

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 2015/16 financial year when around 2,000 households were interviewed.

Income and State Support



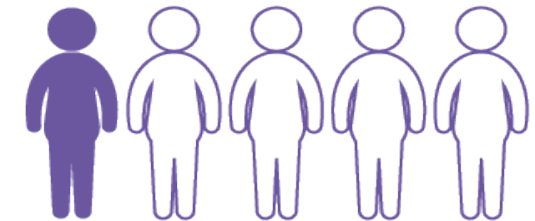
In 2015/16, across all households, Income from employment and self-employment made up 68p of every £1 of gross household income.

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 of the population reported a disability.

Carers



In 2015/16, 7% of the population were informal carers.

Almost a half of informal carers provided care for 35 hours or more per week.

Occupation & Employment



In 2015/16, 90% of men in work and 62% of women in work, worked full-time.

Savings & Investment



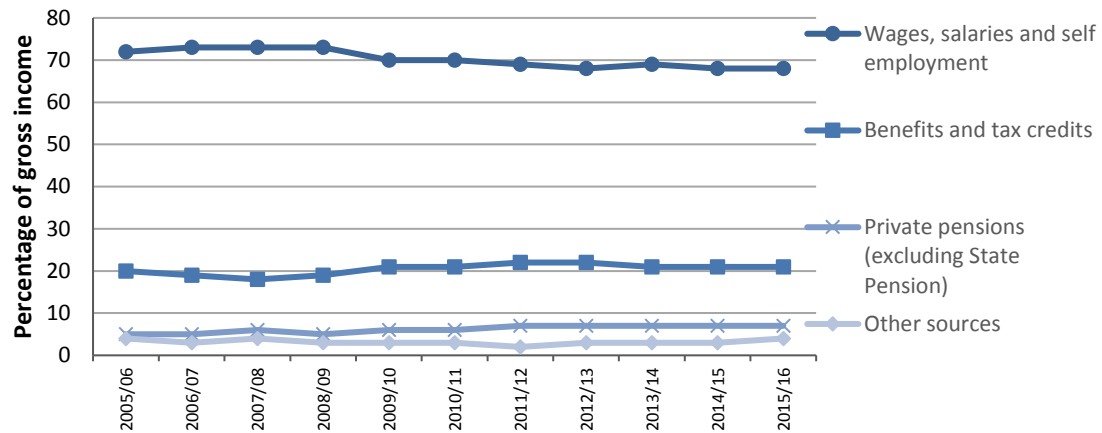
Over the ten years from 2005/06 to 2015/16, the percentage of households with at least one bank account has risen slightly from 94% to 96%.

At a glance		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.			
Income and state support	3				
Tenure	5	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.			
Disability	7				
Carers	9	Some of the analysis presented in this report is looking over time: 2005/06 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 2005/06 to 2015/16.			
Occupation & Employment	11				
Savings & Investment	13	For detailed information about FRS methodology, see the Background note and methodology document available alongside this publication.			
About these statistics	14				
		<p>Other FRS-based publications</p> <p>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.</p> <p>Households, benefit units and individuals</p> <p>Results in this report are presented at household, family/benefit unit or individual level depending on context.</p> <div style="border: 1px solid gray; padding: 10px; text-align: center;"> <p>KEY DEFINITIONS:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"> <p>HOUSEHOLD</p> <p>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.</p> </td> <td style="width: 10%; padding: 5px; font-size: 2em; font-weight: bold;">VS</td> <td style="width: 40%; padding: 5px;"> <p>FAMILY or BENEFIT UNIT</p> <p>A single adult or a couple living as married and any dependent children.</p> </td> </tr> </table> </div>	<p>HOUSEHOLD</p> <p>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.</p>	VS	<p>FAMILY or BENEFIT UNIT</p> <p>A single adult or a couple living as married and any dependent children.</p>
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<p>FRS Team:</p> <p>Louise Grieve, Emma Kelly and Neill McKeown</p> <p>Contact: ASU@communities-ni.gov.uk</p> <p>Published: 22nd November 2018</p> <p>ISBN: 978-1-904105-96-1</p>		<p>Additional tables and data</p> <p>Supporting data tables are available to download at: https://www.communities-ni.gov.uk/topics/family-resources-survey#toc-0</p>			

Income and state Support

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

Sources of total gross household income, 2005/06 to 2015/16 Northern Ireland



- Of the gross weekly household income in Northern Ireland in 2015/16, 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 11% was made up from private pensions (7%, all non-state pensions) and other sources (4%, including investments, rent, grants and allowances).

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

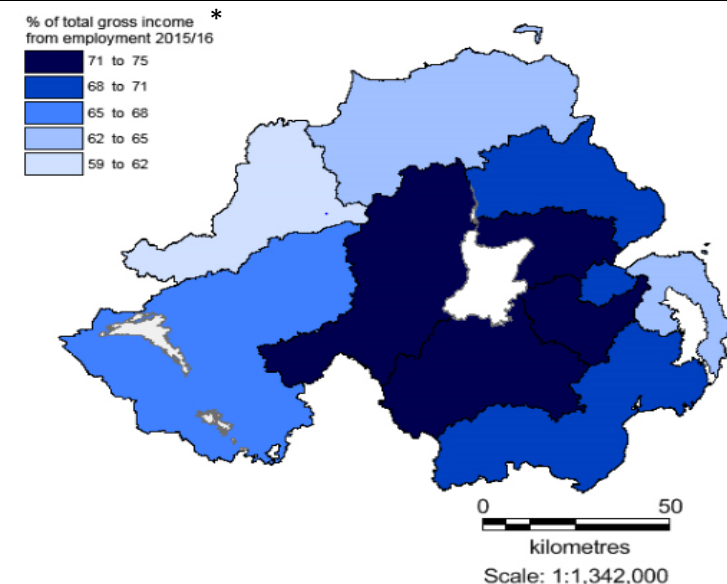
Lisburn & Castlereagh had a higher proportion of income from employment than any other Local Government District (LGD)

