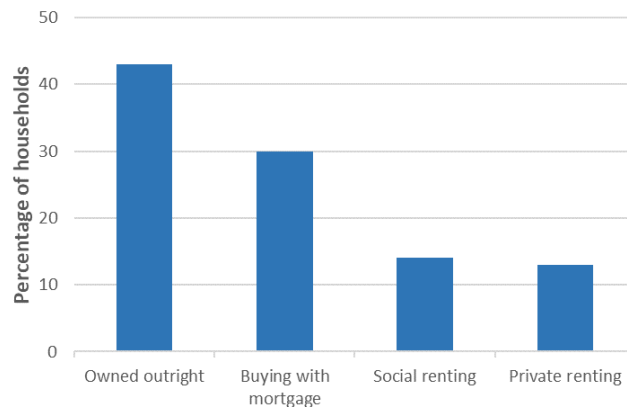


The Family Resources Survey (FRS) is a continuous household survey which collects information on a representative sample of private households in Northern Ireland. Detailed information is recorded on respondents' income from all sources; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; pension participation; childcare; family circumstances and child maintenance.

This report summarises key findings from the FRS for the 2020/21 financial year when approximately 700 households were interviewed. **Data collection in 2020/21 was impacted by COVID-19 restrictions resulting in a heavily reduced sample size. This has led to additional uncertainty around the estimates, particularly for smaller groups. As such, for 2020/21, it is not possible to publish all of the usual analysis and associated tables.**

Tenure

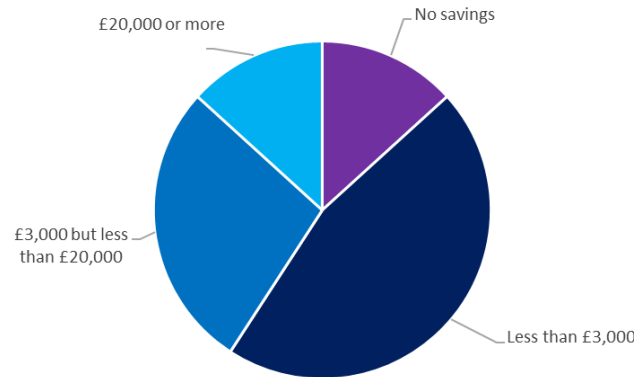


In 2020/21:

- 43% of households were owned outright.
- 30% of households were bought with a mortgage.
- 14% of households were in the social renting sector, while 13% were in the private renting sector.

See **Table 3.1** for full data.

Savings & Investments

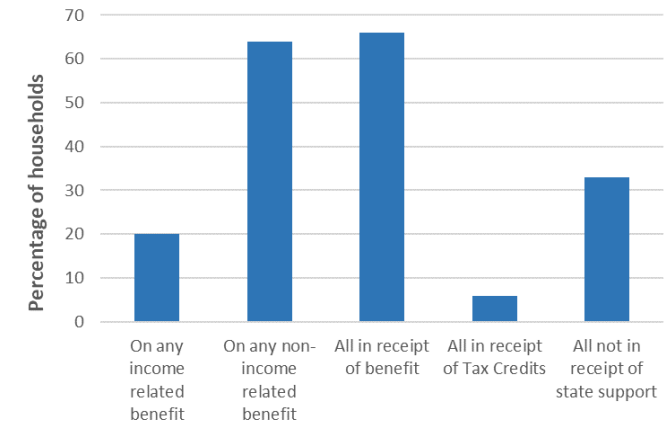


In 2020/21:

- 13% of families (benefit units) have no savings / investments.
- 45% of families have savings / investments less than £3,000.
- 13% of families have savings / investments of £20,000 or more.

See **Table S4.6** for full data.

Income & State Support



In 2020/21:

- 20% of households are in receipt of an income related benefit.
- 64% of households are in receipt of a non-income related benefit.
- 66% of households are in receipt of an income related or non-income related benefit.

See **Table 2.7** for full data.

