



Northern Ireland Poverty Bulletin 2014/15

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Chapter 1: Introduction and key facts

Introduction

This publication presents annual estimates of the percentage and number of people, children, working age adults and pensioners living in low income households in Northern Ireland (NI). The estimates are used to monitor poverty rates in Northern Ireland. The data published for the first time here are for the financial year April 2014 to March 2015.

This bulletin provides high level figures in advance of the Households Below Average Income Northern Ireland (HBAI) 2014/15 publication, which is due to be released in August/September 2016.

The HBAI publication will include details on the statistical significance of the difference between these estimates and those produced for the financial year 2013/14.

Key facts:

- In 2014/15 average (median) household income in Northern Ireland before housing costs was **£420** per week or **£21,900** per year, representing a three percent increase from the previous year.
- The overall long term trend of poverty in Northern Ireland has remained fairly stable since 2002/03, with approximately **one fifth** of the population living in relative poverty.
 - **22%** of **individuals** were in poverty in **2014/15**, approximately **395,100 individuals**. This compares to 21% the previous year.
 - **25%** of **children** were in poverty in **2014/15**, approximately **109,500 children**. This compares to 23% the previous year.
 - **21%** of **working-age adults** were in poverty in **2014/15**, approximately **226,400 working-age adults**. This compares to 20% the previous year.
 - **20%** of **pensioners** were in poverty in **2014/15**, approximately **59,200 pensioners**. This compares to 21% the previous year.

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

Notes for analysis

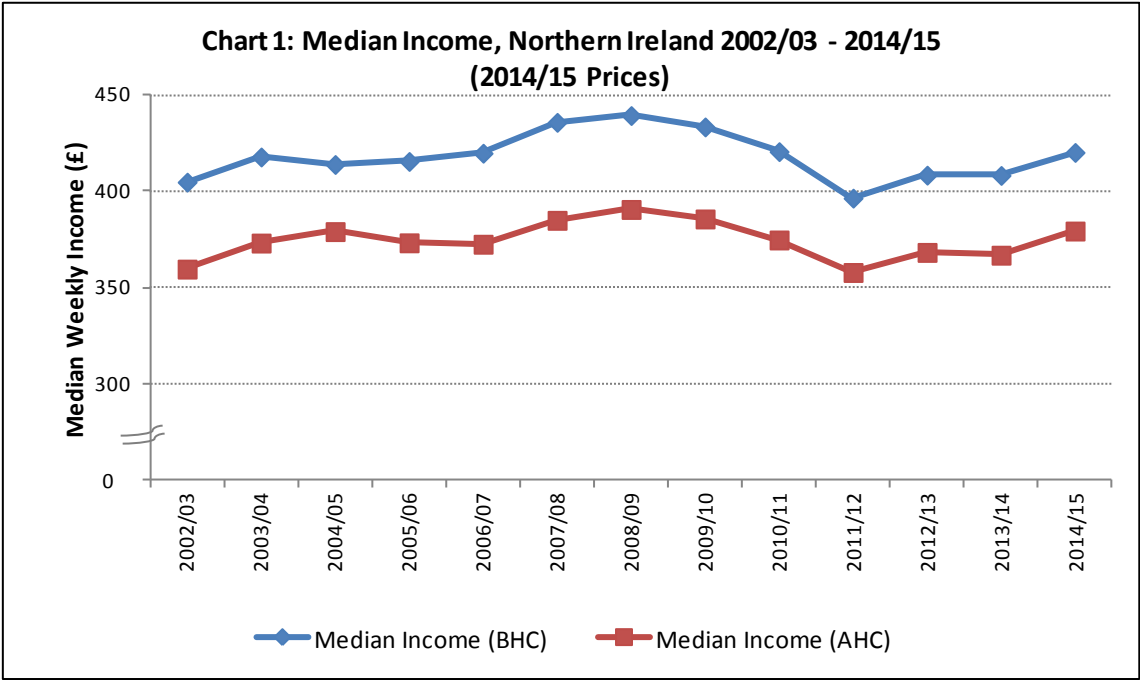
- An individual is considered to be in **relative poverty** if they are living in a household with an income below 60% of UK median income in the year in question.
- An individual is considered to be in **absolute poverty** if they are living in a household with an income below 60% of the UK (inflation adjusted) median income in 2010/11.
- An individual is considered to be in **combined low income and material deprivation** if they are living in a household with an equivalised income below 70% of UK median income and has a material deprivation score of 25 or more.
- Income analysis presented in this bulletin has been adjusted, or equivalised, to take into account variations in both the size and composition of the household. The reference point used throughout this publication is a **couple with no children**. Annex 3 provides more details on equivalisation.
- Variants of the Consumer Price Index (CPI) have replaced the use of the Retail Price Index (RPI) in the bulletin. Results for headline figures and trends, on both before and after housing costs basis (BHC and AHC) using the previous RPI-based measure are presented in Annex 2 so that the effect of this methodological change is clear. For further details on moving from RPI to CPI see the DWP statistical notice, which can be found here:
<https://www.gov.uk/government/statistics/changes-to-dwp-family-and-household-income-statistics-201415-statistical-notice>
- Figures presented in this bulletin are taken from the HBAI dataset, which is based on the Family Resources Survey (FRS), which is an annual household survey involving full interviews in around 2,000 households in Northern Ireland.
- The figures are estimates based on a sample survey and are therefore subject to sampling error. Sampling error is the error caused by observing a sample instead of the whole population. Therefore, caution should be exercised in the interpretation of small year-on-year fluctuations. Identification of trends should be based on data for several years.
- The following infographic explains the technical terms used throughout this bulletin:
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/432843/hbai-low-income-how-is-it-measured-infographic.pdf

Income

In 2014/15, the average (median) income in the UK was £473 before housing costs and £404 after housing costs. Therefore in 2014/15, the relative poverty threshold, 60% of the UK median, was £284 per week before housing costs and £243 after housing costs. The absolute poverty threshold in 2014/15 was £277 before housing costs and £237 after housing costs, based on the 2010/11 inflation adjusted UK median.

Chart 1 (see table A5 in Annex 1) looks at how incomes in Northern Ireland are changing over time in real terms, using variants of the UK Consumer Price Index to adjust for inflation. As shown, median household income in Northern Ireland was £420 per week before housing costs in 2014/15. This represents a £12 (3%) increase from the previous year, in real terms. However, over the time series median income in 2014/15 remains below the peak of £439 in 2008/09.

