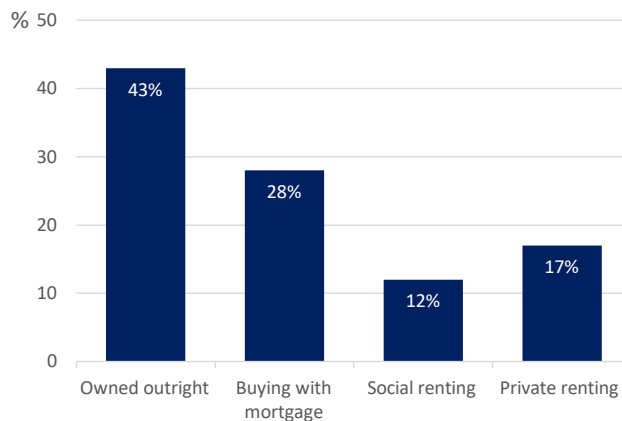


The Family Resources Survey (FRS) is a continuous household survey which collects information on a representative sample of private households in Northern Ireland. Detailed information is recorded on respondents' income from all sources; housing tenure; caring needs and responsibilities; disability;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

This report summarises key findings from the FRS for the 2021/22 financial year when approximately 1,700 households were interviewed (a decrease from 2,000 households on average pre COVID-19 but an increase from 700 at the height of the COVID-19 pandemic in 2020/21 when more restrictions were in place).

Headline Figures

Households by Tenure, 2021/22

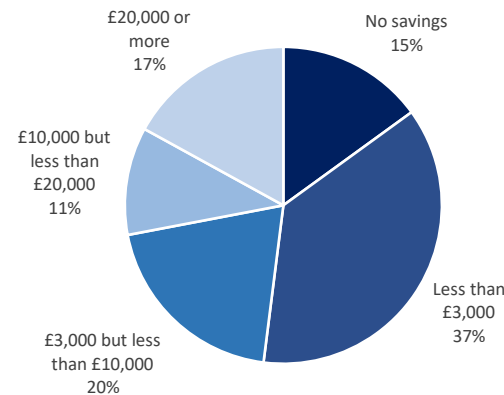


In 2021/22:

- 43% of households were owned outright.
- 28% of households were bought with a mortgage.
- 12% of households were in the social renting sector, while 17% were in the private renting sector.

See **Table 3.1** for full data.

Households by Amount of Savings and Investments, 2021/22

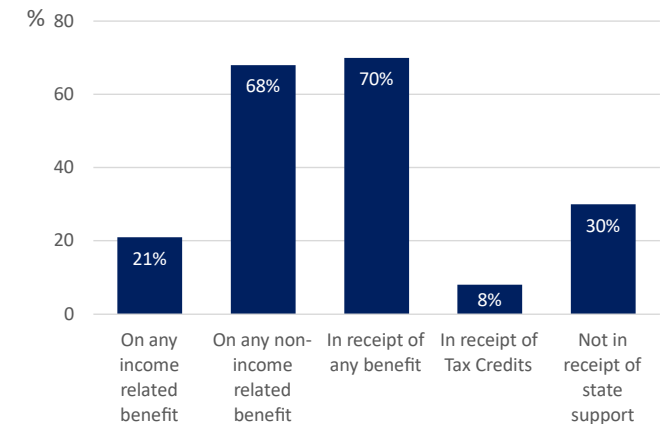


In 2021/22:

- 15% of households had no savings / investments.
- 37% of households had less than £3,000 of savings / investments.
- 17% of households had £20,000 or more of savings / investments.

See **Table 4.4** for full data.

Households by State Support Receipt, 2021/22



In 2021/22:

- 21% of households were in receipt of an income related benefit.
- 68% of households were in receipt of a non-income related benefit.
- 70% of households were in receipt of an income related or non-income related benefit.

See **Table 2.3** for full data.

Contents

What You Need to Know

Income and State Support	3
Tenure	5
Disability	6
Carers	8
Pensions, Savings and Investments	9
Household Food Security	10
About these Statistics	11

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: 2011/12 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 2011/12 to 2021/22.

In some of the graphs in this report, figures have been suppressed due to an insufficient sample size. If a figure cannot 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.

Household

One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room or dining area. A household will consist of one of more benefit units/families.

VS

Family or Benefit Unit

A single adult or a couple living as married and any dependent children.

This report was published by Professional Services Unit, Department for Communities.