Percentage of total gross household income from employment by LGD, 3-year average (2013/14 to 2015/16) Northern Ireland

- In Lisburn & Castlereagh 74% of all gross income came from employment – a higher percentage than any other region in Northern Ireland.
- Derry City & Strabane was the LGD with the lowest percentage of income from employment at 60%.
- 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 30%. Ards & North Down had the highest percentage of income from private pensions at 12%.
- These regional differences are likely to be associated with demographic and economic variations between regions.

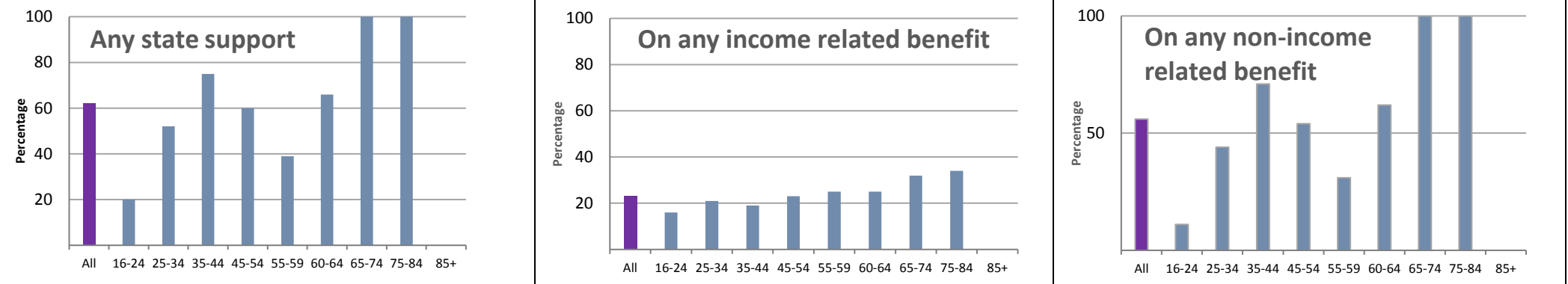
See **Supplementary Table S2.8** for full data.

* Legend reads: greater or equal to minimum value but less than maximum value.



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

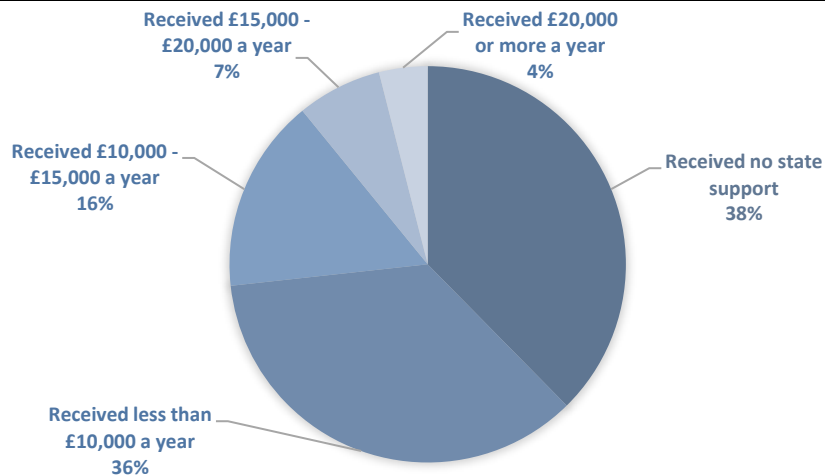
Receipt of state support by age of head of family (benefit unit), 2015/16 Northern Ireland



- From the first chart above it can be noted that 62% 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 25 and 64, 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. Overall, 23% of all families were in receipt of an income related benefit in 2015/16.
- 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 – 99% 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 2.11** for data.

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, 2015/16 Northern Ireland



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

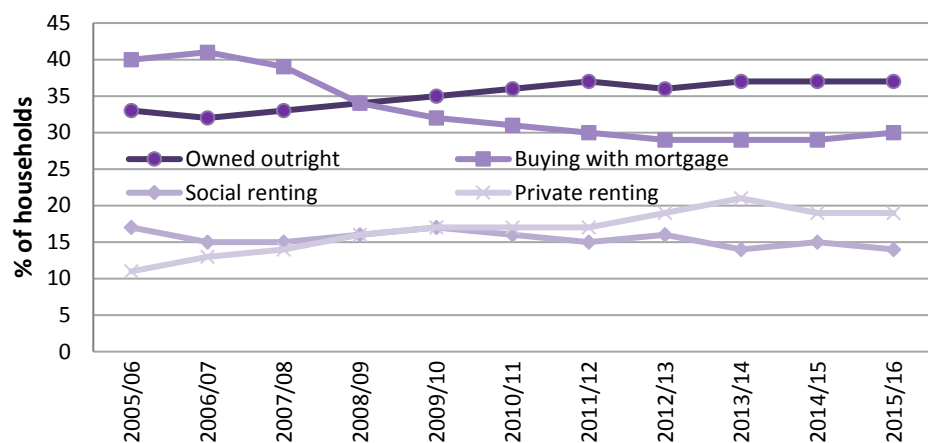
- 38% of families received no state support;
- 36% of families received less than £10,000 a year in state support;
- 16% of families received between £10,000 and £15,000 a year;
- 7% of families received between £15,000 and £20,000 a year; and
- The remaining 4% of families received more than £20,000 a year in state support.