Median incomes after housing costs have followed a similar pattern increasing by 4% (£13) from £367 in 2013/14, to £380 in 2014/15; and remains below the peak of £391 in 2008/09



Notes:

- 1. Average income is depicted as the median equivalised household income.
- 2. Variants of the CPI inflation index are used to inflate prices. For further details see: <https://www.gov.uk/government/statistics/changes-to-dwp-family-and-household-income-statistics-201415-statistical-notice>

Chapter 2: Individuals in poverty

Introduction

This chapter looks at the level of poverty for all individuals in Northern Ireland and provides a trend analysis on both relative poverty and absolute poverty.

Analysis and key findings

Table A1 in Annex 1 shows that in 2014/15, 22% of individuals in Northern Ireland were in relative poverty before housing costs, this equates to approximately 395,100 individuals.

Chart 2a below, shows that this estimate is one percentage point higher than that of 2013/14. The level of relative poverty before housing costs in Northern Ireland has remained fairly stable between 2002/03 and 2014/15, with approximately one fifth of individuals being in relative poverty over the time series.

The percentage of individuals in relative poverty after housing costs was 22% in 2014/15 which represents approximately 404,500 individuals.

As shown in Chart 2a, the level of relative poverty after housing costs has followed a similar trend to the before housing costs measure, standing at approximately one fifth of the Northern Ireland population.

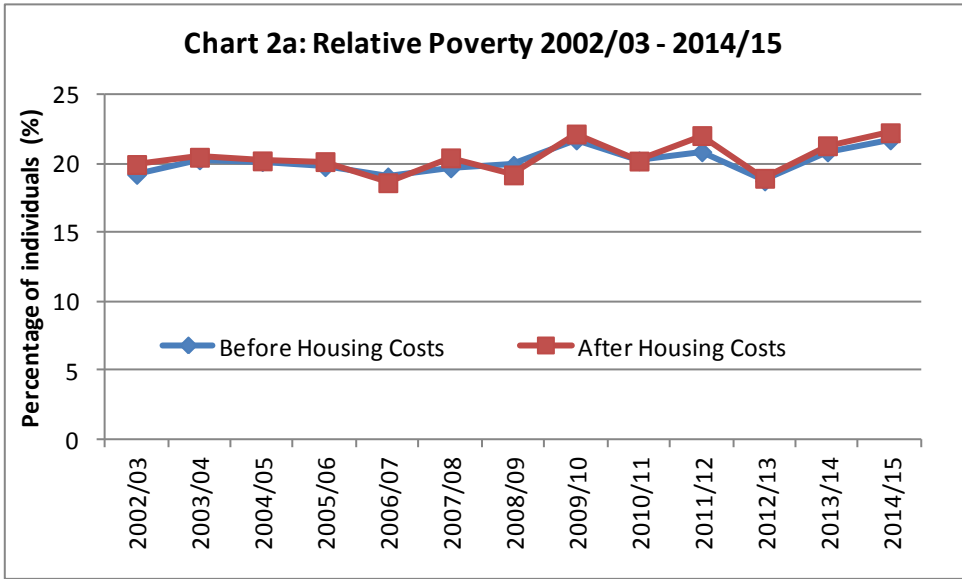


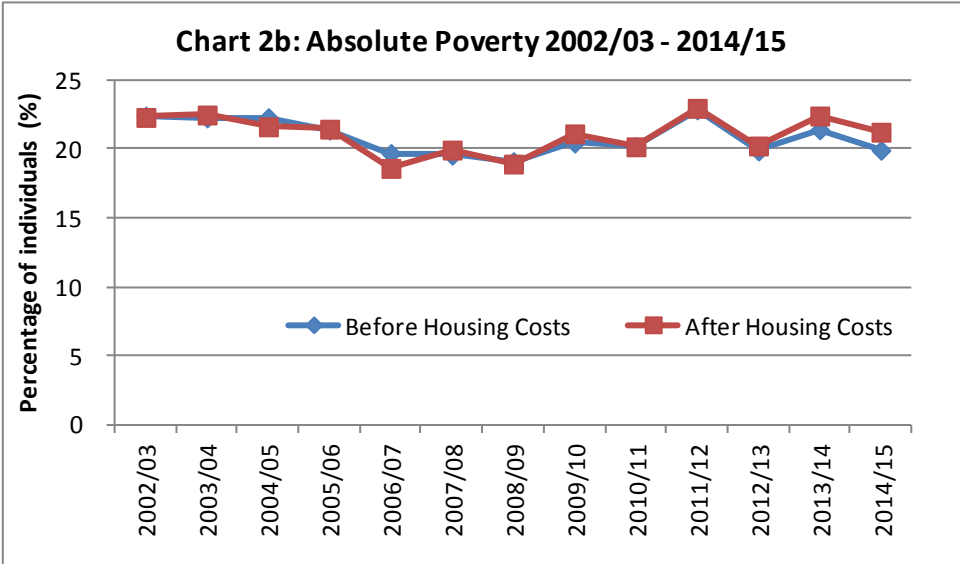
Table A3 in Annex 1 shows the dispersion around the poverty threshold over time. In 2014/15, 12% and 32% of individuals lived in households whose income was below 50% and 70% respectively of the equivalised UK median household income before housing costs.

On an after housing costs basis 15% and 32% of individuals lived in households whose income was below 50% and 70% respectively of the equivalised UK median household income.

Table A2 in Annex 1 shows that in 2014/15, 20% of individuals in Northern Ireland were in absolute poverty before housing costs, this equates to approximately 362,600 individuals.

As illustrated in Chart 2b below, this estimate is one percentage point lower than that of the previous year.

In 2014/15, 21% of individuals were in absolute poverty after housing costs, representing approximately 386,600 individuals. This estimate is one percentage point lower than the previous year.



Chapter 3: Children in poverty

Introduction

This chapter looks at the level of poverty for children in Northern Ireland and provides a trend analysis on both relative poverty and absolute poverty.

Analysis and key findings

Table A1 in Annex 1 shows that in 2014/15, 25% of children in Northern Ireland were in relative poverty before housing costs, this equates to approximately 109,500 children. Chart 3a below, shows that this estimate is two percentage points higher than that of 2013/14, and five percentage points higher than that of 2012/13. The 2014/15 level is only two percentage points lower than the series high of 2009/10 when it was 27%.

The percentage of children in relative poverty after housing costs was 28% in 2014/15, which represents approximately 122,000 children.