If you have any queries or comments please contact:

E-mail: psu@communities-ni.gov.uk

Family Resources Survey Team: Alan Anderson, Neill McKeown and Sharon McMichael

Publication Date: 29th June 2023

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](#)

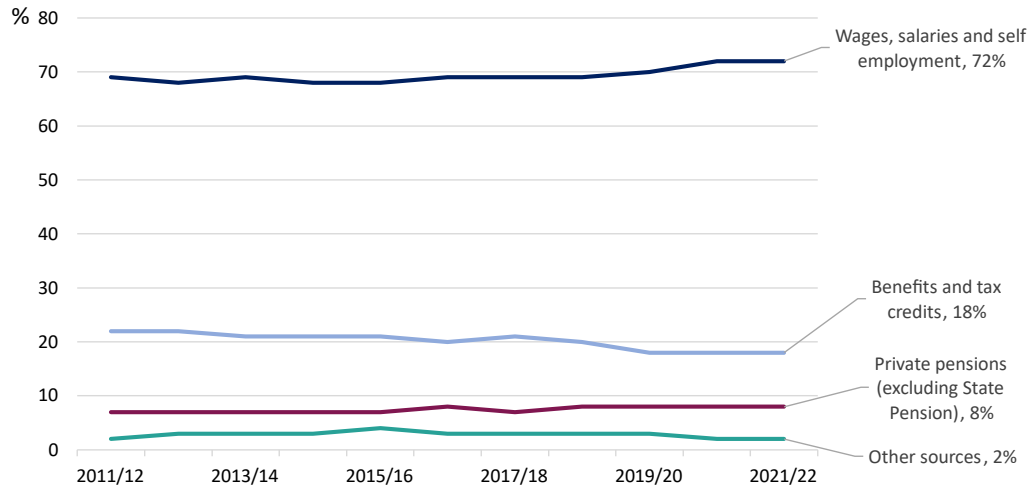
Other FRS Publications

The FRS provides the underlying data for the [Northern Ireland Poverty and Income Inequality Report](#), which is also published by DfC.

Income and State Support

Income from employment has formed a large and relatively stable proportion of total household income over the last 10 years.

Sources of Total Gross Household Income, 2011/12 to 2021/22



- Of the gross weekly household income in Northern Ireland in 2021/22, 72% was made up of income from employment which includes wages, salaries, self-employment and employment related dividends. This compares to 74% in the UK overall.
- A further 18% of average gross income came from state support which is comprised of benefits including state pension and tax credits.
- The remaining 10% was made up from private pensions (8%) and other sources (2%).

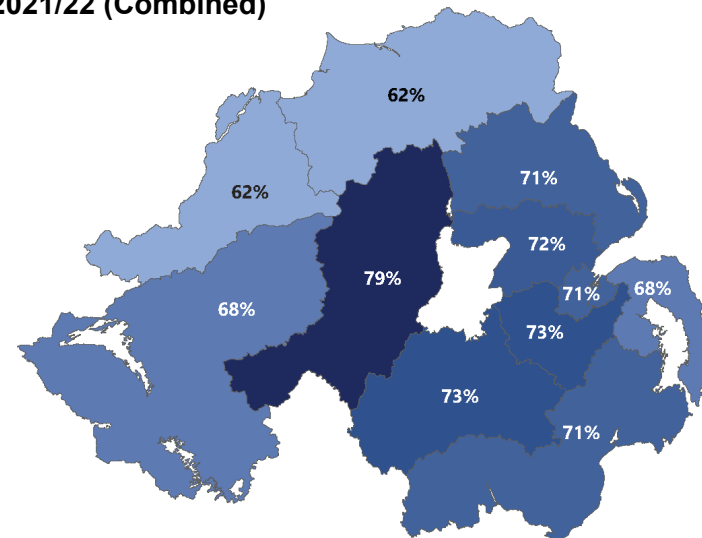
See **Table 2.11** for full data.

Mid Ulster had a higher proportion of income from employment than any other Local Government District (LGD).

- In Mid Ulster, 79% of all gross income came from employment; a higher percentage than any other region in Northern Ireland.
- Derry City & Strabane and Causeway Coast & Glens had the lowest percentage of income from employment at 62%.
- The proportion of income from sources other than employment also differed by LGD. Derry City & Strabane had the highest percentage of income from state support at 29%. Ards & North Down and Causeway, Coast & Glens had the highest percentage of income from private pensions at 12%.

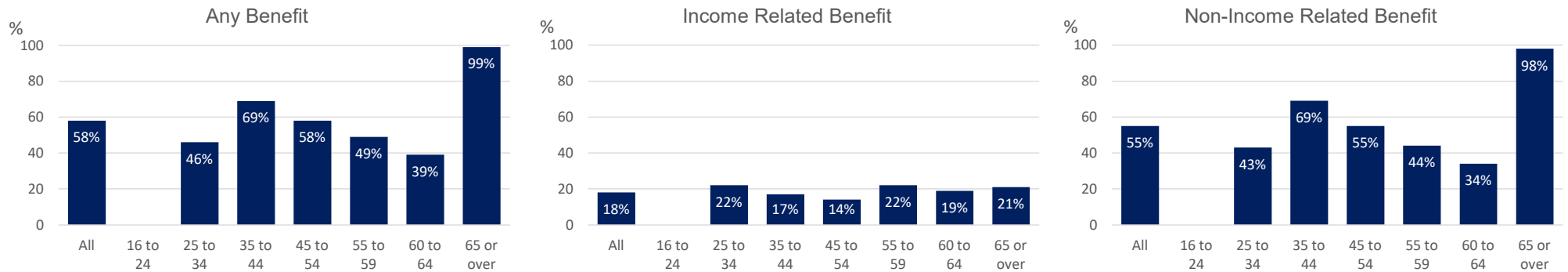
See **Table 2.15** for full data.