See **Table 2.14** for full data.

Tenure

Trends in tenure composition show change over time

Households by tenure, 2005/06 to 2015/16 Northern Ireland

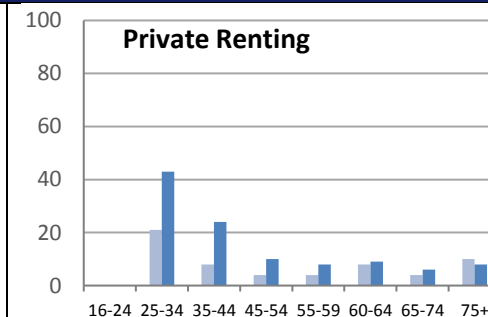
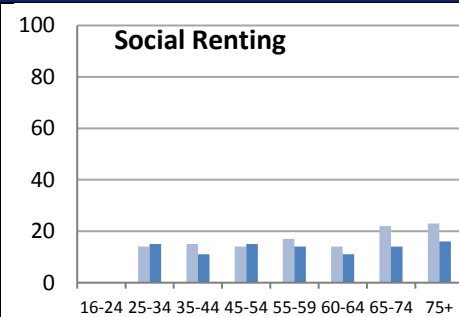
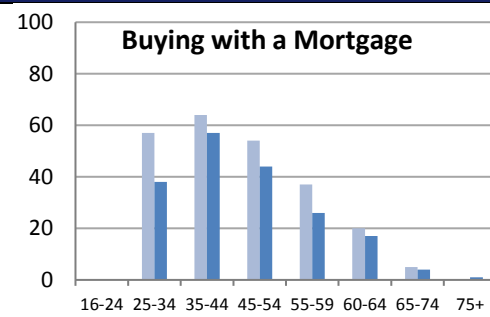
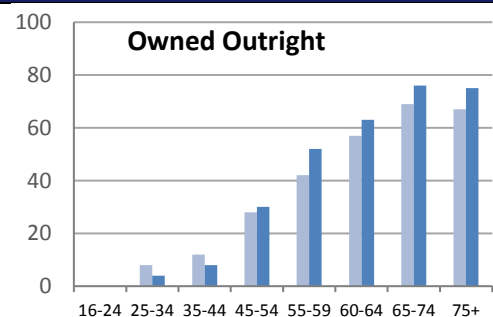


- In 2005/06 there was a higher proportion of households in the social rented sector (17%) than in the private rented sector (11%). However by 2015/16 the % of households in the private rented sector had risen to 19% whereas the % of households in the social rented sector had fallen slightly to 14%.
- The proportion of households owned outright has increased from 33% in 2005/06 to 37% in 2015/16. In contrast, the proportion buying with a mortgage declined by 10 percentage points between 2005/06 and 2015/16 (40% to 30%).
- See **Supplementary Table S3.5** for full data.

Younger households were much more likely to rent privately in 2015/16 than in 2005/06