At a glance

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Where to find out more

Further detailed information about FRS methodology, and contextual information to aid understanding of the statistics presented in this report, can be found in the **Quality and Methodology Report** which is available via the following link:

[Quality and Methodology Report](#)

Supporting data tables are available to download at the following link:

[Supporting data tables](#)

For other queries or to provide feedback please contact psu@communities-ni.gov.uk or telephone **Alan Anderson 028 90 823588**

What you need to know

The primary purpose of the FRS is to provide the Department for Communities (DfC) with data to inform the development, monitoring and evaluation of social welfare policy.

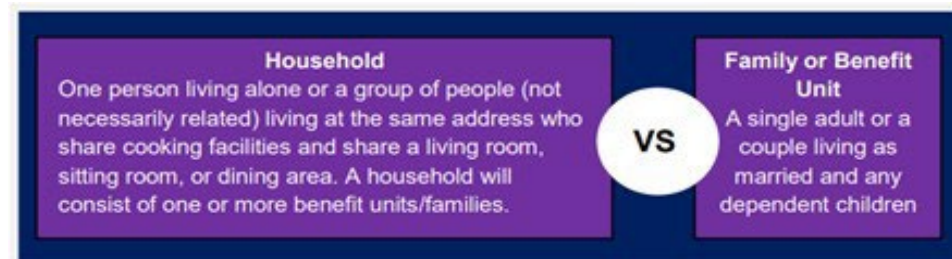
The survey is used by many other government departments and is used for tax and benefit policy modelling by HM Treasury and HM Revenue and Customs. The FRS is also used extensively by academics and research institutes for social and economic research.

Some of the analysis presented in this report highlights trends over time: 2010/11 is often used as the starting point for such analysis to provide a ten year time-series, however data is available from 2002/03 when the FRS became a UK wide survey. Unless otherwise stated, any trend analysis relates to the period 2010/11 to 2020/21.

In some of the graphs in this report, figures have been suppressed due to an insufficient sample size. If a figure can't be displayed, please check the supporting table to check if it is zero / suppressed.

Households, benefit units and individuals

Results in this report are presented at household, family/benefit unit or individual level depending on context.



Other FRS Publications

The FRS provides the underlying data for two other National Statistics publications, published by DfC:

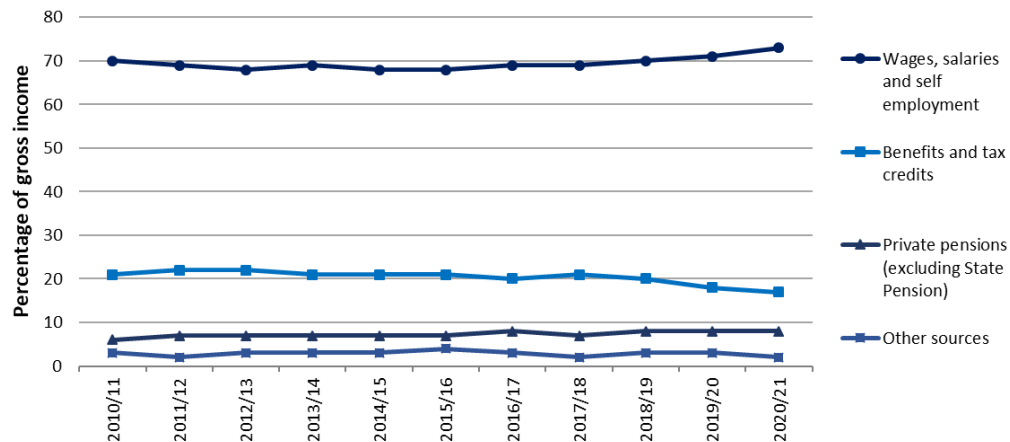
[Northern Ireland Poverty Bulletin 2020-21](#)

[Households below Average Income Northern Ireland 2019/20](#) (not published for 2020/21)

Income and State Support

Income from employment formed a large and relatively stable proportion of total household income

