

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; including 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 2014/15 financial year when around 2,000 households were interviewed.

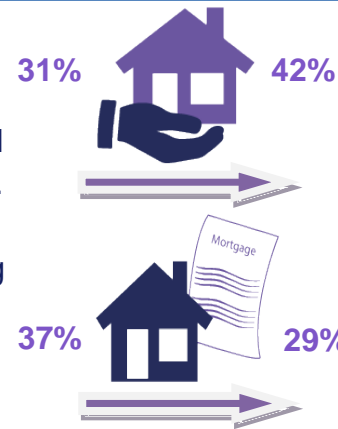
Income and State Support



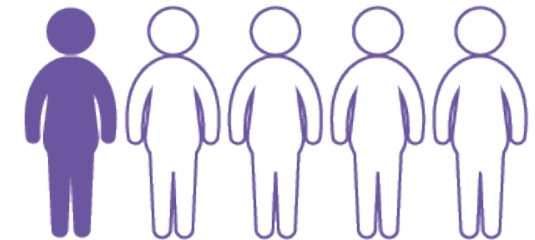
Across all households, income from employment and self employment made up 68p of every £1 of gross household income.

Tenure

The percentage of households owned outright has increased over the last 10 years. Over the same period the percentage buying with a mortgage substantially declined.



Disability



Approximately one in five people reported a disability.

Carers



In 14/15 6% of the population were informal carers.

Almost two fifths of informal carers provided care for 35 hours or more per week.

Occupation & Employment



In 2014/15, 90% of men in work and 69% of women in work worked full-time.

Savings & Investment



The % of households with at least one bank account has risen from 87% in 2003/04 to 95% in 2014/15.

At a glance

Income and state support	3
Tenure	5
Disability	7
Carers	9
Occupation & Employment	11
Savings & Investment	13
About these statistics	14

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 is looking over time: 2004/05 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. However, unless otherwise stated, any trend analysis relates to 2014/15.

For detailed information about FRS methodology, see the **Background note and methodology** document available alongside this publication.

Other FRS-based publications

The FRS provides the underlying data for three other National Statistics reports published by DFC: Households Below Average Income, Pensioners' Incomes Series and the Northern Ireland Poverty Bulletin.

Households, benefit units and individuals

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

KEY DEFINITIONS:

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 or more benefit units/families.

VS

FAMILY or BENEFIT UNIT

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

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Additional tables and data

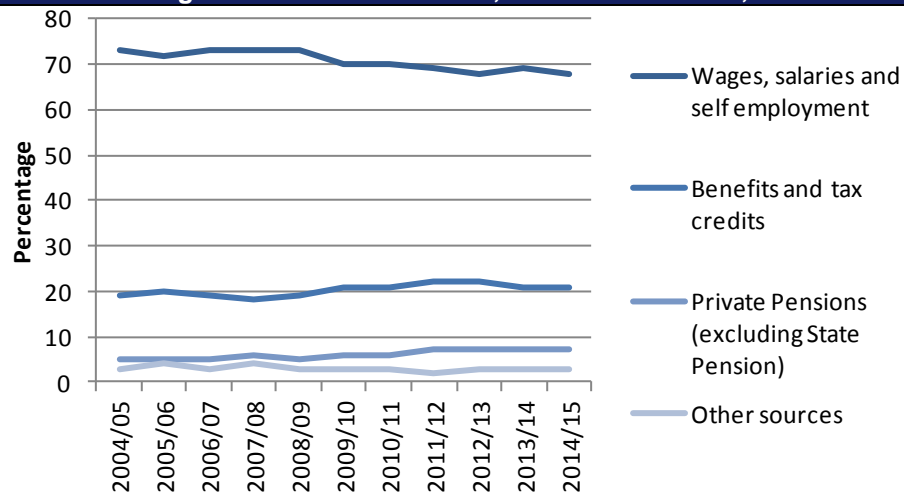
Supporting data tables are available to download at:

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

Income and State Support

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

Sources of total gross household income, 2004/05 to 2014/15, Northern Ireland



- Of the gross weekly household income in Northern Ireland in 2014/15, on average 68% was made up of income from employment which includes wages, salaries and self employment.
- A further 21% 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 (7%, all non-state pensions) and other sources (3%, including investments, rent, grants and allowances).

See **Supplementary Table 2.1a** for full data.

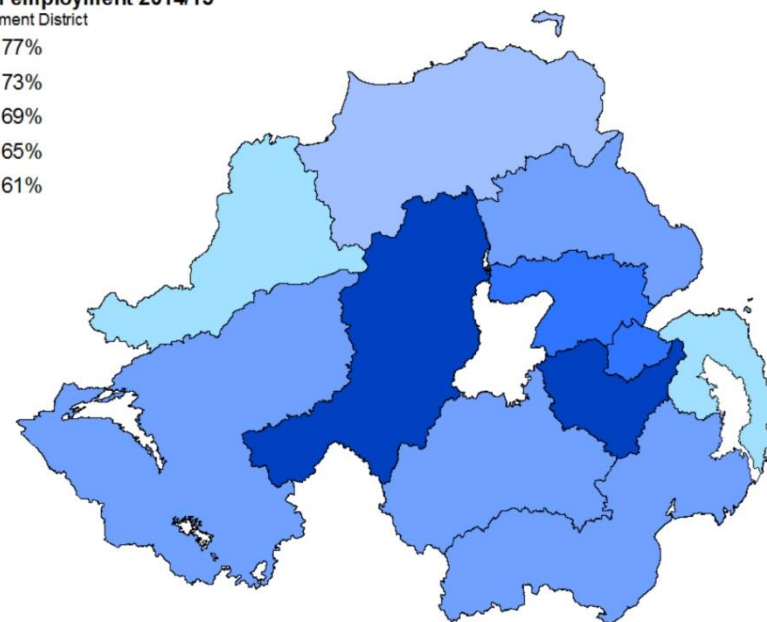
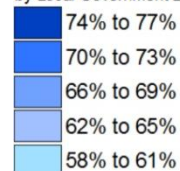
Mid Ulster had a higher proportion of income from employment than any other Local Government District (LGD)

Percentage of total gross household income from employment by LGD, 2014/15

- In Mid Ulster 76% of all gross income came from employment – a higher percentage than any other region in Northern Ireland.
- Ards & North Down and Derry City & Strabane were the LGDs with the lowest percentage of income from employment at 58%.
- 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 31%. Ards & North Down had the highest percentage of income from private pensions at 15%.
- These regional differences are likely to be associated with demographic and economic variations between regions.