As shown in Chart 3a this estimate is two percentage points higher than the previous year, and six percentage points higher than 2012/13. Although this appears to be a substantial increase it should be noted that the long-term trend for these estimates has shown year on year volatility.

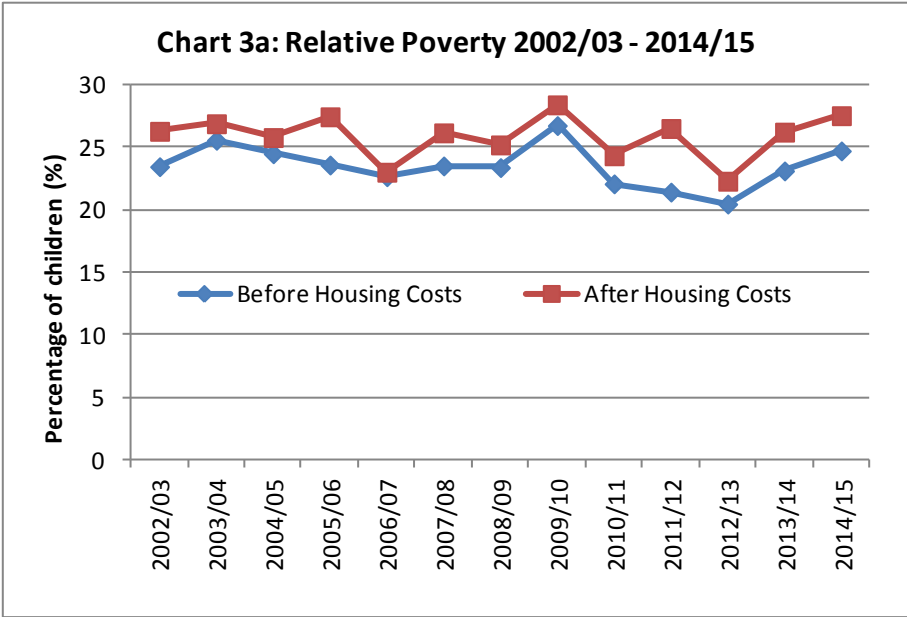


Table A3 in Annex 1 shows the dispersion around the poverty threshold over time. In 2014/15, 13% and 39% of children lived in households whose income was below 50% and 70% respectively of the equivalised UK median household income before housing costs.

On an after housing costs basis 18% and 39% of children lived in households whose income was below 50% and 70% respectively of the equivalised UK median household income.

Table A2 in Annex 1 shows that in 2014/15, 23% of children in Northern Ireland were in absolute poverty before housing costs, this equates to approximately 100,100 children. As illustrated in Chart 3b below, this estimate is one percentage point lower than the previous year, and five percentage points lower than the start of the time series (2002/03).

In 2014/15, 26% of children were in absolute poverty after housing costs, representing approximately 116,300 children. This estimate is two percentage points lower than the previous year.

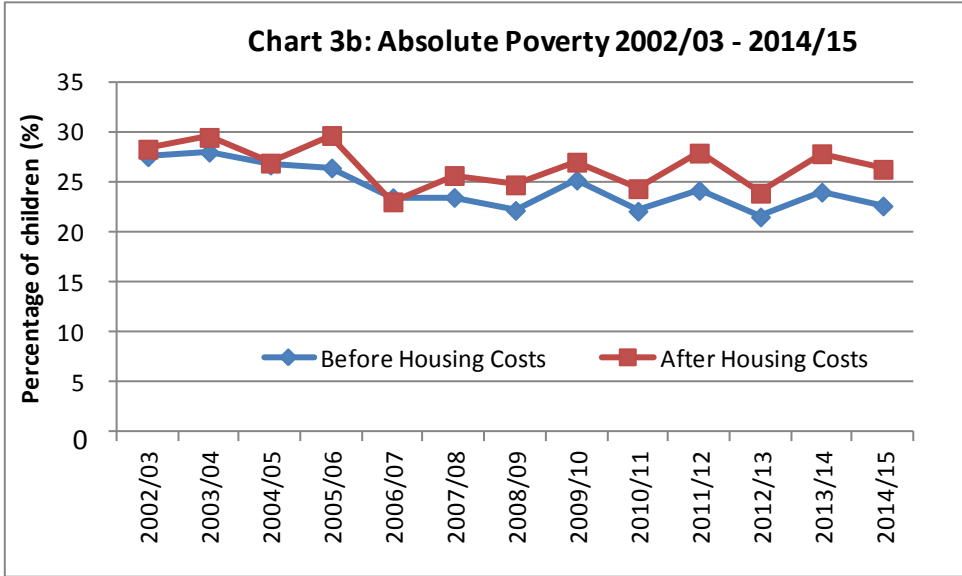


Table A6 in Annex 1 shows the percentage and number of children in combined low income and material deprivation. As shown, 15% of children in Northern Ireland were in combined low income and material deprivation in 2014/15, which equates to approximately 65,300 children.

This represents a substantial increase of 3 percentage points from the previous year; however readers should note that at a Northern Ireland level the sample size for the proportion of children affected by combined low income and material deprivation is relatively small.

Chapter 4: Working-age adults in poverty

Introduction

This chapter looks at the level of poverty for working-age adults in Northern Ireland and provides a trend analysis on both relative poverty and absolute poverty.

Analysis and key findings

Table A1 in Annex 1 shows that in 2014/15, 21% of working-age adults in Northern Ireland were in relative poverty before housing costs, this equates to approximately 226,400 working-age adults.

Chart 4a below, shows that this estimate is one percentage point higher than that of 2013/14. This is the highest level of relative poverty before housing costs recorded for working age adults over the time series. It compares to a series low of 15% in 2006/07.

The percentage of working-age adults in relative poverty after housing costs was 23% in 2014/15, which represents approximately 243,300 working-age adults.

As shown in Chart 4a this is two percentage points higher than the previous year and is the highest level recorded over the time series.

