC in 2013-14. This represents approximately 230,000 working-age adults. Figure 1.3 (in Chapter 1) shows that this figure has increased by one percentage point from the previous year and is the second highest value recorded over a twelve year period (22% in 2011-12 is the highest).

In 2013-14 the percentage of working-age adults in absolute poverty after housing costs was 23%, which represents approximately 253,000 working-age adults. This is one percentage point higher than the previous year and along with 2011-12 is the highest level recorded over the twelve year period, as shown in Figure 1.4.

**Economic status of adults in the family:** Working-age adults in families that are ‘workless, other inactive’ are over ten times more likely to be in relative poverty than those working-age adults in families where all adults are in full-time work at 42% and 4% respectively on the BHC measure.

**Economic status of household:** Figure 5.2 and Table 5.1 (BHC) shows that half (50%) of working age adults living in households where all adults are in work are found in the top two quintiles of the UK income distribution. In contrast 84% of working-age adults living in a workless household were found in the bottom two quintiles. In terms of relative poverty 8% of households with all adults in work were in relative poverty compared to 56% of working-age adults living in a workless household (BHC).

**Figure 5.2:** Economic status of households containing working-age adults by quintile (UK income distribution), Before Housing Costs, 2013-14



**Family type:** Single working-age adults were more likely to be in relative poverty than working-age adults living as a couple, at 26% compared to 16% BHC. The level of poverty between working-age adults with children and working-age adults without children showed no difference BHC, both at 20%.

Single working age adults with children showed the most noticeable difference between BHC and AHC poverty levels, increasing from 24% BHC to 38% AHC. In comparison the poverty levels of single working age adults without children was 27% both BHC and AHC.

**Gender by number of adults in the family and work status:** There was little difference in the percentage of working-age males and working-age females in relative poverty overall BHC. However, single males (in work) had lower poverty levels than single females (in work); 11% compared to 16%.

**Age of head of family:** Working-age adults where the age of the head was 29 or under had the highest level of poverty BHC for both those with and those without children, at 24% and 25% respectively.

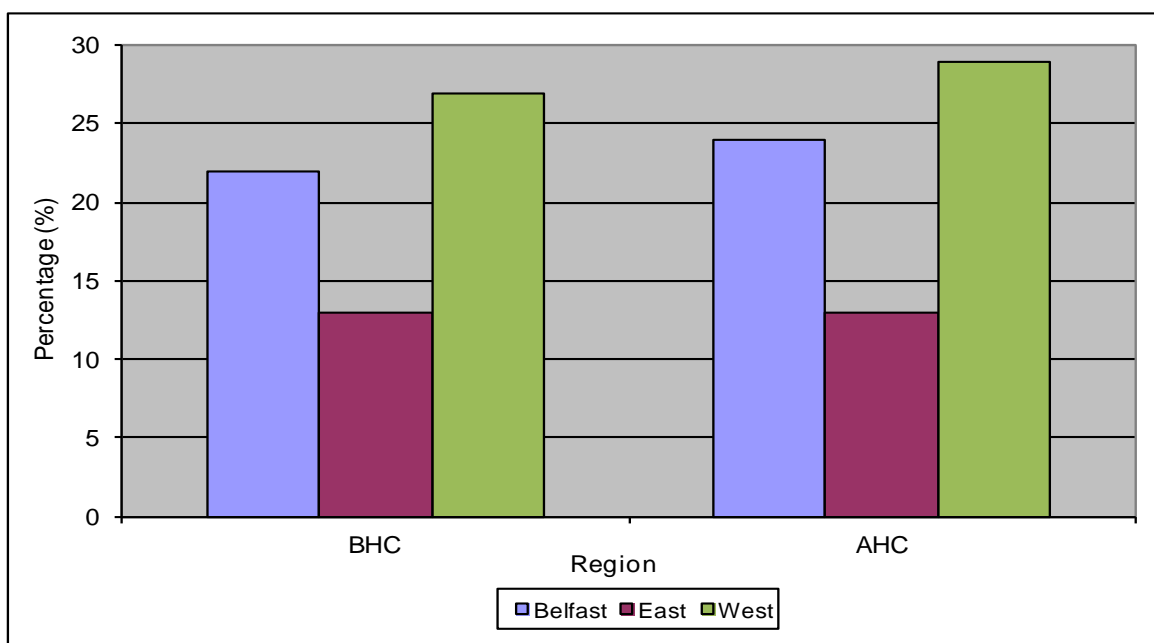
**Disability:** In 2013-14 approximately 263,000 working-age adults live in families where someone is disabled (either an adult or child). Overall working-age adults had a higher risk of poverty if they lived in a family where someone was disabled at 26%, compared to 18% if no-one in the family was disabled BHC. Working-age adults living with a disabled

adult or child were much less likely to be in poverty if the family is in receipt of disability benefits, 16% compared to 34% BHC.

**Religion of adults in household:** Before housing costs there was not much variation in relative poverty levels based on religion. Protestant households had a slightly lower level than Catholic and no religion households, 19% compared to 22%. The highest level of working-age poverty AHC was found to be those working-age adults considered to be no religion, at 26%, compared to 18% of Protestant and 23% of Catholic households.

**Region:** As shown in Figure 5.3 working-age adults in the west of the province clearly had the highest risk of poverty in Northern Ireland at 27% BHC and 29% AHC. This compares to 13% for the east of the province, both BHC and AHC.

**Figure 5.3:** Percentage of working-age adults in low income households by region, 2013-14



**Tenure:** Working-age adults buying with a mortgage had the lowest levels of poverty BHC at 12%. The highest level of working-age poverty was amongst those living in NIHE/Housing Association accommodation, at 40% BHC.

**Savings and assets:** In 2013-14 over one quarter (27%) of working-age adults with no savings or assets were in relative poverty BHC. Working-age adults with any amount of savings or assets had a much lower risk of poverty, particularly when they exceeded £1,500.

**Educational attainment:** While there were approximately 241,000 working-age adults with a qualification at degree level or above in 2013-14 there were approximately 217,000 working-age adults with no qualifications. One third of working-age adults with no qualifications were in relative poverty, both BHC and AHC, compared to less than one tenth of those with a qualification at degree level or higher.

**State support received by family:** In 2013-14 almost three quarters (72%) of working-age adults in families receiving Jobseekers Allowance were in poverty BHC. Those receiving Housing benefit were also at high risk of poverty, at 51% BHC.

**Local Government District:** The Local Government District with the lowest proportion of working-age adults living in relative poverty BHC was Castlereagh (10%), closely followed by Newtownabbey (11%) and Antrim (12%). The Local Government District with the highest proportion of working-age adults in relative poverty BHC was Newry & Mourne (30%).

**Northern Ireland and United Kingdom:** In Northern Ireland the proportion of working-age adults living in relative poverty was very similar to the United Kingdom in 2013-14 (AHC) in all three thresholds shown below in Figure 5.4. The proportion of working-age adults below the 60% relative poverty threshold was one percentage point lower in Northern Ireland, at 20% compared to 21%.

As shown in Table 5.13, on the BHC measure the relative poverty levels were clearly lower in the United Kingdom than in Northern Ireland across all three thresholds, however the AHC measure provides a more accurate comparison due to differences in how water charges are collected.

**Figure 5.4:** Percentage of working-age adults below median income thresholds for Northern Ireland and United Kingdom (AHC), 2013-14

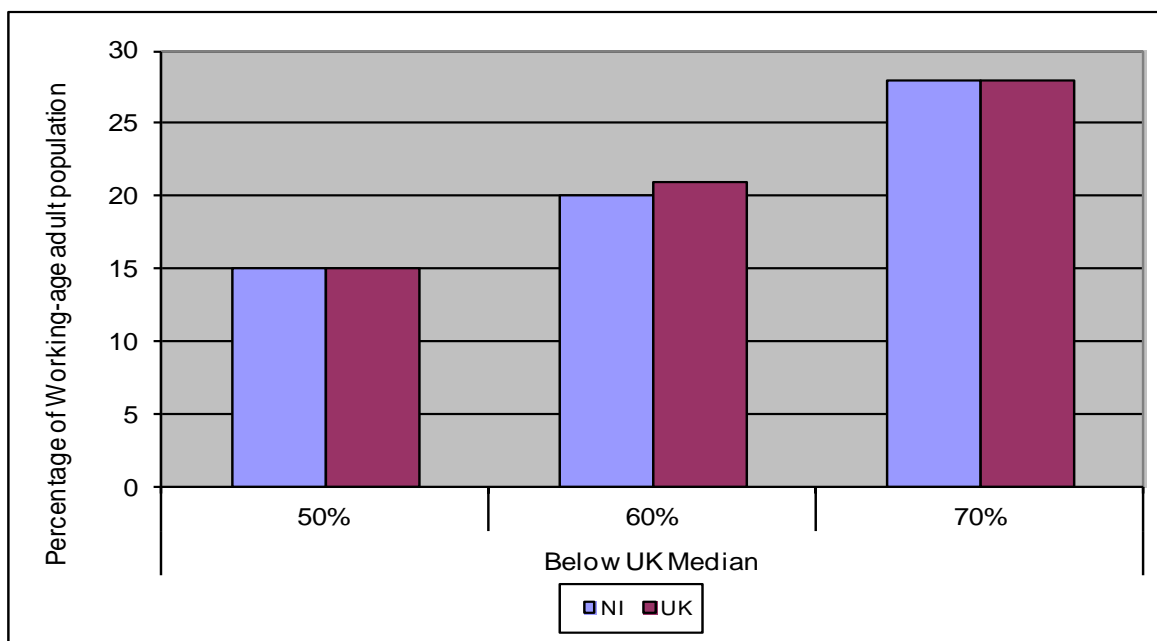
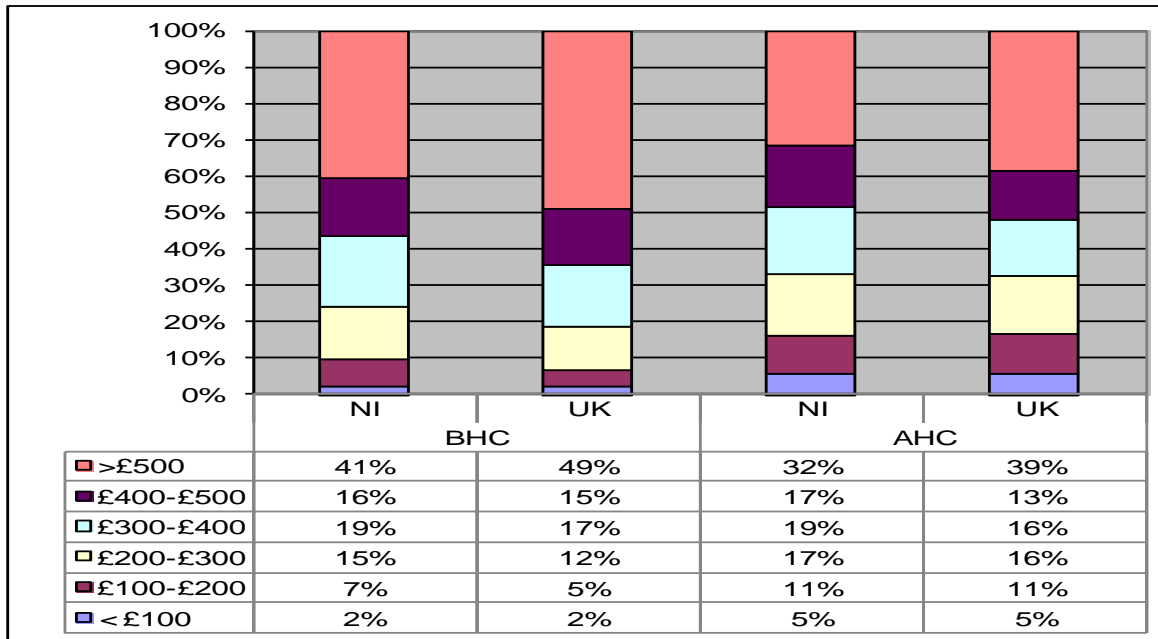


Figure 5.5 presents the proportions of Northern Ireland and United Kingdom working-age adults living in households by varying bands of equivalised household income. On the Northern Ireland and United Kingdom comparable AHC measure, 32% of Northern Ireland working-age adults live in households with equivalised weekly incomes greater than £500, compared to 39% in the United Kingdom.

**Figure 5.5:** Proportion of Northern Ireland and United Kingdom working-age adults by weekly income bands, 2013-14



### 5.1.2 Notes for Analysis

(1) All analysis presented in this chapter is based on UK Median incomes and the UK income distribution unless stated otherwise.

(2) The results published in the Households Below Average Income Northern Ireland reports are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year, and caution exercised when comparing cell results between years.

(3) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.

### 5.1.3 Alternative Data Sources:

- NI Benefit Related Statistics  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/benefit\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm)
- NI Housing Statistics  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/housing\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/housing_publications.htm)
- Northern Ireland Neighbourhood Information Service (NINIS)  
<http://www.ninis2.nisra.gov.uk/public/Home.aspx>
- Northern Ireland Multiple Deprivation Measures 2010

<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=137&themeName=Deprivation> or,

[http://www.nisra.gov.uk/deprivation/nimdm\\_2010.htm](http://www.nisra.gov.uk/deprivation/nimdm_2010.htm)

- Annual Survey of Hours and Earnings (ASHE) for Northern Ireland  
<http://www.detini.gov.uk/deti-stats-index/stats-surveys/stats-hours-and-earnings.htm>
- Households Below Average Income UK reports  
<https://www.gov.uk/government/collections/households-below-average-income-hbai-2>

## 5.2 Detailed Tables

### 5.2.1 Contents and points to note when interpreting tables:

Tables 5.1 to 5.4: provide information for working-age adults based on the characteristics of the household or family of which the adult forms part. The tables are based on net equivalised disposable household income and their position in the UK income distribution and presented by quintile.

Tables 5.5 to 5.8: provide information for working-age adults based on the characteristics of the household or family of which the adult forms part. The tables present the composition characteristics of those groups whose incomes fall below thresholds of 50%, 60% and 70% of UK median income for 2013-14.

Tables 5.9 to 5.12: provide information for working-age adults based on the characteristics of the household or family of which the adult forms part. The tables present the proportion of working-age adults in households whose household incomes fall below the low income thresholds of 50%, 60% and 70% of UK median income for 2013-14, by household characteristic.

Table 5.13: summarises the proportions and numbers of working-age adults in households below low income thresholds of 50%, 60% and 70% of UK median income for 2013-14, both for NI and for the UK.

### 5.2.2 Key terms used:

Please refer to the Glossary in Appendix 1 for definitions of technical terms used in this chapter. For a detailed discussion of the methodology used throughout the publication, please see Appendix 2.

### 5.2.3 Detailed tables:

**Please see overleaf for tables showing analysis using 2013-14 survey data.**

**Table 5.1 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Source: FRS 2013-14					
	Net equivalised disposable household income					All working-age adults
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	30	15	21	18	16	132.2
Single/couple, all in full-time work	6	11	23	34	27	377.9
Couple, one full-time, one part-time work	8	22	34	18	18	123.8
Couple, one full-time work, one not working	24	29	25	12	11	118.5
No full-time, one or more part-time work	36	25	21	12	6	101.4
Workless, one or more aged 60 or over	..	..	..	..	..	..
Workless, one or more unemployed	..	..	..	..	..	..
Workless, other inactive	48	25	14	8	5	140.2
<b>Economic status of household<sup>2</sup></b>						
All adults in work	11	15	25	28	22	605.0
At least one adult in work, but not all	30	23	22	13	11	307.7
Workless households	62	22	10	5	1	167.5
<b>Family Type<sup>3</sup></b>						
Couples	20	16	23	22	20	686.8
Singles	31	23	20	17	9	393.4
All Working-Age adults with children	27	25	22	16	10	414.3
<i>of which</i>						
Couples	25	24	22	18	11	350.6
Singles	39	30	24	6	1	63.7
All Working-Age adults without children	22	14	21	22	20	666.0
<i>of which</i>						
Couples (without children)	15	8	23	26	29	336.3
Singles (without children)	30	21	20	19	10	329.7
<i>of which</i>						
Male	27	21	21	20	11	194.1
Female	34	23	18	17	9	135.6
<b>Gender by number of adults in the family and work status<sup>4</sup></b>						
Males	23	18	22	21	17	546.1
<i>Of which in family type</i>						
Couple, in work (male)	16	15	24	23	22	312.1
Couple, workless (male)	..	..	..	..	..	..
Single, in work (male)	13	18	27	26	16	122.0
Single, workless (male)	49	25	12	9	4	77.9
Females	25	19	22	19	15	534.2
<i>Of which in family type</i>						
Couple, in work (female)	16	16	24	24	21	309.7
Couple, workless (female)	..	..	..	..	..	..
Single, in work (female)	21	27	24	20	9	110.0
Single, workless (female)	55	23	13	5	4	83.5
<b>All working-age adults (NI)</b>	<b>24</b>	<b>18</b>	<b>22</b>	<b>20</b>	<b>16</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>18</b>	<b>17</b>	<b>19</b>	<b>22</b>	<b>24</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.
3. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
4. 'In Work' is identified as one or more adults in the family in part-time or full-time work.

**Table 5.1 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Source: FRS 2013-14					
	Net equivalised disposable household income					All working-age adults
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	22	17	23	21	17	132.2
Single/couple, all in full-time work	4	11	23	31	31	377.9
Couple, one full-time, one part-time work	5	16	37	22	20	123.8
Couple, one full-time work, one not working	15	32	24	18	11	118.5
No full-time, one or more part-time work	31	24	26	12	7	101.4
Workless, one or more aged 60 or over	..	..	..	..	..	..
Workless, one or more unemployed	..	..	..	..	..	..
Workless, other inactive	45	25	16	9	5	140.2
<b>Economic status of household<sup>2</sup></b>						
All adults in work	8	13	26	28	26	605.0
At least one adult in work, but not all	22	27	25	14	11	307.7
Workless households	59	21	12	7	2	167.5
<b>Family Type<sup>3</sup></b>						
Couples	16	16	23	23	22	686.8
Singles	27	21	23	17	11	393.4
All Working-Age adults with children	22	25	26	17	11	414.3
<i>of which</i>						
Couples	19	24	26	18	13	350.6
Singles	37	28	24	9	2	63.7
All Working-Age adults without children	19	14	22	23	22	666.0
<i>of which</i>						
Couples (without children)	12	9	21	28	31	336.3
Singles (without children)	26	20	23	18	13	329.7
<i>of which</i>						
Male	24	18	24	19	15	194.1
Female	28	22	22	17	11	135.6
<b>Gender by number of adults in the family and work status<sup>4</sup></b>						
Males	19	17	23	22	19	546.1
<i>Of which in family type</i>						
Couple, in work (male)	11	16	24	25	24	312.1
Couple, workless (male)	..	..	..	..	..	..
Single, in work (male)	10	15	30	23	21	122.0
Single, workless (male)	46	23	15	12	4	77.9
Females	21	19	23	20	16	534.2
<i>Of which in family type</i>						
Couple, in work (female)	11	16	25	25	23	309.7
Couple, workless (female)	..	..	..	..	..	..
Single, in work (female)	16	24	27	22	11	110.0
Single, workless (female)	51	23	17	6	4	83.5
<b>All working-age adults (NI)</b>	<b>20</b>	<b>18</b>	<b>23</b>	<b>21</b>	<b>18</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>20</b>	<b>17</b>	<b>19</b>	<b>21</b>	<b>23</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.
3. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
4. 'In Work' is identified as one or more adults in the family in part-time or full-time work.



**Table 5.2 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Net equivalised disposable household income					Source: FRS 2013-14
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All working- age adults (thousands)
<b>Age of head of family</b>						
With children						
29 and under	38	28	17	14	3	50.7
30 to 44	23	23	23	19	12	230.1
45 to 54	29	24	26	12	10	116.0
55 and over	..	..	..	..	..	..
Without children						
29 and under	28	17	21	23	11	222.9
30 to 44	15	11	20	27	27	139.9
45 to 54	19	15	20	21	25	139.6
55 and over	23	13	25	19	20	163.0
<b>Disability, and receipt of disability benefits<sup>2</sup> and work status</b>						
Those living in families where no-one is disabled						
At least one adult working	22	16	21	22	19	817.3
No adults in work	15	16	23	25	21	699.6
Those living in families where someone is disabled						
One or more disabled adult, no disabled child	63	15	9	7	7	117.7
Those living in families with disabled children <i>where they live</i>	31	26	23	13	7	262.9
with no disabled adult	31	24	24	14	7	214.7
with one or more disabled adult	..	..	..	..	..	..
In receipt of disability benefits	..	..	..	..	..	..
Not in receipt of disability benefits	..	..	..	..	..	..
At least one adult working	17	34	30	13	5	107.6
No adults in work	40	20	19	14	8	155.3
At least one adult working	20	22	28	18	11	154.2
No adults in work	45	30	16	7	1	108.7
<b>Religion<sup>3</sup> of Adults in Household</b>						
Protestant <sup>4</sup>	24	18	24	19	16	450.6
Catholic	26	20	20	21	13	461.1
Other <sup>5</sup>	..	..	..	..	..	..
No Religion	27	18	17	22	16	82.5
Mixed <sup>6</sup>	..	..	..	..	..	..
<b>Region</b>						
Belfast LGD	26	20	16	18	20	161.1
East of the Province	16	19	24	22	19	511.5
West of the Province	33	17	22	18	10	407.7
<b>All working-age adults (NI)</b>	<b>24</b>	<b>18</b>	<b>22</b>	<b>20</b>	<b>16</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>18</b>	<b>17</b>	<b>19</b>	<b>22</b>	<b>24</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
3. Religion is based on all adult respondents.
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent **and** at least one Catholic respondent.