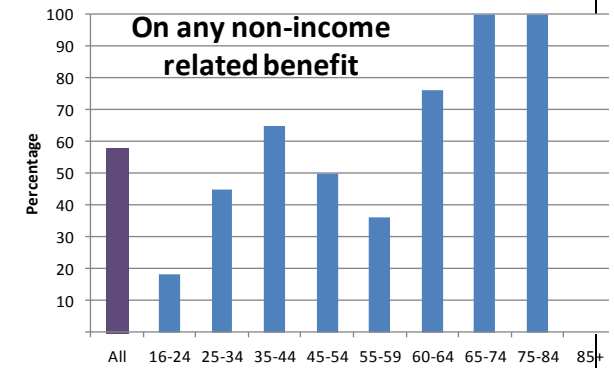
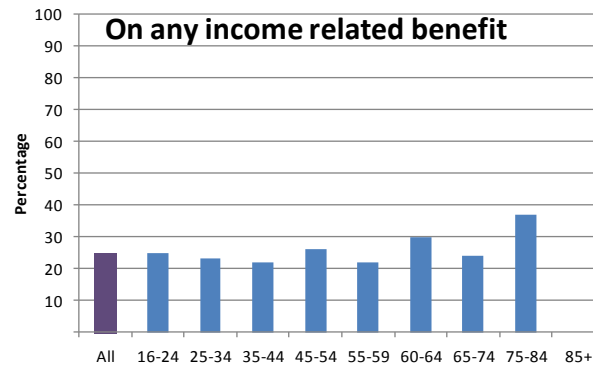
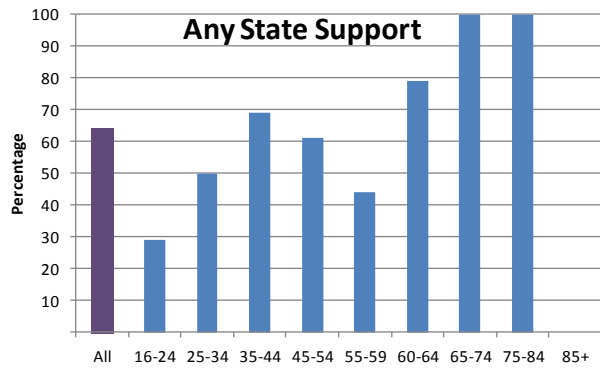
See **Supplementary Table 2.1b** for full data.

Percentage of total gross household income from employment 2014/15 by Local Government District



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

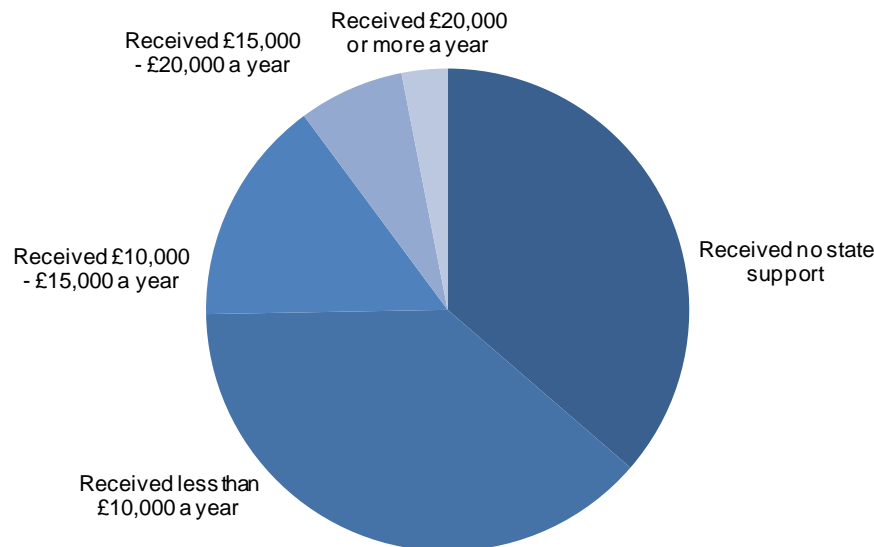
Receipt of state support by age of head of family (benefit unit), 2014/15, Northern Ireland



- From the first chart above it can be noted that 64% of all families (benefit units) receive some form of state support i.e. were in receipt of at least one income-related benefit such as Income Support, tax credits or a non income related benefit such as child benefit.
- The middle chart shows that on the whole, where the age of the head of the family is between 16-59, the percentage of families in receipt of income-related benefit remains broadly the same. The income related benefits include income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support and Pension Credit.
- All families where the head was aged 65 or over received a non-income-related benefit, the vast majority being in receipt of State Pension – 98% of families where the head was aged 65 to 74 and 100% of families where the head was aged 75 or over were in receipt of State Pension.
- See **Table 2.14** for full data, including percentages for individual benefits.

Approximately three quarters of families received either none or less than £10,000 a year in state support

Families (benefit units) by income received from state support, 2014/15, Northern Ireland



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

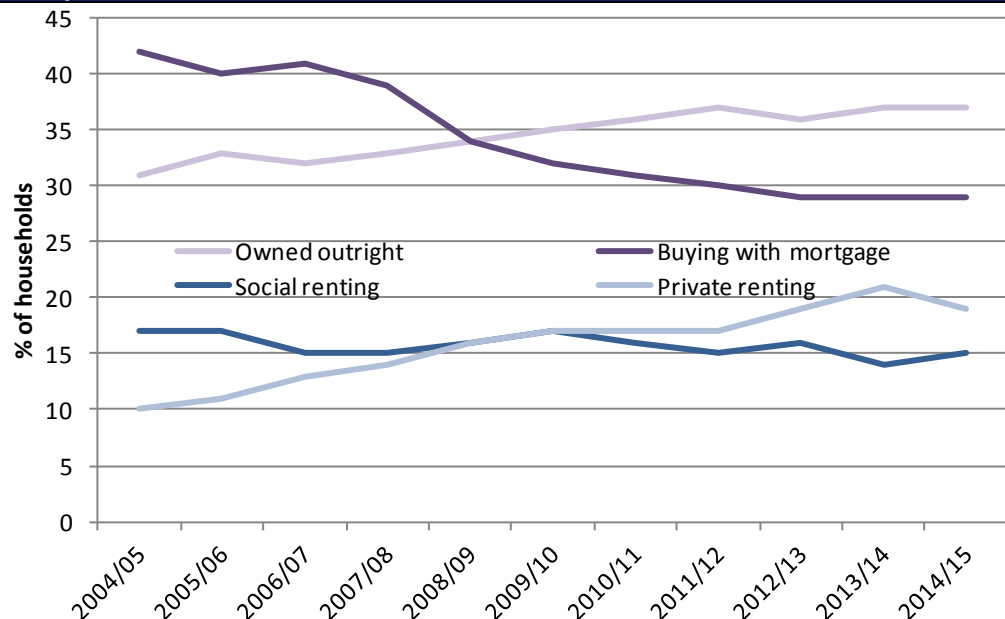
- 36% of families received no state support;
- 38% of families received less than £10,000 a year in state support;
- 15% of families received between £10,000 and £15,000 a year;
- 7% of families received between £15,000 and £20,000 a year; and
- The remaining 3% of families received more than £20,000 a year in state support.

See **Supplementary Table 2.3** for full data.