Sources of total gross household income, 2010/11 to 2020/21 Northern Ireland

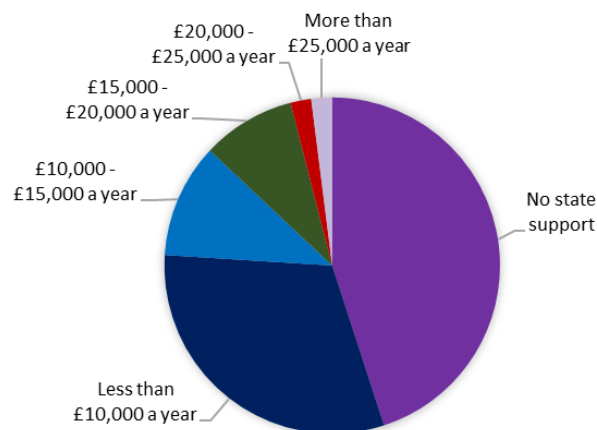


- Of the gross weekly household income in Northern Ireland in 2020/21, 73% was made up of income from employment which includes wages, salaries, and self-employment. This compares to 74% in the UK overall.
- A further 17% of average gross income came from state support which is made up of benefits including State Pension and tax credits.
- The remaining 10% was made up from private pensions (8%) and other sources (2%).

See Supplementary **Table S2.4** for full data.

Approximately one quarter of families received £10,000 or more a year in state support

Families (benefit units) by income received from state support, 2020/21 Northern Ireland



From the pie chart on the left, it can be noted that in Northern Ireland

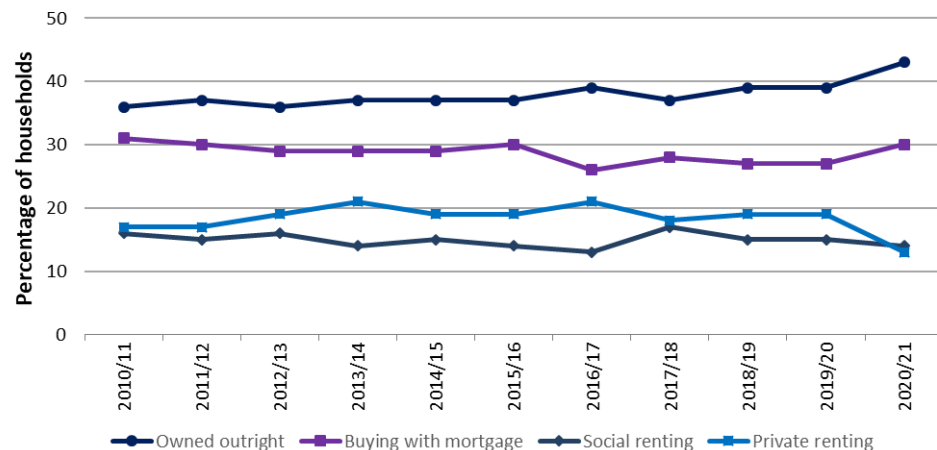
- 45% of families received no state support;
- 31% of families received less than £10,000 a year in state support;
- 11% of families received between £10,000 and £15,000 a year;
- 9% of families received between £15,000 and £20,000 a year; and
- 2% of families received between £20,000 and £25,000 a year in state support.

See **Table 2.14** for full data.

Tenure

Trends in tenure composition show change over time

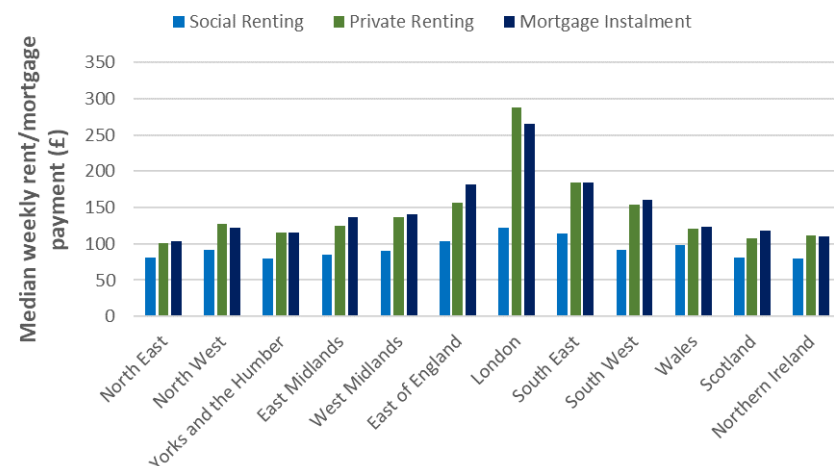
Households by tenure, 2010/11 to 2020/21 Northern Ireland