Income Sourced from Employment by Local Government District, 2018/19 - 2021/22 (Combined)



The proportion of families receiving state support varied by age and type of benefit.

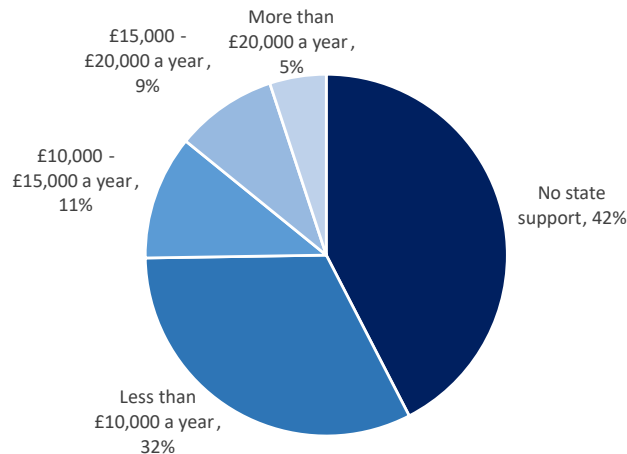
State Support Receipt by Age of Head of Family (Benefit Unit), 2021/22



- From the first chart above, it can be noted that 58% of all families (benefit units) were in receipt of benefit i.e. were in receipt of at least one income-related benefit or one non-income related benefit.
- The middle chart shows that overall 18% of families were in receipt of an income related benefit in 2021/22 and that there is little variation when broken down by age. The income related benefits include Universal Credit, income based Jobseeker’s Allowance, income related Employment and Support Allowance, Income Support and Pension Credit.
- The vast majority of families (98%) where the head was aged 65 or over received a non-income related benefit such as State Pension.
- See **Table 2.6** 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, 2021/22



From the pie chart on the left, it can be noted that during 2021/22

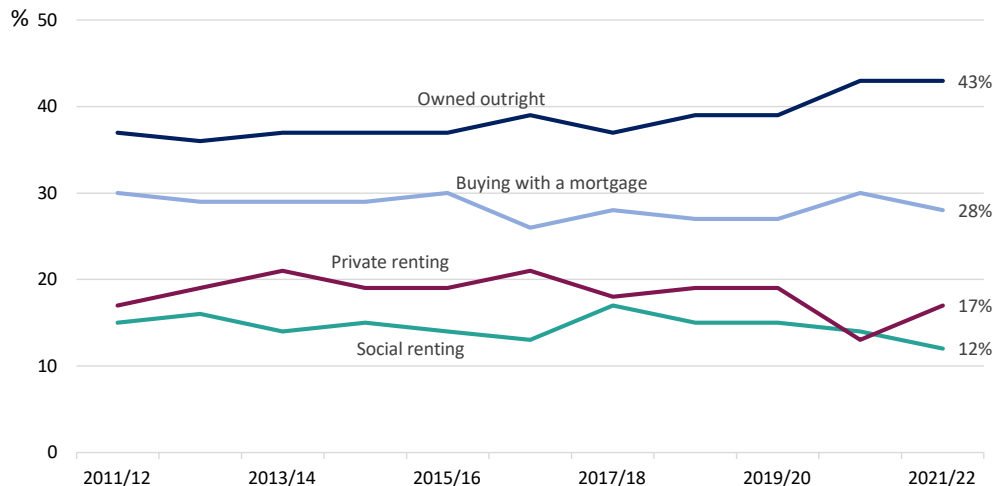
- 42% of families received no state support;
- 32% of families received less than £10,000 a year in state support;
- 11% of families received between £10,000 and £15,000 a year;
- 9% of families received between £15,000 and £20,000 a year; and
- 5% of families received £20,000 or more a year in state support.

See **Table 2.8** for full data.

Tenure

Trends in tenure composition show change over time.