Tenure

Trends in tenure composition moderated following substantial change in earlier years

Households by tenure, 2004/05 to 2014/15, Northern Ireland

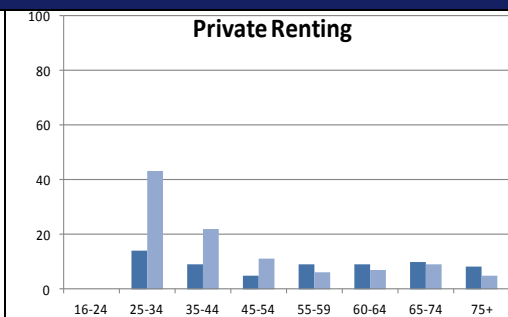
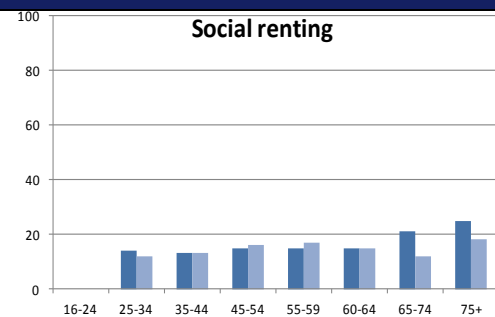
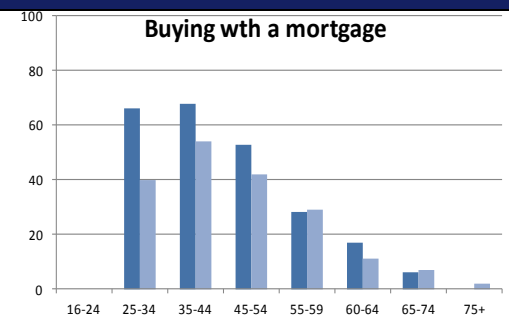
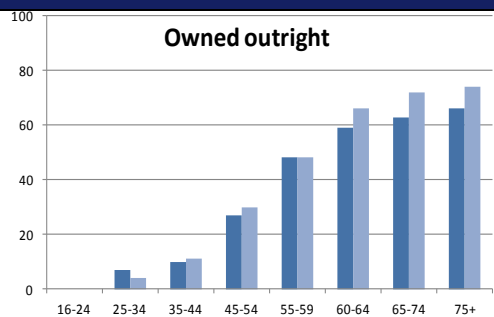


- It is notable that in 2004/05 there was a higher proportion of households in the social rented sector (17%) than in the private rented sector (10%). However by 2014/15 the % of households in the private rented sector had risen to 19% whereas the % of households in the social rented sector had fallen slightly to 15%.
- The % of households owned outright has increased from 31% in 2004/05 to 37% in 2014/15. In contrast, the % buying with a mortgage declined by 13 percentage points between 2004/05 and 2014/15 (42% to 29%).
- See **Table S3.1** for full data.

Younger households were much more likely to rent privately in 2014/15 than in 2004/05

Tenure type by age of household, 2004/05 and 2014/15, Northern Ireland

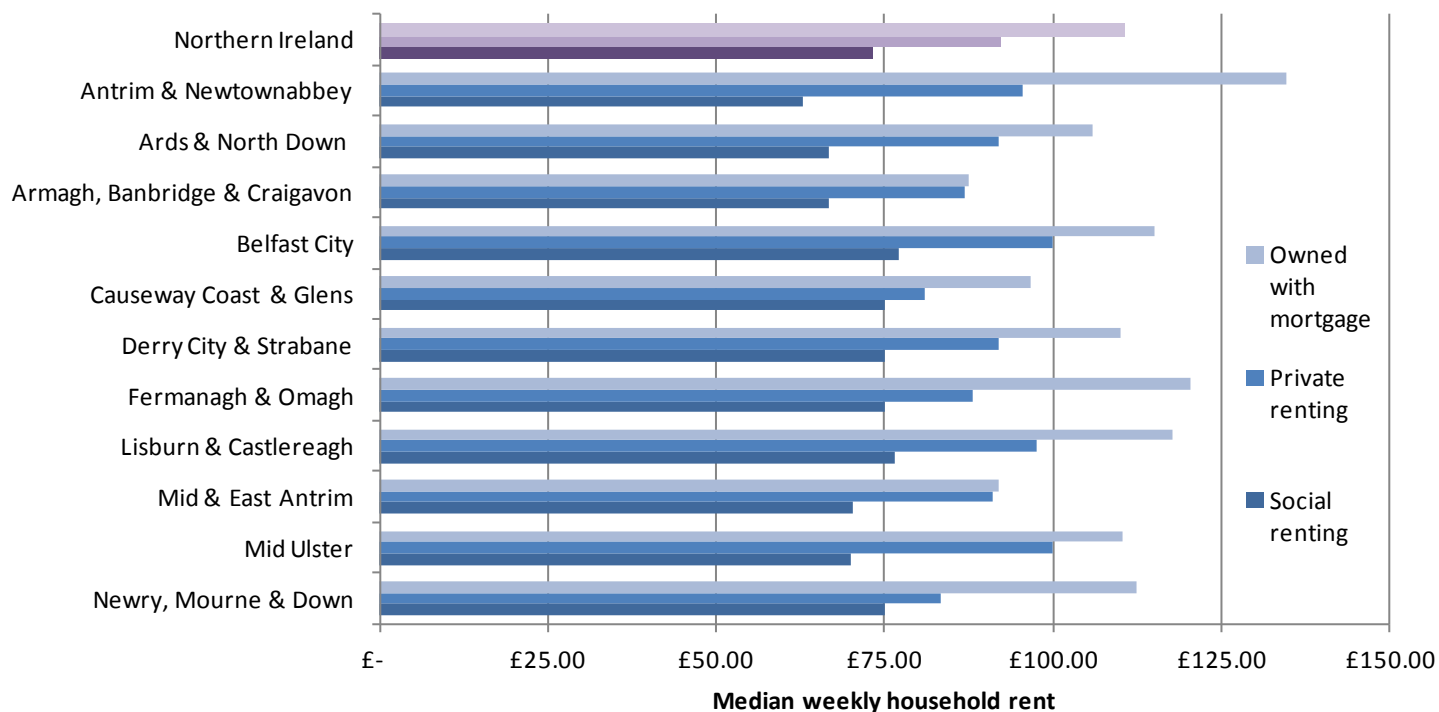
■ 2004/2015
■ 2014/2015



- The charts directly above look at tenure by age of the head of the household for 2004/05 and 2014/15 and show that growth in the percentage of **owning outright** is reflected in all age groups with the exception of the 25-34 age group which fell from 7% to 4%.
- The reduction in the percentage of households **buying with a mortgage** is most pronounced in the younger age groups.
- Similarly the growth in the percentage **renting privately** is concentrated in the younger age groups. For example, the percentage of households headed by someone aged 25-34 years that are in the privately rented sector has increased from 14% in 2004/05 to 43% in 2014/15, an increase of 29 percentage points.
- Over the same period, the **percentage buying with a mortgage** in this category has decreased from 66% to 40%, a reduction of 26 percentage points.