- In 2010/11 there was a similar proportion of households in the social rented sector (16%) and in the private rented sector (17%). From 2010/11 to 2016/17, a gap between these sectors developed; with the proportion of households in the private rented sector increasing while the proportion in the social sector decreased. This gap has subsequently narrowed and in 2020/21 the percentage of households in the private rented sector is now 13% which is lower than the percentage of households in social rented sector (14%) for the first time in ten years.
- The proportion of households owned outright has increased from 36% in 2010/11 to 43% in 2020/21. In contrast, the proportion buying with a mortgage declined by 4 percentage points between 2010/11 and 2019/20 (31% to 27%) but has risen in 2020/21 to 30%.
- See Supplementary **Table S3.5** for full data.

There were regional variations in rents/mortgages

Median household weekly rent/mortgage by UK Region, 2020/21

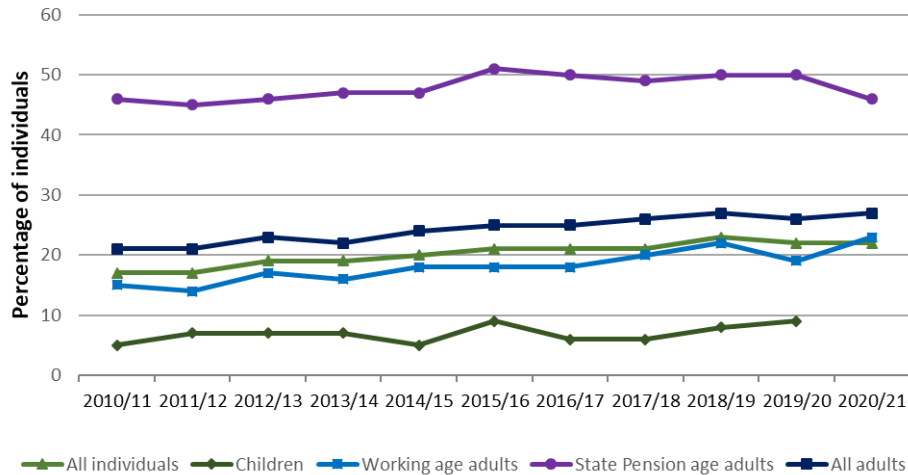


- The figures show that the reported median weekly household rent is higher for private renters than for social renters. Social sector rent levels and increases are controlled through government-set formulae set out in the Housing Regulator's rent standard and Government guidance. Differences may also, in part, reflect the difference in the type of properties in the sectors, with the private rented sector having a much wider and more varied range of stock.
- There is variation in which is the most expensive between private rent and mortgage instalments (repayment mortgages only) across the UK, with Northern Ireland being one of the least expensive regions in the UK for both.
- The chart (left) shows that private rent is higher on average than social rent in Northern Ireland, at a ratio of 1.4. The highest ratio was observed in London (2.4) with Wales and the North East having the lowest ratio (1.2) amongst all UK regions. This compares to the overall United Kingdom figure of 1.6.
- See **Table 3.7** for full data.

Disability

Of the entire Northern Ireland population approximately one fifth had a disability