Households by Tenure, 2011/12 to 2021/22



- In 2011/12, there was a similar proportion of households in the social rental sector (15%) and in the private rental sector (17%). From 2011/12 to 2016/17, a gap between these sectors developed; with the proportion of households in the private rental 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 rental sector (13%) was lower than the percentage of households in social rental sector (14%). In 2021/22, the private rental sector accounted for 17% of households and the social rental sector accounted for 12% of households.
- The proportion of households owned outright increased from 37% in 2011/12 to 43% in 2021/22. In contrast, the proportion buying with a mortgage declined by 2 percentage points over the ten year period (30% to 28%).

See **Table 3.6** for full data.

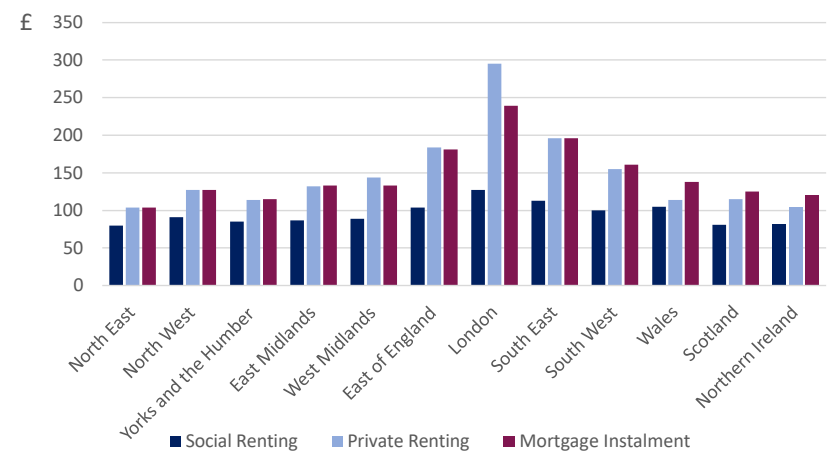
There were regional variations in rents/mortgages across the UK.

- The chart (right) shows that the reported median weekly household rent was 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.
- Private rent was 1.3 times higher on average than social rent in Northern Ireland. The highest ratio was observed in London (2.3 times higher) with Wales having the lowest ratio (1.1 times higher) amongst all UK regions. This compares to the overall United Kingdom ratio of 1.6 times higher.
- There was variation across the UK regions as to whether private rent or mortgage instalments (repayment mortgages only) were the most expensive, with Northern Ireland being one of the least expensive regions in the UK for both.

See **Table 3.3** for full data.

Median Household Weekly Rent/Mortgage by UK Region, 2021/22

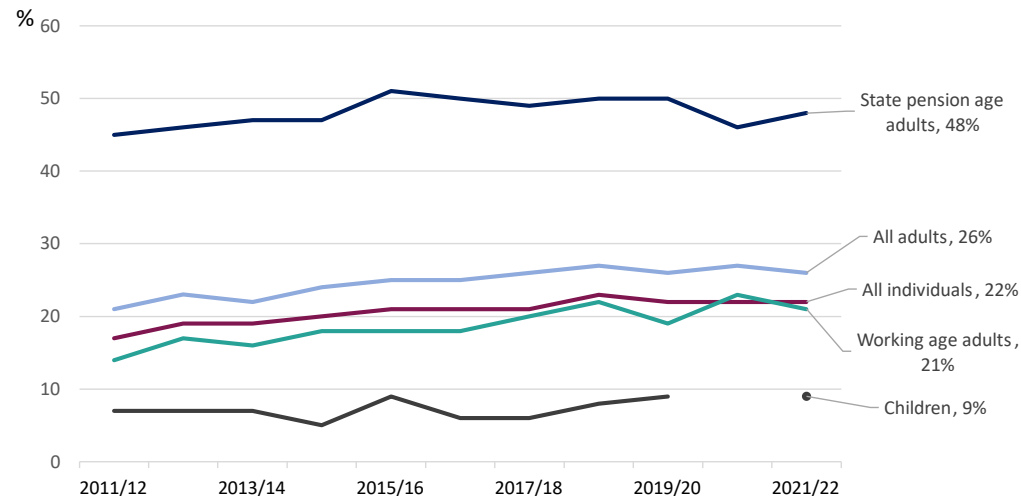
The legend follows the same order as the bars within the chart.



Disability

Over one fifth of the Northern Ireland population had a disability.

Disability Prevalence by Age Group, 2011/12 to 2021/22



- The chart opposite shows that in Northern Ireland, the proportion of disabled people differed by age group: in 2021/22, 21% of working age adults were disabled compared to 48% of adults over State Pension age. The estimated percentage of all individuals who had a disability has gradually increased over time from 17% in 2011/12 to 22% in 2021/22.
- 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 2021/22, during which the State Pension age for both men and women was 66 years.