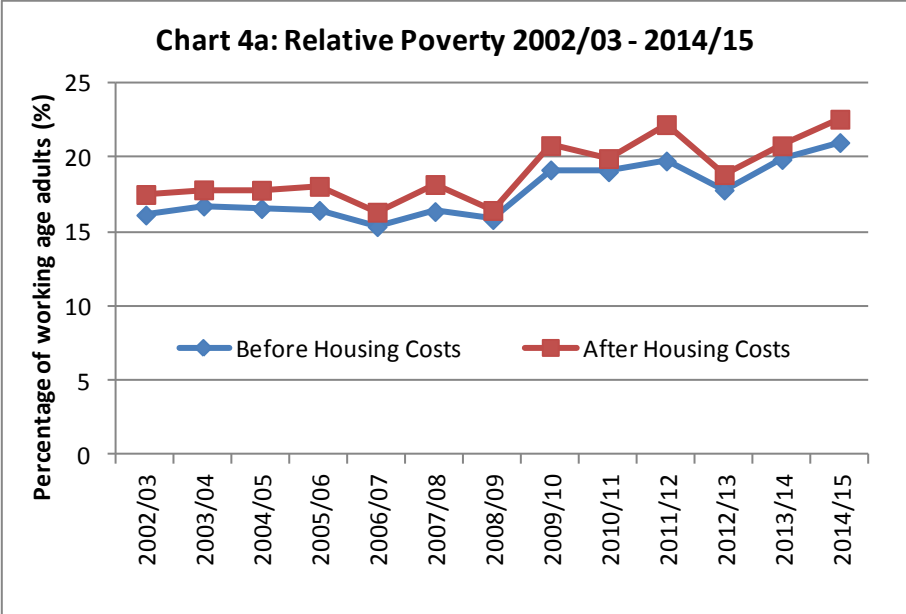


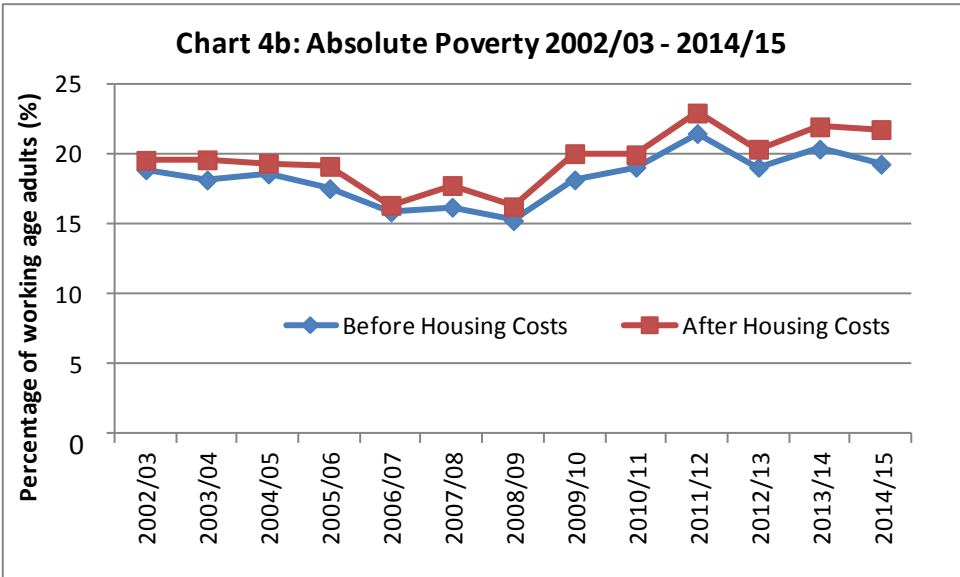
Table A3 in Annex 1 shows the dispersion around the poverty threshold over time. In 2014/15, 12% and 29% of working-age adults lived in households whose income was below 50% and 70% respectively of the equivalised UK median household income before housing costs.

On an after housing costs basis 16% and 31% of individuals lived in households whose income was below 50% and 70% respectively of the equivalised UK median household income

Table A2 in Annex 1 shows that in 2014/15, 19% of working-age adults in Northern Ireland were in absolute poverty before housing costs, this equates to approximately 207,600 working-age adults.

As illustrated in Chart 4b below, this estimate is one percentage point lower than that of the previous year, and is four percentage points higher than the series low of 2008/09 which was 15%.

In 2014/15, 22% of working-age adults were in absolute poverty after housing costs, representing approximately 234,300 working-age adults. This estimate is equal to the level in the previous year and is six percentage points higher than the series low of 16% in both 2006/07 and 2008/09.



Chapter 5: Pensioners in poverty

Introduction

This chapter looks at the level of poverty for pensioners in Northern Ireland and provides a trend analysis on both relative poverty and absolute poverty. Details on the coverage of the Family Resources Survey are available on page 34 in Annex 3. But it is worth noting here that there is not full coverage of the pensioner population, the reason for this is that nursing and retirement homes are not included in the survey.

Analysis and key findings

Table A1 in Annex 1 shows that in 2014/15, 20% of pensioners in Northern Ireland were in relative poverty before housing costs, this equates to approximately 59,200 pensioners.

Chart 5a below, shows that this estimate is one percentage point lower than that of 2013/14 and equals the series low seen in 2012/13. The estimate in 2014/15 is 10 percentage points lower than the series high of 2008/09 (which was 30%).

The percentage of pensioners in relative poverty after housing costs was 13% in 2014/15, which represents approximately 39,200 pensioners.

As shown in Chart 5a this is three percentage points lower than the previous year and is the lowest level of relative poverty after housing costs for pensioners over the time series.