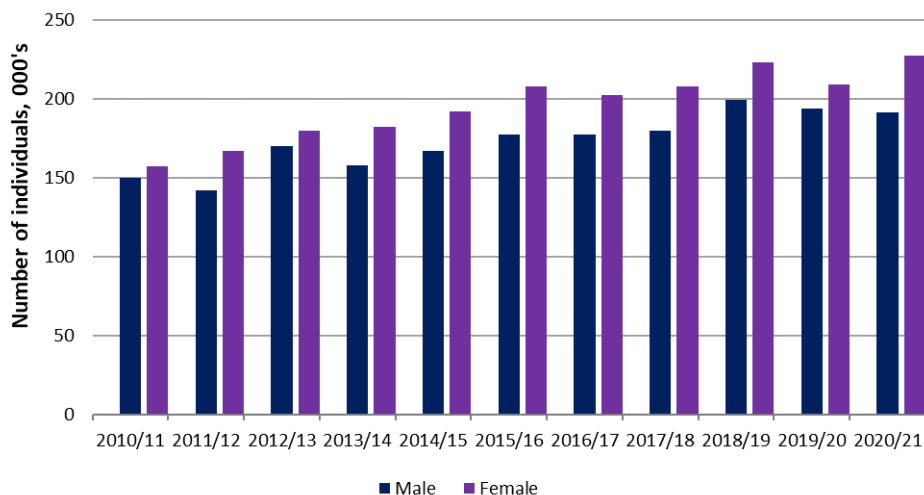
Disability prevalence by age group, 2010/11 to 2020/21 Northern Ireland



- The chart opposite shows that in Northern Ireland, the proportion of disabled people differed by age group: in 2020/21, 23% of working age adults were disabled compared to 46% of adults over State Pension age. The estimated % of the population who had a disability has showed a general increase over time at 17% in 2010/11 and 22% in 2020/21.
- A person is considered to have a disability if they report a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. This is the core definition of disability in the Equality Act 2010.
- From 6 April 2010, the State Pension age for women has been gradually increasing and since December 2018 has been increasing for both men and women. FRS data contained in this report was collected throughout the financial year 2020/21, during which the State Pension age for both men and women increased from 65 years and 8 months to 66 years.
- See Supplementary **Table S5.1** for full data.

Over the last 10 years the number of people with a disability has grown for both males and females

Number of disabled people by gender, 2010/11 to 2020/21 Northern Ireland

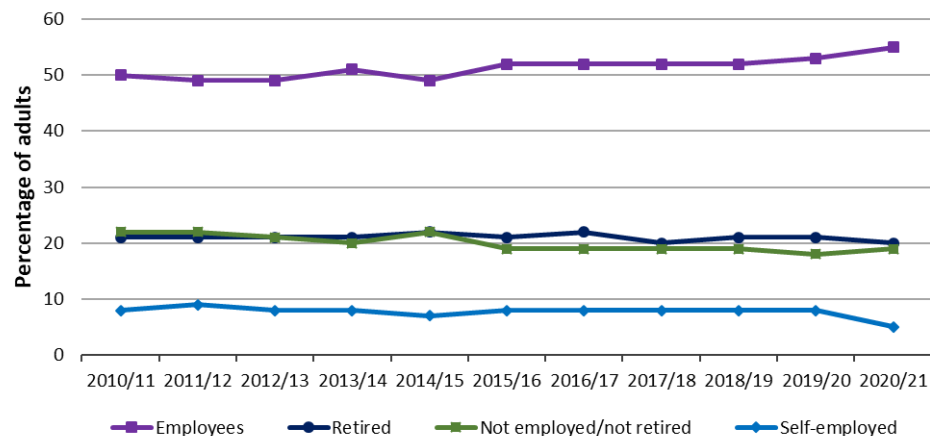


- The chart opposite shows that in 2020/21; approximately 227 thousand females and 191 thousand males in Northern Ireland reported having a disability (24% of females and 21% of males). The number of people with a disability has risen over time for both males and females.
- The means of identifying disabled people within the FRS has changed over time. From 2002/03, statistics are based on responses to questions about barriers across a number of areas of life. Figures for 2002/03 & 2003/04 (not illustrated here) are based on those reporting barriers across eight areas of life and figures from 2004/05 onwards are based on those reporting barriers across nine areas of life. From 2012/13 disabled people are identified as those who report any physical or mental health condition(s) or illness(es) that last or are expected to last 12 months or more and which limit their ability to carry out day-to-day activities.
- See Supplementary **Table S5.3** for full data.