**Table 5.2 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2013-14</b>						
<b>Age of head of family</b>						
With children						
29 and under	32	29	20	17	3	50.7
30 to 44	19	23	24	21	13	230.1
45 to 54	22	23	34	10	11	116.0
55 and over	..	..	..	..	..	..
Without children						
29 and under	24	17	26	21	12	222.9
30 to 44	12	14	17	27	30	139.9
45 to 54	18	11	21	23	28	139.6
55 and over	17	13	21	24	24	163.0
<b>Disability, and receipt of disability benefits<sup>2</sup> and work status</b>						
Those living in families where no-one is disabled	18	16	23	22	21	817.3
At least one adult working	11	16	24	25	23	699.6
No adults in work	59	16	13	5	7	117.7
Those living in families where someone is disabled	26	24	26	16	8	262.9
One or more disabled adult, no disabled child	27	23	25	17	8	214.7
Those living in families with disabled children where they live	..	..	..	..	..	..
with no disabled adult	..	..	..	..	..	..
with one or more disabled adult	..	..	..	..	..	..
In receipt of disability benefits	15	28	32	20	5	107.6
Not in receipt of disability benefits	34	22	22	14	9	155.3
At least one adult working	14	22	32	20	12	154.2
No adults in work	42	28	17	11	1	108.7
<b>Religion<sup>3</sup> of Adults in Household</b>						
Protestant <sup>4</sup>	18	18	25	21	19	450.6
Catholic	23	19	23	21	15	461.1
Other <sup>5</sup>	..	..	..	..	..	..
No Religion	26	17	15	23	18	82.5
Mixed <sup>6</sup>	..	..	..	..	..	..
<b>Region</b>						
Belfast LGD	24	19	20	14	23	161.1
East of the Province	12	18	25	24	21	511.5
West of the Province	28	18	23	19	12	407.7
<b>All working-age adults (NI)</b>	<b>20</b>	<b>18</b>	<b>23</b>	<b>21</b>	<b>18</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>20</b>	<b>17</b>	<b>19</b>	<b>21</b>	<b>23</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

3. Religion is based on all adult respondents.

4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

6. At least one Protestant respondent **and** at least one Catholic respondent.

**Table 5.3 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Source: FRS 2013-14					
	Net equivalised disposable household income					All working-age adults
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
<b>Tenure</b>						
Owners	18	14	24	23	21	731.5
Owned outright	20	16	20	23	20	304.2
Buying with a mortgage	17	13	26	23	21	427.3
NIHE/Housing Association	49	31	13	7	1	119.6
All rented privately	30	25	20	17	8	229.1
<b>Savings and investments</b>						
No Savings	32	21	22	16	8	614.8
Less than £1,500	22	21	24	17	16	85.4
£1,500 but less than £3,000	13	22	24	29	12	82.1
£3,000 but less than £10,000	11	14	19	28	27	157.2
£10,000 but less than £20,000	9	9	22	32	29	62.6
£20,000 or more	12	4	20	15	48	78.0
<b>Educational attainment</b>						
Qualification degree level or above	11	11	16	26	37	241.4
Qualification below degree level	24	20	24	21	11	575.3
Student	..	..	..	..	..	..
No qualifications	38	22	23	12	5	216.8
<b>State support received by family<sup>2</sup></b>						
Disability Living Allowance	18	34	31	13	4	109.1
Carers Allowance	..	..	..	..	..	..
Jobseekers Allowance	80	12	5	3	0	61.7
Incapacity Benefit	..	..	..	..	..	..
Employment and Support Allowance	..	..	..	..	..	..
Child Tax Credit	40	34	20	4	2	175.8
Working Tax Credit	35	37	18	7	4	80.9
Income Support	52	28	12	5	2	58.0
Housing Benefit	60	23	12	4	1	128.6
Not in receipt of any Benefit/Tax Credit listed above	15	13	23	27	23	706.8
<b>All working-age adults (NI)</b>	<b>24</b>	<b>18</b>	<b>22</b>	<b>20</b>	<b>16</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>18</b>	<b>17</b>	<b>19</b>	<b>22</b>	<b>24</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. The population figures for receipt of benefit/tax credit do not sum to all working-age adults as they are not mutually exclusive groups, since people can receive more than one benefit.

**Table 5.3 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2013-14</b>						
<b>Tenure</b>						
Owners	13	13	25	25	24	731.5
Owned outright	13	15	20	26	25	304.2
Buying with a mortgage	12	12	28	24	23	427.3
NIHE/Housing Association	43	34	13	8	1	119.6
All rented privately	31	24	24	13	8	229.1
<b>Savings and investments</b>						
No Savings	28	21	25	17	9	614.8
Less than £1,500	16	23	23	18	20	85.4
£1,500 but less than £3,000	6	18	33	30	13	82.1
£3,000 but less than £10,000	8	13	20	28	31	157.2
£10,000 but less than £20,000	5	8	20	34	32	62.6
£20,000 or more	9	6	14	19	52	78.0
<b>Educational attainment</b>						
Qualification degree level or above	8	11	15	26	40	241.4
Qualification below degree level	19	20	26	21	13	575.3
Student	..	..	..	..	..	..
No qualifications	33	21	25	15	7	216.8
<b>State support received by family<sup>2</sup></b>						
Disability Living Allowance	15	29	32	19	5	109.1
Carers Allowance	..	..	..	..	..	..
Jobseekers Allowance	75	17	7	2	0	61.7
Incapacity Benefit	..	..	..	..	..	..
Employment and Support Allowance	..	..	..	..	..	..
Child Tax Credit	31	37	22	7	2	175.8
Working Tax Credit	23	40	24	9	4	80.9
Income Support	48	31	12	7	2	58.0
Housing Benefit	59	24	12	4	1	128.6
Not in receipt of any Benefit/Tax Credit listed above	11	12	24	27	26	706.8
<b>All working-age adults (NI)</b>	<b>20</b>	<b>18</b>	<b>23</b>	<b>21</b>	<b>18</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>20</b>	<b>17</b>	<b>19</b>	<b>21</b>	<b>23</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. The population figures for receipt of benefit/tax credit do not sum to all working-age adults as they are not mutually exclusive groups, since people can receive more than one benefit.

**Table 5.4 (BHC): Quintile distribution of income for working-age adults by Local Government District**

Percentage of working-age adults <sup>1</sup>	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Local Government District (3-year average)</b>						
Antrim	19	15	21	23	22	21.7
Ards	19	21	25	21	14	54.2
Armagh	31	23	22	17	7	49.9
Ballymena	21	25	19	19	16	32.6
Ballymoney	22	27	27	8	17	15.6
Banbridge	19	21	18	19	23	37.7
Belfast	23	23	18	19	17	158.8
Carrickfergus	28	16	23	18	15	20.6
Castlereagh	11	11	19	39	20	45.3
Coleraine	32	15	25	16	12	25.9
Craigavon	26	21	24	20	9	52.6
Down	24	15	22	21	17	42.5
Dungannon	19	29	21	22	10	49.1
Fermanagh	35	18	16	18	12	33.6
Limavady	31	31	18	8	11	18.6
Lisburn	17	22	25	21	15	72.6
Derry	29	22	23	14	11	63.9
Newry & Mourne	38	12	20	19	12	55.0
Newtownabbey	13	22	24	22	20	50.4
North Down	19	11	27	21	22	35.9
Cookstown & Magherafelt <sup>2</sup>	27	16	20	26	11	47.9
Larne & Moyle <sup>2</sup>	21	16	26	24	13	29.6
Omagh & Strabane <sup>2</sup>	26	21	23	19	11	54.7
<b>All working-age adults<sup>4</sup> (NI 3-year average)</b>	<b>24</b>	<b>20</b>	<b>22</b>	<b>20</b>	<b>15</b>	<b>1,070.3</b>
<b>All working-age adults<sup>4</sup> (UK 3-year average)</b>	<b>18</b>	<b>16</b>	<b>19</b>	<b>22</b>	<b>24</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. Two LGDs combined due to sample size requirements.

**Table 5.4 (AHC): Quintile distribution of income for working-age adults by Local Government District**

Percentage of working-age adults <sup>1</sup>	Source: FRS 2011-12 to 2013-14					All working-age adults (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Local Government District (3-year average)</b>						
Antrim	16	14	23	25	21	21.7
Ards	13	22	25	22	19	54.2
Armagh	24	25	25	19	8	49.9
Ballymena	19	20	18	26	17	32.6
Ballymoney	21	26	25	13	15	15.6
Banbridge	18	16	22	28	17	37.7
Belfast	22	21	20	18	19	158.8
Carrickfergus	21	18	25	19	17	20.6
Castlereagh	9	9	21	37	24	45.3
Coleraine	26	19	20	20	15	25.9
Craigavon	21	24	22	23	10	52.6
Down	19	18	25	19	18	42.5
Dungannon	17	23	33	18	9	49.1
Fermanagh	30	20	14	24	12	33.6
Limavady	25	25	26	8	15	18.6
Lisburn	11	21	28	23	16	72.6
Derry	22	27	23	16	11	63.9
Newry & Mourne	29	17	23	17	14	55.0
Newtownabbey	15	19	22	24	21	50.4
North Down	15	13	26	21	26	35.9
Cookstown & Magherafelt <sup>2</sup>	21	17	24	26	13	47.9
Larne & Moyle <sup>2</sup>	17	17	31	19	16	29.6
Omagh & Strabane <sup>2</sup>	22	23	22	20	13	54.7
<b>All working-age adults (NI 3-year average)</b>	<b>20</b>	<b>20</b>	<b>23</b>	<b>21</b>	<b>16</b>	<b>1,070.3</b>
<b>All working-age adults (UK 3-year average)</b>	<b>20</b>	<b>17</b>	<b>19</b>	<b>21</b>	<b>23</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. Two LGDs combined due to sample size requirements.

**Table 5.5: Composition of low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Income Thresholds - Below Median						All working-age adults
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	14	14	15	14	14	14	12
Single/couple, all in full-time work	5	7	9	6	7	10	35
Couple, one full-time, one part-time work	3	4	4	2	3	4	11
Couple, one full-time work, one not working	5	8	13	6	8	12	11
No full-time, one or more part-time work	14	15	14	14	15	14	9
Workless, one or more aged 60 or over	7	6	5	6	5	5	3
Workless, one or more unemployed	25	18	14	22	18	14	5
Workless, other inactive	27	28	26	29	29	26	13
<b>Economic status of household<sup>2</sup></b>							
All adults in work	21	23	26	20	24	26	56
At least one adult in work, but not all	27	34	35	30	31	36	28
Workless households	52	44	38	50	45	38	16
<b>Family type<sup>3</sup></b>							
Couples	49	51	54	50	49	52	64
Singles	51	49	46	50	51	48	36
All Working-Age adults with children	33	39	45	37	41	44	38
<i>of which</i>							
Couples	27	32	35	29	30	34	32
Singles	6	7	10	8	11	10	6
All Working-Age adults without children	67	61	55	63	59	56	62
<i>of which</i>							
Couples (without children)	22	20	19	20	19	18	31
Singles (without children)	45	41	36	42	40	38	31
<i>of which</i>							
Male	26	23	20	24	22	21	18
Female	19	19	17	18	18	18	13
<b>Gender by number of adults in the family and work status<sup>4</sup></b>							
Males	52	49	48	50	47	47	51
<i>Of which in family type</i>							
Couple, in work (male)	15	17	20	15	16	19	29
Couple, workless (male)	10	9	7	10	8	7	3
Single, in work (male)	6	6	7	6	6	7	11
Single, workless (male)	21	17	14	19	17	14	7
Females	48	51	52	50	53	53	49
<i>Of which in family type</i>							
Couple, in work (female)	14	17	20	15	16	19	29
Couple, workless (female)	10	9	7	10	8	7	3
Single, in work (female)	7	8	9	8	9	10	10
Single, workless (female)	17	17	17	18	19	17	8
<b>All working-age adults (NI) (thousands)</b>	<b>139.5</b>	<b>212.7</b>	<b>289.4</b>	<b>166.0</b>	<b>221.1</b>	<b>301.0</b>	<b>1,080.2</b>
<b>All working-age adults (UK) (thousands)</b>	<b>3,300.0</b>	<b>5,400.0</b>	<b>8,100.0</b>	<b>5,800.0</b>	<b>7,900.0</b>	<b>10,400.0</b>	<b>37,600.0</b>

**Note:**

- Percentages may not sum to 100 per cent due to rounding.
- Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.
- Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
- 'In Work' is identified as one or more adults in the family in part-time or full-time work.

**Table 5.6: Composition of low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Income Thresholds - Below Median						All working-age adults
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Age of head of family</b>							
With children							
29 and under	15	15	17	19	18	17	12
30 to 44	44	48	49	45	48	51	55
45 to 54	36	32	30	31	29	27	28
55 and over	5	5	5	4	5	5	4
Without children							
29 and under	41	43	40	42	44	42	33
30 to 44	16	15	14	16	15	18	21
45 to 54	19	17	19	19	20	17	21
55 and over	23	24	27	23	22	23	25
<b>Disability, and receipt of disability benefits<sup>2</sup> and work status</b>							
Those living in families where no-one is disabled	69	68	67	68	68	68	76
At least one adult working	32	37	41	32	36	42	65
No adults in work	38	31	26	36	32	27	11
Those living in families where someone is disabled	31	32	33	32	32	32	24
One or more disabled adult, no disabled child	27	28	27	28	27	27	20
Those living in families with disabled children <i>where they live</i>	4	4	6	4	4	5	4
with no disabled adult	1	2	3	2	2	2	3
with one or more disabled adult	2	2	3	2	2	3	2
In receipt of disability benefits	5	8	9	6	7	9	10
Not in receipt of disability benefits	25	24	24	26	25	23	14
At least one adult working	10	12	14	11	11	13	14
No adults in work	21	21	19	21	21	19	10
<b>Religion<sup>3</sup> of adults in household</b>							
Protestant <sup>4</sup>	36	40	42	34	37	39	42
Catholic	50	47	45	50	48	48	43
Other <sup>5</sup>	2	3	3	4	3	3	4
No Religion	11	8	8	11	10	9	8
Mixed <sup>6</sup>	1	1	2	1	1	2	4
<b>Region</b>							
Belfast LGD	18	16	15	19	17	17	15
East of the Province	28	31	34	29	29	33	47
West of the Province	53	53	50	53	53	50	38
<b>All working-age adults (NI) (thousands)</b>	<b>139.5</b>	<b>212.7</b>	<b>289.4</b>	<b>166.0</b>	<b>221.1</b>	<b>301.0</b>	<b>1,080.2</b>
<b>All working-age adults (UK) (thousands)</b>	<b>3,300.0</b>	<b>5,400.0</b>	<b>8,100.0</b>	<b>5,800.0</b>	<b>7,900.0</b>	<b>10,400.0</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

3. Religion is based on all adult respondents.

4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

6. At least one Protestant respondent **and** at least one Catholic respondent.



**Table 5.7: Composition of low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Income Thresholds - Below Median						All working-age adults
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Tenure</b>							
Owners	50	50	51	41	43	43	<b>68</b>
Owned outright	29	26	24	22	19	19	<b>28</b>
Buying with a mortgage	22	24	28	20	25	24	<b>40</b>
NIHE/Housing Association	20	22	21	23	24	24	<b>11</b>
All rented privately	29	27	28	36	33	33	<b>21</b>
<b>Savings and investments</b>							
No Savings	78	77	75	81	80	77	<b>57</b>
Less than £1,500	8	7	8	7	6	7	<b>8</b>
£1,500 but less than £3,000	2	4	4	2	3	4	<b>8</b>
£3,000 but less than £10,000	5	6	8	5	6	6	<b>15</b>
£10,000 but less than £20,000	1	2	2	1	1	2	<b>6</b>
£20,000 or more	5	4	3	4	3	3	<b>7</b>
<b>Educational attainment</b>							
Qualification degree level or above	8	8	10	8	9	10	<b>22</b>
Qualification below degree level	51	51	53	50	52	53	<b>53</b>
Student	..	..	..	..	..	..	<b>..</b>
No qualifications	32	33	31	35	32	30	<b>20</b>
<b>State support received by family<sup>2</sup></b>							
Disability Living Allowance	6	8	9	7	8	9	<b>10</b>
Carers Allowance	4	5	4	5	5	6	<b>4</b>
Jobseekers Allowance	26	21	17	25	21	17	<b>6</b>
Incapacity Benefit	5	4	4	5	4	3	<b>2</b>
Employment and Support Allowance	4	5	6	5	6	6	<b>5</b>
Child Tax Credit	15	22	28	21	26	28	<b>16</b>
Working Tax Credit	4	9	11	7	9	11	<b>7</b>
Income Support	9	11	12	12	13	12	<b>5</b>
Housing Benefit	32	31	28	38	35	31	<b>12</b>
Not in receipt of any Benefit/Tax Credit listed above	43	41	39	37	37	39	<b>65</b>
<b>All working-age adults (NI) (thousands)</b>	<b>139.5</b>	<b>212.7</b>	<b>289.4</b>	<b>166.0</b>	<b>221.1</b>	<b>301.0</b>	<b>1,080.2</b>
<b>All working-age adults (UK) (thousands)</b>	<b>3,300.0</b>	<b>5,400.0</b>	<b>8,100.0</b>	<b>5,800.0</b>	<b>7,900.0</b>	<b>10,400.0</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. The population figures for receipt of benefit/tax credit do not sum to all working-age adults as they are not mutually exclusive groups, since people can receive more than one benefit.

**Table 5.8: Composition of low-income groups of working-age adults by Local Government District**

Percentage of working-age adults <sup>1</sup>	Source: FRS 2011-12 to 2013-14						All working-age adults
	Income Thresholds - Below Median						
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Local Government District (3-year average)</b>							
Antrim	2	1	2	1	2	2	2
Ards	3	5	5	3	3	4	5
Armagh	6	6	7	6	6	6	5
Ballymena	3	3	3	3	3	3	3
Ballymoney	1	1	1	1	2	1	1
Banbridge	4	3	3	3	3	3	4
Belfast	17	15	14	16	16	17	15
Carrickfergus	3	2	2	2	2	2	2
Castlereagh	2	2	2	2	2	2	4
Coleraine	3	3	3	3	3	3	2
Craigavon	4	5	6	5	5	5	5
Down	3	4	4	4	4	3	4
Dungannon	4	4	4	3	4	5	5
Fermanagh	5	4	4	5	5	4	3
Limavady	2	2	2	2	2	2	2
Lisburn	4	5	6	4	4	5	7
Derry	7	7	7	7	7	7	6
Newry & Mourne	9	8	7	8	8	7	5
Newtownabbey	2	3	3	3	3	3	5
North Down	3	3	3	3	3	3	3
Cookstown & Magherafelt <sup>2</sup>	5	6	5	5	5	5	4
Larne & Moyle <sup>2</sup>	3	2	3	2	2	2	3
Omagh & Strabane <sup>2</sup>	6	6	6	6	6	5	5
<b>All working-age adults (NI 3-year average) (thousands)</b>	<b>130.5</b>	<b>203.9</b>	<b>293.5</b>	<b>158.1</b>	<b>219.0</b>	<b>300.2</b>	<b>1,070.3</b>
<b>All working-age adults (UK 3-year average) (thousands)</b>	<b>3,400.0</b>	<b>5,500.0</b>	<b>8,200.0</b>	<b>5,800.0</b>	<b>7,900.0</b>	<b>10,300.0</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Two LGDs combined due to sample size requirements.

**Table 5.9: Percentage of working-age adults in low-income groups by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Income Thresholds - Below Median						All working-age adults
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	15	23	33	17	23	32	132.2
Single/couple, all in full-time work	2	4	7	3	4	8	377.9
Couple, one full-time, one part-time work	3	6	10	3	6	10	123.8
Couple, one full-time work, one not working	6	15	32	8	15	29	118.5
No full-time, one or more part-time work	20	32	41	23	33	41	101.4
Workless, one or more aged 60 or over	..	..	..	..	..	..	..
Workless, one or more unemployed	..	..	..	..	..	..	..
Workless, other inactive	26	42	53	35	46	57	140.2
<b>Economic status of household<sup>2</sup></b>							
All adults in work	5	8	13	6	9	13	605.0
At least one adult in work, but not all	12	23	33	16	22	35	307.7
Workless households	43	56	66	49	59	68	167.5
<b>Family type<sup>3</sup></b>							
Couples	10	16	23	12	16	23	686.8
Singles	18	26	34	21	28	37	393.4
All Working-Age adults with children <i>of which</i>	11	20	32	15	22	32	414.3
Couples	11	19	29	14	19	29	350.6
Singles	12	24	45	22	38	48	63.7
All Working-Age adults without children <i>of which</i>	14	20	24	16	19	25	666.0
Couples (without children)	9	12	16	10	12	16	336.3
Singles (without children)	19	27	32	21	27	35	329.7
<i>of which</i>							
Male	19	25	30	20	25	32	194.1
Female	19	30	35	22	29	39	135.6
<b>Gender by number of adults in the family and work status<sup>4</sup></b>							
Males	13	19	25	15	19	26	546.1
<i>Of which in family type</i>							
Couple, in work (male)	7	12	19	8	12	18	312.1
Couple, workless (male)	..	..	..	..	..	..	..
Single, in work (male)	7	11	15	8	11	18	122.0
Single, workless (male)	38	47	53	41	47	55	77.9
Females	13	20	28	16	22	30	534.2
<i>Of which in family type</i>							
Couple, in work (female)	6	12	19	8	12	18	309.7
Couple, workless (female)	..	..	..	..	..	..	..
Single, in work (female)	9	16	23	11	18	26	110.0
Single, workless (female)	28	43	59	36	51	63	83.5
<b>All working-age adults (NI)</b>	<b>13</b>	<b>20</b>	<b>27</b>	<b>15</b>	<b>20</b>	<b>28</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>9</b>	<b>14</b>	<b>21</b>	<b>15</b>	<b>21</b>	<b>28</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.
3. Lone parents have not been disaggregated by gender as sample sizes for lone-parent males are too small to allow robust estimates.
4. 'In Work' is identified as one or more adults in the family in part-time or full-time work.

**Table 5.10: Percentage of working-age adults in low-income groups by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Income Thresholds - Below Median						All working-age adults (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Age of head of family</b>							
With children							
29 and under	13	24	43	24	32	45	50.7
30 to 44	9	17	28	12	19	29	230.1
45 to 54	14	23	34	17	23	31	116.0
55 and over	..	..	..	..	..	..	..
Without children							
29 and under	17	25	29	19	25	31	222.9
30 to 44	11	14	16	12	14	21	139.9
45 to 54	13	16	22	14	18	21	139.6
55 and over	13	19	26	15	17	24	163.0
<b>Disability, and receipt of disability benefits<sup>2</sup> and work status</b>							
Those living in families where no-one is disabled	12	18	24	14	18	25	817.3
At least one adult working	6	11	17	8	11	18	699.6
No adults in work	45	55	64	51	60	68	117.7
Those living in families where someone is disabled	16	26	36	20	27	36	262.9
One or more disabled adult, no disabled child	18	28	36	22	28	37	214.7
Those living in families with disabled children <i>where they live</i>	..	..	..	..	..	..	..
with no disabled adult	..	..	..	..	..	..	..
with one or more disabled adult	..	..	..	..	..	..	..
In receipt of disability benefits	7	16	24	9	15	24	107.6
Not in receipt of disability benefits	23	34	44	28	35	44	155.3
At least one adult working	9	16	26	12	16	25	154.2
No adults in work	27	41	50	33	42	53	108.7
<b>Religion<sup>3</sup> of adults in household</b>							
Protestant <sup>4</sup>	11	19	27	13	18	26	450.6
Catholic	15	22	28	18	23	31	461.1
Other <sup>5</sup>	..	..	..	..	..	..	..
No Religion	19	22	29	21	26	32	82.5
Mixed <sup>6</sup>	..	..	..	..	..	..	..
<b>Region</b>							
Belfast LGD	16	22	28	19	24	32	161.1
East of the Province	8	13	20	9	13	19	511.5
West of the Province	18	27	36	21	29	37	407.7
<b>All working-age adults (NI)</b>	<b>13</b>	<b>20</b>	<b>27</b>	<b>15</b>	<b>20</b>	<b>28</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>9</b>	<b>14</b>	<b>21</b>	<b>15</b>	<b>21</b>	<b>28</b>	<b>37,600.0</b>

**Note:**

- Percentages may not sum to 100 per cent due to rounding.
- Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.
- Religion is based on all adult respondents.
- Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.
- Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
- At least one Protestant respondent **and** at least one Catholic respondent.