There were small regional variations in housing costs

Median household weekly rent/mortgage payment by Local Government District, 2014/15, Northern Ireland

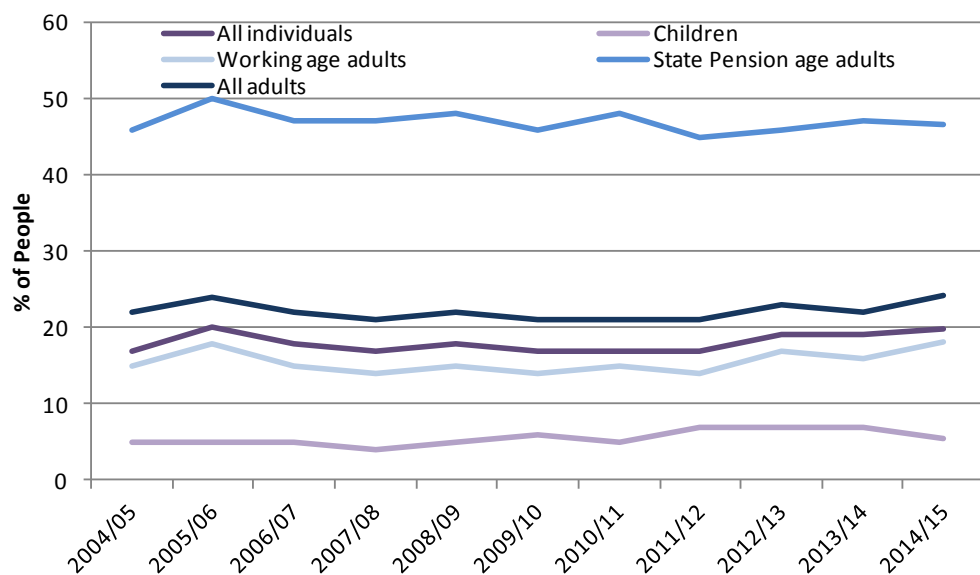


- The figure above shows that the reported median weekly household rent is higher for private renters than for social renters. Social sector rent levels and increases are controlled through government-set formulae set out in the Housing Regulator's rent standard and Government guidance. Differences may 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.
- Although private rent is higher on average than social rent in Northern Ireland, the disparity is joint lowest among the UK regions, alongside North East, North West and East Midlands. The ratio between median weekly private sector rents and social sector rents in these regions was 1.3 and the highest was observed in London (2.1). This compares to the overall United Kingdom figure of 1.5.
- Private rent is generally less expensive than mortgage instalments (repayment mortgages only) in all LGDs in NI. In the Mid & East Antrim and Armagh, Banbridge and Craigavon council areas there is little difference on average between mortgage and private rent costs. The term mortgage instalments refers to the interest component of repayment mortgages. Private rent is on average £18 less than mortgage instalments (repayment mortgages only) in Northern Ireland; this compares to the UK average of £6 less.

Disability

Of the entire Northern Ireland population one fifth had a disability

Disability prevalence by age group, 2004/05 to 2014/15, Northern Ireland



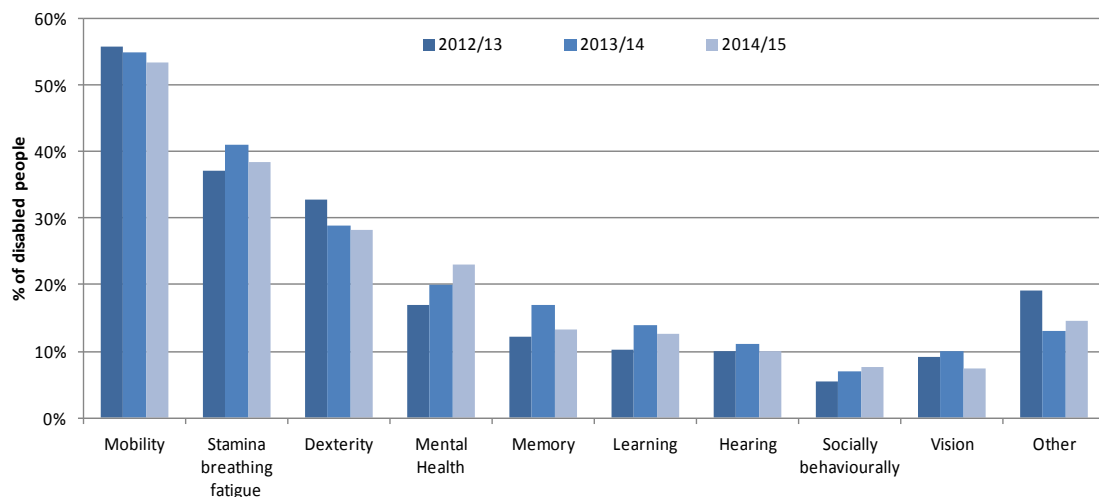
- The chart opposite shows that in Northern Ireland, the proportion of disabled people differed by age group: in 2014/15, 5% of children were disabled compared to 18% of working age adults and 47% of adults over State Pension age. The estimated % of the population who were disabled remained broadly stable over time at 17% in 2004/05 and 20% in 2014/15 (which matches the 10 year high).

- 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. FRS data contained in this report was collected throughout the financial year 2014/15, during which the State Pension age for women increased from 62 years and 0 months to 62 years 6 months. The changes do not affect the State Pension age for men, currently 65 years.

Over the last 3 years from 2012/13 to 2014/15 the number of people with a Mental Health impairment increased whilst the number of people reporting a dexterity impairment decreased

Impairment types reported by disabled people, 2012/13 to 2014/15, Northern Ireland



- The chart opposite provides more detailed information about the types of impairment that disabled people reported and shows that the overall distribution is broadly stable over time. Please note that respondents can be affected by (and can report) more than one type of impairment.

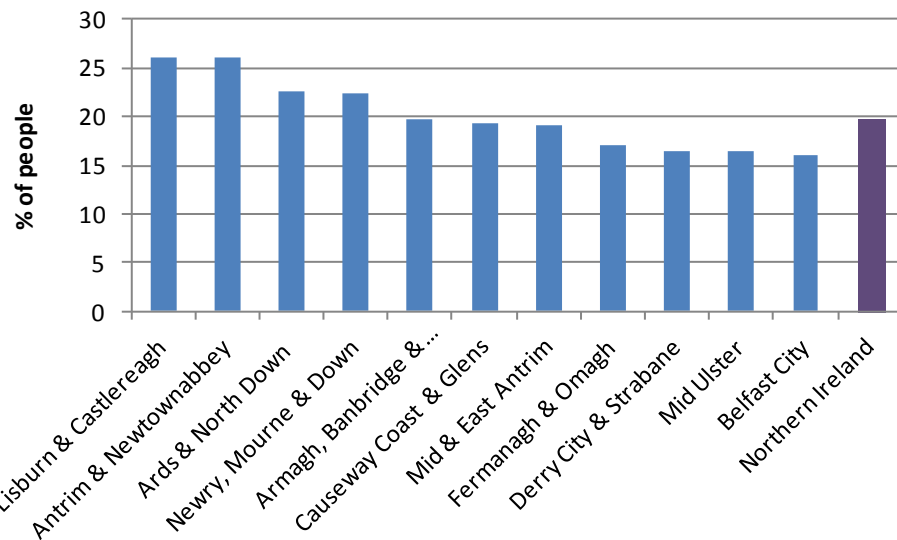
- In 2014/15, the percentages of the disabled population affected by different impairment types varies widely, ranging from 54% reporting a mobility impairment to 7% reporting a vision impairment.

- The number of disabled people reporting a mental health impairment increased from 17% in 2012/13 to 20% in 2013/14 to 23% in 2014/15. Conversely the number of disabled people with a dexterity impairment fell from 33% to 29% to 28% respectively from 2012/13 to 2014/15.