Employment

The percentage of adults employed has increased between 2010/11 and 2020/21

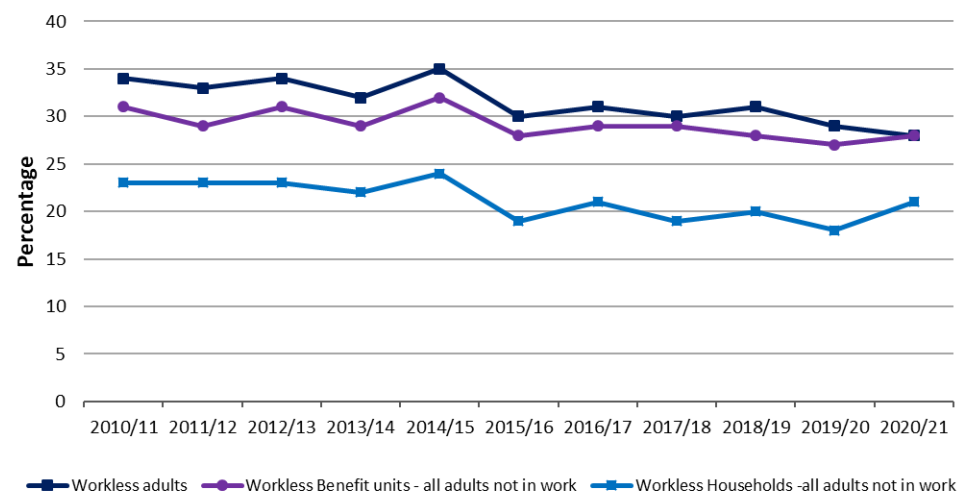
Employment status of adults, 2010/11 to 2020/21 Northern Ireland



- The chart opposite shows that in Northern Ireland, the employment status of adults has changed over time. In 2020/21, 55% of adults were employees, including those in full and part-time work, while 5% of adults were self-employed; the 2010/11 figures were 50% and 8% respectively.
- **The FRS is not considered to be the main data source on occupation and employment.** However this information is noted here to provide context for any figures analysed elsewhere in this publication, or associated data tables that use the employment status as recorded in the FRS. The National Statistics sources for such data includes the [Labour Force Survey](#) and the [Annual Survey of Hours and Earnings](#).
- See Supplementary **Table S6.2** for full data.

Over the last 10 years from 2010/11 to 2020/21 the percentage of workless people has slowly decreased

Workless adults, benefit units and households, for those living in households with at least one adult aged below 65 years, 2010/11 to 2020/21 Northern Ireland



The chart opposite looks at the percentages of adults, benefit units and households who were not in employment or self-employment (“workless”), restricted to households/benefit units containing at least one adult aged below 65.

The rates of worklessness, whether looking at adults overall, benefit units or household levels, have fluctuated over the last ten-year period. The 2020/21 levels of 28% for adults is the lowest level seen over the last ten years.

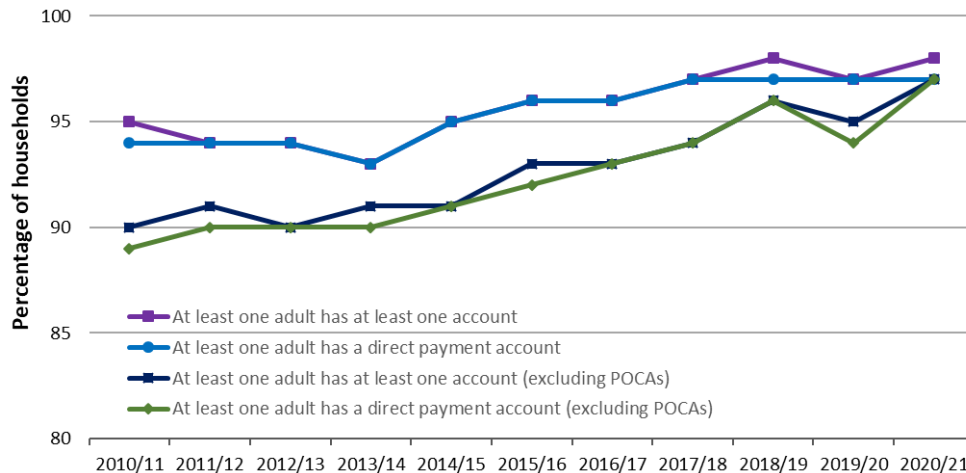
The numbers and rates are lower for households than benefit units, which in turn is lower than that for individuals. This is because for a household to be considered workless all adults in the household would have to be not in employment or self-employment.