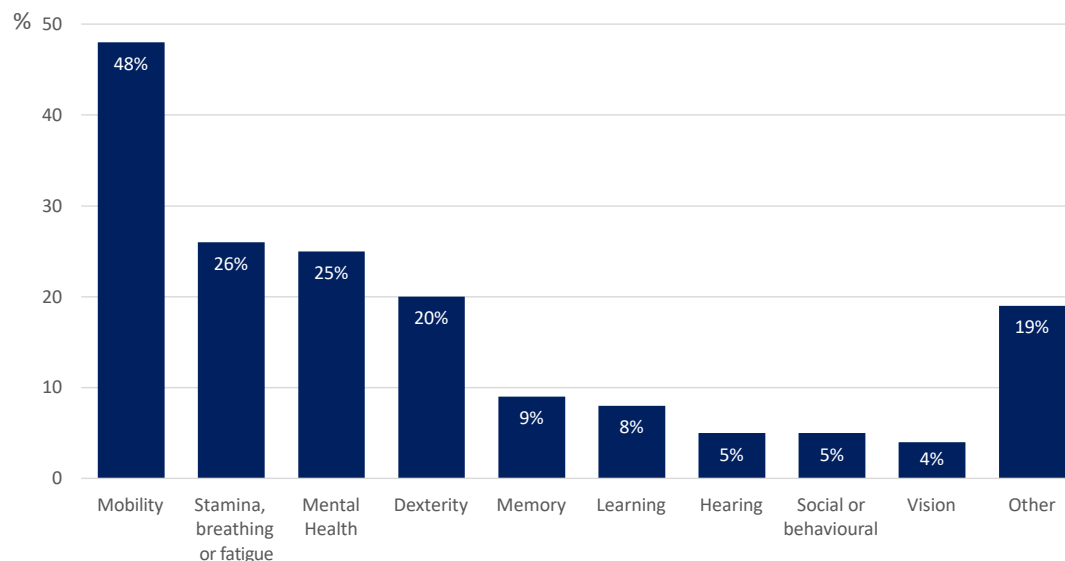
See **Table 5.9** for full data.

In 2021/22, almost half of all disabled individuals reported a mobility impairment.

- The chart opposite provides detailed information about the types of impairment that disabled people reported.
- Please note that respondents can be affected by (and can report) more than one type of impairment.
- In 2021/22, the percentages of those with a disability affected by different impairment types ranged from 48% of disabled individuals reporting a mobility impairment to 5% reporting a social/behavioural or hearing impairment and 4% reporting a visual impairment.

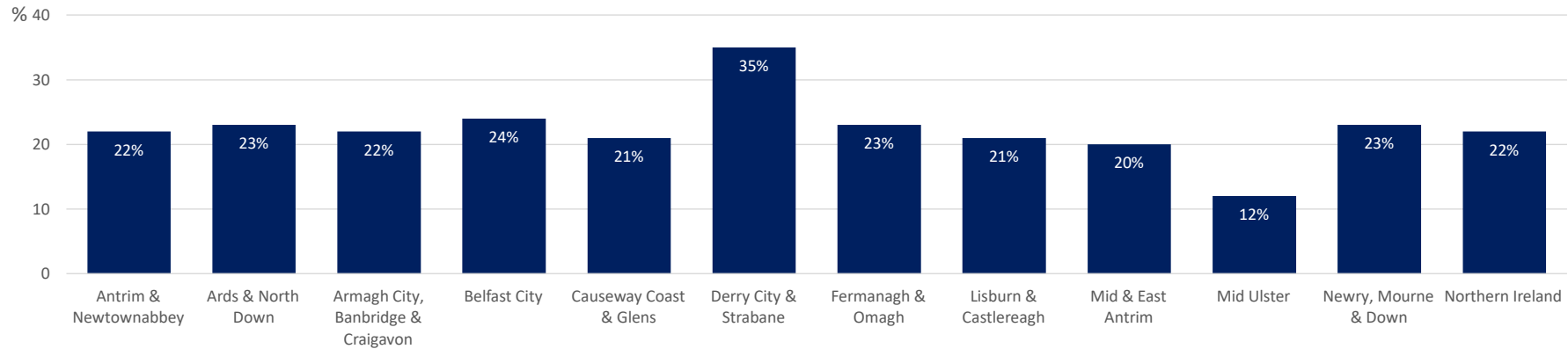
See **Table 5.12** for full data.

Impairment Types Reported by Disabled People, 2021/22



The disability prevalence ranged from 15% to 33% between LGDs.