Tenure type by age of household, 2005/06 and 2015/16 Northern Ireland

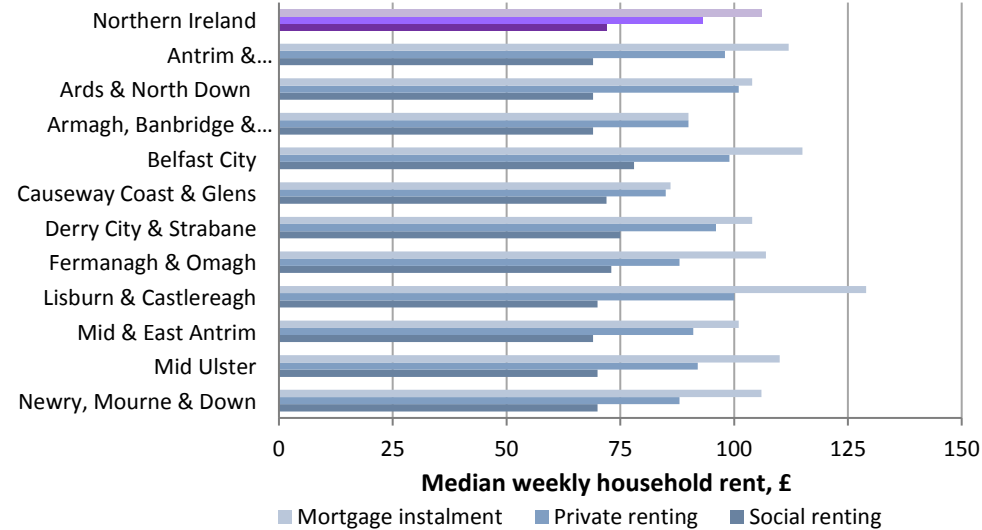
2005/06
2015/16



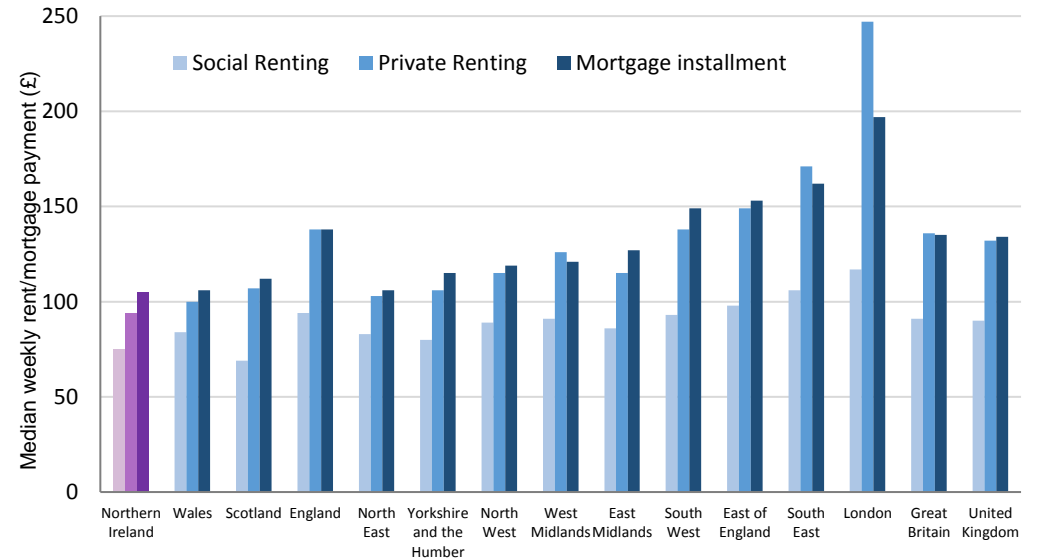
- The charts directly above look at tenure by age of the head of the household for 2005/06 and 2015/16. The 16-24 category has been suppressed due to small sample size.
- Chart 1 shows that change in the percentage of **owning outright** was most pronounced in the 55-59 age group which grew from 42% to 52%.
- The reduction in the percentage of households **buying with a mortgage** is most pronounced in the younger age groups (25-34yrs).
- 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 21% in 2005/06 to 43% in 2015/16, an increase of 22 percentage points.
- Over the same period, the **percentage buying with a mortgage** in this category has decreased from 57% to 38%, a reduction of 19 percentage points.
- See **Supplementary Table S3.6** for full data.

There were small regional variations in housing costs

Median household weekly rent/mortgage payment by Local Government District, 3year average (2013/14-2015/16) Northern Ireland



Median household weekly rent/mortgage by UK Region, 2015/16

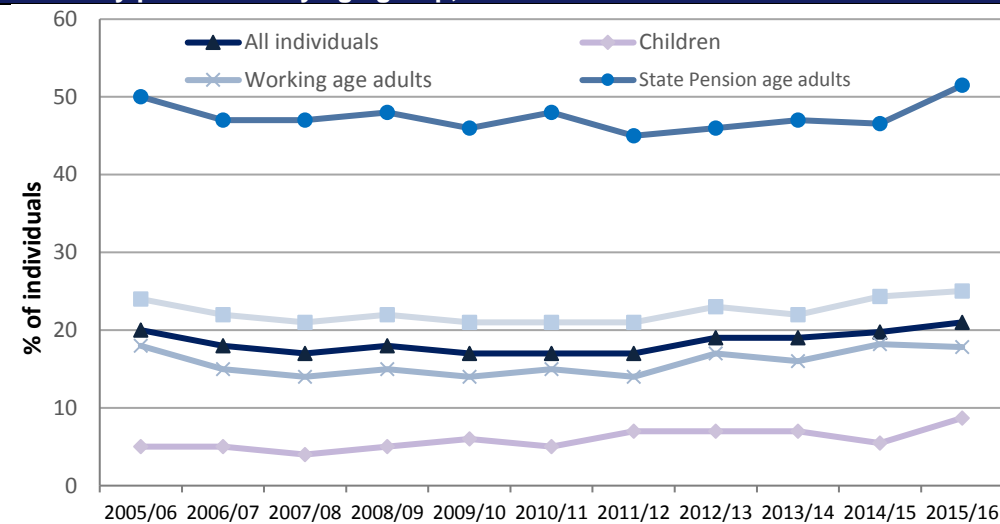


- The figure above shows that the reported median weekly household rent is higher for private renters than for social renters. Social sector rent levels and increases are controlled through government-set formulae set out in the Housing Regulator's rent standard and Government guidance. Differences may 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.
- Private rent is less expensive than mortgage instalments (repayment mortgages only) in almost all LGDs in NI as shown in the figure above (left). In the 'Causeway Coast and Glens' council area there is little difference (£1), on average between mortgage and private rent costs, and in 'Armagh, Banbridge & Craigavon' council area there is no difference. The term mortgage instalments refers to the interest component of repayment mortgages. Private rent is on average £13 less than mortgage instalments (repayment mortgages only) in Northern Ireland (3yr average). The term mortgage instalments refers to the interest component of repayment mortgages.
- The figure above (right) shows that although private rent is higher on average than social rent in Northern Ireland, the disparity is second lowest among the UK regions, alongside Yorkshire & the Humber, North West and East Midlands; only Wales and the North East regions have lower disparity (ratio of 1.2:1). The ratio between median weekly private sector rents and social sector rents in these regions was 1.3:1 and the highest was observed in London (2.1:1). This compares to the overall United Kingdom figure of 1.5.
- Three year averages are used for the analysis of median rent by LGD, this is due to small sample sizes and subsequent high levels of uncertainty associated with single year analysis at this level; the UK regional analysis is based on single year data therefore median rents for Northern Ireland in both figures above, will not match.
- See **Supplementary Table S3.7** (above left) and main **Table 3.7** (above right) for full data.