Disability prevalence rate by Local Government District

The disability prevalence ranges from 16% to 26% between LGDs

Disability prevalence by Local Government District, 2004/05 to 2014/15, Northern Ireland

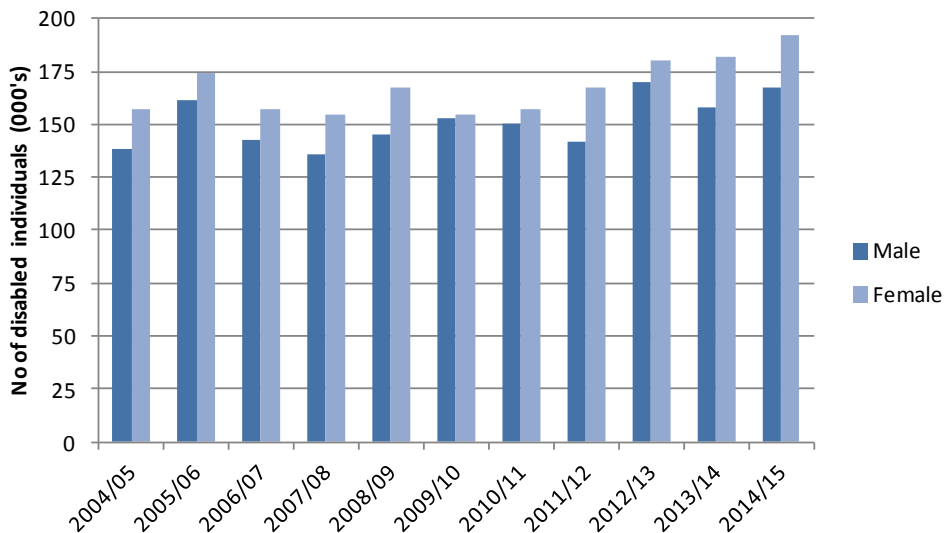


- The chart opposite shows that the disability prevalence varies notably by LGD. The percentage of individuals recorded as having a disability was lowest within the Belfast, Mid Ulster and Derry & Strabane LGDs at 16%. The disability prevalence in 2014/15 is at its highest within the Lisburn & Castlereagh and Antrim & Newtownabbey LGDs at 26%. In 2014/15, Northern Ireland disability prevalence was approximately 20% (approximately 360,000 people) of the Northern Ireland population; this level has been relatively constant over the last 10 years and is the same as the UK level.
- 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 frequent help. Therefore it is likely that disability prevalence for older people is higher than estimated from the FRS.

Disability prevalence by Gender

Over the last 10 years disability prevalence by gender remained broadly stable

Number of disabled people by gender, 2004/05 to 2014/15, Northern Ireland



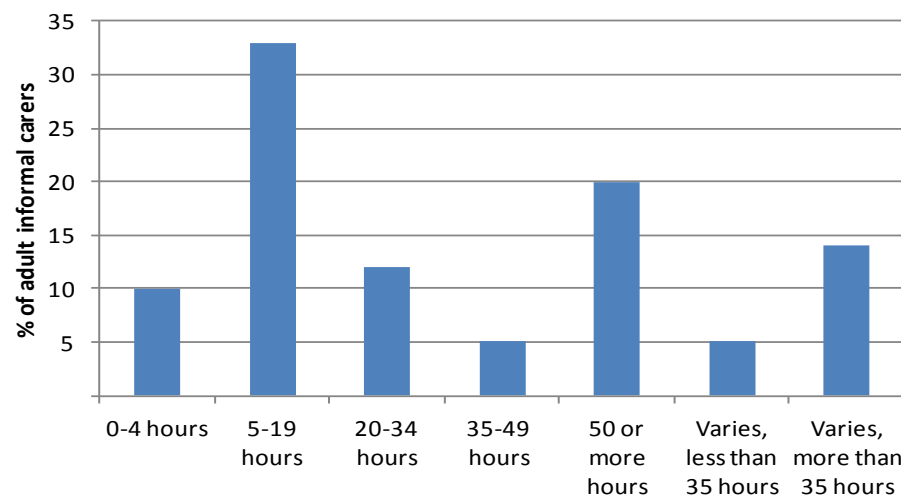
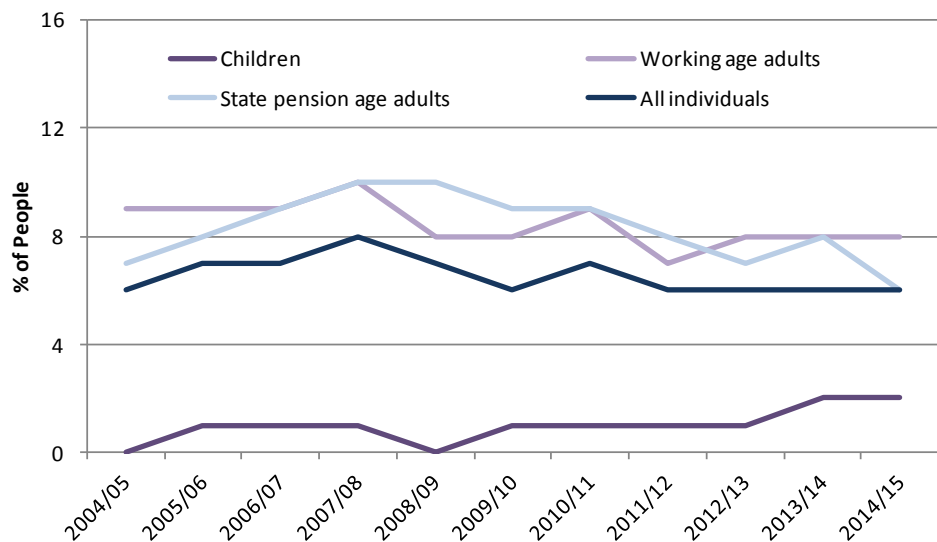
- The chart opposite shows that in 2014/15; approximately 192 thousand females and 167 thousand males in Northern Ireland reported a disability. The disability prevalence estimates by gender remained broadly stable over time.
- The means of identifying disabled people within the FRS has changed over time. From 2003/04, statistics are based on responses to questions about barriers across a number of areas of life. Figures for 2003/04 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.

Carers

Almost two fifths of informal carers provided care for 35 hours or more per week

Percentage of people providing informal care by age group 2004/05 to 2014/15, Northern Ireland

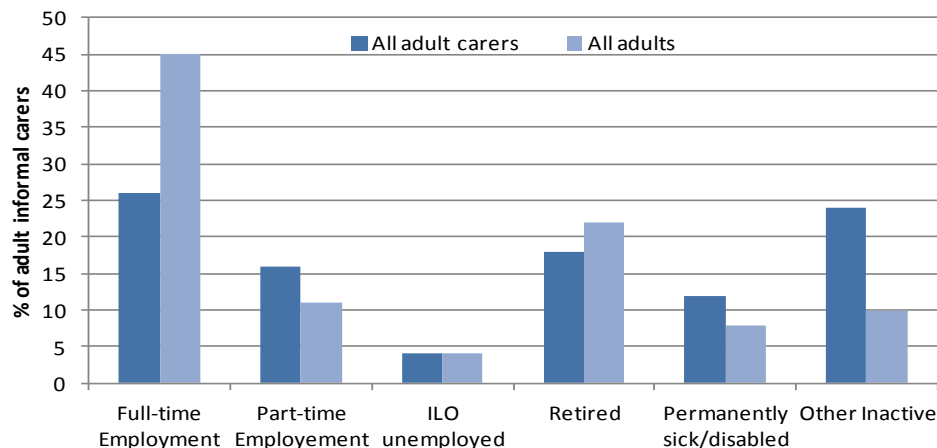
Hours of care provided by adult informal carers per week, 2014/15, Northern Ireland



- Many people provide informal care to others. In 2014/15, 6% of the population were informal carers this breaks down as 8% of working age adults, 6% of State Pension age adults and 2% of children were carers. The chart (above left) shows that the percentage of carers by age has remained broadly stable over time.
- The chart (above right) shows that almost two fifths (39%) of adult carers care for more than 35 hours or more per week.