**Table 5.11: Percentage of working-age adults in low-income groups by various family and household characteristics**

Percentage of working-age adults <sup>1</sup>	Source: FRS 2013-14						All working-age adults (thousands)
	Income Thresholds - Below Median						
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Tenure</b>							
Owners	10	15	20	9	13	18	731.5
Owned outright	13	18	23	12	13	19	304.2
Buying with a mortgage	7	12	19	8	13	17	427.3
NIHE/Housing Association	24	40	51	31	44	60	119.6
All rented privately	18	25	35	26	32	43	229.1
<b>Savings and investments</b>							
No Savings	18	27	35	22	29	38	614.8
Less than £1,500	13	17	26	13	16	24	85.4
£1,500 but less than £3,000	4	11	14	5	8	14	82.1
£3,000 but less than £10,000	5	8	15	5	8	12	157.2
£10,000 but less than £20,000	2	6	10	2	5	11	62.6
£20,000 or more	10	11	13	9	9	12	78.0
<b>Educational attainment</b>							
Qualification degree level or above	5	7	12	5	8	12	241.4
Qualification below degree level	12	19	27	15	20	28	575.3
Student	..	..	..	..	..	..	..
No qualifications	21	33	41	27	33	42	216.8
<b>State support received by family<sup>2</sup></b>							
Disability Living Allowance	8	16	25	10	16	25	109.1
Carers Allowance	..	..	..	..	..	..	..
Jobseekers Allowance	59	72	81	67	75	85	61.7
Incapacity Benefit	..	..	..	..	..	..	..
Employment and Support Allowance	..	..	..	..	..	..	..
Child Tax Credit	12	27	47	20	32	48	175.8
Working Tax Credit	7	23	40	15	25	42	80.9
Income Support	22	39	59	35	50	64	58.0
Housing Benefit	35	51	64	49	59	72	128.6
Not in receipt of any Benefit/Tax Credit listed above	9	12	16	9	12	17	706.8
<b>All working-age adults (NI)</b>	<b>13</b>	<b>20</b>	<b>27</b>	<b>15</b>	<b>20</b>	<b>28</b>	<b>1,080.2</b>
<b>All working-age adults (UK)</b>	<b>9</b>	<b>14</b>	<b>21</b>	<b>15</b>	<b>21</b>	<b>28</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. The population figures for receipt of benefit/tax credit do not sum to all working-age adults as they are not mutually exclusive groups, since people can receive more than one benefit.

**Table 5.12: Percentage of working-age adults in low-income groups by Local Government District**

Percentage of working-age adults <sup>1</sup>	Income Thresholds - Below Median						All working-age adults (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Local Government District (3-year average)</b>							
Antrim	9	12	23	9	16	22	21.7
Ards	6	18	26	10	13	24	54.2
Armagh	16	24	38	20	28	37	49.9
Ballymena	10	19	25	16	19	27	32.6
Ballymoney	11	19	26	13	22	27	15.6
Banbridge	13	15	22	12	18	21	37.7
Belfast	14	19	26	16	23	31	158.8
Carrickfergus	17	21	31	17	22	31	20.6
Castlereagh	7	10	13	8	10	13	45.3
Coleraine	14	21	34	21	27	33	25.9
Craigavon	11	19	31	14	22	28	52.6
Down	11	18	26	15	20	24	42.5
Dungannon	11	16	23	11	17	29	49.1
Fermanagh	20	27	38	23	30	36	33.6
Limavady	17	26	35	19	25	32	18.6
Lisburn	7	13	22	9	11	22	72.6
Derry	14	21	34	17	24	33	63.9
Newry & Mourne	20	30	40	24	33	40	55.0
Newtownabbey	6	11	16	8	15	20	50.4
North Down	11	18	21	13	18	23	35.9
Cookstown & Magherafelt <sup>2</sup>	13	24	30	17	21	30	47.9
Larne & Moyle <sup>2</sup>	11	16	27	13	18	24	29.6
Omagh & Strabane <sup>2</sup>	14	23	30	17	22	30	54.7
<b>All working-age adults (NI)</b>	<b>12</b>	<b>19</b>	<b>27</b>	<b>15</b>	<b>20</b>	<b>28</b>	<b>1,070.3</b>
<b>All working-age adults (UK)</b>	<b>9</b>	<b>15</b>	<b>22</b>	<b>15</b>	<b>21</b>	<b>27</b>	<b>37,600.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. Two LGDs combined due to sample size requirements.

**Table 5.13: Number and percentage of working-age adults below thresholds of contemporary UK median income**

							Source: FRS 2013-14
	Income <sup>1</sup> Thresholds - Below median						All working-age adults (thousands)
	Percentage of working-age Adults			Number of working-age Adults (000's)			
	50%	60%	70%	50%	60%	70%	
<b>BHC</b>							
Northern Ireland	13	20	27	139.5	212.7	289.4	<b>1,080.2</b>
United Kingdom	9	14	21	3,300.0	5,400.0	8,100.0	<b>37,600.0</b>
<b>AHC</b>							
Northern Ireland	15	20	28	166.0	221.1	301.0	<b>1,080.2</b>
United Kingdom	15	21	28	5,800.0	7,900.0	10,400.0	<b>37,600.0</b>

**Note:**

1. Differences between the UK and NI in the way that water charges are collected, and how HBAI methodology defines what is included under the definition of disposable income, means that results for Northern Ireland are not fully consistent with results on the BHC measure for the UK.

# Chapter 6: Pensioners

## 6.1 Introduction

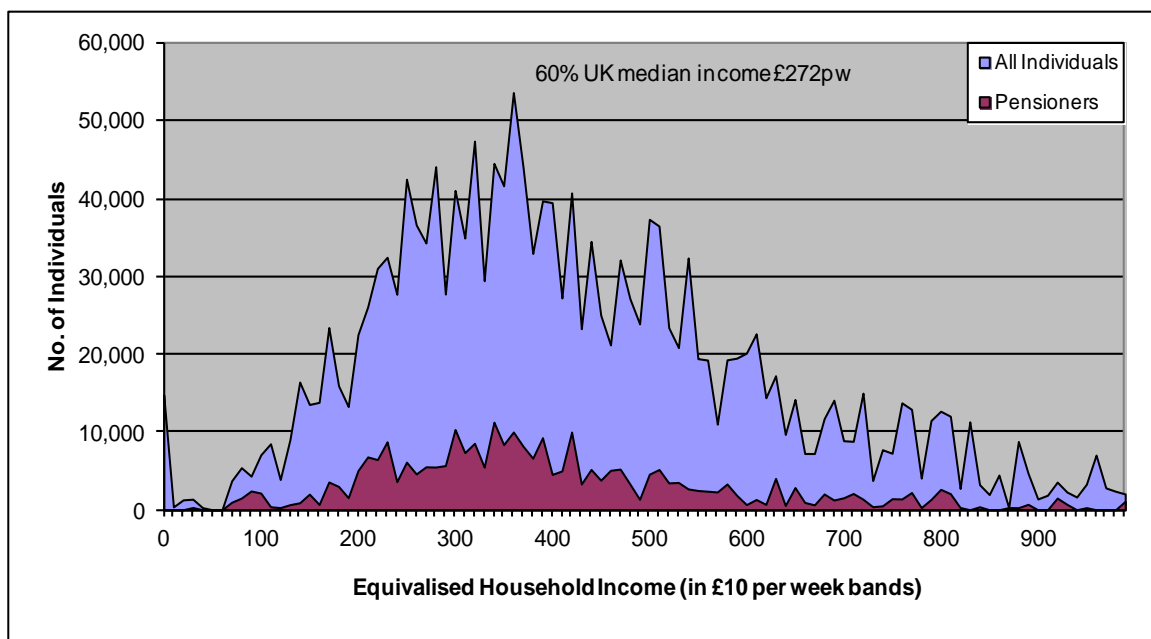
This chapter looks at the position of pensioners in the income distribution in 2013-14 and how this might be linked to their family or household characteristics. The position of pensioners in the income distribution is defined by the net equivalised income of the household in which they live.

Pensioners are defined as all those adults above State Pension age. Prior to 6th April 2010, women reached the State Pension age at 60. From 6th April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age of men, currently 65. This chapter includes results only for those individuals above State Pension age. Thus, any partners below State Pension age will be excluded from results in this chapter, but will be included in Chapter 5. This differs from Chapter 3, where both adults in a couple with one adult above State Pension age and one below are classified as a pensioner couple.

### 6.1.1 Analysis and Key Findings:

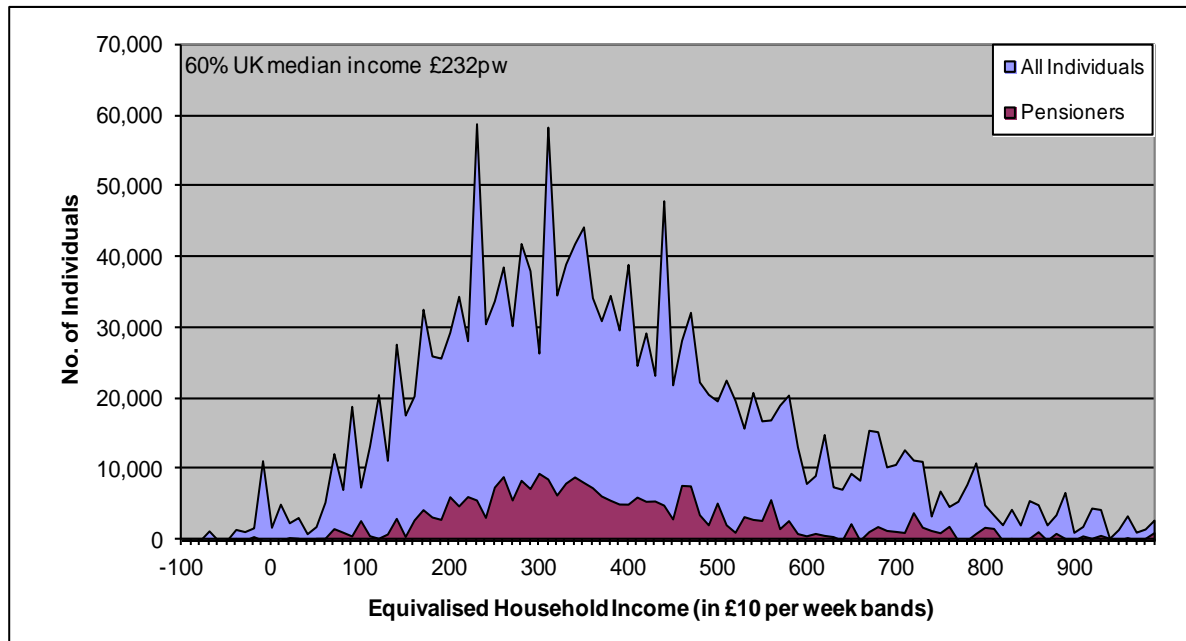
Figures 6.1 (BHC and AHC) look at the income distribution of pensioners and all individuals in Northern Ireland for 2013-14. The Before Housing Costs measure shows that pensioners are similarly distributed to the whole population. This is also true when looking at the After Housing Costs measure.

**Figure 6.1 (BHC):** Income distribution by income band for pensioners and all individuals, 2013-14





**Figure 6.1 (AHC):** Income distribution by income band for pensioners and all individuals, 2013-14



Before Housing Costs, 55% of pensioners in Northern Ireland fell into the bottom two quintiles of the UK income distribution (see Table 6.1), whereas only 24% fell into the top two quintiles BHC.

**Trends in relative low income:** Table A1 in Annex 1 shows that, 21% of pensioners were in relative poverty BHC in 2013-14. This represents approximately 63,000 pensioners. Figure 1.1 (in Chapter 1) shows this figure has increased by one percentage point from the previous year but is still comparatively low when looking at the long term trend, being eight percentage points lower than the series high in 2008-09.

In 2013-14 the percentage of pensioners in relative poverty AHC was 16%, two percentage points higher than in 2012-13. This represents approximately 47,000 pensioners in 2013-14. However, despite this increase, the level of relative pensioner poverty at 16% is comparatively low over the time series, as shown in Figure 1.2 (in Chapter 1).

Between 2002-03 and 2013-14 the percentage of pensioners in relative poverty AHC has remained lower than the percentage of pensioners in relative poverty BHC. This is partly due to pensioners having lower housing costs compared to the population as a whole.

**Trends in absolute low income:** In 2013-14, 23% of pensioners were found to be in absolute poverty BHC equating to approximately 67,000 pensioners. As shown in Figure 1.3 (in Chapter 1) this figure has increased by two percentage points from the previous year but is still comparatively low over the time series, five percentage points lower than the series high of 28% in 2008-09.

After housing costs, in 2013-14 it was found that 17% of pensioners were in absolute poverty, representing approximately 51,000 pensioners. This is three percentage points lower than the series high of 20% in 2003-04, as shown in Figure 1.4 (in Chapter 1).

**Economic status of adults in the family:** In 2013-14, 82% of pensioners lived in a family where no-one was working. It was found that one quarter (25%) of pensioners

living in this type of household were in relative poverty BHC and almost one fifth (18%) were in relative poverty AHC.

**Family type:** A single pensioner living alone was more likely to being relative poverty when compared to a pensioner couple living alone on the BHC measure, at 26% and 21% respectively. However, on the AHC measure the level of relative poverty for these two family types was similar, at 15% for a single pensioner living alone compared to 17% for a pensioner couple living alone.

**Gender:** In 2013-14 male pensioners had slightly lower rates of relative poverty compared to females, both BHC and AHC, but the difference was small.

**Disability:** Over 163,000 pensioners in 2013-14 lived in a family where someone was disabled. On the BHC measure 20% of these pensioners were in relative poverty and 15% were in relative poverty AHC. A further breakdown of this shows that a pensioner living in a household where someone was disabled and in receipt of disability benefits had much lower levels of relative poverty (10% BHC and 7% AHC) than those not in receipt of disability benefits (34% BHC and 26% AHC).

**Tenure:** The majority, three quarters, of pensioners lived in a household that is owned outright. Almost one quarter (24%) of pensioners living in this type of household were in relative poverty BHC and 15% were in relative poverty AHC. Compared to the owned outright category, pensioners living in NIHE/Housing Association dwellings were substantially less likely to experience relative poverty BHC, at 14%. However, AHC pensioners living in NIHE/Housing Association were more likely to be in poverty, at 17%.

**Pensions receipt:** Where a pensioner had no occupational/personal pension the risk of that pensioner being in relative poverty was much greater than a pensioner with some occupational/personal pension, on both BHC and AHC measures.

**State support received by family:** In 2013-14 pensioners in receipt of Disability Living Allowance (DLA) had much lower levels of relative poverty than pensioners not in receipt of any of the benefits listed in Table 6.8, 10% compared to 25% BHC.

**Savings and investments:** Almost half (46%) of pensioners reported that they had no savings and investments in 2013-14. Over one quarter (26%) of pensioners with no savings and investments were in relative poverty BHC.

**Religion of adults in household:** There was little difference in the proportion of Protestant or Catholic pensioners in relative poverty, both BHC and AHC.

**Local Government District:** For the three year period 2011-12 to 2013-14, the Local Government District with the highest proportion of pensioners in relative poverty was Cookstown & Magherafelt and Larne & Moyle, both at 31% BHC. The Local Government District with the lowest proportion of pensioners in relative poverty BHC was Lisburn, at 12%.

**Northern Ireland and United Kingdom:** As illustrated in Figure 6.2, 16% of pensioners in Northern Ireland were in relative poverty AHC, which was two percentage points higher than in the United Kingdom. As shown the proportion of pensioners in Northern Ireland below all three of the thresholds shown was slightly higher than in the United Kingdom AHC.

**Figure 6.2:** Percentage of pensioners below median income thresholds for Northern Ireland and United Kingdom (AHC), 2013-14

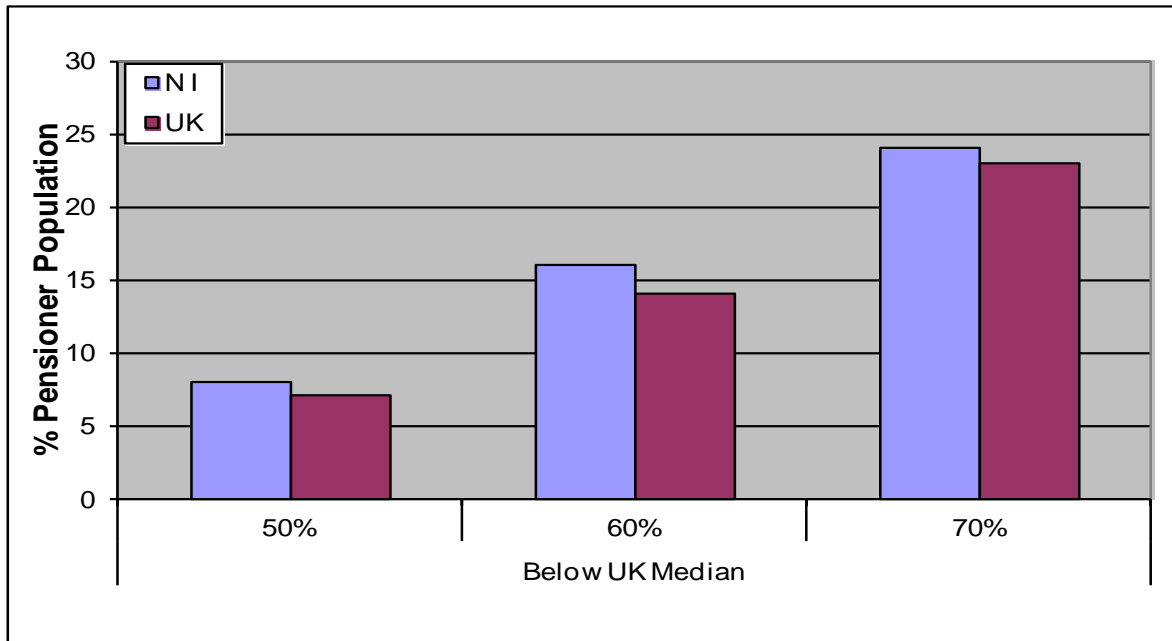
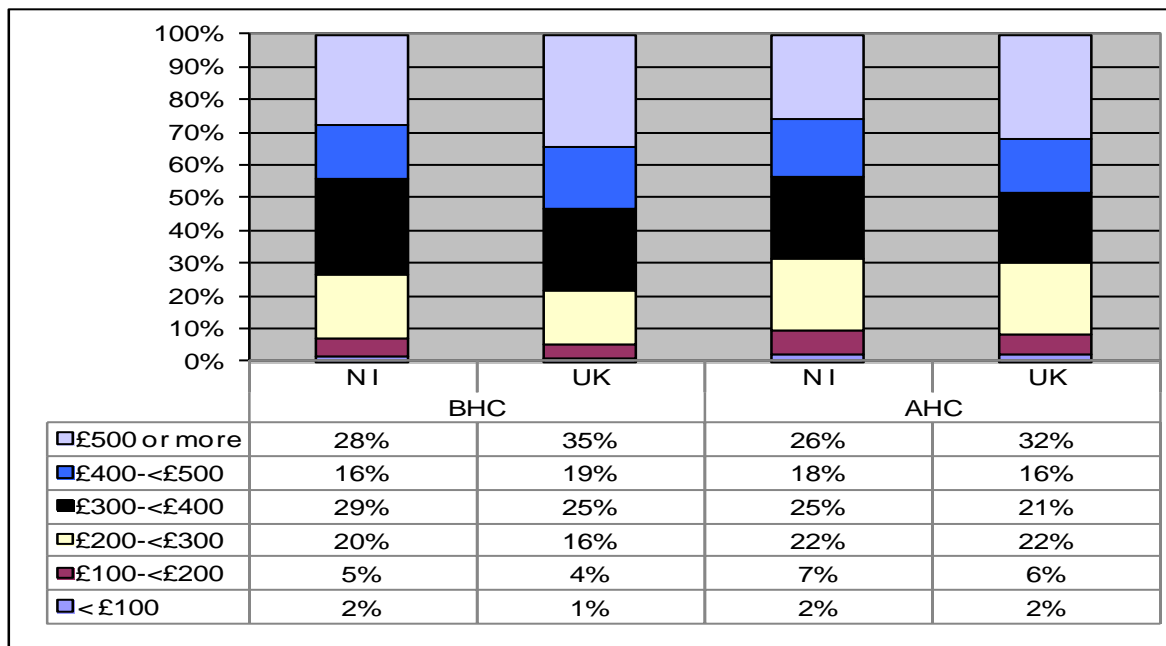


Figure 6.3 shows the proportions of Northern Ireland and United Kingdom pensioners living in households by varying bands of equivalised household income. On the AHC measure we can see Northern Ireland was relatively comparable with the United Kingdom in most of the income bands except those with incomes of £500 or more per week, where the United Kingdom recorded a higher percentage, 32% compared to 26%.

**Figure 6.3:** Northern Ireland and United Kingdom pensioners' weekly income bands, 2013-14



### 6.1.2 Notes for Analysis:

(1) All analysis presented in this chapter is based on UK Median incomes and the UK income distribution, unless stated otherwise.

(2) The results published in the Households Below Average Income Northern Ireland reports are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year, and caution exercised when comparing cell results between years.

(3) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.

### 6.1.3 Alternative Data Sources:

- NI Benefit Related Statistics  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/benefit\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm)
- NI Pensioners' Income Series Bulletins  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/statistics\\_and\\_research-pensioners\\_income\\_series.htm](http://www.dsdni.gov.uk/index/stats_and_research/statistics_and_research-pensioners_income_series.htm)
- NI Housing Statistics  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/housing\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/housing_publications.htm)
- Northern Ireland Neighbourhood Information Service (NINIS)  
<http://www.ninis2.nisra.gov.uk/public/Home.aspx>
- Northern Ireland Multiple Deprivation Measures 2010  
<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=137&themeName=Deprivation> or,  
[http://www.nisra.gov.uk/deprivation/nimdm\\_2010.htm](http://www.nisra.gov.uk/deprivation/nimdm_2010.htm)
- Northern Ireland Census results  
[http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=136&themeName=Census\\_2011](http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=136&themeName=Census_2011)
- Annual Survey of Hours and Earnings (ASHE) for Northern Ireland  
<http://www.detini.gov.uk/deti-stats-index/stats-surveys/stats-hours-and-earnings.htm>
- Households Below Average Income UK reports  
<https://www.gov.uk/government/organisations/department-for-work-pensions/series/households-below-average-income-hbai--2>
- Pensioners' Income series UK reports  
<https://www.gov.uk/government/collections/pensioners-incomes-series-statistics--3>

## **6.2 Detailed Tables**

### **6.2.1 Contents and points to note when interpreting tables:**

Tables 6.1 to 6.3: provide information for pensioners based on the characteristics of the household or family of which the pensioner forms part. The tables are based on net equivalised disposable household income and their position in the UK income distribution and presented by quintile.