Disability

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

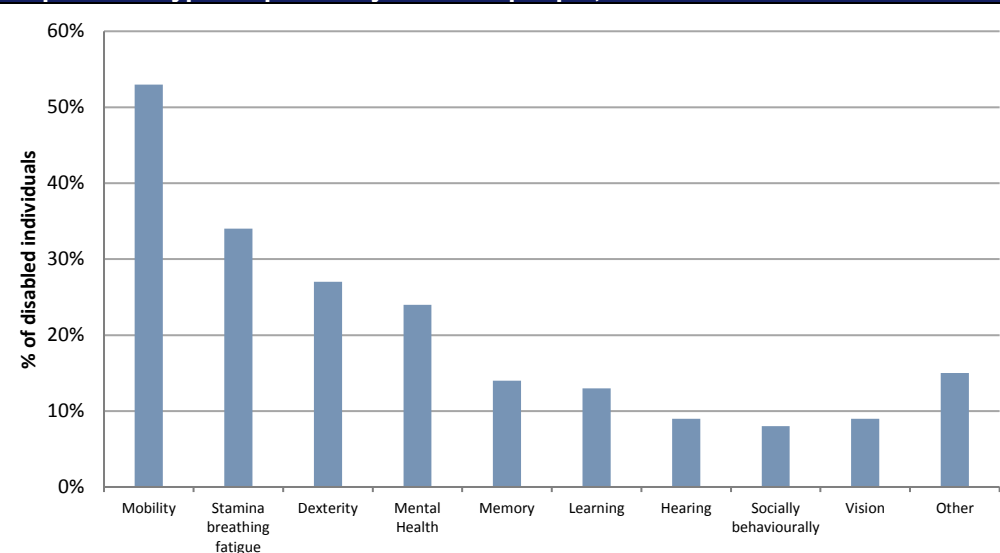
Disability prevalence by age group, 2005/06 to 2015/16 Northern Ireland



- The chart opposite shows that in Northern Ireland, the proportion of disabled people differed by age group: in 2015/16, 9% of children were disabled compared to 18% with working age adults, and 51% of adults over State Pension age. The estimated % of the population who were disabled remained broadly stable over time at 20% in 2005/06 and 21% in 2015/16.
- 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 2015/16, during which the State Pension age for women increased from 63 years and 0 months to 63 years 9 months. The changes do not affect the State Pension age for men, currently 65 years.
- See **Supplementary Table S5.1** for full data.

Over half of disabled individuals reported a mobility impairment in 2015/16

Impairment types reported by disabled people, 2013/14 to 2015/16 Northern Ireland

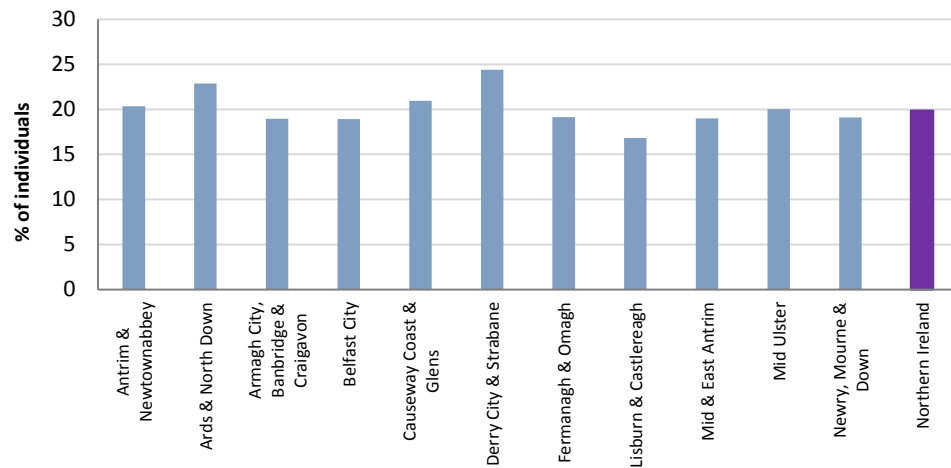


- The chart opposite provides more detailed information about the types of impairment that disabled people reported and shows that the overall distribution is broadly stable over time. Please note that respondents can be affected by (and can report) more than one type of impairment.
- In 2015/16, the percentages of the disabled population affected by different impairment types varies widely.
- Over half of disabled individuals reported a mobility problem (53%) while less than one tenth of disabled individuals reported a vision impairment (7%).
- See **Supplementary Table S5.5** for full data.

Disability prevalence rate by Local Government District

The disability prevalence ranges from 17% to 24% between LGDs

Disability prevalence by Local Government District, 3-yr average 2013/14 to 2015/16 Northern Ireland