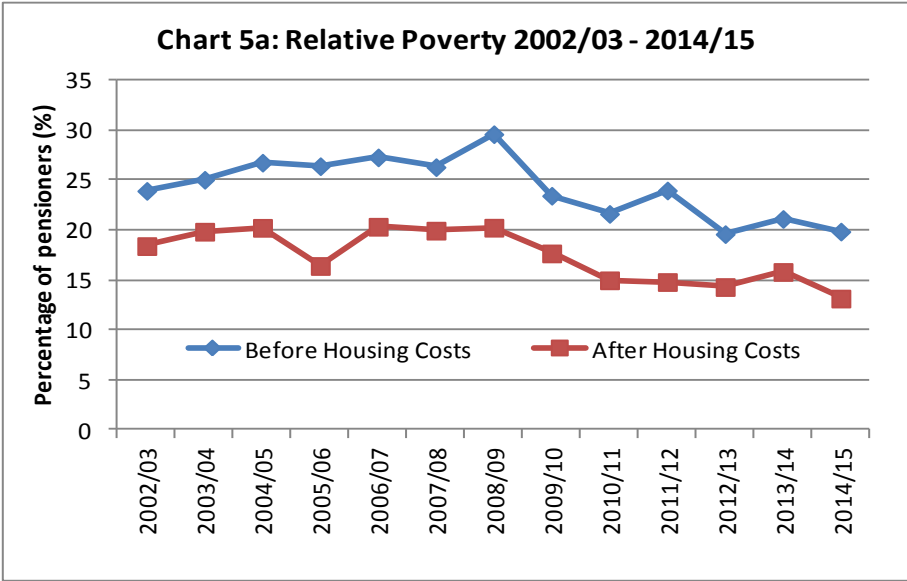


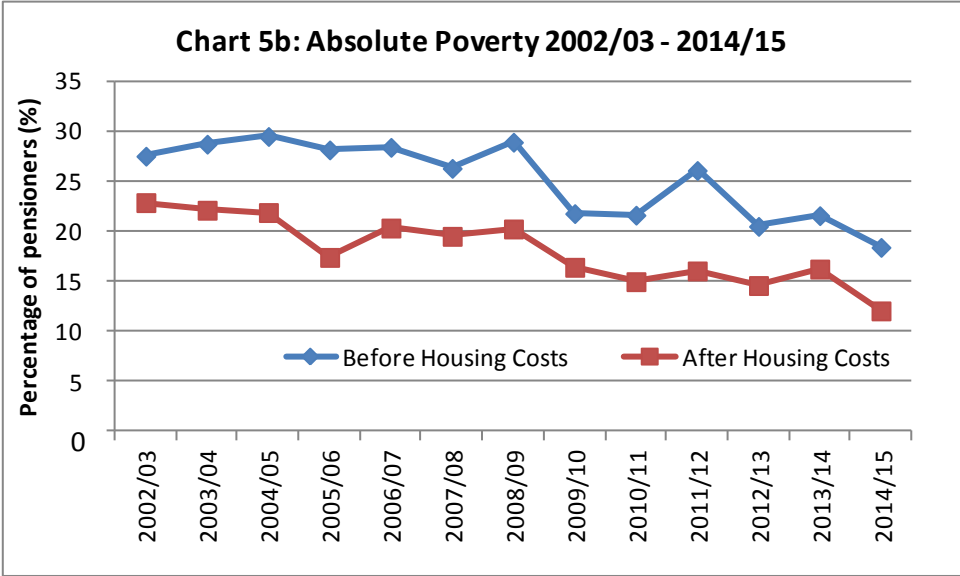
Table A3 in Annex 1 shows the dispersion around the poverty threshold over time. In 2014/15, 11% and 32% of pensioners lived in households whose income was below 50% and 70% respectively of the equivalised UK median household income before housing costs

On an after housing costs basis 6% and 23% of pensioners lived in households whose income was below 50% and 70% respectively of the equivalised UK median household income.

Table A2 in Annex 1 shows that in 2014/15, 18% of pensioners in Northern Ireland were in absolute poverty before housing costs, this equates to approximately 54,900 pensioners.

As illustrated in Chart 5b below, this estimate is four percentage points lower than that of the previous year and is the lowest level since 2002/03. The level in 2014/15 is 11 percentage points lower than the series high of 29% in 2003/04, 2004/05 and 2008/09.

In 2014/15, 12% of pensioners were in absolute poverty after housing costs, representing approximately 36,000 pensioners. This estimate is four percentage points lower than the previous year. It is the lowest level over the time series and 11 percentage points lower than the series high of 2002/03 (which was 23%).



Between 2002/03 and 2014/15 the percentage of pensioners in absolute poverty after housing costs has remained lower than the percentage of pensioners in absolute poverty before housing costs. This is partly due to pensioners having lower housing costs compared to the population as a whole.

Annex 1: HBAI, income and poverty trend tables

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Annex 1: HBAI, income and poverty trend tables

Table A1: Relative Low-Income levels for Population Groups (Northern Ireland)^{1,2,3}

Percentage in Low-Income												Source: HBAI 2002/03 - 2014/15		
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 (%)	2014/15 (%)	2014/15 ('000s)
Before Housing Costs														
Whole Population	19	20	20	20	19	20	20	22	20	21	19	21	22	395.1
Children	23	26	24	24	23	24	23	27	22	21	20	23	25	109.5
Working-age Adults	16	17	17	16	15	16	16	19	19	20	18	20	21	226.4
Pensioners	24	25	27	26	27	26	30	23	22	24	20	21	20	59.2
After Housing Costs														
Whole Population	20	20	20	20	19	20	19	22	20	22	19	21	22	404.5
Children	26	27	26	27	23	26	25	28	24	27	22	26	28	122.0
Working-age Adults	18	18	18	18	16	18	16	21	20	22	19	21	23	243.3
Pensioners	18	20	20	16	20	20	20	18	15	15	14	16	13	39.2

Notes:

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.
3. Variants of CPI inflation index used to inflate prices. For further details see:

<https://www.gov.uk/government/statistics/changes-to-dw-p-family-and-household-income-statistics-201415-statistical-notice>

Annex 1: HBAI, income and poverty trend tables

Table A2: Absolute Low-Income levels for Population Groups (Northern Ireland)- 2010/11 baseline^{1,2}

Percentage in Low-Income												Source: HBAI 2002/03 - 2014/15		
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 (%)	2014/15 (%)	2014/15 ('000s)
Before Housing Costs														
Whole Population	22	22	22	21	20	20	19	20	20	23	20	21	20	362.6
Children	28	28	27	26	23	23	22	25	22	24	22	24	23	100.1
Working-age Adults	19	18	19	18	16	16	15	18	19	21	19	20	19	207.6
Pensioners	28	29	29	28	28	26	29	22	22	26	20	22	18	54.9
After Housing Costs														
Whole Population	22	22	22	21	19	20	19	21	20	23	20	22	21	386.6
Children	28	29	27	30	23	26	25	27	24	28	24	28	26	116.3
Working-age Adults	20	20	19	19	16	18	16	20	20	23	20	22	22	234.3
Pensioners	23	22	22	17	20	19	20	16	15	16	15	16	12	36.0

Notes:

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.