Tables 6.4 to 6.6: provide information for pensioners based on the characteristics of the household or family of which the pensioner forms part. The tables present the composition characteristics of those groups whose incomes fall below thresholds of 50%, 60% and 70% of UK median income for 2013-14.

Tables 6.7 to 6.9: provide information for pensioners based on the characteristics of the household or family of which the pensioner forms part. The tables present the proportion of pensioners in households whose household incomes fall below the low income thresholds of 50%, 60% and 70% of UK median income for 2013-14, by household characteristic.

Table 6.10: summarises the proportions and numbers of pensioners in households below low income thresholds of 50%, 60% and 70% of UK median income for 2013-14, both for NI and for the UK.

### **6.2.2 Key terms used:**

Please refer to the Glossary in Appendix 1 for definitions of technical terms used in this chapter. For a detailed discussion of the methodology used throughout the publication, please see Appendix 2.

### **6.2.3 Detailed tables:**

**Please see following pages for tables showing analysis using 2013-14 survey data.**

**Table 6.1 (BHC): Quintile distribution of income for pensioners by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Source: FRS 2013-14					
	Net equivalised disposable household income					All
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	pensioners (thousands)
<b>Economic status of adults in the family</b>						
One or more working	9	11	31	24	25	54.2
No-one working	30	31	19	11	8	239.0
<b>Age</b>						
60 to 64	..	..	..	..	..	..
65 to 69	21	21	24	20	14	84.3
70 to 74	26	28	22	14	10	67.2
75 to 79	..	..	..	..	..	..
80 to 84	..	..	..	..	..	..
85+	..	..	..	..	..	..
<b>Family Type</b>						
Couple living with others	..	..	..	..	..	..
Couple living alone	27	25	22	11	15	157.0
Single living with others	..	..	..	..	..	..
Single living alone	31	33	18	12	5	86.9
<b>Gender</b>						
Males	25	25	22	15	12	119.3
Females	27	29	21	12	11	173.8
<b>Disability and receipt of disability benefits<sup>2</sup></b>						
Those living in families where no-one is disabled	27	24	20	15	15	129.8
Those living in families where someone is disabled	26	31	22	12	8	163.3
In receipt of disability benefits	15	36	29	13	7	91.6
Not in receipt of disability benefits	41	23	15	11	10	71.8
<b>Tenure</b>						
Owners	28	22	22	13	14	232.2
Owned outright	29	23	21	13	15	220.7
Buying with mortgage	..	..	..	..	..	..
NIHE/Housing Association	19	49	18	13	1	42.8
All rented privately	..	..	..	..	..	..
<b>All pensioners (NI)</b>	<b>27</b>	<b>28</b>	<b>21</b>	<b>13</b>	<b>11</b>	<b>293.2</b>
<b>All pensioners (UK)</b>	<b>21</b>	<b>24</b>	<b>23</b>	<b>17</b>	<b>14</b>	<b>11,900.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.

**Table 6.1 (AHC): Quintile distribution of income for pensioners by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2013-14</b>						
<b>Economic status of adults in the family</b>						
One or more working	4	8	26	33	29	<b>54.2</b>
No-one working	17	28	28	15	12	<b>239.0</b>
<b>Age</b>						
60 to 64	..	..	..	..	..	..
65 to 69	10	21	26	23	20	<b>84.3</b>
70 to 74	17	25	25	20	13	<b>67.2</b>
75 to 79	..	..	..	..	..	..
80 to 84	..	..	..	..	..	..
85+	..	..	..	..	..	..
<b>Family Type</b>						
Couple living with others	..	..	..	..	..	..
Couple living alone	15	24	26	17	18	<b>157.0</b>
Single living with others	..	..	..	..	..	..
Single living alone	15	28	29	19	10	<b>86.9</b>
<b>Gender</b>						
Males	14	23	28	19	17	<b>119.3</b>
Females	15	26	27	18	14	<b>173.8</b>
<b>Disability and receipt of disability benefits<sup>2</sup></b>						
Those living in families where no-one is disabled	16	22	24	19	20	<b>129.8</b>
Those living in families where someone is disabled	14	27	31	18	11	<b>163.3</b>
In receipt of disability benefits	7	24	39	20	10	<b>91.6</b>
Not in receipt of disability benefits	23	30	20	15	13	<b>71.8</b>
<b>Tenure</b>						
Owners	14	20	28	20	19	<b>232.2</b>
Owned outright	14	21	27	19	19	<b>220.7</b>
Buying with mortgage	..	..	..	..	..	..
NIHE/Housing Association	14	46	23	15	1	<b>42.8</b>
All rented privately	..	..	..	..	..	..
<b>All pensioners (NI)</b>	<b>15</b>	<b>24</b>	<b>27</b>	<b>19</b>	<b>15</b>	<b>293.2</b>
<b>All pensioners (UK)</b>	<b>13</b>	<b>24</b>	<b>24</b>	<b>21</b>	<b>18</b>	<b>11,900.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.



**Table 6.2 (BHC): Quintile distribution of income for pensioners by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Source: FRS 2013-14					
	Net equivalised disposable household income					All
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	pensioners (thousands)
<b>Pensions receipt</b>						
No occupational/personal pensions	42	33	16	8	2	126.2
Some occupational/personal pension	15	24	25	17	18	167.0
<b>Couples</b>						
No occupational/personal pensions/personal pension	25	24	22	13	16	178.2
Only one with occupational/personal pension	49	25	16	6	4	63.3
Both with occupational/personal pensions	15	32	24	12	16	69.9
	..	..	..	..	..	..
<b>Single</b>						
No occupational/personal pensions	28	34	20	14	4	115.0
Occupational/personal pension	35	40	15	9	1	62.9
	20	26	25	20	9	52.0
<b>State support received by family<sup>2</sup></b>						
Disability Living Allowance	15	35	27	14	8	70.0
Attendance Allowance	..	..	..	..	..	..
Pension Credit	30	37	25	7	0	55.2
Housing Benefit	..	..	..	..	..	..
Not in receipt of any benefits listed above	29	19	19	16	16	165.7
<b>Savings &amp; investments</b>						
No Savings	33	32	18	14	3	135.5
Less than £1,500	..	..	..	..	..	..
£1,500 but less than £3,000	..	..	..	..	..	..
£3,000 but less than £10,000	..	..	..	..	..	..
£10,000 but less than £20,000	..	..	..	..	..	..
£20,000 or more	..	..	..	..	..	..
<b>Religion<sup>3</sup> of adults in household</b>						
Protestant <sup>4</sup>	25	29	22	11	14	168.0
Catholic	31	26	20	15	8	101.4
Other <sup>5</sup>	..	..	..	..	..	..
No Religion	..	..	..	..	..	..
Mixed <sup>6</sup>	..	..	..	..	..	..
<b>Region</b>						
Belfast LGD	36	31	10	14	9	38.4
East of the Province	21	28	23	14	15	142.5
West of the Province	31	26	22	13	8	112.3
<b>All pensioners (NI)</b>	<b>27</b>	<b>28</b>	<b>21</b>	<b>13</b>	<b>11</b>	<b>293.2</b>
<b>All pensioners (UK)</b>	<b>21</b>	<b>24</b>	<b>23</b>	<b>17</b>	<b>14</b>	<b>11,900.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.

3. Religion is based on all adult respondents

4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

6. At least one Protestant respondent **and** at least one Catholic respondent

**Table 6.2 (AHC): Quintile distribution of income for pensioners by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2013-14</b>						
<b>Pensions receipt</b>						
No occupational/personal pensions	28	32	28	9	3	126.2
Some occupational/personal pension	4	19	27	26	24	167.0
<b>Couples</b>						
No occupational/personal pensions/personal pension	14	23	26	18	19	178.2
Only one with occupational/personal pension	34	31	24	7	4	63.3
Both with occupational/personal pensions	5	22	34	21	19	69.9
	..	..	..	..	..	..
<b>Single</b>						
No occupational/personal pensions	16	26	30	19	9	115.0
Occupational/personal pension	22	32	33	10	2	62.9
	7	19	27	29	17	52.0
<b>State support received by family<sup>2</sup></b>						
Disability Living Allowance	5	27	37	19	11	70.0
Attendance Allowance	..	..	..	..	..	..
Pension Credit	13	35	39	12	0	55.2
Housing Benefit	..	..	..	..	..	..
Not in receipt of any benefits listed above	17	20	21	21	21	165.7
<b>Savings &amp; investments</b>						
No Savings	19	29	30	17	5	135.5
Less than £1,500	..	..	..	..	..	..
£1,500 but less than £3,000	..	..	..	..	..	..
£3,000 but less than £10,000	..	..	..	..	..	..
£10,000 but less than £20,000	..	..	..	..	..	..
£20,000 or more	..	..	..	..	..	..
<b>Religion<sup>3</sup> of adults in household</b>						
Protestant <sup>4</sup>	15	23	28	17	17	168.0
Catholic	14	29	25	20	11	101.4
Other <sup>5</sup>	..	..	..	..	..	..
No Religion	..	..	..	..	..	..
Mixed <sup>6</sup>	..	..	..	..	..	..
<b>Region</b>						
Belfast LGD	19	33	20	12	15	38.4
East of the Province	11	23	28	19	18	142.5
West of the Province	18	23	29	20	10	112.3
<b>All pensioners (NI)</b>	<b>15</b>	<b>24</b>	<b>27</b>	<b>19</b>	<b>15</b>	<b>293.2</b>
<b>All pensioners (UK)</b>	<b>13</b>	<b>24</b>	<b>24</b>	<b>21</b>	<b>18</b>	<b>11,900.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.

3. Religion is based on all adult respondents

4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

6. At least one Protestant respondent **and** at least one Catholic respondent

**Table 6.3 (BHC): Quintile distribution of income for pensioners by Local Government District**

Percentage of pensioners <sup>1</sup>	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Local Government District (3-year average)</b>						
Antrim	19	16	30	21	14	<b>8.9</b>
Ards	31	28	21	13	8	<b>13.2</b>
Armagh	34	21	23	18	5	<b>13.7</b>
Ballymena	34	24	27	9	5	<b>12.7</b>
Ballymoney	28	32	23	14	4	<b>4.9</b>
Banbridge	24	24	19	23	10	<b>7.8</b>
Belfast	30	25	17	16	12	<b>36.8</b>
Carrickfergus	20	26	18	13	23	<b>9.3</b>
Castlereagh	24	26	21	15	15	<b>13.0</b>
Coleraine	22	29	22	10	18	<b>9.5</b>
Craigavon	31	29	21	13	6	<b>12.2</b>
Down	34	24	24	15	4	<b>15.7</b>
Dungannon	37	30	19	7	6	<b>9.9</b>
Fermanagh	32	22	20	14	12	<b>11.0</b>
Limavady	26	27	15	25	8	<b>5.3</b>
Lisburn	16	26	16	27	16	<b>16.5</b>
Derry	29	28	25	12	5	<b>14.8</b>
Newry & Mourne	22	25	26	16	12	<b>14.0</b>
Newtownabbey	28	25	21	21	5	<b>13.5</b>
North Down	18	17	26	11	29	<b>17.5</b>
Cookstown & Magherafelt <sup>2</sup>	34	32	16	17	1	<b>10.0</b>
Larne & Moyle <sup>2</sup>	40	25	14	15	6	<b>9.2</b>
Omagh & Strabane <sup>2</sup>	22	24	30	16	7	<b>14.4</b>
<b>All pensioners (NI 3-year average)</b>	<b>28</b>	<b>25</b>	<b>22</b>	<b>16</b>	<b>10</b>	<b>294.7</b>
<b>All pensioners (UK 3-year average)</b>	<b>22</b>	<b>26</b>	<b>22</b>	<b>17</b>	<b>13</b>	<b>11,800.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Two LGDs combined due to sample size requirements.

**Table 6.3 (AHC): Quintile distribution of income for pensioners by Local Government District**

Percentage of pensioners <sup>1</sup>	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Local Government District (3-year average)</b>						
Antrim	7	17	30	27	19	<b>8.9</b>
Ards	19	25	27	17	12	<b>13.2</b>
Armagh	23	24	18	28	7	<b>13.7</b>
Ballymena	20	23	35	12	9	<b>12.7</b>
Ballymoney	10	27	34	19	9	<b>4.9</b>
Banbridge	8	24	25	28	15	<b>7.8</b>
Belfast	16	25	26	18	15	<b>36.8</b>
Carrickfergus	11	25	23	17	24	<b>9.3</b>
Castlereagh	12	20	25	20	22	<b>13.0</b>
Coleraine	16	20	25	18	20	<b>9.5</b>
Craigavon	12	40	21	20	7	<b>12.2</b>
Down	14	30	26	21	8	<b>15.7</b>
Dungannon	9	40	31	12	8	<b>9.9</b>
Fermanagh	21	23	20	22	14	<b>11.0</b>
Limavady	14	20	29	22	15	<b>5.3</b>
Lisburn	11	20	21	29	20	<b>16.5</b>
Derry	8	39	28	14	10	<b>14.8</b>
Newry & Mourne	8	23	33	19	17	<b>14.0</b>
Newtownabbey	14	25	27	21	13	<b>13.5</b>
North Down	8	17	24	19	32	<b>17.5</b>
Cookstown & Magherafelt <sup>2</sup>	12	39	28	20	3	<b>10.0</b>
Larne & Moyle <sup>2</sup>	28	29	14	19	9	<b>9.2</b>
Omagh & Strabane <sup>2</sup>	10	29	31	19	11	<b>14.4</b>
<b>All pensioners (NI 3-year average)</b>	<b>14</b>	<b>26</b>	<b>26</b>	<b>20</b>	<b>14</b>	<b>294.7</b>
<b>All pensioners (UK 3-year average)</b>	<b>13</b>	<b>26</b>	<b>24</b>	<b>21</b>	<b>17</b>	<b>11,800.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. Two LGDs combined due to sample size requirements.

**Table 6.4 (BHC & AHC): Composition of low-income groups of pensioners by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Income Thresholds - Below Median						All pensioners
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	..	6	6	..	..	6	18
No-one working	..	94	94	..	..	94	82
<b>Age</b>							
60 to 64	..	9	8	..	..	9	10
65 to 69	..	21	22	..	..	21	29
70 to 74	..	25	23	..	..	25	23
75 to 79	..	17	19	..	..	16	17
80 to 84	..	18	18	..	..	21	13
85+	..	9	10	..	..	8	8
<b>Family type</b>							
Couple living with others	..	4	3	..	..	4	7
Couple living alone	..	52	52	..	..	51	54
Single living with others	..	8	8	..	..	11	10
Single living alone	..	35	37	..	..	34	30
<b>Gender</b>							
Males	..	37	39	..	..	36	41
Females	..	63	61	..	..	64	59
<b>Disability and receipt of disability benefits<sup>2</sup></b>							
Those living in families where no-one is disabled	..	47	46	..	..	45	44
Those living in families where someone is disabled	..	53	54	..	..	55	56
In receipt of disability benefits	..	14	17	..	..	19	31
Not in receipt of disability benefits	..	39	37	..	..	37	24
<b>Tenure</b>							
Owners	..	86	82	..	..	70	79
Owned outright	..	84	80	..	..	68	75
Buying with mortgage	..	2	2	..	..	1	4
NIHE/Housing Association	..	9	11	..	..	21	15
All rented privately	..	5	7	..	..	9	6
<b>All pensioners (NI) (thousands)</b>	<b>36.3</b>	<b>62.9</b>	<b>92.8</b>	<b>24.3</b>	<b>46.6</b>	<b>70.4</b>	<b>293.2</b>
<b>All pensioners (UK) (thousands)</b>	<b>1,000.0</b>	<b>1,900.0</b>	<b>3,100.0</b>	<b>900.0</b>	<b>1,600.0</b>	<b>2,800.0</b>	<b>11,900.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non- receipt of these benefits are shown only for those living in families where someone is disabled.

**Table 6.5 (BHC & AHC): Composition of low-income groups of pensioners by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Income Thresholds - Below Median						All pensioners
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Pensions receipt</b>							
No occupational/personal pensions	..	71	67	..	..	74	43
Some occupational/personal pension	..	29	33	..	..	26	57
<b>Couples</b>							
No occupational/personal pensions/personal pension	..	57	55	..	..	55	61
Only one with occupational/personal pension	..	40	36	..	..	40	22
Both with occupational/personal pensions	..	13	15	..	..	12	24
<b>Single</b>							
No occupational/personal pensions	..	4	5	..	..	4	15
Occupational/personal pension	..	43	45	..	..	45	39
No occupational/personal pensions	..	31	31	..	..	34	21
Occupational/personal pension	..	12	14	..	..	11	18
<b>State support received by family<sup>2</sup></b>							
Disability Living Allowance	..	11	13	..	..	14	24
Attendance Allowance	..	4	5	..	..	6	10
Pension Credit	..	21	23	..	..	25	19
Housing Benefit	..	8	10	..	..	20	14
Not in receipt of any benefits listed above	..	65	61	..	..	55	57
<b>Savings &amp; investments</b>							
No Savings	..	56	57	..	..	60	46
Less than £1,500	..	7	6	..	..	9	8
£1,500 but less than £3,000	..	5	5	..	..	5	6
£3,000 but less than £10,000	..	15	16	..	..	11	14
£10,000 but less than £20,000	..	6	5	..	..	5	10
£20,000 or more	..	12	10	..	..	10	16
<b>Religion<sup>3</sup> of adults in household</b>							
Protestant <sup>4</sup>	..	60	53	..	..	58	57
Catholic	..	35	40	..	..	36	35
Other <sup>5</sup>	..	3	3	..	..	3	4
No Religion	..	2	3	..	..	3	4
Mixed <sup>6</sup>	..	1	0	..	..	1	1
<b>Region</b>							
Belfast LGD	..	18	18	..	..	18	13
East of the Province	..	39	38	..	..	41	49
West of the Province	..	43	44	..	..	41	38
<b>All pensioners (NI) (thousands)</b>	<b>36.3</b>	<b>62.9</b>	<b>92.8</b>	<b>24.3</b>	<b>46.6</b>	<b>70.4</b>	<b>293.2</b>
<b>All pensioners (UK) (thousands)</b>	<b>1,000.0</b>	<b>1,900.0</b>	<b>3,100.0</b>	<b>900.0</b>	<b>1,600.0</b>	<b>2,800.0</b>	<b>11,900.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
3. Religion is based on all adult respondents
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent **and** at least one Catholic respondent

**Table 6.6 (BHC & AHC): Composition of low-income groups of pensioners by Local Government District**

Percentage of pensioners <sup>1</sup>	Source: FRS 2011-12 to 2013-14						
	Income Thresholds - Below Median						All pensioners
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Local Government District (3-year average)</b>							
Antrim	2	2	2	2	1	2	3
Ards	8	5	5	6	6	5	5
Armagh	8	6	5	9	8	6	5
Ballymena	8	6	5	8	6	5	4
Ballymoney	1	1	2	1	1	1	2
Banbridge	2	3	2	2	2	2	3
Belfast	13	13	14	14	14	13	13
Carrickfergus	2	3	3	3	2	4	3
Castlereagh	4	4	4	4	3	4	4
Coleraine	3	3	3	5	3	3	3
Craigavon	3	4	5	4	4	4	4
Down	5	7	6	6	7	8	5
Dungannon	3	5	5	0	2	4	3
Fermanagh	7	5	5	7	5	5	4
Limavady	2	2	1	1	2	1	2
Lisburn	5	3	4	4	4	4	6
Derry	4	4	5	3	3	4	5
Newry & Mourne	4	4	4	3	3	4	5
Newtownabbey	4	4	5	5	5	5	5
North Down	3	4	4	4	3	4	6
Cookstown & Magherafelt <sup>2</sup>	3	5	4	1	3	4	3
Larne & Moyle <sup>2</sup>	5	4	4	6	6	5	3
Omagh & Strabane <sup>2</sup>	1	3	4	3	4	4	5
<b>All pensioners (NI 3-year average) (thousands)</b>	<b>34.7</b>	<b>64.0</b>	<b>95.9</b>	<b>24.7</b>	<b>44.1</b>	<b>70.1</b>	<b>294.7</b>
<b>All pensioners (UK 3-year average)(thousands)</b>	<b>1,000.0</b>	<b>1,900.0</b>	<b>3,100.0</b>	<b>900.0</b>	<b>1,600.0</b>	<b>2,700.0</b>	<b>11,800.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Two LGDs combined due to sample size requirements.

**Table 6.7 (BHC & AHC): Percentage of pensioners in low-income groups by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Income Thresholds - Below Median						All pensioners (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	4	7	10	4	6	8	54.2
No-one working	14	25	37	9	18	28	239.0
<b>Age</b>							
60 to 64	..	..	..	..	..	..	..
65 to 69	8	16	24	6	13	18	84.3
70 to 74	16	24	32	10	18	26	67.2
75 to 79	..	..	..	..	..	..	..
80 to 84	..	..	..	..	..	..	..
85+	..	..	..	..	..	..	..
<b>Family type</b>							
Couple living with others	..	..	..	..	..	..	..
Couple living alone	12	21	31	8	17	23	157.0
Single living with others	..	..	..	..	..	..	..
Single living alone	13	26	39	8	15	27	86.9
<b>Gender</b>							
Males	11	20	30	8	15	21	119.3
Females	13	23	33	8	17	26	173.8
<b>Disability and receipt of disability benefits<sup>2</sup></b>							
Those living in families where no-one is disabled	14	23	33	10	17	24	129.8
Those living in families where someone is disabled	11	20	31	7	15	24	163.3
In receipt of disability benefits	4	10	17	4	7	14	91.6
Not in receipt of disability benefits	21	34	47	10	26	36	71.8
<b>Tenure</b>							
Owners	14	23	33	7	15	21	232.2
Owned outright	15	24	34	7	15	22	220.7
Buying with mortgage	..	..	..	..	..	..	..
NIHE/Housing Association	7	14	24	11	17	35	42.8
All rented privately	..	..	..	..	..	..	..
<b>All pensioners (NI)</b>	<b>12</b>	<b>21</b>	<b>32</b>	<b>8</b>	<b>16</b>	<b>24</b>	<b>293.2</b>
<b>All pensioners (UK)</b>	<b>8</b>	<b>16</b>	<b>26</b>	<b>7</b>	<b>14</b>	<b>23</b>	<b>11,900.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household. Receipt and non-receipt of these benefits are shown only for those living in families where someone is disabled.