Disability Prevalence by Local Government District 2018/19 to 2021/22 (Combined)

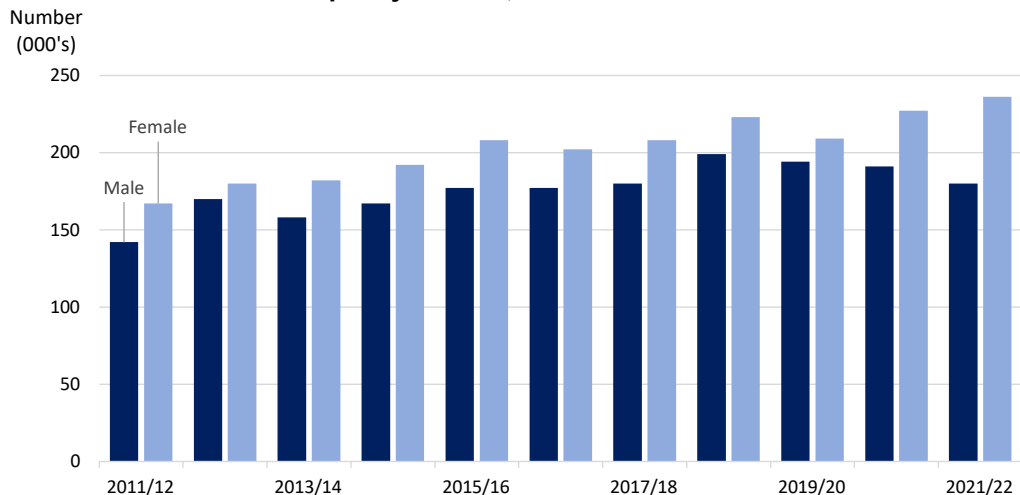


- The chart above shows that disability prevalence varied notably by LGD. The percentage of individuals recorded as having a disability was lowest within Mid Ulster at 12%. The disability prevalence was at its highest within the Derry City & Strabane LGD at 35%. The average for 2018/19 - 2021/22 for Northern Ireland disability prevalence was 22%.
- The FRS does not record information on individuals in nursing or retirement homes. This means that figures relating to older people may not be fully representative of the Northern Ireland population, as many older people may have moved into homes where they can receive more support. Therefore, it is likely that disability prevalence is higher than estimated from the FRS.

See **Table 5.10** 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, 2011/12 to 2021/22



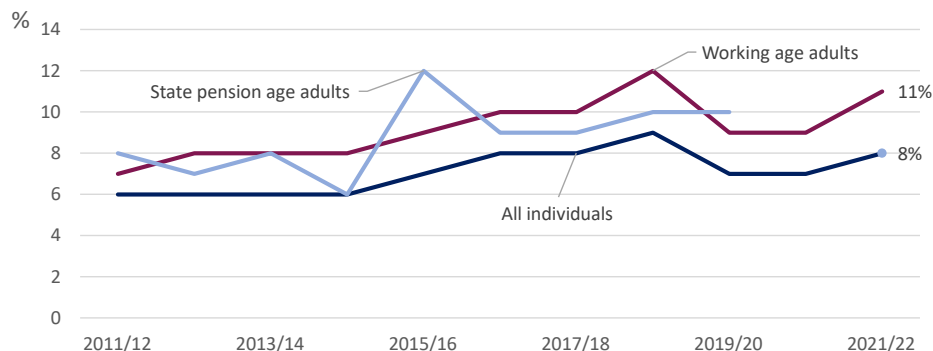
- The chart opposite shows that in 2021/22, approximately 236,000 females and 180,000 males in Northern Ireland reported having a disability. The number of males and females with a disability has risen over the last 10 years, although the number of disabled males has decreased in recent years from a high of 199,000 in 2018/19 to 180,000 in 2021/22.
- Note, 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 **Table 5.11** for full data.

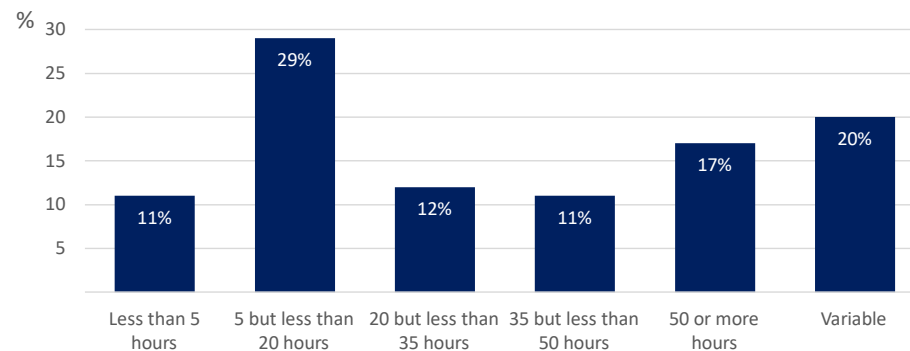
Carers

Approximately 8% of the population were informal carers.