2. Variants of CPI inflation measure are used to inflate prices. For further details see:

<https://www.gov.uk/government/statistics/changes-to-dw-p-family-and-household-income-statistics-201415-statistical-notice>

Annex 1: HBAI, income and poverty trend tables

Table A3: Percentage of Population Groups below 50% and 70% thresholds of median income (Northern Ireland)¹

Percentage in Low-Income																							Source: HBAI 2002/03 - 2014/15					
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		2014/15			
	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%		
Before Housing Costs																												
Whole Population	12	28	11	30	12	29	11	32	11	28	11	30	12	29	12	31	12	30	13	32	10	29	13	30	12	32		
Children	13	34	12	36	13	35	12	39	10	33	13	37	14	36	13	39	12	35	11	38	10	34	12	37	13	39		
Working-age Adults	10	24	10	24	10	24	10	27	9	22	9	25	10	23	11	26	12	27	13	29	10	26	13	27	12	29		
Pensioners	15	35	16	39	16	39	13	39	18	40	17	38	18	38	11	35	11	32	12	35	11	31	12	32	11	32		
After Housing Costs																												
Whole Population	14	28	13	30	12	28	11	30	11	27	13	29	12	27	13	29	13	29	15	30	12	28	14	30	15	32		
Children	19	35	15	37	17	34	14	39	13	34	18	37	15	35	17	38	15	35	17	37	14	33	16	38	18	39		
Working-age Adults	13	25	12	26	12	24	11	26	10	22	12	25	11	23	13	26	14	27	16	29	13	27	15	28	16	31		
Pensioners	11	30	11	33	8	34	8	31	11	32	11	29	13	32	9	27	8	25	9	26	7	21	8	24	6	23		

Notes:

1. Variants of CPI inflation index used to inflate prices. For further details see:

<https://www.gov.uk/government/statistics/changes-to-dw-p-family-and-household-income-statistics-201415-statistical-notice>

Annex 1: HBAI, income and poverty trend tables

Table A4: Income thresholds for different family types (income after tax and BHC) 2014/15^{1,2}

Source: HBAI 2014/15								
	Single person with no children (£)		Couple with no children (£)		Single person with children aged 5 and 14 (£)		Couple with children aged 5 and 14 (£)	
	Weekly	Annual	Weekly	Annual	Weekly	Annual	Weekly	Annual
UK median income (before housing costs)	317	16,500	473	24,700	568	29,600	724	37,800
Northern Ireland median income (before housing costs)	282	14,700	420	21,900	504	26,300	643	33,500
60% of UK median income (before housing costs) - relative poverty threshold	190	9,900	284	14,800	341	17,800	435	22,700
60% of inflation adjusted 2010/11 UK median income (before housing costs) - absolute poverty threshold	186	9,700	277	14,500	333	17,400	424	22,100

Notes:

1. This table takes levels of equivalised income and translates them into cash equivalents for a selection of family types. For example, it shows that in NI the median income for a couple with no children (the equivalised income reference) was £420 per week and for a single person with no children it was £282 per week. This implies that a single person without children that has an income of £282 is equivalent to a couple with no children having an income of £420.

2. Variants of CPI inflation measure used to inflate prices. For further details see:

<https://www.gov.uk/government/statistics/changes-to-dwp-family-and-household-income-statistics-201415-statistical-notice>

Annex 1: HBAI, income and poverty trend tables

Table A5: Average income¹ in Northern Ireland, 2014/15 prices²

	Source: HBAI 2002/03 - 2014/15	
	Before Housing Costs (£p/w)	After Housing Costs (£p/w)
2002/03	405	360
2003/04	418	373
2004/05	414	379
2005/06	416	373
2006/07	420	373
2007/08	436	385
2008/09	439	391
2009/10	434	386
2010/11	421	375
2011/12	397	358
2012/13	409	369
2013/14	408	367
2014/15	420	380

Notes:

1. Average income is depicted as the median equivalised household income.

2. Variants of CPI inflation index used to inflate prices. For further details see:

<https://www.gov.uk/government/statistics/changes-to-dwp-family-and-household-income-statistics-201415-statistical-notice>

Table A6: Percentage and number of children falling below thresholds of low income and material deprivation, (Northern Ireland)^{1,2,3,4}

Source: HBAI 2004/05 - 2014/15

Year	Low income and material deprivation		
	Percentage	Number (thousands)	All children (thousands)
2004/05	16	69.6	428.0
2005/06	16	66.8	424.8
2006/07	12	52.3	427.2
2007/08	14	60.0	425.4
2008/09	16	66.3	427.2
2009/10	17	75.2	432.5
2010/11	16	69.6	433.6
New suite of questions			
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
2014/15	15	65.3	442.9

Notes:

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 2010/11FRS and from 2011/12 four questions from the original suite were removed. Figures from the old and new suite of questions are not comparable.

4. Variants of CPI used as inflation measure. For further details see:

<https://www.gov.uk/government/statistics/changes-to-dwp-family-and-household-income-statistics-2014-15-statistical-notice>

Table A7: Ninety five per cent confidence intervals for the percentage of individuals in relative poverty in 2014/15¹

Source: HBAI 2014/15			
	Percentage Points		
	Lower Bound	HBAI Estimate	Upper Bound
Before Housing Costs			
All individuals	19.0	21.7	24.4
Children	20.6	24.7	29.0
Working-age adults	18.1	21.0	24.3
Pensioners	16.4	19.8	23.5
After Housing Costs			
All individuals	19.6	22.2	25.0
Children	23.2	27.5	31.8
Working-age adults	19.4	22.6	25.8
Pensioners	9.9	13.1	16.2

Notes:

1. Table produced using the Bootstrapping method (see Annex 2 for more details)

Annex 2: HBAI, income and poverty trend tables using Retail Price Index (RPI)-based measure

Table A1(RPI):
Relative Low-Income levels for Population Groups (Northern Ireland) 21

Table A2(RPI):
Absolute Low-Income levels for Population Groups (Northern Ireland) - 2010/11 Baseline 22

Table A3(RPI):
Percentage of Population Groups below 50% and 70% of median income (Northern Ireland) 23

Table A4(RPI):
Income thresholds for different family types (income after tax and BHC) 24

Table A5(RPI):
Average income in Northern Ireland, 2014/15 prices 25

Table A6(RPI):
Percentage and number of children falling below thresholds of low income and material deprivation (Northern Ireland) 26

Table A7(RPI):
Ninety five percent confidence intervals for the percentage of individuals in relative poverty 2014/15 27

Annex 2: HBAI, income and poverty trend tables using Retail Price Index (RPI)-based measure

Table A1 (RPI): Relative Low-Income levels for Population Groups (Northern Ireland)^{1,2,3}