See Supplementary **Table S6.5** for full data.

Savings and Investments

The percentage of households with at least one bank account has risen from 95% in 2010/11 to 98% in 2020/21

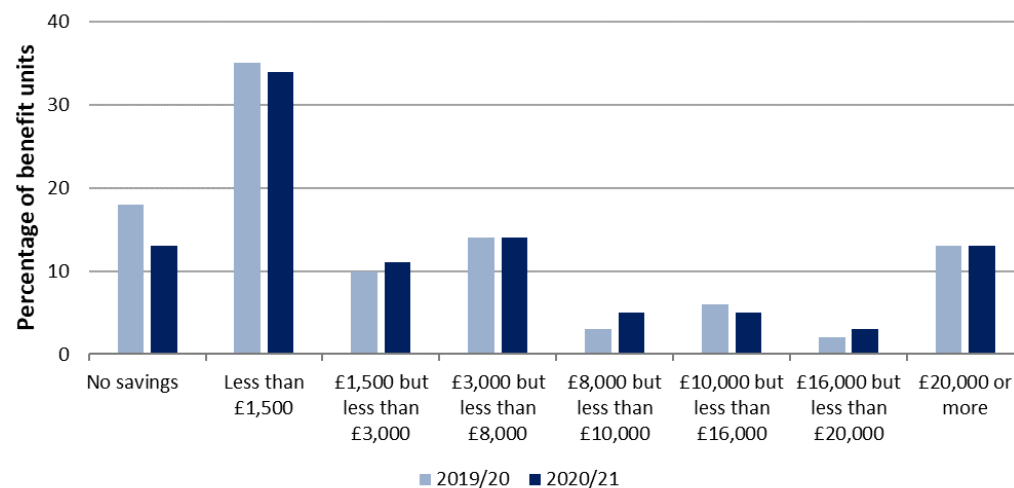
Percentage of households with a bank account, 2010/11 to 2020/21 Northern Ireland



- The chart opposite shows the percentage of households with one or more current, savings or investment accounts and those with one or more direct payment accounts, including and excluding Post Office Card Accounts (POCAs).
- On all measures, the percentage of households has increased over time. For example, in 2010/11, 94% of households included at least one adult with a bank account that accepts direct payments compared to 97% of households in 2020/21.
- This may partly be due to the introduction of POCAs with DfC moving to direct payment of benefits into bank accounts for the majority of claimants, and the drive in the consumer market to make direct debits the preferred method of payment (utilities in particular).
- See Supplementary **Table S4.3** for full data.

There was a downward trend in the proportion of benefit units with no savings from 2019/20 to 2020/21

Percentage of benefit units by amount of savings and investments, 2019/20 to 2020/21 Northern Ireland



- The chart opposite presents the percentages of benefit units by amount of savings and investments for the most recent two years.
- This shows that the proportion of benefit units with some, but less than £3,000 of savings has remained broadly stable between 2019/20 and 2020/21, although there has been a downward trend in those benefit units with 'No savings' (18% to 13%).
- The proportion of benefit units who reported savings of £20,000 and over has remained stable at 13%.
- Please note that caution should be used when looking at the value of savings and investments as they are likely to be under-estimates, since respondents often inaccurately report their account details.
- See Supplementary **Table S4.6** for full data.

About these Statistics

Impact of the Coronavirus (COVID-19) Pandemic

This report summarises the key findings from the Family Resources Survey for the financial year 2020/21. The data in this report are from interviews conducted between April 2020 and March 2021. They form an important benchmark of household incomes and circumstances during the coronavirus (COVID-19) pandemic.

This publication is the first survey year where coronavirus (COVID-19) has impacted data collection. In March 2020, the introduction of Government restrictions led to a compulsory halt to face-to-face interviewing in the home. This meant that from April 2020, and for the whole of the 2020/21 survey year, data collection was by telephone instead of face-to-face.