Percentage of People Providing Informal Care by Age Group, 2011/12 to 2021/22



Hours of Care Provided by Adult Informal Carers per Week, 2021/22

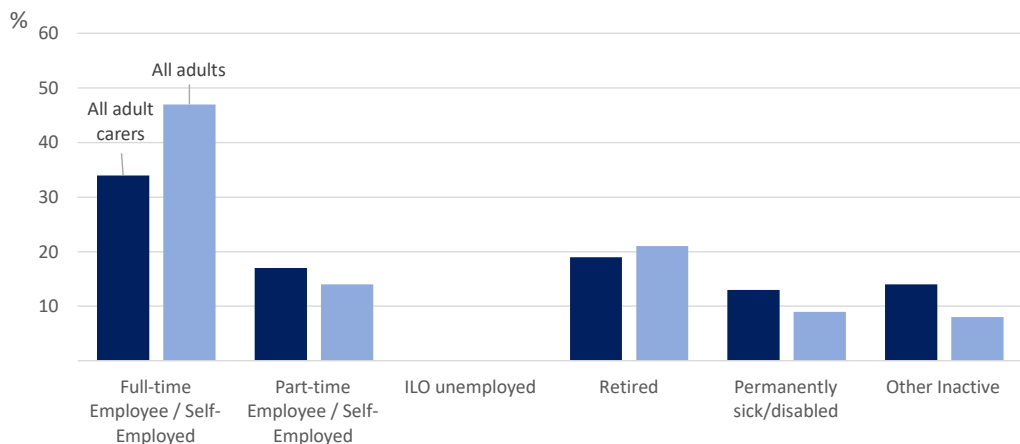


- Many people provide informal care to others. In 2021/22, 8% of the population (including children) were informal carers. This included 11% of working age adults and 8% of State Pension age adults. The chart (above left) shows the percentage of carers increased slightly over the ten year period from 6% in 2011/12 to 8% in 2021/22.
- The bar chart (above right) shows that in 2021/22 over a sixth (17%) of adult carers provided care for 50 or more hours per week.

See **Table 5.1** and **Table 5.7** for full data.

Approximately a third of adult informal carers were working full-time and 19% were retired.

Adult Informal Carers by Employment Status, 2021/22



- The chart opposite shows that many carers balanced their caring responsibilities with paid work. However, it also shows that carers were more likely to be economically inactive due to sickness/disability or other reasons than the adult population overall.
- Of all adult carers, 'full-time employee/self-employed' was the largest group (34% in 2021/22).
- The next largest groups were those who were retired (19%), part-time employee/self-employed (17%), other inactive (14%), and those who were themselves permanently sick/disabled (13%).
- All analysis in this section is based on informal carers only i.e. carers who do not provide help as part of a formal job. The terms 'informal carer' and 'carer' are used interchangeably.

See **Table 5.3** for full data.

Pensions, Savings and Investments

There was a slight increase in the proportion of benefit units with no savings from 2019/20 to 2021/22.

Percentage of Benefit Units by Amount of Savings and Investments, 2019/20 to 2021/22

The legend follows the order of the bars within the chart.



- The chart opposite presents the percentages of benefit units by amount of savings and investments for the most recent three years.
- This shows that the proportion of benefit units with some, but less than £3,000 of savings has decreased by 4 percentage points between 2019/20 and 2021/22, although there has been an increase in those benefit units with no savings (18% to 20%).
- 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 **Table 4.6** for full data.

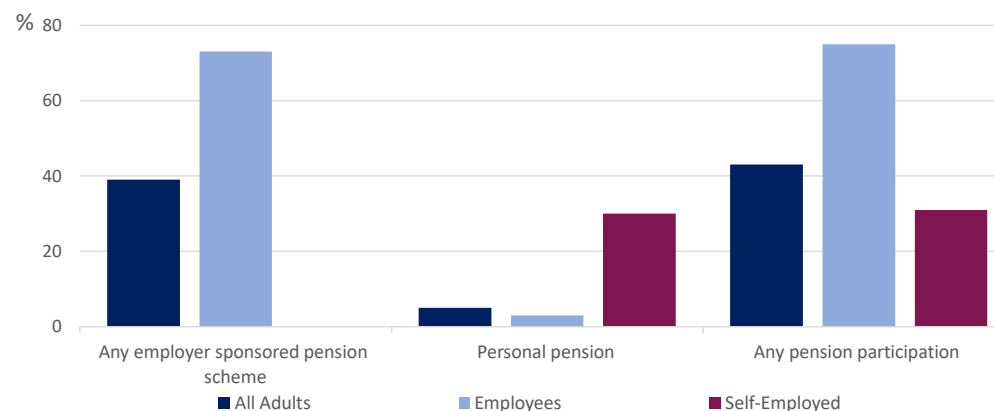
Employees were more than twice as likely to be participating in a pension scheme than the self-employed.

Pension Participation by Economic Status, 2021/22

The legend follows the order of the bars within the chart.