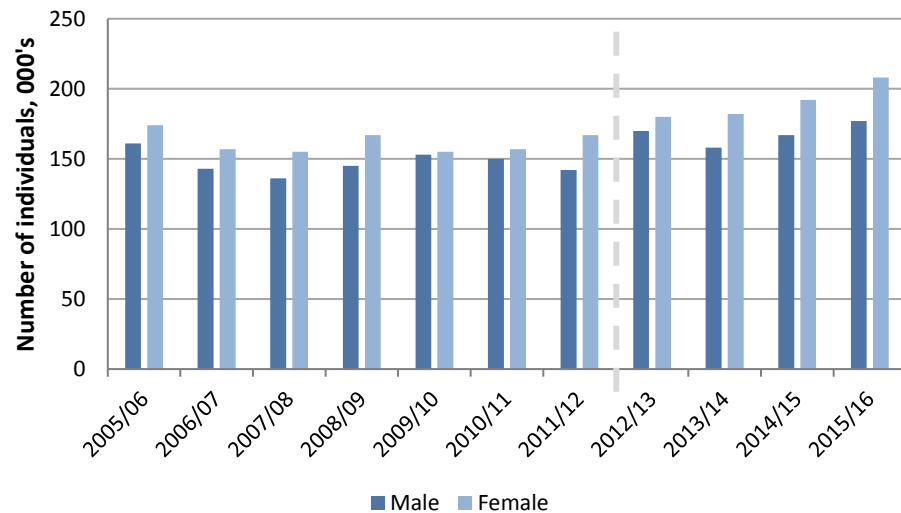


- The chart opposite shows that the disability prevalence varies notably by LGD. The percentage of individuals recorded as having a disability was lowest within the Lisburn & Castlereagh LGD at 17%. The disability prevalence rate is at its highest within the Derry City & Strabane, and Ards and North Down LGD at 24% and 23% respectively. The three year average for 2013/14-2015/16 for Northern Ireland disability prevalence was approximately 20% (approximately 362,000 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.
- See **Supplementary Table S5.2** for full data.

Disability prevalence by Gender

Over the last 10 years the numbers of disabled individuals by gender remained broadly stable

Number of disabled people by gender, 2005/06 to 2015/16 Northern Ireland

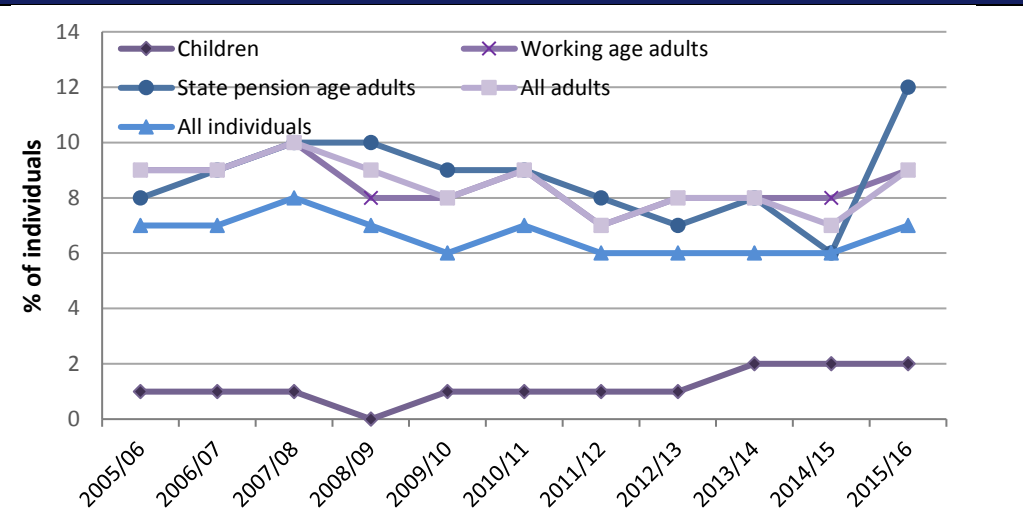


- The chart opposite shows that in 2015/16; approximately 208 thousand females and 177 thousand males in Northern Ireland reported a disability (11% and 10% of the population respectively). The disability prevalence estimates by gender remained broadly stable over time.
- The means of identifying disabled people within the FRS has changed over time. From 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. Change in definition is marked by dashed line on the chart opposite.
- See **Supplementary Table S5.3** for full data.

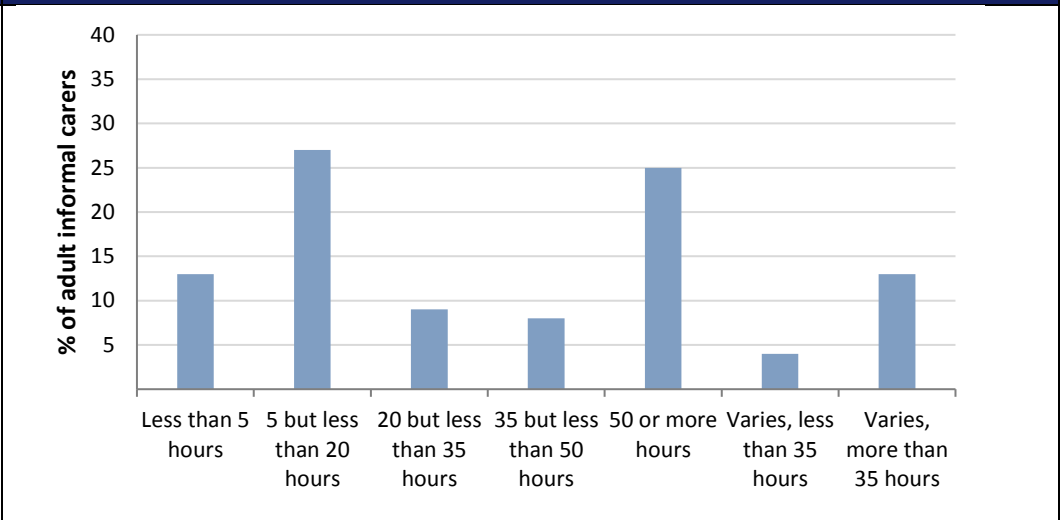
Carers

Almost a half of informal carers provided care for 35 hours or more per week

Percentage of people providing informal care by age group 2005/06 to 2015/16 Northern Ireland