Percentage in Low-Income													Source: HBAI 2002/03 - 2014/15		
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	2014/15	2014/15	
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	('000s)	
Before Housing Costs															
Whole Population	19	20	20	20	19	20	20	22	20	21	19	21	22	397.2	
Children	24	26	25	24	23	24	23	26	22	21	20	23	25	110.7	
Working-age Adults	16	17	17	17	15	16	16	19	19	20	18	20	21	227.3	
Pensioners	24	25	26	26	27	26	29	23	22	24	20	21	20	59.2	
After Housing Costs															
Whole Population	20	20	20	20	19	20	19	22	20	22	19	21	22	405.7	
Children	27	27	26	27	23	26	25	28	24	27	22	26	28	123.1	
Working-age Adults	18	18	18	18	16	18	16	21	20	22	19	20	23	243.6	
Pensioners	18	20	20	16	20	20	20	18	15	15	14	16	13	39.0	

Notes:

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.
3. RPI is used as the inflation measure in this table

Annex 2: HBAI, income and poverty trend tables using Retail Price Index (RPI)-based measure

Table A2 (RPI): Absolute Low-Income levels for Population Groups (Northern Ireland) - 2010/11 baseline ^{1,2}

Percentage in Low-Income												Source: HBAI 2002/03 - 2014/15		
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 (%)	2014/15 (%)	2014/15 ('000s)
Before Housing Costs														
Whole Population	20	21	20	19	18	18	18	20	20	23	20	23	22	404.4
Children	25	26	25	23	22	22	21	24	22	25	22	26	26	113.7
Working-age Adults	17	17	17	16	15	15	15	18	19	22	20	21	21	231.1
Pensioners	24	26	26	26	27	25	28	21	22	27	21	23	20	59.5
After Housing Costs														
Whole Population	20	20	19	18	17	18	18	20	20	23	22	24	23	412.4
Children	27	26	24	24	21	24	23	26	24	28	26	30	28	123.5
Working-age Adults	18	18	17	16	15	16	15	19	20	23	22	23	23	248.5
Pensioners	18	20	19	15	17	17	19	15	15	17	15	17	14	40.4

Notes:

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 inflation adjusted median UK household income in 2010/11.
2. RPI inflation used as inflation measure

Annex 2: HBAI, income and poverty trend tables using Retail Price Index (RPI)-based measure

Table A3 (RPI): Percentage of Population Groups below 50% and 70% thresholds of median income (Northern Ireland)¹

Percentage in Low-Income																							Source: HBAI 2002/03 - 2014/15					
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		2014/15			
	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%	50%	70%		
Before Housing Costs																												
Whole Population	12	28	11	30	12	29	11	32	11	28	11	30	12	29	12	31	12	30	13	32	10	29	13	30	12	32		
Children	13	34	11	36	13	35	12	39	10	34	13	37	14	36	13	39	12	35	11	38	10	34	12	37	13	40		
Working-age Adults	10	24	10	24	10	24	10	27	10	22	9	25	10	23	11	26	12	27	13	29	10	27	13	27	12	29		
Pensioners	16	35	16	38	16	39	13	39	18	40	17	39	18	38	12	35	11	31	12	35	11	31	12	32	11	31		
After Housing Costs																												
Whole Population	14	28	13	29	12	28	11	30	11	27	13	29	12	27	13	29	13	29	15	30	12	28	15	30	15	32		
Children	19	35	16	37	17	34	14	39	13	34	18	37	15	36	17	38	15	35	17	37	14	33	17	38	18	39		
Working-age Adults	13	25	12	25	12	24	11	26	10	22	12	26	11	23	13	26	14	27	16	29	13	27	15	28	16	31		
Pensioners	11	30	11	32	8	34	8	31	11	32	11	29	13	32	9	27	8	24	9	26	7	21	8	24	6	23		

Notes:

1. RPI used as inflation measure

Annex 2: HBAI, income and poverty trend tables using Retail Price Index (RPI)-based measure

Table A4 (RPI): Income thresholds for different family types (income after tax and BHC) 2014/15^{1,2}

	Source: HBAI 2014/15							
	Single person with no children (£)		Couple with no children (£)		Single person with children aged 5 and 14 (£)		Couple with children aged 5 and 14 (£)	
	Weekly	Annual	Weekly	Annual	Weekly	Annual	Weekly	Annual
UK median income (before housing costs)	317	16,500	473	24,700	568	29,600	724	37,800
Northern Ireland median income (before housing costs)	282	14,700	421	22,000	505	26,300	644	33,600
60% of UK median income (before housing costs) - relative poverty threshold	190	9,900	284	14,800	341	17,800	435	22,700
60% of inflation adjusted 2010/11 UK median income (before housing costs) - absolute poverty threshold	191	10,000	286	14,900	343	17,900	437	22,800

Notes:

1. This table takes levels of equivalised income and translates them into cash equivalents for a selection of family types. For example, it shows that in NI the median income for a couple with no children (the equivalised income reference) was £421 per week and for a single person with no children it was £282 per week. This implies that a single person without children that has an income of £282 is equivalent to a couple with no children having an income of £421.

2. RPI used as inflation measure

Annex 2: HBAI, income and poverty trend tables using Retail Price Index (RPI)-based measure

Table A5 (RPI): Average income in Northern Ireland, 2014/15 prices^{1,2}

	Source: HBAI 2002/03 - 2014/15	
	Before Housing Costs (£p/w)	After Housing Costs (£p/w)
2002/03	435	390
2003/04	446	404
2004/05	440	411
2005/06	441	405
2006/07	442	402
2007/08	455	412
2008/09	458	416
2009/10	454	407
2010/11	432	388
2011/12	406	366
2012/13	415	374
2013/14	412	370
2014/15	421	379

Notes:

1. Average income is depicted as the median equivalised household income.
2. RPI used as the inflation measure

Annex 2: HBAI, income and poverty trend tables using Retail Price Index (RPI)-based measure

Table A6 (RPI): Percentage and number of children falling below thresholds of low income and material deprivation, (Northern Ireland)^{1,2,3,4}

Source: HBAI 2004/05 - 2014/15

Year	Low income and material deprivation		
	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
New suite of questions			
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
2014/15	15	65.3	442.9

Notes:

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 2010/11FRS and from 2011/12 four questions from the original suite were removed. Figures from the old and new suite of questions are not comparable.