**Table 6.8 (BHC & AHC): Percentage of pensioners in low-income groups by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Income Thresholds - Below Median						All pensioners (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Pensions receipt</b>							
No occupational/personal pensions	23	35	49	18	30	41	126.2
Some occupational/personal pension	4	11	19	1	5	11	167.0
<b>Couples</b>							
No occupational/personal pensions/personal pension	12	20	29	8	16	22	178.2
Only one with occupational/personal pension	27	40	53	22	36	44	63.3
Both with occupational/personal pensions	5	11	19	1	7	12	69.9
	..	..	..	..	..	..	..
<b>Single</b>							
No occupational/personal pensions	14	24	36	9	17	27	115.0
Occupational/personal pension	18	31	45	13	24	38	62.9
	8	15	25	3	7	15	52.0
<b>State support received by family<sup>2</sup></b>							
Disability Living Allowance	2	10	17	4	6	14	70.0
Attendance Allowance	..	..	..	..	..	..	..
Pension Credit	9	24	38	4	17	32	55.2
Housing Benefit	..	..	..	..	..	..	..
Not in receipt of any benefits listed above	16	25	34	10	18	24	165.7
<b>Savings &amp; investments</b>							
No Savings	15	26	39	11	22	31	135.5
Less than £1,500	..	..	..	..	..	..	..
£1,500 but less than £3,000	..	..	..	..	..	..	..
£3,000 but less than £10,000	..	..	..	..	..	..	..
£10,000 but less than £20,000	..	..	..	..	..	..	..
£20,000 or more	..	..	..	..	..	..	..
<b>Religion<sup>3</sup> of adults in household</b>							
Protestant <sup>4</sup>	13	22	29	8	16	24	168.0
Catholic	12	22	37	8	17	25	101.4
Other <sup>5</sup>	..	..	..	..	..	..	..
No Religion	..	..	..	..	..	..	..
Mixed <sup>6</sup>	..	..	..	..	..	..	..
<b>Region</b>							
Belfast LGD	19	29	43	11	22	33	38.4
East of the Province	9	17	25	6	12	20	142.5
West of the Province	15	24	37	11	18	25	112.3
<b>All pensioners (NI)</b>	<b>12</b>	<b>21</b>	<b>32</b>	<b>8</b>	<b>16</b>	<b>24</b>	<b>293.2</b>
<b>All pensioners (UK)</b>	<b>8</b>	<b>16</b>	<b>26</b>	<b>7</b>	<b>14</b>	<b>23</b>	<b>11,900.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.
2. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
3. Religion is based on all adult respondents
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent and at least one Catholic respondent

**Table 6.9 (BHC & AHC): Percentage of pensioners in low-income groups by Local Government District**

Percentage of pensioners <sup>1</sup>	Source: FRS 2011-12 to 2013-14						All pensioners (thousands)
	Income Thresholds - Below Median						
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
<b>Local Government District (3-year average)</b>							
Antrim	8	17	21	5	7	16	8.9
Ards	20	26	35	11	19	24	13.2
Armagh	19	28	38	16	24	29	13.7
Ballymena	21	28	38	15	21	29	12.7
Ballymoney	8	17	30	5	10	21	4.9
Banbridge	10	23	26	5	12	21	7.8
Belfast	13	22	36	9	17	24	36.8
Carrickfergus	9	17	27	8	11	26	9.3
Castlereagh	11	21	27	7	12	21	13.0
Coleraine	11	21	27	14	16	20	9.5
Craigavon	8	22	43	8	14	24	12.2
Down	11	28	36	10	21	35	15.7
Dungannon	10	30	45	1	11	27	9.9
Fermanagh	21	29	41	15	21	29	11.0
Limavady	14	20	26	4	14	17	5.3
Lisburn	10	12	21	5	11	15	16.5
Derry	9	16	35	5	10	21	14.8
Newry & Mourne	9	18	26	5	10	21	14.0
Newtownabbey	10	19	36	9	17	24	13.5
North Down	6	16	21	6	8	16	17.5
Cookstown & Magherafelt <sup>2</sup>	11	31	37	2	12	28	10.0
Larne & Moyle <sup>2</sup>	19	31	43	16	28	37	9.2
Omagh & Strabane <sup>2</sup>	4	14	27	6	12	20	14.4
<b>All pensioners (NI)</b>	<b>12</b>	<b>22</b>	<b>33</b>	<b>8</b>	<b>15</b>	<b>24</b>	<b>294.7</b>
<b>All pensioners (UK)</b>	<b>8</b>	<b>16</b>	<b>26</b>	<b>7</b>	<b>13</b>	<b>23</b>	<b>11,800.0</b>

**Note:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Two LGDs combined due to sample size requirements.

**Table 6.10 (BHC & AHC): Number and percentage of pensioners below thresholds of contemporary UK median income**

Source: FRS 2013-14

	Income <sup>1</sup> Thresholds - Below median						All Pensioners (thousands)
	Percentage of Pensioners			Number of Pensioners (000's)			
	50%	60%	70%	50%	60%	70%	
<b>BHC</b>							
Northern Ireland	12	21	32	36.3	62.9	92.8	<b>293.2</b>
United Kingdom	8	16	26	1,000.0	1,900.0	3,100.0	<b>11,900.0</b>
<b>AHC</b>							
Northern Ireland	8	16	24	24.3	46.6	70.4	<b>293.2</b>
United Kingdom	7	14	23	900.0	1,600.0	2,800.0	<b>11,900.0</b>

**Note:**

1. Differences between the UK and NI in the way that water charges are collected, and how HBAI methodology defines what is included under the definition of disposable income, means that results for Northern Ireland are not fully consistent with results on the BHC measure for the UK.

# Chapter 7:

## Material deprivation

### 7.1 Introduction

This chapter looks at analysis of the material deprivation suite of questions for Children and Pensioners in 2013-14. For children the analysis looks at how families with children responded to the questions by their location on the income distribution. The questions are divided by whether the children have material deprivation items and services, and by whether their parents have the material deprivation items and services. For pensioners the analysis looks at the distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services. Analysis of pensioner deprivation also includes the composition of materially deprived pensioner groups aged 65 or over and the percentage of pensioners who are materially deprived by their family or household characteristics.

The position of children in the income distribution is defined by the net equivalised income of the household in which they live. A child is defined here as an individual under 16 years of age, or an unmarried 16 to 19 year old in full-time non-advanced education.

Prior to 6th April 2010, women reached the State Pension age at 60. From 6th April 2010, the qualifying age for women has been gradually increasing. The changes do not affect the State Pension age of men, currently 65. While pensioners are defined as all those adults above State Pension age, the materially deprived suite of questions captures the material deprivation experienced by pensioners **aged 65** or over.

#### 7.1.1 Analysis and Key Findings:

Tables 7.1 (BHC) and 7.1 (AHC) detail child material deprivation items and services; comparing children in the bottom quintile of the income distribution to all children, these tables show:

- 59% of children in the bottom quintile of the income distribution would like one week holiday away from home with family but could not afford this. This compares to 10% in the top quintile and 42% for all children across all quintiles (BHC).
- When asked about having friends round for tea or a snack once a fortnight, 12% of children in the bottom quintile lived in households which answered they would like this, but could not afford this. The percentage for all children was 7% (BHC).
- 6% of children living in households in the bottom quintile (AHC), answered they would like to eat fresh fruit and/or vegetables every day but that they could not afford this. This compares to an average of 2% over all quintiles.
- When asked about going on a school trip at least once a term (AHC), 13% of children in the bottom quintile lived in households that would like this but could not afford it. This compares to 2% in the top quintile and 8% over all quintiles.

Tables 7.2 (BHC) and 7.2 (AHC) shows parental material deprivation items and services; comparing children in the bottom quintile of the income distribution to all children, these tables show:

- 67% of children in the bottom quintile lived in households which could not afford to make savings of £10 a month or more. The percentage for all children was 44%. In comparison only 16% of children in the top quintile lived in a household that could not afford to make savings of £10 a month or more (BHC).
- 44% of children in the bottom quintile lived in households which could not afford to replace worn out furniture. This compared to 29% of all children experiencing the same material deprivation (BHC).
- 59% of children (BHC) in the bottom quintile lived in households where their parents could not afford to spend money on themselves each week, compared to 39% of all children.
- 18% of children in the bottom quintile lived in households where their parents stated they would like but could not afford to keep their house warm, compared to the average across all the income quintiles of 10% (AHC).

Tables 7.3 (BHC) and 7.3 (AHC) provide detail on the material deprivation items and services for pensioners aged 65 or over. Comparing pensioners aged 65 or over in the bottom quintile of the income distribution to all pensioners aged 65 or over, the tables show:

- A larger proportion of pensioners aged 65 and over in the bottom quintile answered 'no' to the material deprivation question on whether they go out socially at least once a month, than all pensioners aged over 65 AHC, 40% compared to 27%. The most common reason for a 'no' response for all pensioners aged 65 and over was that health/disability prevented it.
- For all pensioners aged 65 or over 84% said they would be able to pay an unexpected expense of £200. The most common reason for a yes response was that they would use their savings. The figure for those in the bottom quintile was 78% (BHC) and 75% (AHC).
- When asked if they would be able to replace a cooker if it broke down 21% (BHC) of pensioners in the bottom quintile answered 'no', compared to 15% overall. All pensioners in the top quintile answered 'yes' to this question.

Tables 7.6 (BHC) and 7.7 (AHC) provide detail on the percentage of pensioners in material by various household characteristics.

- **Economic Status of family:** Pensioners living in a family with no one working were more likely to be in material deprivation compared to a family with one or more adults working, 14% compared to 1%.
- **Gender:** Female pensioners were slightly more likely to be in material deprivation compared to males, 13% compared to 10%.
- **Disability:** Pensioners living in a household where someone is disabled were at higher risk of material deprivation, 16% compared to 5%.
- **Tenure:** 35% of pensioners living in NIHE/Housing Association accommodation were in material deprivation, compared to only 7% of owners.

- **Pensions receipt.** Pensioners with no occupational or personal pension were four times more likely to be in material deprivation as those with some form of occupational or personal pension, 20% compared to 5%.

### 7.1.2 Notes for Analysis:

#### (1) Child Material Deprivation:

A suite of questions designed to capture the material deprivation experienced by families with children has been included in the Family Resources Survey since 2004-05. Respondents are asked whether they have 21 goods and services, including child, adult and household items. If they do not have them, they are asked whether this is because they do not want them or because they cannot afford them.

#### (2) Pensioner Material Deprivation:

The material deprivation indicator, the proportion of pensioners aged 65 and over who are materially deprived, is an additional way of measuring living standards for pensioners. This indicator is comprised of a suite of 15 questions based on access to goods, services and experiences. It measures how many pensioners are in material deprivation and the reasons for lacking access to the goods, services or experiences. The indicator is also used to explore a broader definition of pensioner poverty and captures both the financial and non-financial reasons for being in material deprivation.

Respondents are asked whether they have access to 15 goods, services and experiences. Where they do not have a good or service, they are asked whether this is because:

- they do not have the money for this;
- it is not a priority on their current income;
- their health / disability prevents them;
- it is too much trouble or tiring;
- they have no one to do this with or help them;
- it is not something they want; it is not relevant to them;
- other.

Where a pensioner lacks one of the material deprivation items for one any of the reasons above, except for 'it is not something they want; it is not relevant to them', then they are counted as being deprived for that item.

The exception to this is for the unexpected expense question, where the follow up question was asked to explore how those who responded 'yes' would pay. Options were:

- use own income but cut back on essentials;
- use own income but not need to cut back on essentials;
- use savings;
- use a form of credit;
- get money from friends or family;
- other.

Pensioners are counted as materially deprived for this item if and only if they responded 'no' to the initial question.

A prevalence weighted approach has been used. Prevalence weighting is a technique of scoring deprivation in which more weight in the deprivation measure is given to families lacking those items that most families already have. This means a greater importance, when an item is lacked, is assigned to those items that are more commonly owned in the population. For more information on the prevalence weights used please see Appendix 2. Further information is also available from DWP's 'HBAI Quality and Methodology Report' 2013-14, which is available at:

<https://www.gov.uk/government/statistics/households-below-average-income-19941995-to-20132014>

(3) Households Below Average Income Northern Ireland results are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year, and caution exercised when comparing cell results between years.

(4) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.

### 7.1.3 Alternative Data Sources:

- NI Benefit Related Statistics

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/benefit\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm)

- NI Pensioners' Income Series Bulletins

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/statistics\\_and\\_research-pensioners\\_income\\_series.htm](http://www.dsdni.gov.uk/index/stats_and_research/statistics_and_research-pensioners_income_series.htm)

- NI Housing Statistics

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/housing\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/housing_publications.htm)

- Northern Ireland Neighbourhood Information Service (NINIS)

<http://www.ninis2.nisra.gov.uk/public/Home.aspx>

- Office for National Statistics Neighbourhood Statistics

<http://www.neighbourhood.statistics.gov.uk/dissemination/>

- Northern Ireland Multiple Deprivation Measures 2010

<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=137&themeName=Deprivation> or,

[http://www.nisra.gov.uk/deprivation/nimdm\\_2010.htm](http://www.nisra.gov.uk/deprivation/nimdm_2010.htm)

- Scottish Index of Multiple Deprivation 2012

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

- Welsh Index of Multiple Deprivation 2014

<http://gov.wales/statistics-and-research/welsh-index-multiple-deprivation/?lang=en>

- English Indices of Deprivation 2010  
<https://www.gov.uk/government/publications/english-indices-of-deprivation-2010>
- Northern Ireland Census results  
<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=136&themeName=Census 2011>
- Annual Survey of Hours and Earnings (ASHE) for Northern Ireland  
<http://www.detini.gov.uk/deti-stats-index/stats-surveys/stats-hours-and-earnings.htm>
- Households Below Average Income UK reports  
<https://www.gov.uk/government/organisations/department-for-work-pensions/series/households-below-average-income-hbai--2>
- Pensioners' Income series UK reports  
<https://www.gov.uk/government/collections/pensioners-incomes-series-statistics--3>



## **7.2 Detailed Tables**

### **7.2.1 Contents and points to note when interpreting tables:**

Table 7.1: provides information for children based on whether they have the material deprivation items and services. The tables are based on net equivalised disposable household income and their position in the UK income distribution and presented by quintile.

Table 7.2: provides information for children based on whether their parents have the material deprivation items and services. The tables are based on net equivalised disposable household income and their position in the UK income distribution and presented by quintile.

Table 7.3: provides information for pensioners aged 65 and over based on whether they have the material deprivation items and services. The tables are based on net equivalised disposable household income and their position in the UK income distribution and presented by quintile.

Tables 7.4 to 7.5: provide the household or family composition characteristics of all pensioners aged 65 and over, and those pensioners aged 65 and over who are materially deprived.

Tables 7.6 to 7.7: provide the number of pensioners aged 65 and over by the characteristics of the household or family of which the pensioner forms part, and the percentage of those pensioners who are materially deprived.

Table 7.8: provides information for children based on whether they fall below thresholds of income and material deprivation score. The tables are based on net equivalised disposable household income.

### **7.2.2 Key terms used:**

Please refer to the Glossary in Appendix 1 for definitions of technical terms used in this chapter. For a detailed discussion of the methodology used throughout the publication, please see Appendix 2.

### **7.2.3 Detailed tables:**

**Please see overleaf for tables showing analysis using 2013-14 survey data.**

**Table 7.1(BHC): Quintile distribution of income for children by whether they have the material deprivation items and services**

Percentage of children <sup>1,2</sup>		Source: FRS 2013-14					
		Net equivalised disposable household income					
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All children
Outdoor space / facilities to play safely	Have this	90	93	94	98	99	93
	Don't have this	10	7	6	2	1	7
Enough bedrooms for every child 10 years or over and of a different gender	Child/ren has/have this	..	..	..	..	..	..
	Want but can't afford this	..	..	..	..	..	..
	Don't want or need; doesn't apply	..	..	..	..	..	..
Celebrations on special occasions	Child/ren has/have this	92	95	95	96	98	95
	Want but can't afford this	7	2	2	2	2	4
	Don't want or need; doesn't apply	0	3	3	2	-	2
Leisure equipment such as sports equipment or a bicycle	Child/ren has/have this	89	88	91	89	93	90
	Want but can't afford this	7	6	5	1	-	5
	Don't want or need; doesn't apply	3	6	4	10	7	5
At least one week's holiday away from home with family	Child/ren has/have this	32	45	59	73	89	51
	Want but can't afford this	59	43	39	21	10	42
	Don't want or need; doesn't apply	8	11	2	6	1	7
Hobby or leisure activity	Child/ren does/do this	80	80	79	80	85	80
	Would like to but can't afford this	2	1	4	1	1	2
	Don't want or need; doesn't apply	17	19	17	19	15	18
Have friends round for tea or a snack once a fortnight	Child/ren does/do this	64	66	67	63	76	66
	Would like to but can't afford this	12	8	2	4	-	7
	Don't want or need; doesn't apply	24	26	30	32	24	27
Go on school trip at least once a term	Child/ren does/do this	76	82	84	90	93	82
	Would like to but can't afford this	12	8	5	1	3	8
	Don't want or need; doesn't apply	12	11	11	9	4	11
Go to a playgroup at least once a week	Child/ren does/do this	48	61	63	56	74	57
	Would like to but can't afford this	11	6	-	2	-	6
	Don't want or need; doesn't apply	41	33	37	41	26	37
Attend organised activity once a week	Child/ren does/do this	73	74	78	75	80	75
	Would like to but can't afford this	10	7	3	5	2	6
	Don't want or need; doesn't apply	17	19	19	20	18	18
Eat fresh fruit and/or vegetables every day	Child/ren does/do this	92	95	95	94	99	94
	Would like to but can't afford this	4	1	2	-	-	2
	Don't want or need; doesn't apply	4	5	3	6	1	4
Have a warm winter coat	Child/ren does/do this	99	95	98	98	100	98
	Would like to but can't afford this	1	3	0	-	-	1
	Don't want or need; doesn't apply	0	1	2	2	-	1

**Notes:**

1. Percentages relate to the proportion of children whose parent / guardian answered the material deprivation questions. Questions about enough bedrooms, going on a school trip and attend playgroup are not relevant for all children.

2. Percentages may not sum to 100 per cent due to rounding.

**Table 7.1(AHC): Quintile distribution of income for children by whether they have the material deprivation items and services**

Percentage of children <sup>1,2</sup>		Source: FRS 2013-14					
		Net equivalised disposable household income					All children
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	
Outdoor space / facilities to play safely	Have this	89	93	95	97	99	93
	Don't have this	11	7	5	3	1	7
Enough bedrooms for every child 10 years or over and of a different gender	Child/ren has/have this	..	..	..	..	..	..
	Want but can't afford this	..	..	..	..	..	..
	Don't want or need; doesn't apply	..	..	..	..	..	..
Celebrations on special occasions	Child/ren has/have this	89	97	97	95	98	95
	Want but can't afford this	10	2	1	2	2	4
	Don't want or need; doesn't apply	1	2	3	3	-	2
Leisure equipment such as sports equipment or a bicycle	Child/ren has/have this	89	87	92	89	94	90
	Want but can't afford this	7	8	4	1	-	5
	Don't want or need; doesn't apply	4	5	4	10	6	5
At least one week's holiday away from home with family	Child/ren has/have this	28	44	61	65	90	51
	Want but can't afford this	62	47	34	29	9	42
	Don't want or need; doesn't apply	10	8	5	6	2	7
Hobby or leisure activity	Child/ren does/do this	76	81	82	78	85	80
	Would like to but can't afford this	2	3	2	2	1	2
	Don't want or need; doesn't apply	21	16	16	20	15	18
Have friends round for tea or a snack once a fortnight	Child/ren does/do this	63	64	72	62	73	66
	Would like to but can't afford this	13	9	2	4	-	7
	Don't want or need; doesn't apply	24	27	25	34	27	27
Go on school trip at least once a term	Child/ren does/do this	75	79	85	89	94	82
	Would like to but can't afford this	13	10	5	1	2	8
	Don't want or need; doesn't apply	13	11	10	10	4	11
Go to a playgroup at least once a week	Child/ren does/do this	44	59	67	55	72	57
	Would like to but can't afford this	8	9	3	2	-	6
	Don't want or need; doesn't apply	49	31	30	43	28	37
Attend organised activity once a week	Child/ren does/do this	70	75	80	74	78	75
	Would like to but can't afford this	10	9	2	5	1	6
	Don't want or need; doesn't apply	20	16	17	21	20	18
Eat fresh fruit and/or vegetables every day	Child/ren does/do this	91	93	96	95	99	94
	Would like to but can't afford this	6	1	0	-	-	2
	Don't want or need; doesn't apply	3	5	3	5	1	4
Have a warm winter coat	Child/ren does/do this	98	96	98	97	100	98
	Would like to but can't afford this	2	3	0	-	-	1
	Don't want or need; doesn't apply	-	1	1	3	-	1

**Notes:**

1. Percentages relate to the proportion of children whose parent / guardian answered the material deprivation questions. Questions about enough bedrooms, going on a school trip and attend playgroup are not relevant for all children.

2. Percentages may not sum to 100 per cent due to rounding.

**Table 7.2(BHC): Quintile distribution of income for children by whether their parents have the material deprivation items and services**

Percentage of children <sup>1,2</sup>		Source: FRS 2013-14					
		Net equivalised disposable household income					
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All children
Money to decorate home	Adult/s has/have this	71	77	87	89	92	80
	Would like this but cannot afford it	27	20	10	9	7	18
	Don't want or need; doesn't apply	2	3	3	2	1	3
Holiday away from home one week a year not with relatives	Adult/s has/have this	27	37	49	68	86	44
	Would like to but cannot afford it	68	56	49	27	14	51
	Don't want or need; doesn't apply	6	8	2	5	-	5
Home contents insurance	Adult/s has/have this	51	63	79	93	98	69
	Would like this but cannot afford it	37	26	13	3	1	22
	Don't want or need; doesn't apply	12	11	8	4	2	9
Make savings of 10 pounds a month or more	Adult/s does/do this	30	51	66	80	82	54
	Would like to but cannot afford it	67	48	31	18	16	44
	Don't want or need; doesn't apply	3	1	3	1	3	2
Replace worn out furniture	Adult/s does/do this	32	48	53	71	80	50
	Would like to but cannot afford it	44	28	22	16	6	29
	Don't want or need; doesn't apply	24	24	25	13	14	22
Replace broken electrical goods	Adult/s does/do this	44	59	66	83	90	61
	Would like to but cannot afford it	36	24	12	4	3	21
	Don't want or need; doesn't apply	20	18	22	13	7	18
Money to spend on self each week	Adult/s has/have this	38	55	63	85	85	58
	Would like this but cannot afford it	59	41	33	12	15	39
	Don't want or need; doesn't apply	3	4	3	3	-	3
Keep house warm	Adult/s does/do this	84	88	95	98	99	90
	Would like to but cannot afford it	15	12	5	2	1	10
	Don't want or need; doesn't apply	1	-	-	-	-	0
Keep up to date with bills	Adult/s can do this	87	89	92	98	96	91
	Would like to but cannot afford it	13	11	8	2	4	9

**Notes:**

1. Percentages relate to the proportion of children whose parent / guardian answered the material deprivation questions.

2. Percentages may not sum to 100 per cent due to rounding.

**Table 7.2(AHC): Quintile distribution of income for children by whether their parents have the material deprivation items and services**

Percentage of children <sup>1,2</sup>		Source: FRS 2013-14					
		Net equivalised disposable household income					
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile	All children
Money to decorate home	Adult/s has/have this	68	74	88	90	93	80
	Would like this but cannot afford it	29	23	10	9	6	18
	Don't want or need; doesn't apply	3	3	3	1	1	3
Holiday away from home one week a year not with relatives	Adult/s has/have this	22	35	51	62	86	44
	Would like to but cannot afford it	72	58	45	35	13	51
	Don't want or need; doesn't apply	6	7	4	4	1	5
Home contents insurance	Adult/s has/have this	43	63	81	90	98	69
	Would like this but cannot afford it	42	28	12	5	1	22
	Don't want or need; doesn't apply	15	10	7	4	1	9
Make savings of 10 pounds a month or more	Adult/s does/do this	27	47	67	72	85	54
	Would like to but cannot afford it	70	51	31	24	14	44
	Don't want or need; doesn't apply	2	2	1	5	1	2
Replace worn out furniture	Adult/s does/do this	29	40	60	69	80	50
	Would like to but cannot afford it	49	30	23	16	6	29
	Don't want or need; doesn't apply	22	31	18	15	14	22
Replace broken electrical goods	Adult/s does/do this	41	53	70	82	89	61
	Would like to but cannot afford it	38	27	12	5	2	21
	Don't want or need; doesn't apply	21	20	18	13	8	18
Money to spend on self each week	Adult/s has/have this	38	48	67	78	87	58
	Would like this but cannot afford it	58	49	30	19	13	39
	Don't want or need; doesn't apply	4	3	3	3	-	3
Keep house warm	Adult/s does/do this	81	86	98	96	99	90
	Would like to but cannot afford it	18	14	2	4	1	10
	Don't want or need; doesn't apply	1	-	-	-	-	0
Keep up to date with bills	Adult/s can do this	86	89	92	96	96	91
	Would like to but cannot afford it	14	11	8	4	4	9

**Notes:**

1. Percentages relate to the proportion of children whose parent / guardian answered the material deprivation questions.
2. Percentages may not sum to 100 per cent due to rounding.