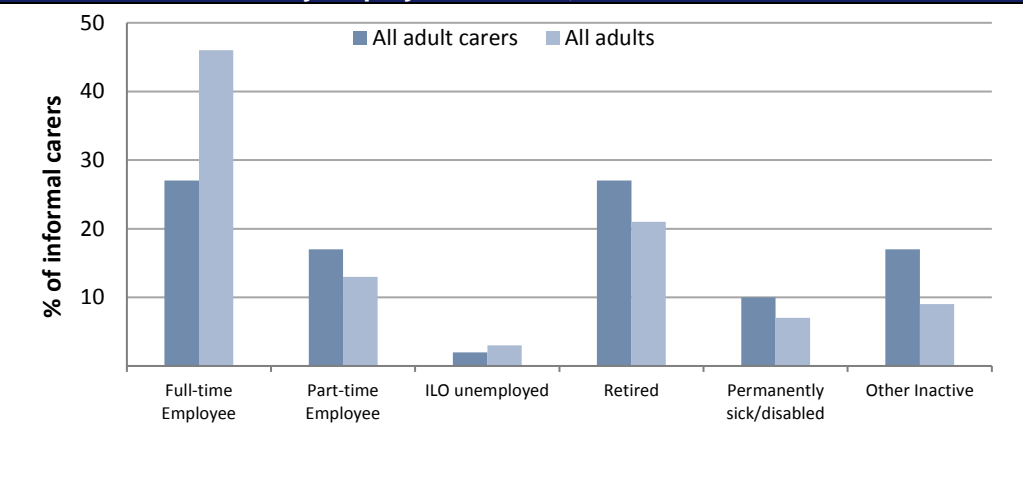
Hours of care provided by adult informal carers per week, 2015/16 Northern Ireland



- Many people provide informal care to others. In 2015/16, 7% of the population were informal carers. This breaks down as 9% of working age adults, 12% 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 a half (46%) of adult carers care for more than 35 hours or more per week.
- See **Table 5.1** (above left) and **Supplementary Table S5.6** (above right) for full data.

Approximately one quarter of adult informal carers were in full-time employment and 27% were retired

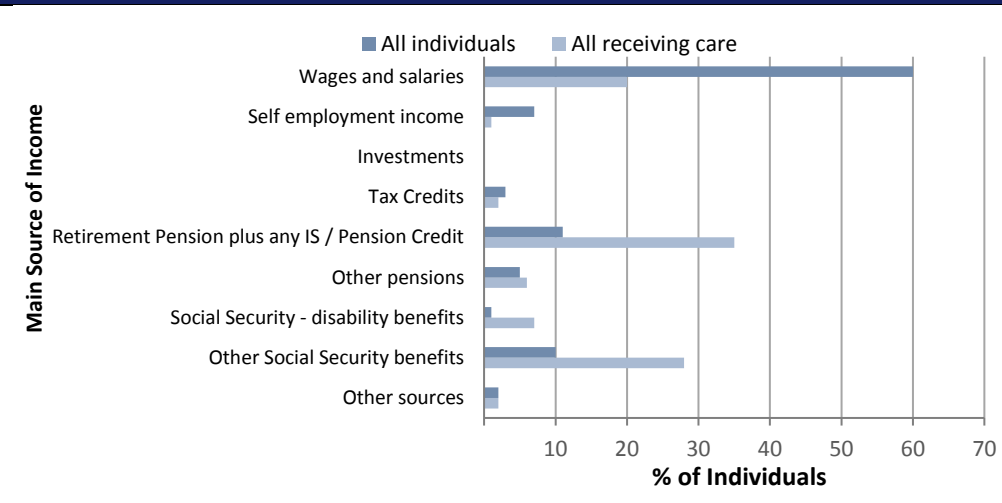
Adult informal carers by employment status, 2015/16 Northern Ireland



- 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 (both 27% in 2015/16).
- The next largest group was those who were part-time employees (17%).
- In 2015/16, 62% of working age adult carers in employment worked full time while 38% 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.
- See **Table 5.3** for full data.
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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, 2015/16 Northern Ireland



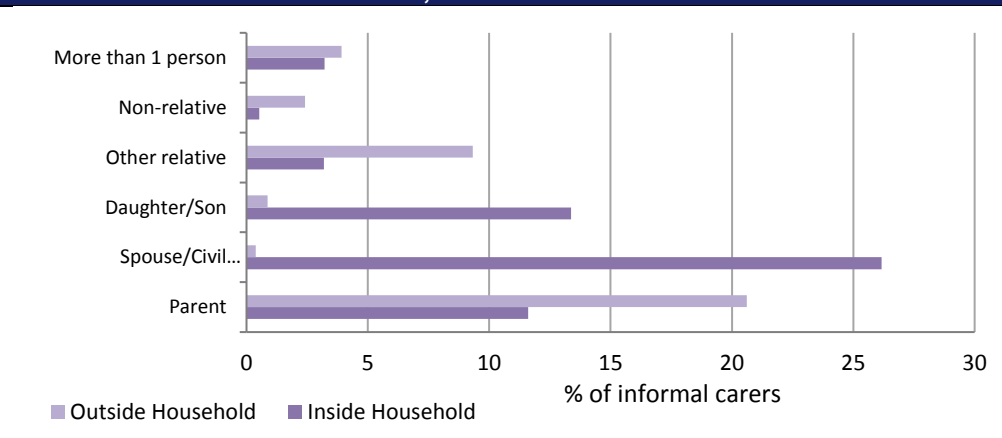
Percentage of people receiving care by age and gender, 2015/16 Northern Ireland

Age	Receiving care			All individuals		
	Male, %	Female, %	All, %	Male, %	Female, %	All, %
Under 16	14	11	13	22	20	21
16-24	7	.	4	13	11	12
25-34	6	7	6	13	13	13
35-44	5	11	8	13	13	13
45-54	8	11	9	13	14	13
55-64	19	14	17	12	12	12
65-74	18	16	17	9	9	9
75-84	17	20	18	4	6	5
85+	6	10	8	1	2	1
All (=100%)	54,245	51,098	104,343	898,776	930,593	1,829,369

- 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 only 20% of individuals receiving care compared with 60% of the population. 'Retirement pensions plus any IS/PC' was the main source of income for 35% of individuals receiving care compared to 11% 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 46% of females receiving care were 65 or over compared to 41% of males.
- See **Table 5.6** for full data.