Approximately one quarter of adult informal carers were in full-time employment and 18% were retired

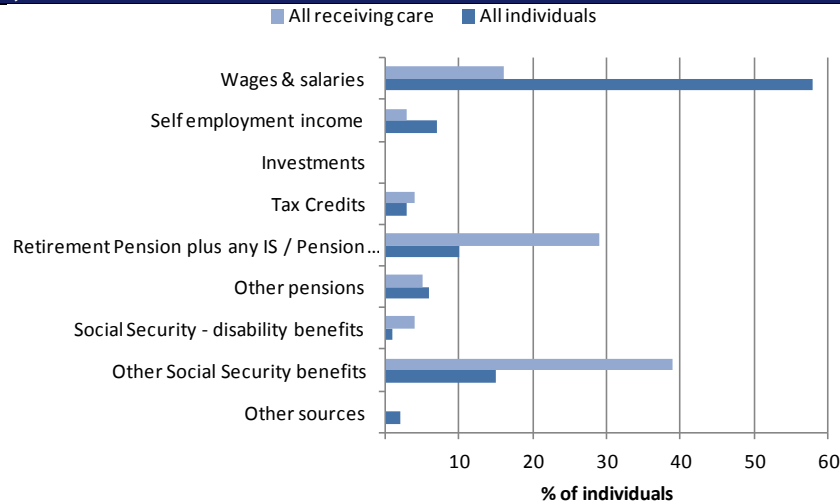
Adult informal carers by employment status, 2014/15, Northern Ireland



- The chart opposite shows that many carers balance their caring responsibilities with paid work.
- Of all adult carers 'full-time employees' and 'those in retirement' made up the largest groups (26% and 18% respectively in 2014/15).
- The next largest group was those who were part-time employees (16%).
- In 2014/15, 70% of working age adult carers in employment worked full time while 30% worked part time.
- All analysis in this section is based on informal carers in NI only i.e. carers who do not provide help as part of a formal job. The terms 'informal carer' and 'carer' are used interchangeably.

The percentage of people providing and receiving informal care varied by age and gender

Individuals receiving care by main source of total weekly household income, 2014/15, Northern Ireland



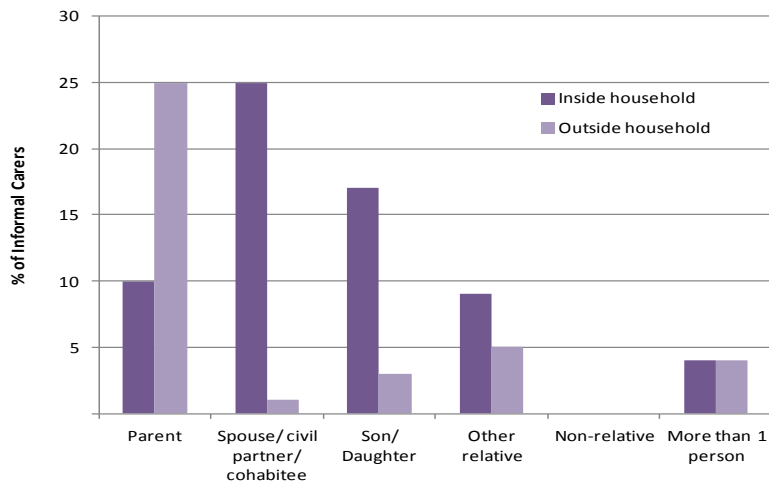
Percentage of people receiving care by age and gender, 2014/15, Northern Ireland

Age	Receiving care			All individuals		
	Male, %	Female, %	All, %	Male, %	Female, %	All, %
Under 16	10	3	6	22	20	21
16-24	14	9	11	13	12	12
25-34	11	4	7	13	14	14
35-44	6	7	6	13	13	13
45-54	12	15	14	14	14	14
55-64	21	18	19	11	11	11
65-74	16	15	16	8	9	9
75-84	7	24	16	4	6	5
85+	3	5	4	1	1	1
All (=100%)	49%	51%	100%	48%	52%	100%

- There were large differences in the main sources of household income reported by individuals receiving care and the overall population (figure above left); wages and salaries were the main source of income for 16% of individuals receiving care compared with 58% of the population. Similarly 'Retirement pensions plus any IS/PC' was the main source of income for 29% of individuals receiving care compared to 10% of the population. These differences likely reflect the older age profile of individuals receiving care compared to the overall population.
- The table (above right) shows that compared to the age distribution of the whole population, the distribution of those receiving care is different, with a higher proportion of those receiving care being over 55 years old. The table also shows that 44% of females receiving care were 65 or over compared to 26% of males.

Family members were the main recipients of informal care.

Who the informal carer cares for, 2014/15, Northern Ireland

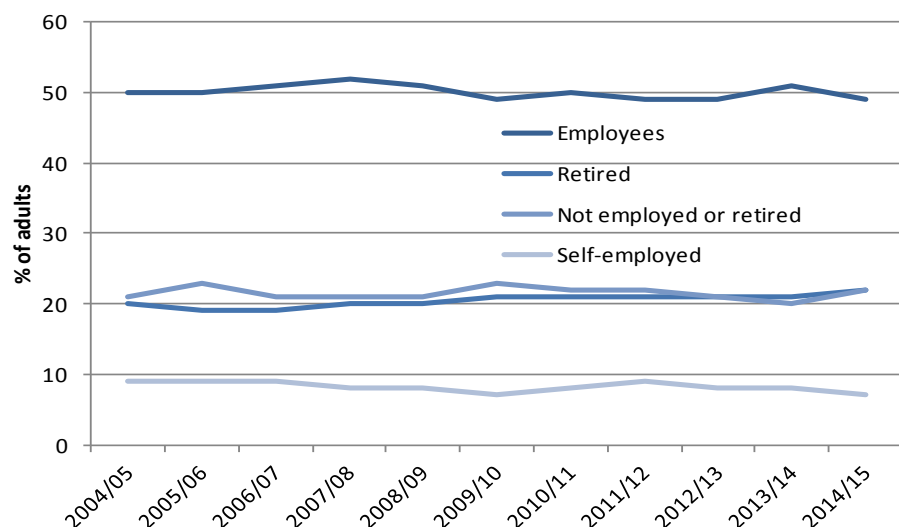


- Approximately one third of informal carers in Northern Ireland in 2014/15 were providing care to someone living outside their own household. The chart opposite shows that family members were the main recipients of informal care from both household and non-household members.
- Parents were the main recipients of informal care, with parents living outside the carer's household accounting for 25% of all informal care given.
- Spouses, partners and co-habitees were the main recipients of informal care within the carer's household, representing one quarter of all informal care given.
- In 2014/15, 65% of all informal carers provided care to someone living inside their own household, and 38% provided care to somebody living outside their household (some provided care to more than one person, therefore the total sums to more than 100%).