**Table 7.3 (BHC): Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services**

Percentage of pensioners <sup>1,2</sup>		Net equivalised disposable household income					All pensioners	Source: FRS 2013-14
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile		Most common reason for 'no' response <sup>3</sup>
At least one filling meal a day	Yes	99	99	99	98	100	99	33
	No	1	1	1	2	-	1	No money for this
Go out socially at least once a month	Yes	66	65	72	90	88	73	38
	No	34	35	28	10	12	27	Health / disability prevents me
See friends or family at least once a month	Yes	97	93	96	95	96	95	31
	No	3	7	4	5	4	5	No money for this
Take a holiday away from home	Yes	40	47	52	72	83	53	37
	No	60	53	48	28	17	47	Health / disability prevents me
Able to replace cooker if it broke down	Yes	79	83	85	91	100	85	94
	No	21	17	15	9	.	15	No money for this
Home kept in a good state of repair	Yes	95	97	98	96	99	97	62
	No	5	3	2	4	1	3	No money for this
Heating, electrics, plumbing and drains working	Yes	97	97	100	99	100	98	55
	No	3	3	0	1	-	2	No money for this
Have a damp-free home	Yes	90	93	96	98	93	93	36
	No	10	7	4	2	7	7	Other reason
Home kept adequately warm	Yes	95	94	96	99	97	96	76
	No	5	6	4	1	3	4	No money for this
Able to pay regular bills	Yes	97	96	100	98	96	97	78
	No	3	4	-	2	4	3	No money for this
Have a telephone to use, whenever needed	Yes	92	95	96	98	100	95	43
	No	8	5	4	2	-	5	No money for this
Have access to a car or taxi, whenever needed	Yes	85	83	92	94	100	89	31
	No	15	17	8	6	-	11	No money for this
Have hair done or cut regularly	Yes	91	91	95	95	93	92	34
	No	9	9	5	5	7	8	No money for this
Have a warm waterproof coat	Yes	99	97	97	99	100	98	58
	No	1	3	3	1	-	2	No money for this

		Net equivalised disposable household income					All pensioners	Most common reason for 'yes' response <sup>4</sup>
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile		
Able to pay an unexpected expense of £200	Yes	78	80	84	96	99	84	47
	No	22	20	16	4	1	16	Use savings

**Notes:**

1. Percentages relate to the proportion of pensioners who answered the material deprivation questions.

2. Percentages may not sum to 100 per cent due to rounding.

3. For the first 14 questions in the table the follow up questions were asked to explore the reason for a "no" response. Options were: No money for this; Not priority on current income; Health/disability prevents me; Too much trouble/too tiring; No- one to do this with or help me; Not something I want; Not relevant to me; Other. Pensioners can give multiple responses.

4. For the last question in the table relating to being able to meet an unexpected expense of £200, the follow up question was asked to explore how those who responded "yes" would pay. Options were: Use own income but cut back on essentials; Use own income but not need to cut back on essentials; Use my savings; Use a form of credit; Get money from friends or family; Other.

**Table 7.3 (AHC): Quintile distribution of income for pensioners aged 65 or over by whether they have the material deprivation items and services**

Percentage of pensioners <sup>1,2</sup>		Net equivalised disposable household income					All pensioners	Source: FRS 2013-14
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile		Most common reason for 'no' response <sup>3</sup>
At least one filling meal a day	Yes	99	99	99	98	100	99	33
	No	1	1	1	2	-	1	No money for this
Go out socially at least once a month	Yes	60	67	67	85	91	73	38
	No	40	33	33	15	9	27	Health / disability prevents me
See friends or family at least once a month	Yes	93	98	93	97	95	95	31
	No	7	2	7	3	5	5	No money for this
Take a holiday away from home	Yes	41	41	47	66	83	53	37
	No	59	59	53	34	17	47	Health / disability prevents me
Able to replace cooker if it broke down	Yes	76	80	85	89	99	85	94
	No	24	20	15	11	1	15	No money for this
Home kept in a good state of repair	Yes	93	97	98	96	99	97	62
	No	7	3	2	4	1	3	No money for this
Heating, electrics, plumbing and drains working	Yes	98	95	100	99	99	98	55
	No	2	5	0	1	1	2	No money for this
Have a damp-free home	Yes	90	90	96	96	94	93	36
	No	10	10	4	4	6	7	Other reason
Home kept adequately warm	Yes	98	92	95	99	97	96	76
	No	2	8	5	1	3	4	No money for this
Able to pay regular bills	Yes	97	96	99	99	97	97	78
	No	3	4	1	1	3	3	No money for this
Have a telephone to use, whenever needed	Yes	92	92	96	99	99	95	43
	No	8	8	4	1	1	5	No money for this
Have access to a car or taxi, whenever needed	Yes	86	82	89	92	99	89	31
	No	14	18	11	8	1	11	No money for this
Have hair done or cut regularly	Yes	87	90	94	95	95	92	34
	No	13	10	6	5	5	8	No money for this
Have a warm waterproof coat	Yes	98	97	97	99	100	98	58
	No	2	3	3	1	-	2	No money for this

		Net equivalised disposable household income					All pensioners	Most common reason for 'yes' response <sup>4</sup>
		Bottom quintile	Second quintile	Middle quintile	Fourth quintile	Top quintile		
Able to pay an unexpected expense of £200	Yes	75	77	84	93	98	84	47
	No	25	23	16	7	2	16	Use savings

**Notes:**

1. Percentages relate to the proportion of pensioners who answered the material deprivation questions.

2. Percentages may not sum to 100 per cent due to rounding.

3. For the first 14 questions in the table the follow up questions were asked to explore the reason for a "no" response. Options were: No money for this; Not priority on current income; Health/disability prevents me; Too much trouble/too tiring; No- one to do this with or help me; Not something I want; Not relevant to me; Other. Pensioners can give multiple responses.

4. For the last question in the table relating to being able to meet an unexpected expense of £200, the follow up question was asked to explore how those who responded "yes" would pay. Options were: Use own income but cut back on essentials; Use own income but not need to cut back on essentials; Use my savings; Use a form of credit; Get money from friends or family; Other.



**Table 7.4: Composition of materially deprived groups of pensioners aged 65 or over by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Material deprivation	Pensioners aged 65 or over
<b>Economic status of adults in the family</b>		
One or more working	..	16
No-one working	..	84
<b>Age</b>		
65 to 69	..	32
70 to 74	..	25
75 to 79	..	19
80 to 84	..	15
85+	..	9
<b>Family Type</b>		
Couple living with others	..	6
Couple living alone	..	53
Single living with others	..	9
Single living alone	..	31
<b>Gender</b>		
Males	..	45
Females	..	55
<b>Disability and receipt of disability benefits<sup>2</sup></b>		
Those living in families where no-one is disabled	..	44
Those living in families where someone is disabled	..	56
In receipt of disability benefits	..	32
Not in receipt of disability benefits	..	25
<b>Tenure</b>		
Owners	..	79
Owned outright	..	76
Buying with mortgage	..	3
NIHE/Housing Association	..	15
All rented privately	..	6
<b>All pensioners (NI) (thousands)</b>	<b>30.5</b>	<b>265.2</b>
<b>All pensioners (UK) (thousands)</b>	<b>1,000.0</b>	<b>10,700.0</b>

**Notes:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

**Table 7.5: Composition of materially deprived groups of pensioners aged 65 or over by various family and household characteristics**

Percentage of pensioners <sup>1</sup>	Material deprivation	Pensioners aged 65 or over
<b>Pensions receipt</b>		
No occupational/personal pensions	..	42
Some occupational/personal pension	..	58
<b>Couples</b>		
No occupational/personal pensions/personal pension	..	21
Only one with occupational/personal pension	..	23
Both with occupational/personal pension	..	16
<b>Single</b>		
No occupational/personal pensions	..	21
Occupational/personal pension	..	19
<b>State support received by family<sup>2</sup></b>		
Disability Living Allowance	..	23
Attendance Allowance	..	11
Pension Credit	..	19
Housing Benefit	..	14
Not in receipt of any benefits listed above	..	56
<b>Savings &amp; Investments</b>		
No Savings	..	45
Less than £1,500	..	8
£1,500 but less than £3,000	..	6
£3,000 but less than £10,000	..	14
£10,000 but less than £20,000	..	10
£20,000 or more	..	16
<b>Religion<sup>3</sup> of Adults in Household</b>		
Protestant <sup>4</sup>	..	57
Catholic	..	35
Other <sup>5</sup>	..	3
No Religion	..	4
Mixed <sup>6</sup>	..	0
<b>Region</b>		
Belfast LGD	..	13
East of the Province	..	49
West of the Province	..	38
<b>All pensioners (NI) (thousands)</b>	<b>30.5</b>	<b>265.2</b>
<b>All pensioners (UK) (thousands)</b>	<b>1,000.0</b>	<b>10,700.0</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. Percentages may not sum to 100 per cent due to rounding.
3. Religion is based on all adult respondents
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent **and** at least one Catholic respondent

**Table 7.6: Percentage of pensioners aged 65 or over in material deprivation by various family characteristics and household characteristics**

Percentage of pensioners <sup>1</sup>	Material deprivation	Source: FRS 2013-14 Pensioners aged 65 or over (thousands)
<b>Economic status of adults in the family</b>		
One or more working	1	43.1
No-one working	14	222.0
<b>Age</b>		
65 to 69	9	84.3
70 to 74	13	67.2
75 to 79	..	..
80 to 84	..	..
85+	..	..
<b>Family Type</b>		
Couple living with others	..	..
Couple living alone	8	140.7
Single living with others	..	..
Single living alone	16	82.3
<b>Gender</b>		
Males	10	119.3
Females	13	145.8
<b>Disability and receipt of disability benefits<sup>2</sup></b>		
Those living in families where no-one is disabled	5	115.6
Those living in families where someone is disabled	16	149.6
In receipt of disability benefits	18	83.7
Not in receipt of disability benefits	14	65.9
<b>Tenure</b>		
Owners	7	209.0
Owned outright	7	200.2
Buying with mortgage	..	..
NIHE/Housing Association	35	39.6
All rented privately	..	..
<b>All pensioners (NI)</b>	<b>12</b>	<b>265.2</b>
<b>All pensioners (UK)</b>	<b>9</b>	<b>10,700.0</b>

**Notes:**

1. Percentages may not sum to 100 per cent due to rounding.

2. Disability benefits are Disability Living Allowance; Armed Forces Compensation Scheme; Attendance Allowance (for those over 65 years old); Industrial Injuries Disablement Benefit. Disability benefits may be received by or on behalf of the eligible person in the household.

**Table 7.7: Percentage of pensioners aged 65 or over in material deprivation by various family characteristics and household characteristics**

Percentage of pensioners <sup>1</sup>	Material deprivation	Source: FRS 2013-14 Pensioners aged 65 or over (thousands)
<b>Pensions receipt</b>		
No occupational/personal pensions	20	112.7
Some occupational/personal pension	5	152.5
<b>Couples</b>		
No occupational/personal pensions/personal pension	12	55.9
Only one with occupational/personal pension	5	59.8
Both with occupational/personal pension	..	..
<b>Single</b>		
No occupational/personal pensions	27	56.8
Occupational/personal pension	5	50.6
<b>State support received by family<sup>2</sup></b>		
Disability Living Allowance	19	62.2
Attendance Allowance	..	..
Pension Credit	26	49.6
Housing Benefit	..	..
Not in receipt of any benefits listed above	4	148.8
<b>Savings &amp; Investments</b>		
No Savings	21	120.3
Less than £1,500	..	..
£1,500 but less than £3,000	..	..
£3,000 but less than £10,000	..	..
£10,000 but less than £20,000	..	..
£20,000 or more	..	..
<b>Religion<sup>3</sup> of Adults in Household</b>		
Protestant <sup>4</sup>	10	152.5
Catholic	14	92.9
Other <sup>5</sup>	..	..
No Religion	..	..
Mixed <sup>6</sup>	..	..
<b>Region</b>		
Belfast LGD	14	34.3
East of the Province	10	129.5
West of the Province	13	101.4
<b>All pensioners (NI)</b>	<b>12</b>	<b>265.2</b>
<b>All pensioners (UK)</b>	<b>9</b>	<b>10,700.0</b>

**Notes:**

1. The population figures given for benefit receipt do not sum to all pensioners as they are not mutually exclusive groups, since people can receive more than one benefit.
2. Percentages may not sum to 100 per cent due to rounding.
3. Religion is based on all adult respondents
4. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.
5. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.
6. At least one Protestant respondent **and** at least one Catholic respondent



# Supplementary Tables

**Table S1: Money values of quintile medians and overall population mean and median income in average 2013-14 prices, United Kingdom**

<i>(£ per week, equivalised)<sup>1</sup></i>								Source: FRS
	Quintile group medians					Population Mean	Population Median	Ratio of Top to Bottom Quintile Medians
	Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5			
<i>Before Housing Costs</i>								
2002-03	231	341	461	610	931	561	461	4.0
2003-04	232	344	462	614	924	560	462	4.0
2004-05	237	349	466	619	939	568	466	4.0
2005-06	236	350	470	626	950	575	470	4.0
2006-07	233	351	474	628	962	582	474	4.1
2007-08	232	352	474	631	971	588	474	4.2
2008-09	237	357	478	639	988	594	478	4.2
2009-10	244	361	480	641	991	602	480	4.1
2010-11	242	355	467	615	939	569	467	3.9
2011-12	236	345	453	603	916	560	453	3.9
2012-13	234	346	453	595	910	551	453	3.9
2013-14	239	343	453	604	910	561	453	3.8
<i>After Housing Costs</i>								
2002-03	176	284	402	542	834	491	402	4.7
2003-04	174	290	406	547	843	494	406	4.8
2004-05	181	297	411	554	862	506	411	4.8
2005-06	178	297	416	564	877	513	416	4.9
2006-07	173	296	420	566	890	520	420	5.1
2007-08	172	297	422	575	901	529	422	5.2
2008-09	169	297	417	577	908	527	417	5.4
2009-10	171	295	418	576	913	531	418	5.3
2010-11	170	290	404	548	859	498	404	5.0
2011-12	164	279	389	534	833	487	389	5.1
2012-13	161	275	386	527	828	476	386	5.1
2013-14	163	275	386	536	828	487	386	5.1

**Notes:**

1. All estimates are subject to sampling error

**Table S2: Money values of quintile medians and overall population mean and median income in average 2013-14 prices, Northern Ireland**

<b>(£ per week, equivalised)<sup>1</sup></b>								<b>Source: FRS</b>
<b>Quintile group medians</b>					<b>Population Mean</b>	<b>Population Median</b>	<b>Ratio of Top to Bottom Quintile Medians</b>	
<b>Quintile 1</b>	<b>Quintile 2</b>	<b>Quintile 3<sup>2</sup></b>	<b>Quintile 4</b>	<b>Quintile 5</b>				
<b><i>Before Housing Costs</i></b>								
2002-03	224	344	461	606	863	482	427	3.9
2003-04	229	342	458	600	859	486	437	3.7
2004-05	236	355	468	603	888	494	431	3.8
2005-06	238	345	477	622	931	504	433	3.9
2006-07	235	358	467	639	920	497	433	3.9
2007-08	235	349	472	626	927	504	446	3.9
2008-09	232	354	476	619	940	510	449	4.0
2009-10	245	360	477	635	961	521	445	3.9
2010-11	242	358	456	605	895	485	424	3.7
2011-12	229	345	459	592	858	462	398	3.7
2012-13	241	343	460	576	892	461	407	3.7
2013-14	231	349	453	595	839	467	404	3.6
<b><i>After Housing Costs</i></b>								
2002-03	174	289	402	541	771	433	384	4.4
2003-04	180	285	413	545	772	443	398	4.3
2004-05	188	297	413	543	825	455	404	4.4
2005-06	190	291	416	556	842	467	399	4.4
2006-07	192	302	413	569	841	462	396	4.4
2007-08	180	297	423	570	865	468	406	4.8
2008-09	180	299	424	572	866	470	409	4.8
2009-10	188	293	410	577	884	479	401	4.7
2010-11	171	291	399	547	832	442	382	4.9
2011-12	164	283	391	545	798	416	360	4.8
2012-13	172	275	391	512	794	416	369	4.6
2013-14	162	278	385	527	783	422	364	4.8

**Notes:**

1. All estimates are subject to sampling error

2. In this table the Northern Ireland income distribution has been positioned within the overall UK quintiles. Therefore the values shown in quintile 3 do not represent the equivalised median household income for Northern Ireland.



**Table S3: Equivalent money values of the overall Northern Ireland distribution mean, median, 50 percent of mean and 60 percent of median income for different family types**

	Source: FRS											
	Year											
(£ per week, equivalised) <sup>1,2</sup>	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14
<b>Income Before Housing Costs</b>												
<b>Median</b>												
Couple no children	302	317	321	331	343	368	381	380	380	375	395	404
Single no children	202	212	215	222	230	247	256	254	254	251	265	271
Couple with two children aged 5 and 14	461	484	492	506	525	564	584	581	581	574	605	618
Single with two children aged 5 and 14	362	380	386	397	412	442	458	456	455	450	474	485
<b>60% of Median</b>												
Couple no children	181	190	193	198	206	221	229	228	228	225	237	242
Single no children	121	127	129	133	138	148	153	153	153	151	159	162
Couple with two children aged 5 and 14	277	291	295	304	315	338	350	349	348	344	363	371
Single with two children aged 5 and 14	217	228	231	238	247	265	275	273	273	270	285	291
<b>Mean</b>												
Couple no children	340	352	368	385	394	417	433	444	435	434	447	467
Single no children	228	236	247	258	264	279	290	297	291	291	265	313
Couple with two children aged 5 and 14	521	538	564	590	603	637	663	679	665	665	605	714
Single with two children aged 5 and 14	409	422	442	463	473	500	520	533	522	521	474	560
<b>50% of Mean</b>												
Couple no children	170	176	184	193	197	208	217	222	217	217	224	234
Single no children	114	118	123	129	132	140	145	149	146	146	132	156
Couple with two children aged 5 and 14	260	269	282	295	301	319	332	340	333	332	302	357
Single with two children aged 5 and 14	204	211	221	231	236	250	260	266	261	261	237	280
<b>Income After Housing Costs</b>												
<b>Median</b>												
Couple no children	271	285	293	294	301	317	333	337	339	338	358	364
Single no children	157	165	170	171	174	184	193	196	197	196	207	211
Couple with two children aged 5 and 14	439	461	475	477	487	513	540	546	549	547	579	590
Single with two children aged 5 and 14	325	342	352	353	361	380	400	405	407	405	429	437
<b>60% of Median</b>												
Couple no children	162	171	176	177	180	190	200	202	203	203	215	218
Single no children	94	99	102	102	105	110	116	117	118	118	124	127
Couple with two children aged 5 and 14	263	277	285	286	292	308	324	328	329	328	348	354
Single with two children aged 5 and 14	195	205	211	212	217	228	240	243	244	243	257	262
<b>Mean</b>												
Couple no children	305	317	330	345	351	365	383	402	392	391	403	422
Single no children	177	184	191	200	204	212	222	233	227	227	234	245
Couple with two children aged 5 and 14	494	513	535	558	569	592	621	651	635	633	653	684
Single with two children aged 5 and 14	366	380	396	413	422	438	460	482	470	469	484	507
<b>50% of Mean</b>												
Couple no children	153	158	165	172	176	183	192	201	196	195	202	211
Single no children	89	92	96	100	102	106	111	117	114	113	117	122
Couple with two children aged 5 and 14	247	257	267	279	285	296	310	326	318	316	327	342
Single with two children aged 5 and 14	183	190	198	207	211	219	230	241	235	234	242	254

**Notes:**

- Figures presented in the table for years preceding 2013-14 are not adjusted for the effect of inflation i.e. they are not adjusted to 2013-14 prices.
- This table takes levels of equivalised income for the NI population as a whole and translates them into cash equivalents for a selection of family types. For example, for results Before Housing Costs, it shows that 60 per cent of median (equivalised) income in 2013-14 was £242 per week in NI. This implies that a single person without children needs a cash income of £162 or less to be below 60 per cent of the NI median (equivalised) income for the NI population as a whole.

**Table S4: Ninety five per cent confidence intervals for the percentage of individuals in relative poverty in 2013-14**

Source: FRS 2013-14			
	Percentage Points		
	Lower Bound	HBAI Estimate	Upper Bound
<b><i>Before Housing Costs</i></b>			
All individuals	18.5	20.8	23.2
Children	19.5	23.0	26.8
Working-age adults	17.2	19.7	22.5
Pensioners	17.6	21.5	25.1
<b><i>After Housing Costs</i></b>			
All individuals	18.7	21.0	23.7
Children	22.0	25.6	30.1
Working-age adults	18.1	20.5	23.6
Pensioners	12.4	15.9	19.2

**Notes:**

1. Table produced using the Bootstrapping method



# Appendix 1

## Glossary and Definitions of Concepts and Technical Terms

### Technical Terms

#### *Confidence interval*

A measure of **sampling error**. A 95% confidence interval for an estimate is the range which will contain the “true” figure on average 19 times out of 20. Note that this ignores any systematic errors which may be present in the survey and analysis processes.

#### *Deciles / decile points*

Deciles (or decile points) are income values which divide the population, when ranked by income, into ten equal sized groups. The lowest decile is the same as the 10<sup>th</sup> **percentile**. Decile is also often used as a shorthand term for **decile group**; for example “the bottom decile” is used to describe the bottom 10% of the income distribution.