- The chart (right) shows that 43% of all adults were actively participating in a pension scheme during 2021/22.
- Three quarters (75%) of all employees were participating in a pension scheme in comparison to less than a third (31%) of those who were self-employed.
- Note, all adults includes those who are economically inactive.

See **Table 4.7** for full details.

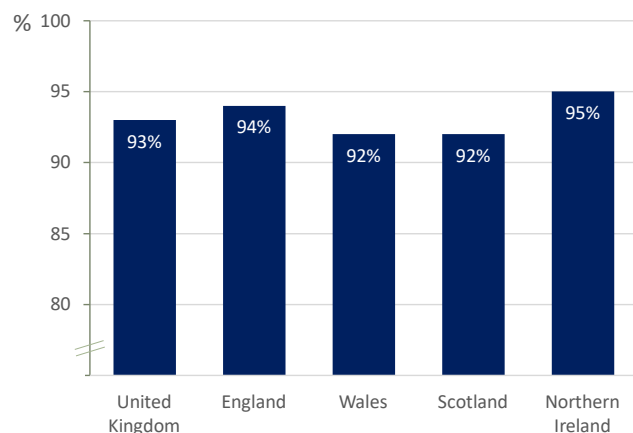


Household Food Security

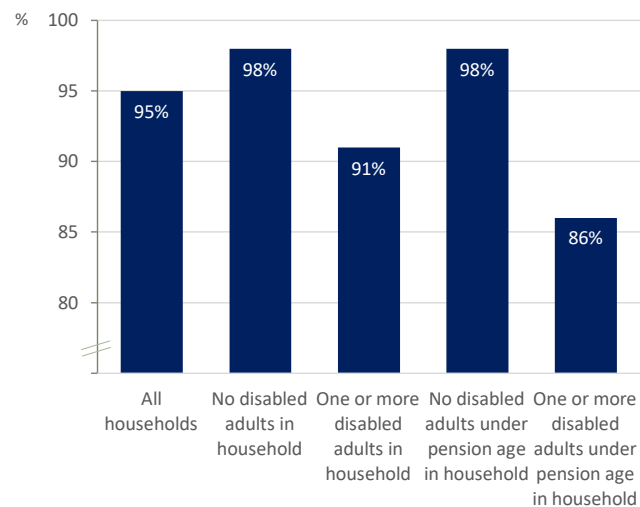
From April 2019, the FRS has asked questions on household food security. Households with high or marginal food security are “food secure”. Food secure households are considered to have sufficient, varied food to facilitate an active and healthy lifestyle. Households with low or very low food security are “food insecure”. Food insecure households have a risk of, or lack of access to, sufficient, varied food.

Food security was lowest within the social renting sector.

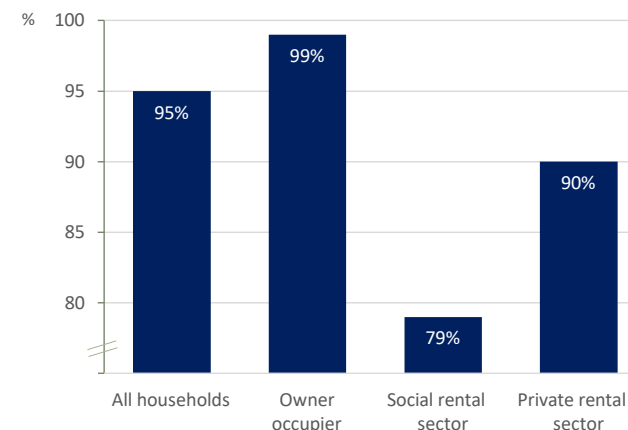
Percentage of Food Secure Households by Country, 2021/22



Percentage of Food Secure Households by Household Disability Status, 2021/22



Percentage of Food Secure Households by Tenure, 2021/22



- In 2021/22, 95% of households in Northern Ireland were food secure, compared to 93% in the United Kingdom as a whole.
- In 2021/22, 98% of households with no disabled adults were food secure, compared to 91% of households with a disabled adult, and 86% of households with a disabled adult under pension age.
- In 2021/22, 99% of all owner occupied households were food secure, compared to 79% of households in the social renting sector and 90% of households in the private rental sector.
- Households in receipt of income related benefits also experienced low levels of food security, with an estimate of 81% in 2021/22.

See **Tables 6.1– 6.5** for full data.

About these Statistics

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 advanced users.
- Added time series statistics to show trends in data over time.

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.

Sample design

The FRS uses a systematic stratified sample designed to produce robust regional estimates. DfC have had to combine several years of data to produce LGD analysis.

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, the 2021/22 estimates are based on responses from 1,700 Northern Ireland households provided during telephone interviews (a decrease from 2,000 households on average pre COVID-19 but an increase from 700 at the height of the COVID-19 pandemic in 2020/21 when more restrictions were in place).

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.

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.