Occupation and employment

The percentage of adults employed has remained stable between 2004/05 and 2014/15

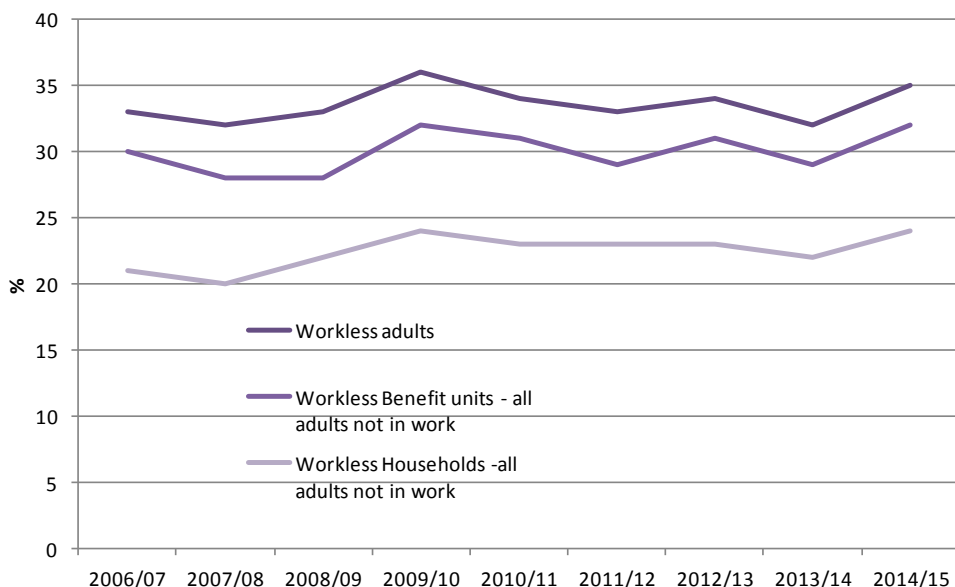
Employment status of adults, 2004/05 to 2014/15, Northern Ireland



- The chart opposite shows that in Northern Ireland, the employment status of adults has remained broadly stable over time. In 2014/15, 49% of adults were employees, including those in full and part-time work, while 7% of adults were self-employed. This compares to 50% and 9% of adults in 2004/05 respectively.
- The FRS is not considered to be the main data source on occupation and employment. Therefore any detailed interpretation of the analysis here should be made with reference to the National Statistics sources such as the Labour Force Survey (<http://www.esds.ac.uk/government/lfs/>) and the Annual Survey of Hours and Earnings (<https://www.detini.gov.uk/articles/annual-survey-hours-and-earnings>).

Over the last 5 years from 2009/10 to 2014/15 the number of workless people has fluctuated

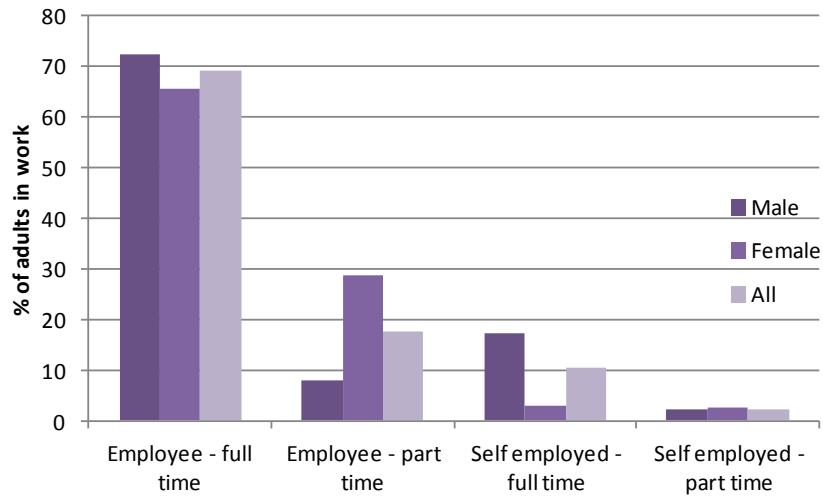
Workless adults, benefit units and households, for those living in households with at least one adult aged below 65 years, 2006/07 to 2014/15, Northern Ireland



- The chart opposite looks at the numbers and percentages of adults, benefit units and households who were not in employment or self-employment (“workless”), restricted to households containing at least one adult aged below 65.
- Those aged over 65 are often excluded from analysis of the labour market as after employment, retirement is the most common economic status (22% of adults- see Table 6.1).
- The number and percentage of worklessness whether looking at adults overall, benefit units or household levels has fluctuated over the last nine-year period. However, the 2014/15 levels for Households, Benefit Units and adults are close to the series high of 2009/10.
- 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.