This shift in mode of interview has been accompanied by a substantial reduction in the number of interviews achieved: just over 700 interviews were achieved this year in Northern Ireland, compared with approximately 2,000 in a typical FRS year. This has led to additional uncertainty around the estimates, particularly for smaller groups. As such, for 2020/21, it is not possible to publish all of the usual analysis and associated tables.

Whilst these statistics have undergone extensive quality assurance prior to publication, we recommend that users exercise additional caution when using the data for 2020/21. We especially advise caution when interpreting some of the changes observed since the previous, 2019/20 release.

See the quality and methodology information report available alongside this publication for more on the issues affecting this release of the FRS.

National Statistics

In April 2012, the United Kingdom Statistics Authority designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for official Statistics.

National Statistics status means the highest standards of trustworthiness, quality and public value. All official statistics should comply with all aspects of the Code of Practice for Official Statistics. They were awarded National Statistics status following

an assessment by the Authority's regulatory arm. The Authority considers whether the statistics meet the highest standards of Code compliance, including the value they add to public decisions and debate.

It is the Departments' responsibility to maintain compliance with the standards expected of National Statistics. If we become concerned about whether these statistics are still meeting the appropriate standards, we will discuss any concerns with the Authority promptly. National Statistics status can be removed at any point when the highest standards are not maintained, and reinstated when standards are restored.

Since designated as a National Statistic we have made the following changes, to ensure we continue to adhere to the 3 pillars of trustworthiness, quality and public value:

To improve **Trustworthiness**:

- Reviewed data governance protocols.
- Ensured orderly release; reducing numbers on pre-release access list and keeping users informed of publication dates in accordance with Code of Practice
e.g. 4 week notice etc.

To improve **Quality**:

- Improved Quality Assurance documentation.

To improve **Value**:

- Requested feedback from users within the report.
- Presented FRS analysis at conferences.
- Improved clarity and accessibility by changing the layout; removing technical information to a separate report for more advance users.
- Added time series statistics to show trends in data over time.

About these Statistics

Using the FRS for analysis

Coverage

The FRS is designed to be representative of all private households in the United Kingdom. Therefore certain individuals are not included – for example, students in halls of residence and individuals in nursing or retirement homes.

While the data for 2020/21 has undergone extensive quality assurance prior to publication, we recommend that users exercise caution when using the data for 2020/21, particularly when making comparisons with previous years.

Sample design

The FRS uses a systematic stratified sample designed to produce robust regional estimates.

Sample size

Although the FRS NI sample of approximately 2,000 households is relatively large for a household survey, small sample sizes for particular subgroups may require several years of data to be combined. Note, in 2020/21 the sample decreased to approximately 700 households.

The smaller achieved sample has resulted in many more subgroups where the estimates require suppression and a number of tables not being released for 2020/21.

Sampling Error

Results from surveys are estimates and not precise figures – in general terms the smaller the sample size, the greater the uncertainty.

Results in this report are subject to a margin of error which can affect how changes should be interpreted, especially in the short term. Latest estimates should be considered alongside medium and long-term patterns.

This year it has been challenging to disentangle how much of the change seen in the composition of the sample and estimates reflects genuine change and how much is due to sample bias. During the coronavirus (COVID-19) pandemic there was unprecedented change in both household circumstances and incomes which were not comparable to any previous survey period.

For example, while some of the change in disability across the UK seen by the Department for Work and Pensions (DWP) may have been genuine, they believe a substantial portion of it was due to sample bias. This is because they are unable to explain some of the changes in the sample with reference to changes in the real world. DWP saw notable decreases in numbers reporting other types of impairment such as in hearing, memory or vision, compared to previous years. This was likely a consequence of the change in mode rather than a real-world reduction in prevalence.

Non-Sampling Error

Survey data represent the information as provided by the respondents to the survey. If people give inaccurate responses or certain groups of people are less likely to respond this can introduce biases and errors.

Non-sampling error is minimised in the FRS through effective and accurate sample and questionnaire design, active fieldwork management, the use of skilled and experienced interviewers and extensive quality assurance of the data. However, it is not possible to eliminate non-sampling error completely, nor can it be easily quantified.