4. RPI used as inflation measure

Table A7(RPI): Ninety five per cent confidence intervals for the percentage of individuals in relative poverty in 2014/15¹

Source: HBAI 2014/15			
	Percentage Points		Upper Bound
	Lower Bound	HBAI Estimate	
Before Housing Costs			
All individuals	19.1	21.8	24.5
Children	20.9	25.0	29.1
Working-age adults	18.0	21.1	24.4
Pensioners	16.5	19.8	23.5
After Housing Costs			
All individuals	19.5	22.3	25.0
Children	23.3	27.8	31.8
Working-age adults	19.5	22.6	25.8
Pensioners	9.9	13.1	16.2

Notes:

1. Table produced using the Bootstrapping method (see Annex 2 for more details)

Annex 3: Definitions

Low-Income Poverty Indicators

The Northern Ireland Executive uses two main indicators of low-income poverty, as reflected in the Northern Ireland Child Poverty Strategy. These indicators are *relative* and *absolute* poverty. Please see the link below for the NI Executive Child Poverty Strategy:
<https://www.executiveoffice-ni.gov.uk/publications/child-poverty-strategy>

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 2014/15 the relative poverty threshold for a couple with no children was an income of £284 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.

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 2014/15 the absolute poverty threshold for a couple with no children was an income of £277 per week (BHC).

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.

Dispersion around the poverty threshold:

Table A3 within this bulletin presents the percentage of each lifecycle group which fall below 50% and 70% of the UK median income. While this is not a legislative indicator, the dispersion figures provide an indication of the distribution of poor households around the poverty line of 60% of median income. This reflects the extent to which people and groups are concentrated just above and just below the relative income poverty line.

Changes in poverty levels

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.

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.

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.

The 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.

Equivalisation

A key assumption made in HBAI is that all individuals in the household benefit equally from the combined income of the household. This enables the total equivalised income of the household to be used as a proxy for the standard of living of each household member.

Income is adjusted, or equivalised, to take into account variations in both the size and composition of the household. This process reflects the common sense notion that a family of several people needs a higher income than a single person in order for both households to enjoy a comparable standard of living.

Equivalence scales have been used to carry out these adjustments. Traditionally equivalence scales use a couple with no children as a reference point (i.e. equivalence value of 1). The incomes of larger households are adjusted downwards and the incomes of smaller households are adjusted upwards relative to this reference point.

The low income figures in this publication use the modified OECD equivalence scale in line with the rest of Europe.

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, this publication 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

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).

Before Housing Costs 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.

While the after housing costs measure is comparable between NI and UK, 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 before housing costs analysis for NI.

Poverty measurement from the Households Below Average Income series

Individuals are defined as being in relative poverty if their equivalised net disposable household income is below 60% of the UK median. The median is the income value which divides a population, when ranked by income, into two equal sized groups. Since the mean is influenced significantly by the highest incomes, median income thresholds are widely accepted as a better benchmark when considering a derived measure for low income. Sixty percent of the median is the most commonly used low income measure.

For a couple with no children, the UK median income (BHC) in 2014/15 was £473 per week. This would equate to the BHC relative 'poverty line' for a couple with no children being £284. On an After Housing Costs (AHC) basis the UK median income for a couple with no children was £404 per week in 2014/15, this translates into an AHC relative 'poverty line' for a couple with no children of £243 per week.

Material Deprivation

A suite of questions included on the Family Resources Survey Northern Ireland are designed to capture the level of material deprivation. The level of deprivation is based on the responses to the questions on material deprivation (i.e. the deprivation indicators). Respondents are asked whether they have certain goods and services, including adult and household items, noted in the question suite. If they do not have them, they are asked whether this is because they do not want them or because they cannot afford them.

The questions are continuously reviewed and in 2010/11 four additional material questions were added, subsequently in 2011/12 four questions from the original suite were removed.

Prevalence Weighting

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.

Figures in Table A6 in Annex 1 and Table A6 (RPI) in Annex 2, use prevalence weights relative to the survey year in question. The maximum possible material deprivation score for each year is then rescaled to 100 for ease of interpretation, and children in a family with a score of at least 25 are classed as being materially deprived.

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 Northern Ireland and United Kingdom level.

All figures presented in this bulletin and in the main HBAI report are 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 FRS is an annual survey which was introduced in Northern Ireland 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.

For this publication a bootstrapping approach has been used to produce the confidence intervals (Table A7 in annex 1). 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.

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 of the Households Below Average Income Northern Ireland report.

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 1,869 households in 2014/15, 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 2014/15 for a survey of the size and complexity of the FRS this is not considered unreasonable.

Comparison with other data sources for income- A technical note on different data sources of income can be found at the following URL: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/222873/technote.pdf

Equivalence scales - the results presented in HBAI are calculated using the modified OECD equivalence scale. Please refer to Appendix 2 in the NI HBAI publication 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 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.

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.

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.

Further information about the quality of the Family Resources Survey has been published by the Office for National Statistics (ONS) in 2011. The information paper can be found here:

<http://www.ons.gov.uk/ons/search/index.html?pageSize=50&sortBy=none&sortDirection=none&newquery=frs>

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

Detailed HBAI definitions and methodology

More detailed information on definitions and methodology can be found in Appendix 1 and 2 of the Northern Ireland HBAI publications:

<https://www.communities-ni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-2>

Annex 4: Where to find more information

Although the FRS and HBAI is specifically of interest to the Department for Social Development, other government departments and outside researchers will benefit from the availability of such a data source. The FRS and HBAI datasets are made available and can be accessed through the UK Data Service at <http://ukdataservice.ac.uk/>.

The following sources may also be of interest:

Northern Ireland Government websites:

Family Resources Survey

<https://www.communities-ni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-0>

Households Below Average Income series

<https://www.communities-ni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-2>

FRS Urban Rural reports

<https://www.communities-ni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-3>

Pensioners Income Series bulletins

<https://www.communities-ni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-4>

Northern Ireland Statistics and Research Agency

<http://www.nisra.gov.uk/>

Northern Ireland Neighbourhood Information Service (NINIS)

<http://www.ninis.nisra.gov.uk/>

Office of the First Minister and Deputy First Minister Poverty and Social Inclusion Unit

<https://www.executiveoffice-ni.gov.uk/contacts/poverty-and-social-inclusion-unit>

Northern Ireland Child Poverty Strategy

<https://www.executiveoffice-ni.gov.uk/publications/child-poverty-strategy>

UK Government websites:

Family Resources Survey, Department for Work and Pensions

<https://www.gov.uk/government/organisations/department-for-work-pensions/series/family-resources-survey--2>

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

<https://www.gov.uk/government/organisations/department-for-work-pensions/series/households-below-average-income-hbai--2>

UK Government action on child poverty
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