The percentage of people in full time employment varied by gender

Adults in work by gender, Northern Ireland

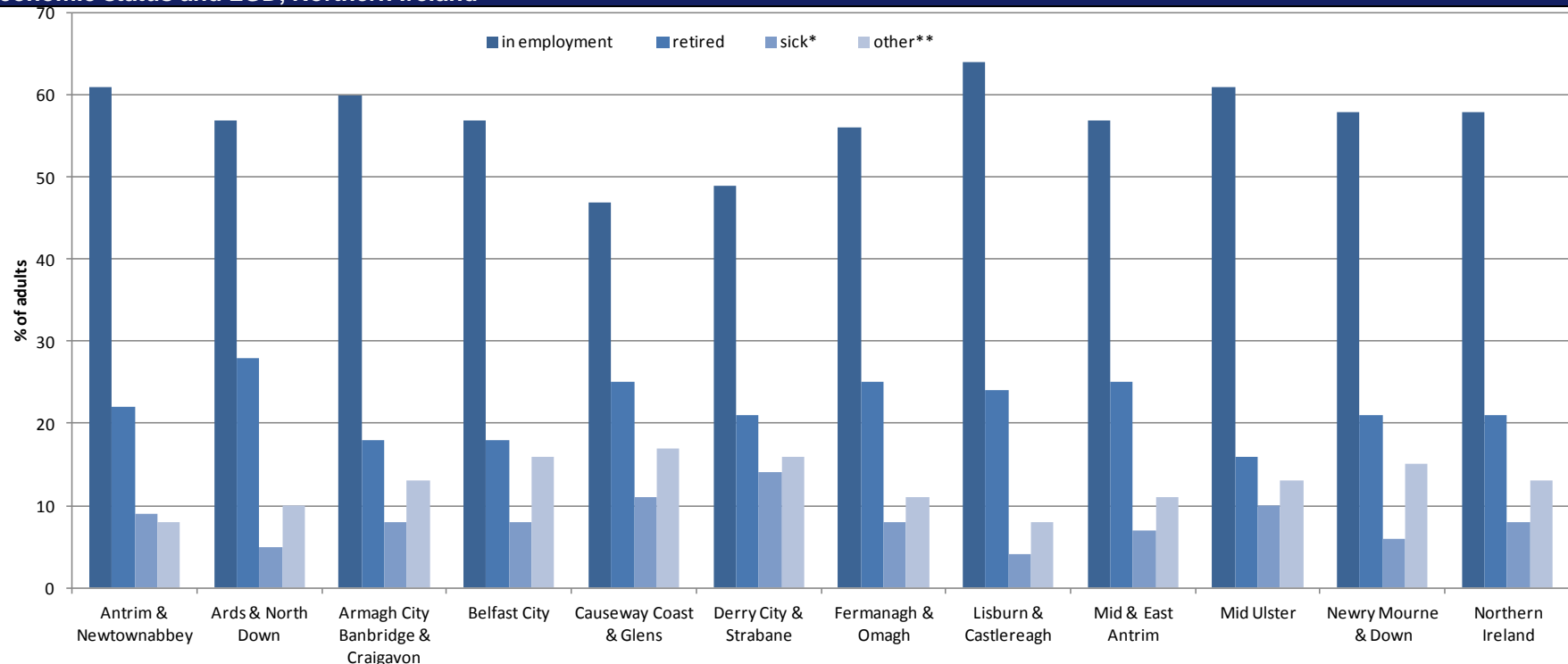


- The chart opposite looks at those who were in work (full-time or part-time, employees and the self-employed) by gender. In 2014/15, 90% of men in work and 69% of women in work worked full-time.
- The chart below shows analysis of adults by economic status and LGD. The charts have been created from the combined 2012/13, 2013/14 and 2014/15 FRS survey cases. This is due to small sample size at the LGD level in individual years. In 2013/14, Northern Ireland had 26 LGDs however this changed for the 2014/15 year with Northern Ireland being re-classified into 11 LGDs.

* Sick includes permanently sick/disabled, temporarily sick/injured.

**Other includes ILO unemployed, student, looking after family/home, other inactive.

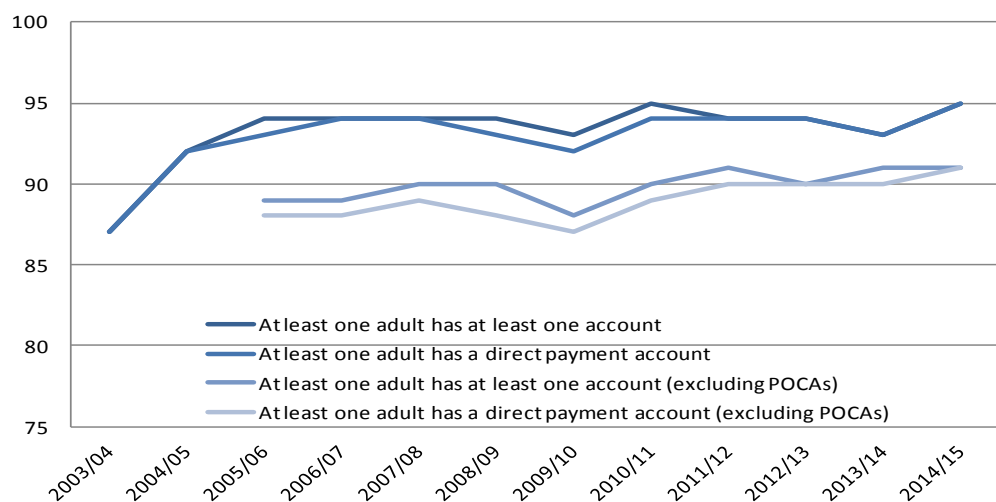
Adults by economic status and LGD, Northern Ireland



Savings and investments

The percentage of households with at least one bank account has risen from 87% in 2003/04 to 95% in 2014/15

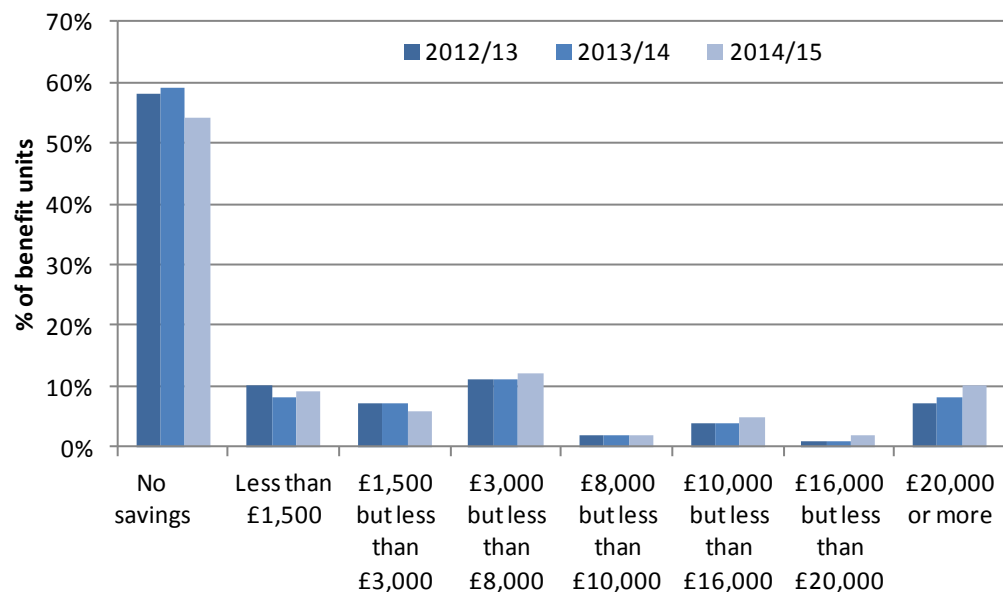
Percentage of households with a bank account, 2003/04 to 2014/15, Northern Ireland



- 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 2003/04, 87% of households included at least one adult with a bank account that accepts direct payments, compared to 95% of households in 2014/15.
- 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).

Over the last 3 years from 2012/13 to 2014/15 the proportion of benefit units reporting savings of £10,000 or more has increased from 12% to 17%

Number and percentage of benefit units by amount of savings and investments, 2012/13 to 2014/15, Northern Ireland



- The chart opposite presents the numbers and percentages of benefit units by amount of savings and investments for the most recent three years.
- This shows that the proportion of benefit units reporting savings of less than £3,000 has decreased from 75% in 2012/13 to 69% in 2014/15 conversely the proportion of benefit units reporting savings of £10,000 and over has increased from 12% in 2012/13 to 17% in 2014/15.
- However, please note that caution should be used when using the FRS to look at the value of savings and investments. The methodology used to derive these estimates is known to be very sensitive to the interest rate assumptions used.
- In addition, the “no savings” category will also include those who refused to answer the relevant questions.

About these statistics

National Statistics

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

- meet identified user needs;
- are well explained and readily accessible;
- are produced according to sound methods; and

are managed impartially and objectively in the public interest.

Where to find out more

Supporting data tables and our FRS Quality and Methodology Information Report, giving further detail on how we estimate the measures reported here are available via the following link: <https://www.communities-ni.gov.uk/topics/family-resources-survey#toc-2>

Other FRS Publications

Northern Ireland poverty bulletin

<https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-bulletin-2014-2015>

Northern Ireland households below average income

<https://www.communities-ni.gov.uk/publications/households-below-average-income-northern-ireland-201415>

Family Resources Survey urban rural report - Northern Ireland

<https://www.communities-ni.gov.uk/publications/urban-rural-report-northern-ireland-2013-2014>

Pensioners' income series - Northern Ireland

<https://www.communities-ni.gov.uk/publications/pensioners-income-series-2013-2014>

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. In some instances 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.

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.