#### *Decile groups*

These are groups of the population defined by the **decile points**. The lowest decile group is the 10% of the population with the lowest incomes. The second decile group contains individuals with incomes above the lowest decile point but below the second decile point. The two lowest decile groups together make up the lowest **quintile group**.

#### *Decile group medians / quintile group medians*

These are median income values for a particular **decile** or **quintile group**, i.e. the income value which divides the group into two equal sized parts. The median of the lowest decile is thus the same as the 5<sup>th</sup> **percentile**; the median of the lowest quintile is the same as the 10<sup>th</sup> **percentile**.

#### **Equivalisation**

The process by which household income is adjusted to account for variation in household size and composition as a proxy for material living standards. Household incomes are divided by household equivalence factors which vary according to the number of adults and the number and age of dependants in the household. For more information see Appendix 2.

#### *Equivalised income*

Income which has undergone **equivalisation**.

#### *Equivalence scales*

Scales used in **equivalisation**. Appendix 2 gives the scales used in HBAI and discusses the methodology.

#### *Income*

The income measure used in HBAI is weekly net (disposable) equivalised household income. This comprises total income from all sources of all household members including dependants. This includes income from employment, self-employment, investments, occupational pensions, benefits and other sources, and is measured net of taxes and National Insurance. For Before Housing Costs, housing costs are not deducted from income, while for After Housing Costs they are.

### **Mean**

Mean equivalised household income of individuals is the “**average**”, found by adding up equivalised household incomes for each individual in a population and dividing the result by the number of people. For example if one household with a total weekly equivalised income of £1,000 contains three persons and a second household with income of £2,000 contains four persons, mean weekly household income would be £1,571 as computed as  $((3 * £1,000) + (4 * £2,000)) / 7$ .

### **Median**

The median household income divides the population of individuals, when ranked by equivalised household income, into two equal-sized groups. The median of the whole population is the same as the 50<sup>th</sup> **percentile**. The term is also used for the midpoint of subsets of the income distribution; see **decile / quintile group medians**.

### **Percentiles**

These are income values which divide the population, when ranked by income, into 100 equal-sized groups. 10% of the population have incomes below the 10<sup>th</sup> percentile, 20% have incomes below the 20<sup>th</sup> percentile and so on.

### **Quantiles**

A quantile group is any sub-group of the population extracted from the population when ranked by income. **Quintile groups** and **decile groups** are examples of quantile groups – or quantiles for short.

### **Quintiles**

Quintiles are income values which divide the population, when ranked by income, into five equal-sized groups. The lowest quintile is the same as the 20<sup>th</sup> **percentile**. Quintile is also often used as a shorthand term for **quintile group**; for example “the bottom quintile” to describe the bottom 20% of the income distribution.

### **Quintile groups**

These are groups of the population defined by the **quintiles**. The lowest quintile group is the 20% of the population with the lowest incomes. The second quintile group is the population with incomes above the lowest quintile but below the second quintile.

### **Sampling error**

The uncertainty in the estimates which arises from taking a *random* sample of the household population. The likely size of this error for a particular statistic can be identified and expressed as a **confidence interval**. For more information see Appendix 2.

### **Threshold**

An **equivalised income** value used for comparing sections of an income distribution over time or for comparing proportions of groups over time, for example: fractions of 2010-11 **median** income or fractions of contemporary **medians**. A relative threshold is relative to the contemporary median for each year's survey. A fixed threshold uses the median from an ‘anchor’ year which is then updated for inflation as appropriate. For example, the absolute threshold ‘60 per cent of the 2010-11 median income’ in 2010-11 is the same as the relative threshold, but the corresponding value in 2011-12 has been updated by inflation from the 2010-11 level over the period.

## Measures of income

The income measure used in HBAI is weekly net (disposable) equivalised household income. This comprises total income from all sources of all household members including dependants.

Income is adjusted for household size and composition by means of **equivalence scales**, which reflect the extent to which households of different size and composition require a different level of income to achieve the same standard of living. This adjusted income is referred to as **equivalised income**. (See Appendix 2 for further details).

Traditionally HBAI in UK presents analysis of disposable income on two basis: Before Housing Costs (BHC) and After Housing Costs (AHC). Differences in the way water charges are collected in NI and GB has meant that BHC analysis is not consistent. People in Northern Ireland do not pay council tax; instead a rates system operates where the amount paid is dependent on the respondent's council area and the size of the house in which they live and covers payment for water and sewerage, bin collection and other services at a local and regional level. It has not been possible to disaggregate the rates payable to give separate amounts for each of these services, hence BHC analysis includes these charges.

**Income Before Housing Costs (BHC)** includes the following main components:

- usual net earnings from employment;
- profit or loss from self-employment (losses are treated as a negative income);
- all Social Security benefits (including Housing Benefit, Social Fund, maternity, funeral and community care grants but excluding Social Fund loans) and Tax Credits;
- income from occupational and private pensions;
- investment income;
- maintenance payments, if a person receives them directly;
- income from educational grants and scholarships (including, for students, top up loans and parental contributions);
- the cash value of certain forms of income in kind (free school meals, Healthy Start vouchers and free school milk, and free TV licence for those aged 75 and over).

Income is net of (does not include) the following items:

- income tax payments;
- National Insurance contributions;
- domestic rates / council tax (including water and sewerage charges for Northern Ireland);
- contributions to occupational pension schemes (including all additional voluntary contributions (AVCs) to occupational pension schemes, and any contributions to stakeholder and personal pensions);
- all maintenance and child support payments, which are deducted from the income of the person making the payment;
- parental contributions to students living away from home;
- Student loan repayments.

**Income after Housing Costs (AHC)** is derived by deducting a measure of **housing costs** from the above income measure.

### **Housing costs**

These include the following:

- rent (including housing benefit);
- water rates, community water charges and council water charges (These charges apply only to GB)
- mortgage interest payments;
- structural insurance premiums (for owner occupiers);
- ground rent and service charges.

For Northern Ireland households, water provision is funded from taxation and there are no direct water charges. Therefore it is already taken into account in the Before Housing Costs measure.

An adjustment is made to the calculation of mortgage interest payments to disregard additional loans which had been taken out for purposes other than house purchase.

Negative incomes BHC are reset to zero, but negative AHC incomes calculated from the adjusted BHC incomes are possible. Where incomes have been adjusted to zero BHC, income AHC is derived from the adjusted BHC income.

## **Other definitions used in HBAI**

A number of other definitions are employed in assembling the HBAI results. The main ones are described below.

### ***Adult***

All those individuals who are aged 16 and over, unless defined as a dependent child (see Child); all adults in the household are interviewed as part of the Family Resources Survey (FRS).

### ***Benefit unit***

This is a single adult or a couple living as married, together with any dependent children. An adult living in the same household as his or her parents, for example, is a separate benefit unit from the parents. From January 2006 same-sex partners (Civil partners and cohabittees) are also included in the same benefit unit.

### ***Child***

A dependent child is defined as an individual aged under 16. A person will also be defined as a child if they are 16 to 19-years old and they are:

- Not married nor in a Civil Partnership nor living with a partner; and
- Living with parents; and
- In full time non-advanced education or in unwaged government training.

### ***Contemporary average income***

The average income for the period covered by the survey. Household incomes are adjusted from the date of interview to an average of survey year prices.

### ***Couple***

Two adults, of same or different sex, who are married (spouse), or from January 2006 in a civil partnership (partner), or are assumed to be living together as such (cohabitee).

### ***Disability***

For this analysis, disability is defined as having any long-standing illness, disability or impairment that leads to a substantial difficulty with one or more areas of the individual's life. Everyone classified as disabled under this definition would also be classified as disabled under the Disability Discrimination Act 1995. However, some individuals classified as disabled under the Disability Discrimination Act 1995 would not be captured by this definition.

No adjustment is made to disposable household income to take into account any additional costs that may be incurred due to the illness or disability in question. This means that the position in the income distribution of these groups, as shown here, may be somewhat upwardly biased.

### ***Direct payment accounts***

Direct payment accounts are accounts that accept Automatic Credit Transfers (ACT) such as Basic Bank accounts, current accounts, Post Office accounts, or savings accounts with any other bank or building society.

### ***Educational attainment***

This looks at the highest level of educational attainment for each working-age adult. Information for students should be treated with some caution because they are often dependent on irregular flows of income. They also receive a large proportion of their income from loans, which, with the exception of student loans, are not



counted as income in HBAI. The figures are also not necessarily representative of all students because HBAI only covers private households and this excludes halls of residence.

### ***Families / family units***

The terms “families” and “family units” are used interchangeably with benefit units. See definition above.

### ***Full-time work***

The respondent regards themselves as working full-time, either as an employee or self-employed.

### ***Gender***

In any analysis of gender, it must be remembered that HBAI attempts to measure the living standards of an individual as determined by household income. This assumes that both partners in a couple benefit equally from the household’s income, and will therefore appear at the same position in the income distribution. Any differences in figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples. The lower level gender disaggregation in the family type classification is therefore likely to be more informative.

### ***Head of benefit unit***

The head of the first benefit unit will be the same as the head of the household. For second and subsequent benefit units the head will be the first adult to be interviewed.

### ***Head of household (used prior to 2001-02, since replaced by household reference person)***

Interviewers classify the head of household using standard procedures:

- In a household containing only husband, wife and children under 16 (and boarders) the husband was always the head of household.
- Similarly, when a couple has been recorded as living together/cohabiting the male partner was treated as the head of household.
- In all situations where there are other relatives in the household or where some or all of the household are unrelated, (except that a husband always takes precedence), the person in whose name the accommodation is owned or rented was taken as the head.
- When the accommodation is supplied with a job or provided rent free for some other reason, the person to whom the accommodation was given in this way was the head.
- Occasionally more than one person will have equal claim to be the head; in these cases, where they are of the same sex, the oldest was the head; where they are of different sexes, the male was the head.

### ***Household***

A single person or group of people living at the same address as their only or main residence, who either share one meal a day together or share the living accommodation (i.e. living room). A household will consist of one or more benefit units.

### ***Household Reference Person (used from 2001-02 onwards)***

This is classified as the Highest Income Householder (HIH); without regard to gender.

In a single adult household

- The HIH is the sole householder (i.e. the person in whose name the accommodation is owned or rented).

If there are two or more householders

- The HIH is the householder with the highest personal income from all sources.

If there are two or more householders who have the same income

- The HIH is the eldest householder

### ***Local Government District (LGD)***

In 2013-14 Northern Ireland was divided into 26 Local Government Districts. The Local Government Districts do not carry out the same range of functions as those in the rest of the United Kingdom, e.g. they have no responsibility for education, for road building or for housing. Their functions do include waste and recycling services, leisure and community services, building control and local economic and cultural development.

### ***Low income Groups***

- **Relative low income** - Relative low income is a measure of contemporary household income inequality, in other words, whether the poorest are keeping pace with the growth of incomes in the population as a whole. All individuals in a household are considered to be in relative income poverty if their equivalised household income is less than 60% of the median UK income. Households reporting the lowest incomes may not have the lowest living standards. The bottom 10 per cent of the income distribution should not, therefore, be interpreted as having the bottom 10 per cent of living standards.
- **Absolute low income** - Absolute low income is a measure of whether the poorest households are seeing their incomes rise in real terms from an 'anchor' year. All individuals in a household are considered to be in absolute income poverty if their equivalised household income is lower than the income level of the 2010-11 UK relative income poverty line, adjusted year-on-year for the effects of inflation. Note: absolute low income levels are only available in Northern Ireland from 2002-03.

### ***Material Deprivation***

Low income and material deprivation is a combined measure for children using a prevalence weighted score from the material deprivation questions in combination with a 70 per cent of median relative low-income threshold, Before Housing Costs. A child is considered to be in low income and material deprivation if they live in a family that has a score of 25 or more and a household income below this threshold. An analysis of the composition and proportion of children in low income and material deprivation is given in Chapter 7.

*Children* - The original material deprivation suite of questions was introduced from 2004/05, to investigate deprivation amongst families with children. Questions were asked on whether families were able to afford to buy essential items or services, or to participate in leisure or social activities. The questions are kept under review and in 2010-11 information on four additional material deprivation goods and services was collected and from 2011-12 four questions from the original suite were removed. An analysis of responses to these questions by their location in the income distribution is given in Chapter 7.

*Pensioners* - The material deprivation suite of questions was introduced from 2008-09, to investigate deprivation amongst pensioners. Questions were asked on whether families were able to afford to buy essential items or services, or to participate in leisure or social activities. An analysis of responses to these questions by their location in the income distribution is given in Chapter 6 (Pensioners). More details on material deprivation are given in Appendix 2.

### **Material deprivation for pensioners**

Material deprivation for pensioners uses a prevalence weighted score from the material deprivation questions. A pensioner is considered to be materially deprived if they live in a family that has a score of 20 or more. An analysis of the composition and proportion of pensioners in material deprivation is given in Chapter 7. See Appendix 2 for further details. This is wider measure than that used for children. It is therefore inappropriate to combine pensioner material deprivation with low income.

### **Prevalence weighted**

Prevalence weighting is a technique of scoring deprivation, in which more weight in the deprivation measure is given to families lacking those items that most families already have. This means a greater importance, when an item is lacked, is assigned to those items that are more commonly owned in the population. See Appendix 2 for further details.

### **Part time work**

The respondent regards themselves as working part-time, either as an employee or self-employed.

### **Pensioner**

A pensioner is defined as a person of State Pension age or above. The State Pension age is 65 for men born before 6th April 1959. For women born on or before 5th April 1950, State Pension age is 60. From 6th April 2010, the State Pension age for women born on or after 6th April 1950 is gradually increasing between April 2010 and November 2018. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. Women are defined to be of State Pension age based on their date of birth and the date of the interview.

### **Region**

Regions comprise the following LGDs:

Belfast	Belfast.
East of the Province	Antrim, Ards, Ballymena, Banbridge, Carrickfergus, Castlereagh, Craigavon, Down, Larne, Lisburn, Newtownabbey, North Down.
West of the Province	Armagh, Ballymoney, Coleraine, Cookstown, Dungannon, Fermanagh, Limavady, Derry, Magherafelt, Moyle, Newry, Omagh, Strabane.

### **Religion**

Religion is based on all adult respondents. Protestants are classified from 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified'. Other includes 'Other Christian' and other non-Christian beliefs e.g. Jewish, Hindu, Muslim etc. Mixed is classified as being at least one Protestant respondent and at least one Catholic respondent.

### **Savings and investments**

The data relating to investments and savings should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have a low response rate. A high proportion of respondents do not know the interest received on their investments. It is likely that there is some under-reporting of capital by respondents, in terms of both the actual values of the savings and the investment income.

### **State support**

Tax credits or Social Security benefits included in this category are:

- Armed Forces Compensation Scheme (formerly War Disablement Pension or Widow's pension);
- Attendance Allowance;

Carer's Allowance (formerly Invalid Care Allowance);  
 Child Benefit;  
 Child Tax Credit and Working Tax Credit, including disabled elements;  
 Disability Living Allowance (both care and mobility components);  
 Employment and Support Allowance (Contributions- and Income-based);  
 Extended Payment of Housing Benefit;  
 Guardian's Allowance;  
 Health in Pregnancy Grant;  
 Housing Benefit;  
 In Work Credit;  
 Incapacity Benefit;  
 Income Support;  
 Industrial Injuries Disablement Benefit;  
 Job Grant (formerly Lone parent benefit run-on);  
 Jobseeker's Allowance (both contribution and income-based);  
 Maternity Allowance;  
 Northern Ireland Disability Rate Rebate;  
 Northern Ireland Lone Pensioner Rate Rebate;  
 Northern Ireland Rate Relief for full-time students, trainees, under 18s and those leaving care;  
 Northern Ireland Rate Rebate through energy efficient homes;  
 Northern Ireland Other Rate Rebate;  
 Other State Benefits;  
 Pension Credit;  
 Retirement Pension;  
 Return to Work Credit (only available in a few remaining pilot areas)  
 Severe Disablement Allowance (ceased to be available to new claimants as of 6<sup>th</sup> April 2001);  
 Social Fund Grant Community Care Grant;  
 Social Fund Grant for Funeral or Maternity Expenses;  
 Statutory Adoption Pay;  
 Statutory Maternity Pay;  
 Statutory Paternity Pay;  
 Statutory Sick Pay;  
 Widow's Payment / Bereavement Payment;  
 Widow's Pension / Bereavement Allowance;  
 Widowed Mother's Allowance / Widowed Parents Allowance;  
 Winter Fuel Payments;

### ***Tenure***

Housing tenure describes the legal status under which people have the right to occupy their accommodation. The most common forms of tenure are home-ownership (including homes owned outright and mortgaged) and renting (including social rented housing e.g. Northern Ireland Housing Executive or Housing Associations, and private rented housing).

## Family type and economic status classifications

For some analyses individuals are classified into family type or economic status groups. Individuals are classified according to the status of the benefit unit in which they live. All individuals in a benefit unit (adults and children) will therefore be given the same classification. The classifications are defined below.

### *Family type*

**Pensioner couple** - a couple where one or more of the adults are of state pension age or over. However, in the Pensioners chapter (Chapter 6), results for pensioner couples do not count anyone who is not a pensioner.

**Single male pensioner** - single male adult of State Pension age or over.

**Single female pensioner** - single female adult of State Pension age or over.

**Couple with children** - a non-pensioner couple with dependent children.

**Single with children** - a non-pensioner single adult with dependent children.

**Couple without children** - a non-pensioner couple with no dependent children.

**Single male without children** - a non-pensioner single adult male with no dependent children.

**Single female without children** - a non-pensioner single adult female with no dependent children.

### *Economic status of the family*

Individuals are allocated to the first category which applies in the following order; so, for example, a couple with one partner unemployed and the other working part-time would be allocated to the "One or more in part-time work" group. It should be noted that this classification is now consistent with the International Labour Organisation (ILO) classification.

**One or more full-time self-employed** - Benefit units where at least one adult usually works self-employed in their main job where the respondent regards themselves as working full-time. Those respondents not working in the last seven days but doing unpaid work in their own business are considered as full-time self-employed.

**Single or couple, all in full-time work** - Benefit units where all adults regard themselves as working full-time. Those respondents not working in the last seven days doing unpaid work in a business that a relative owns are considered as in full-time work, as are those in training.

**Couple, one in full-time work, one in part-time work** - Benefit units headed by a couple, where one partner considers themselves to be working full-time and the other partner considers themselves to be working part-time. Those respondents not working in the last seven days but are doing an odd job are considered as working part-time.

**Couple, one in full-time work, one not working** - Benefit units headed by a couple, where one partner considers themselves to be working full-time and the other partner does not work.

**No-one in full-time work, one or more in part-time work** - Benefit units where at least one adult works, but considers themselves to be working part-time.

**Workless, one or more aged 60 or over** - Benefit units where at least one adult is aged 60 or over.

**Workless, one or more unemployed** - Benefit units where at least one adult is unemployed.

**Workless, other inactive** – Benefit units not classified above (this group includes the long-term sick, disabled people and non-working single parents). The 'Workless, other inactive' group consists of families in which all adults are economically inactive (i.e. where no adult is in work or unemployed). This includes working-age adults in receipt of sickness and disability benefits, who may have living standards lower than

those implied by the results presented because of additional costs associated with their disability (for which no adjustment has been made here).

### ***Economic status groups for children***

The tables that show estimates for dependent children use an amended economic status classification closely related to the definitions used above. Children are grouped according to family type and the economic status of their parent(s) as defined in the previous section. As with the main economic status groups, individuals are allocated to the first category that applies in the following order:

#### ***Lone parent***

- **In full-time work** (includes self-employed)
- **In part-time work**
- **Not working** (unemployed or inactive)

#### ***Couple with children***

- **One or more full-time self-employed**
- **Both in full-time work**
- **One in full-time work, one in part-time work**
- **One in full-time work, one not working**
- **Neither in full-time work, one or more in part-time work**
- **Both workless** (unemployed or inactive).

### **Economic status of household**

For this analysis, households are classified according to an assessment of the employment status of all working-age adults and working pensioners within the household (i.e. non-working pensioners are not considered in the assessment, except in the case of those households where children live only with pensioners, where the status of all adults is considered). Individuals are assigned to one of three categories:

*All adults in work* - A household where all working-age adults are in employment or are self-employed, or if there are no working-age adults in the household, at least one working pensioner.

*At least one, but not all adults in work* - A household where at least one working-age adult is in employment or is self-employed, or where a pensioner is in work if none of the working-age adults in the household are in work.

*Workless household* - A household where no adult members are in employment or are self-employed. Within households, pensioners are excluded from the classifications if they are not working, and are included if they are working. So for example:

Example 1: A household with a pensioner in work, but a working-age person not in work, would be in the 'At least one adult in work, but not all' category.

Example 2: A household with all working-age adults in work and a pensioner not in work would be categorised as 'All adults in work'.



# Appendix 2

## Methodology

### Household incomes as an indicator of individuals' living standards

Households Below Average Income (HBAI) uses household disposable incomes, adjusted for household size and composition, as a proxy for the material living standards of individuals or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live.

The unit of analysis is the individual, so the populations and percentages in the tables are numbers and percentages of individuals – both adults and children.

The living standards of an individual depend not only on his or her own income, but also on the income of others in the household. Consequently, the analyses are based on **total household income**: the equivalised income of a household is taken to represent the income level of every individual in the household. Equivalisation, a technique that allows comparison of incomes between households of different sizes and compositions, is explained later in this Appendix. Thus, all members of any one household will appear at the same point in the income distribution.

The family type and economic status groupings used in some tables are classifications of individuals according to the characteristics of the **benefit unit** to which they belong. Therefore, these tables are analyses of individuals classified by their type of benefit unit and by their household income. A definition of **benefit unit** can be found in **Appendix 1**.

### Equivalisation using the modified OECD scales

The income measures used in HBAI take into account variations in the size and composition of the households in which individuals live. This reflects the common sense notion that, in order to enjoy a comparable standard of living, a household of say three adults will need a higher income than a single person living alone. The process of adjusting income in this way is known as equivalisation and is needed in order to make sensible income comparisons between households.

Equivalence scales conventionally take an adult couple without children as the reference point, with an equivalence value of one. The process then increases relatively the income of single person households (since their incomes are divided by a value of less than one) and reduces relatively the incomes of households with three or more persons, which have an equivalence value of greater than one.

Consider a single person, a couple with no children, and a couple with two children aged fourteen and ten, all having unadjusted weekly household incomes of £200 (Before Housing Costs). The process of equivalisation, as conducted in HBAI, gives an equivalised income of £299 to the single person, £200 to the couple with no children, but only £131 to the couple with children.

In line with international best practice, the main equivalence scales now used in HBAI are the modified OECD scales, which take the values shown in **Table A2.1**. The equivalent values used by the McClements equivalence scales are also shown for comparison alongside modified OECD values. The McClements scales were used by HBAI to adjust income up to the 2004-05 HBAI publication.

In both the modified OECD and McClements versions two separate scales are used, one for income Before Housing Costs (BHC) and one for income After Housing Costs (AHC). The construction of household equivalence values from these scales is quite straightforward. For example, the BHC equivalence value for a household containing a couple with a fourteen year old and a ten year old child together with one other adult would be 1.86 from the sum of the scale values:

$$0.67 + 0.33 + 0.33 + 0.33 + 0.20 = 1.86$$



This is made up of 0.67 for the first adult, 0.33 for their spouse, the other adult and the fourteen year old child and 0.20 for the ten year old child. The total income for the household would then be divided by 1.86 in order to arrive at the measure of equivalised household income used in HBAI analysis.

## Housing costs

It may be argued that the costs of housing faced by different households at a given time do not always match the true value of the housing that they actually enjoy, and that housing costs should therefore be deducted from any definition of disposable income. However, any measure of income defined in this way would understate the relative standard of living of those individuals who were actually benefiting from a better quality of housing by paying more for better accommodation. Income growth over time would also understate improvements in living standards where higher costs reflected improvements in the quality of housing.

Conversely, any income measure that does not deduct housing costs may overstate the living standards of individuals whose housing costs are high relative to the quality of their accommodation (for example, some residents of London). Income growth over time may also overstate improvements in living standards for low- income groups, as a rise in Housing Benefit to offset higher rents (for a given quality of accommodation) would be counted as an income rise.

Therefore, HBAI presents analyses of disposable income on two bases: Before Housing Costs (BHC) and After Housing Costs (AHC). This is principally to take into account variations in housing costs that themselves do not correspond to comparable variations in the quality of housing. A definition of housing costs can be found in **Appendix 1**.

## Population

The analyses in this publication are primarily based on the Family Resources Survey (FRS). Households in Northern Ireland (NI) were surveyed for the first time in the 2002-03 survey year.

The survey covers the private household sector. All the results therefore exclude people living in institutions, e.g. nursing homes, halls of residence, barracks or prisons, and homeless people living rough or in bed and breakfast accommodation. The area of Scotland north of the Caledonian Canal was included in the FRS for the first time in the 2001-02 survey year and, from the 2002-03 survey year, the FRS was extended to include a 100 per cent boost of the Scottish sample. This has increased the sample size available for analysis at the Scottish level.

A further adjustment is that households containing a married adult whose spouse is temporarily absent, whilst within the scope of the FRS, are excluded from HBAI. Similarly, prior to the 1996-97 data, households containing a self-employed adult who had been full-time self-employed for less than two months were excluded. This exclusion is no longer made because of the improvements in the self-employment questions in the FRS.

## Self-employed

All analyses in this volume include the self-employed. However, it should be noted that a proportion of this group are believed to report incomes that do not reflect their living standards and there are also recognised difficulties in obtaining timely and accurate income information from this group. Previous analysis of the level of material deprivation reported by those self-employed and reporting incomes amongst the lowest 20 per cent of incomes suggests that the link between lower incomes and higher levels of material deprivation is much weaker than it is for the population as a whole.

There are few differences in the overall picture of proportions in low-income households when analysis is performed either including or excluding the self- employed. However, this is an area that will be kept under review.

## Data sources used

Analyses from the FRS were first presented in HBAI UK in the 1979 to 1993-94 volume and the HBAI NI in the 2002-03 report. Prior to that, the Family Expenditure Survey (FES) was used exclusively at the UK level. The FRS UK was launched in October 1992 to meet the information requirements of the then Department of Social Security. The large sample of the FRS UK (in 2013-14, full interviews were completed with 20,142 households in Great Britain and 1,965 households in Northern Ireland) makes it possible for HBAI UK to present information for individual years without – in most cases – unduly large sampling errors. See the Family Resources Survey publication itself at <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-201314> for full details about the source survey.

## Material deprivation for pensioners

A suite of questions designed to capture the material deprivation experienced by pensioner families has been included in the Family Resources Survey since May 2008. Respondents are asked whether they have access to 15 goods and services. The list of items was identified by independent academic analysis. Together, these questions form the best discriminator between those pensioner families that are deprived and those that are not.

Where they do not have a good or service, they are asked whether this is because:

- they do not have the money for this;
- it is not a priority on their current income;
- their health / disability prevents them;
- it is too much trouble or tiring;
- they have no one to do this with or help them;
- it is not something they want; it is not relevant to them;
- other.

Where a pensioner lacks one of the material deprivation items for one of the following reasons:

- they do not have the money for this;
- it is not a priority on their current income;
- their health / disability prevents them;
- it is too much trouble or tiring;
- they have no one to do this with or help them;
- other,

they are counted as being deprived for that item.

The exception to this is for the unexpected expense question, where the follow up question was asked to explore how those who responded 'yes' would pay. Options were:

- use own income but cut back on essentials;
- use own income but not need to cut back on essentials;
- use savings;
- use a form of credit;
- get money from friends or family;
- other.

Pensioners are counted as materially deprived for this item if and only if they responded 'no' to the initial question.

A prevalence weighted approach is used in determining a deprivation score. Prevalence weighting is a technique of scoring deprivation in which more weight in the deprivation measure is given to families lacking those items that most pensioner families already have. This means a greater importance, when an item is lacked, is assigned to those items that are more commonly owned in the pensioner population.

For each question a score of 1 indicates where an item is lacked because it cannot be afforded. If the pensioner family has the item, the item is not needed or wanted, or the question does not apply then a score of 0 is given. This score is multiplied by the relevant prevalence weight. The scores on each item are summed and then divided by the total maximum score; this results in a continuous distribution of scores ranging from 0 to 1. The scores are multiplied by 100 to make them easier to interpret. The final scores, therefore, range from 0 to 100, with any families lacking all items which other families had access to scoring 100.

A pensioner is considered to be in material deprivation if they live in a family that has a final score of 20 or more. The full list of questions, prevalence weights for the latest survey year and final scores are shown in **Table A2.3**. A technical note given a full explanation of the pensioner material deprivation measure is available at <https://www.gov.uk/government/collections/households-below-average-income-hbai-2>.

## Grossing

'Grossing up' is the term usually given to the process of applying factors to sample data so that they yield estimates which represent the overall population. The simplest grossing system would be a single factor, the uniform grossing factor, which could be calculated as the number of households in the population divided by the number in the achieved sample. However, surveys are normally grossed by a more complex set of factors, which attempt to correct for differential non-response (i.e. that certain groups are less likely to respond than others) at the same time as they scale up sample estimates.

The system used to calculate grossing factors for HBAI mirrors that of FRS grossing with two differences. FRS grossing uses population estimates as control totals for sample categories which exhibit non-response bias. The population estimates are based on control variables, with values derived from external data sources.

The first difference with FRS grossing is that the sample of households is smaller for HBAI purposes because households with spouses living away from home are excluded (see *Population* section above). The second difference is that separate control totals are introduced for 'very rich' households so that the top end of the income distribution is more accurately reflected, which is particularly important for estimates of mean income (see *Survey of Personal Incomes* section below).

The control variables and their sources are listed in **Tables A2.4 and A2.5**. The HBAI grossing system controls for variables at both household level and benefit unit level. Some adjustments have been made to the original control total data sources so that definitions match those in the FRS, for example an adjustment has been made to the demographic data to exclude people not resident in private households.

In order to reconcile control variables at different levels and estimate their joint population, software (CALMAR) provided by the French National Statistics Institute, INSEE, has been used. This software works by iterating towards an optimal solution that, given the particular control totals, minimises the range (maximum to minimum values) of the grossing factors chosen. This should maximise the potential precision of the grossed estimates. CALMAR is used for producing both Great Britain (GB) and Northern Ireland (NI) grossing factors.

Careful consideration was given to the combination of control totals and the way in which age ranges and so on, were grouped together. The aim was to strike a balance so that the grossing system will provide, where possible, accurate estimates in different dimensions without significantly increasing variances.

As stated in the 2012-13 edition of this publication a grossing review was carried in 2014 to all HBAI and FRS datasets, incorporating the 2011 census information that became available. As a result this has impacted the HBAI back series data and therefore some figures may not match what was published prior to June 2014. For more information please see the Statistical Note available at:

[http://www.dsdni.gov.uk/index/stats\\_and\\_research/family\\_resources\\_survey.htm](http://www.dsdni.gov.uk/index/stats_and_research/family_resources_survey.htm)

## Grossing data for Northern Ireland

Apart from the comparable grossing of Northern Ireland data for males, females, children, lone parents, and households as indicated in **Table A2.5**, there are some differences between the methods used to gross the Northern Ireland sample as compared with the Great Britain sample.

Local taxes in Northern Ireland are collected through the rates system, so Council Tax Band as a control variable is not applicable.

In addition, Northern Ireland housing data are based largely on small sample surveys. Since it is not desirable to introduce the variance of one survey into another by using it to compute control totals, tenure type has not been used as a control variable.

## Survey of Personal Incomes (SPI) – adjustment for individuals with very high incomes

An adjustment is made to sample cases at the top of the income distribution to correct for volatility in the highest incomes captured in the survey. This adjustment uses data from Her Majesty's Revenue and Customs' Survey of Personal Incomes (SPI) to control the numbers and income levels of the 'very rich' while retaining the FRS data on the characteristics of their households. The methodology defines a household as 'very rich' if it contains a 'very rich' individual and it adjusts pensioners and non-pensioners separately. Thresholds have been set at the level above which, for each group, the FRS data is considered to be volatile due to small numbers of cases.

From the 2009-10 publication, the SPI adjustment methodology was changed, based on adjusting a fixed fraction of the population rather than on adjusting the incomes of all those individuals with incomes above a fixed cash terms level. This should prevent an increasing fraction of the dataset being adjusted. The adjustment fraction was set at the same level as the fraction adjusted in 2008-09. All SPI adjustment decisions are now based on gross rather than a mixture of gross and net incomes. These changes only have a very small effect on the results as presented.

This means for 2013-14, non-pensioners in Great Britain are subject to the SPI adjustment if their gross income exceeded £259,552 per year (£135,647 per year in Northern Ireland) and pensioners in Great Britain are subject to the SPI adjustment if their gross income exceeded £76,347 per year (£63,895 per year in Northern Ireland). The numbers of 'very rich' pensioners and non-pensioners in survey estimates are matched to SPI estimates by the introduction of two extra control totals into the grossing regime. One is for the total number of pensioners above the pensioner threshold and the other for the number of non-pensioners above the non-pensioner threshold. The grossing factors for individual cases are only marginally changed as a result of this adjustment. In addition, each 'very rich' individual in the FRS is assigned an income level derived from the SPI, as the latter gives a more accurate indication of the level of high incomes than the FRS. Again this adjustment is carried out separately for pensioners and non-pensioners.

The estimates using SPI data were provided by HM Revenue and Customs' statisticians. The 2013-14 estimates were projections based on 2012-13 data.

## Sampling error

The HBAI tables are derived from the sample provided by the Family Resources Survey (FRS). All the figures are therefore subject to sampling error.

Sampling error is the uncertainty in estimates that arises because the results are derived from a random sample of the household population. No two randomly chosen samples would give exactly the same picture of the income distribution and the particular sample chosen in any year could yield results that, by chance, are either high or low. However the likely size of such variation can be identified, at least approximately, by taking account of the size and design of the samples.

Sampling error is thus quite distinct from any systematic errors or biases that may be present in the survey and analysis processes, such as a tendency for respondents to under-report a particular item of income. An estimate of sampling error is a measure of only one particular type of uncertainty in the estimate, and

therefore cannot be taken as a guarantee that the figure is 'accurate' within certain limits.

Different figures in HBAI are subject to widely differing levels of sampling error. However, two general observations may usefully be made: firstly, other things being equal, the smaller the sample (or part of sample) from which the estimate is derived, the larger the sampling error; and secondly, estimates of changes over time, are invariably subject to greater sampling error than point-in-time estimates.

## Sampling errors for income growth and numbers below income thresholds

The figures in HBAI most susceptible to sampling error are the estimates of the median incomes of particular groups, and especially the estimates of the real changes in these incomes.

Figures for the percentage of individuals, children, working-age adults and pensioners below 60 per cent of contemporary median income are shown in **Table S4**. These are expressed in the form of estimated 95 per cent confidence intervals. The confidence interval would contain the true value on average 19 out of 20 times, if sampling error were the sole source of errors.

For this publication a bootstrapping approach has been used to produce the confidence intervals. The primary advantage of the bootstrap is that it can be used to generate confidence intervals around non-linear estimates such as median incomes or poverty levels where the simpler methods cannot be used. It also naturally produces asymmetric confidence intervals where these are appropriate, including in the case of small sample sizes and income-related measures.

## Sampling errors for compositional figures

The compositional figures in the time series tables for all individuals, for example the proportion of a particular income group who are pensioners, tend to have relatively small sampling errors; in general the uncertainty in these figures from the choice of equivalence scale will be much greater than the sampling error. Bunching of a population type close to a particular income threshold could magnify the relevant sampling error, since a small difference in that threshold would cause a relatively large difference in the percentage of the group below the threshold. However, the uncertainty from equalisation would also be magnified, and the latter would remain the more important source of uncertainty.

## Comparison with EU low-income statistics

For the 2012 statistics onwards, the production of the UK's European comparable low-income figures were brought into the Department for Work and Pensions from the Office for National Statistics. This move was made for a number of reasons:

- It improves the comparability of the EU-wide low-income statistics with the HBAI statistics used for numerous indicators.
- It makes better use of Government resources, as a single survey now provides both figures for the HBAI statistics and those aligned with European standards. Previously two surveys were required.
- The move improves the quality of the low-income estimates, using the most comprehensive source of income data available in the UK, the Family Resources Survey.

Despite the UK's cross European comparable low-income statistics now being derived from the Family Resources Survey, the same source as the HBAI, the figures will differ for a number of reasons:

- **Time period:** The figures are presented on different timescales, the HBAI figures are presented for the financial year, while the EU comparable figures are presented for the calendar year and are based on 6-month FRS datasets.
- **Population groups:** The European low-income statistics are presented in different age groups than the HBAI figures:

- **children:** the EU figures relate to those under 18 – HBAI figures are based on individuals aged under 16, in addition a person will also be defined as a child if they are 16 to 19-years old and they are not married nor in a Civil Partnership nor living with a partner; are living with parents; and are in full-time non-advanced education or in unwaged government training;
- **pensioners:** EU figures relate to the 65+ population – HBAI figures include women aged 60 to 64 who are above State Pension age;
- **Preferred measures:** All the European low-income estimates are presented on a Before Housing Costs Basis, while this is consistent with the most commonly used measure for working age adults and children, we choose to look at pensioners' incomes after deducting housing costs as this better reflects pensioner living standards compared to others and over time.
- **Income derivation:** The definition of income in the European figures differs from the official UK figures:
  - Pension contributions are not deducted from income in the European comparable methodology.
  - The European definition of income includes the value of non-cash employee income from company cars as employee income, which will raise the average income of people in work.
- **High income adjustment:** For the HBAI figures an adjustment is made to sample cases at the top of the income distribution to correct for volatility in the highest incomes captured in the survey. This adjustment is not applied to the European figures.
- **In year deflation:** The HBAI estimates make an in year adjustment to individuals incomes to ensure that respondents income collected across the financial year are comparable. This adjustment is not applied to the European figures.
- **Sample cases:** The HBAI figures exclude cases containing a married adult whose spouse is temporarily absent whereas these are included in the European figures, however this has a minimal effect on the figures.
- **Income tax and national insurance:** The European income tax and national insurance figures are calculated using a model of taxation, whilst the HBAI estimates are mostly calculated on the amount of tax and national insurance reported as being paid.

A description of how levels of low income in the UK compare with other EU countries is available at: <http://ec.europa.eu/eurostat/web/income-and-living-conditions/data/main-tables>

**Please see overleaf for tables A2.1 to A2.5.**

**Table A2.1: Comparison of modified OECD and McClements equivalence scales**

Equivalence scales				
	OECD rescaled to couple without children=1 <sup>2</sup>	OECD 'Companion' Scale to equivalise AHC results	McClements BHC	McClements AHC
First Adult	0.67	0.58	0.61	0.55
Spouse	0.33	0.42	0.39	0.45
Other Second Adult <sup>3</sup>	0.33	0.42	0.46	0.45
Third Adult	0.33	0.42	0.42	0.45
Subsequent Adults	0.33	0.42	0.36	0.40
Children aged under 14 yrs <sup>1</sup>	0.20	0.20	0.20	0.20
Children aged 14 yrs and over <sup>1</sup>	0.33	0.42	0.32	0.34

Notes

1. The McClements scale varies by age within these groups: appropriate average values are shown in the table

2. Presented here to two decimal places

3. The weight for 'Other Second Adult' is used in place of the weight for 'Spouse' when two adults living in a household are sharing accommodation but are not living as a couple. 'Third Adult' and 'Subsequent Adult' weights are used for the remaining adults in the household as appropriate. In contrast to the McClements scales, apart from for the first adult, the OECD scales do not differentiate for subsequent adults.

**Table A2.2: Material deprivation scores used for children in 2013-14**

<b>Material deprivation questions</b>	<b>Weights</b>	<b>Final Scores</b>
<b>For children</b>		
Outdoor space or facilities nearby to play safely	0.921	5.89
Enough bedrooms for every child of 10 or over of a different sex to have their own bedroom	0.852	5.45
Celebrations on special occasions such as birthdays, Christmas or other religious festivals	0.954	6.09
Leisure equipment such as sports equipment or a bicycle	0.860	5.50
A family holiday away from home for at least one week a year	0.606	3.87
A hobby or leisure activity	0.710	4.54
Friends around for tea or a snack once a fortnight	0.631	4.04
Go on school trips	0.879	5.61
Toddler group/nursery/playgroup at least once a week	0.684	4.37
Attends organised activity outside school each week	0.650	4.15
Fresh fruit and vegetables eaten by children every day	0.902	5.76
Warm winter coat for each child	0.970	6.20
<b>For adults</b>		
Enough money to keep your home in a decent state of decoration	0.745	4.76
A holiday away from home for at least one week a year, whilst not staying with relatives at their home	0.519	3.31
Household contents insurance	0.679	4.34
Regular savings of £10 a month or more for rainy days or retirement	0.550	3.51
Replace any worn out furniture	0.531	3.39
Replace or repair major electrical goods such as a refrigerator or a washing machine, when broken	0.643	4.11
A small amount of money to spend each week on yourself, not on your family	0.602	3.85
In winter, able to keep accommodation warm enough	0.870	5.56
Keep up with bills and regular debt payments	0.893	5.70
<b>Sum of all weights</b>	<b>15.649</b>	<b>100</b>

**Notes:**

1. Material deprivation weights are calculated based on responses in the survey year in question.
2. This includes the new items and services first asked about in the 2010/11FRS



**Table A2.3: Material deprivation scores used for pensioners in 2013-14**

<b>Material deprivation questions</b>	<b>Weights</b>	<b>Final Scores</b>
<b>For pensioners aged over 65</b>		
At least one filling meal a day	0.988	7.30
Go out socially at least once a month	0.762	5.63
See friends or family at least once a month	0.951	7.03
Take a holiday away from home	0.568	4.20
Able to replace cooker if it broke down	0.887	6.56
Home kept in a good state of repair	0.968	7.16
Heating, electrics, plumbing and drains working	0.984	7.27
Have a damp-free home	0.935	6.91
Home kept adequately warm	0.954	7.05
Able to pay regular bills	0.967	7.15
Have a telephone to use, whenever needed	0.955	7.06
Have access to a car or taxi, whenever needed	0.867	6.41
Have hair done or cut regularly	0.898	6.64
Have a warm waterproof coat	0.979	7.24
Able to pay an unexpected expense of £200	0.863	6.38
<b>Sum of all weights</b>	<b>13.526</b>	<b>100</b>

**Notes:**

1. Material deprivation weights are calculated based on responses in the survey year in question.

**Table A2.4: NI grossing factor control totals**

<b>Control totals for Northern Ireland</b>	<b>Groupings</b>	<b>Original Source</b>
Private household population by age and sex	Sex and Age: Males 0-19 dependents, 16-24 independents, 25-29 30-34, 35-39, 40-44, 45-49, 50-59, 60-65, 65-74, 75-79, 80+; females aged 0-19 dependents, 16-24 non-dependents, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80+	Private household estimates. Department for Social Development in Northern Ireland
Households		Household estimates. Department for Social Development in Northern Ireland
Lone Parents		Lone parent estimates. Department for Social Development in Northern Ireland
Households containing 'Very Rich' people	Pensioners, Non-pensioners	HMRC Survey of personal Incomes (SPI)

**Table A2.5: GB grossing factor control totals**

**Table A2.5: Great Britain grossing factor control totals**

Control totals for Great Britain	Groupings	Original Source	Adjustments made by DWP
Private household population by region, age and sex	Regions: North East, North West, Yorkshire and Humber, East Midlands, East of England, London, South East, South West, Wales, Scotland. Sex and Age: Males 0-19 dependents, 16-24 independents, 25-29 30-34, 35-39, 40-44, 45-49, 50-59, 60-65, 65-74, 75-79, 80+; females aged 0-19 dependents, 16-24 non-dependents, 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-69, 70-74, 75-79, 80+	Mid-year population estimates. Office of National Statistics	ONS total population figures are adjusted for private household estimates using data supplied by ONS directly to DWP. 16-19 year old dependents and non-dependents are split using data supplied by HMRC directly to DWP.
Benefit Units with children	Region: England and Wales, Scotland	Families in receipt of child benefit. HM Revenue and Customs	
Lone Parents	Sex: Males, females	Lone parent estimates. Labour Force Survey	Adjusted for FRS survey year (April-March)
Households by region	Region: North East, North West, Yorkshire and Humber, East Midlands, East of England, London, South East, South West, Wales, Scotland	HMRC Survey of personal Incomes (SPI)	Adjusted for FRS survey year (April-March)
Households by tenure type	Tenure (Social renters, Private Renters, Owner Occupied)	Dwellings by tenure type. Department of Communities and Local Government	Household control totals are calculated using dwellings data published by DCLG, Welsh Government, Scottish Government. Adjusted for FRS survey year (April-March)
Households by council tax band	Council tax band (NVS and A,B,C,D,E to H)	Dwellings by council tax band published by Valuations Office Agency. Dwellings by council tax band. Published by the Scottish Government	Household control totals are calculated using dwellings data published by VOA/Scottish Government, adjusted for FRS survey year (April-March). Estimates for properties not-valued-separately (NVS) based on FRS sample proportions.
Households containing 'Very Rich' people	Pensioners, Non-pensioners	HMRC Survey of personal Incomes (SPI)	

## **HOUSEHOLDS BELOW AVERAGE INCOME**

### **An analysis of the income distribution in Northern Ireland 2013-14**

Households Below Average Income (HBAI) uses household disposable incomes, adjusted for household size and composition, as a proxy for material living standards or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live.

This report is the twelfth in the Northern Ireland HBAI series and principally gives information on the income distribution in Northern Ireland for 2013-14 using cross sectional data from the DSD Family Resources Survey.

This report can be found on:

[www.dsdni.gov.uk](http://www.dsdni.gov.uk)

ISBN 978-1-904105-87-9  
ISSN 1745-3135 (Print)  
ISSN 1745-3178 (Online)