Family members were the main recipients of informal care.

Who the informal carer cares for, 2015/16 Northern Ireland

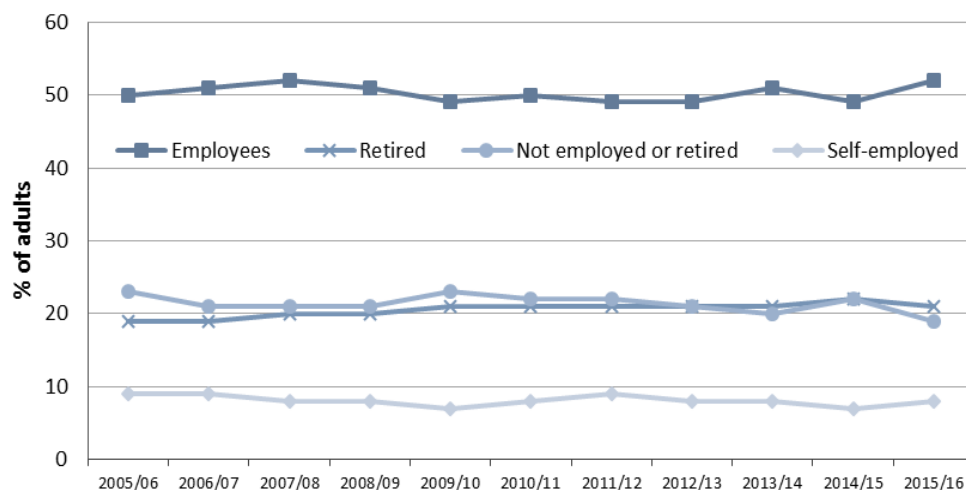


- Approximately one third of informal carers in Northern Ireland in 2015/16 were providing care to someone living outside their own household. The chart opposite shows that family members were the main recipients of informal care from both household and non-household members.
- In 2015/16, 62% of all informal carers provided care to someone living inside their own household, and 40% provided care to somebody living outside their household (some provided care to more than one person, therefore the total sums to more than 100%).
- Parents were the main recipients of informal care, with parents living outside the carer's household accounting for 21% of all informal care given.
- Spouses, partners and cohabittees were the main recipients of informal care within the carer's household, representing around one quarter of all informal care given.
- See **Supplementary Table S5.7** for full data.

Employment

The percentage of adults employed has remained stable between 2005/06 and 2015/16

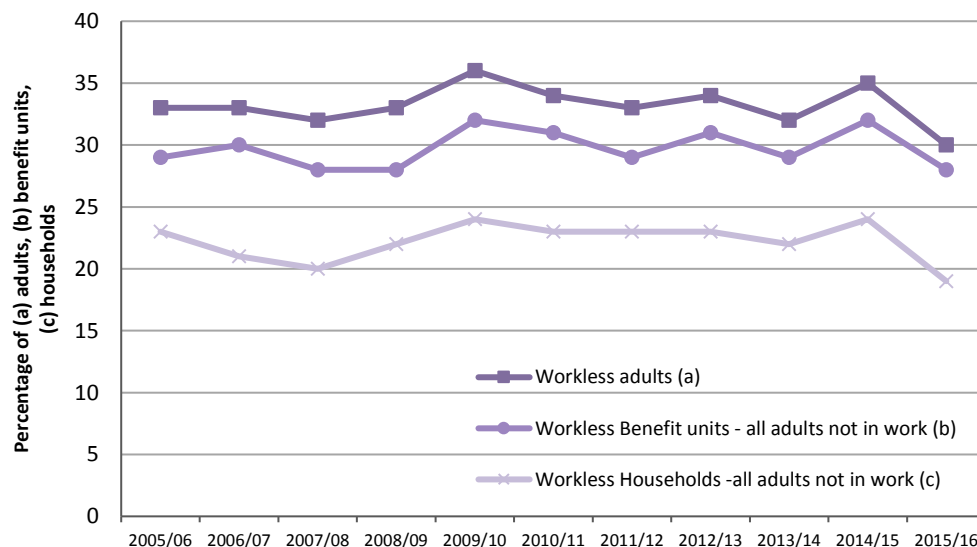
Employment status of adults, 2005/06 to 2015/16 Northern Ireland



- The chart opposite shows that in Northern Ireland, the employment status of adults has remained broadly stable over time. In 2015/16, 52% of adults were employees, including those in full and part-time work, while 8% of adults were self-employed. This compares to 50% and 9% of adults in 2005/06 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 an figures analysed elsewhere in this publication or associated data tables that use employment statistics as recorded in the FRS. The National Statistics sources for such data include the Labour Force Survey (<https://www.nisra.gov.uk/statistics/labour-market-and-social-welfare/labour-force-survey>) and the Annual Survey of Hours and Earnings (<https://www.nisra.gov.uk/statistics/labour-market-and-social-welfare/annual-survey-hours-and-earnings>).
- See **Supplementary Table S6.2** for full data.

Over the last 10 years 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, 2005/06 to 2015/16 Northern Ireland

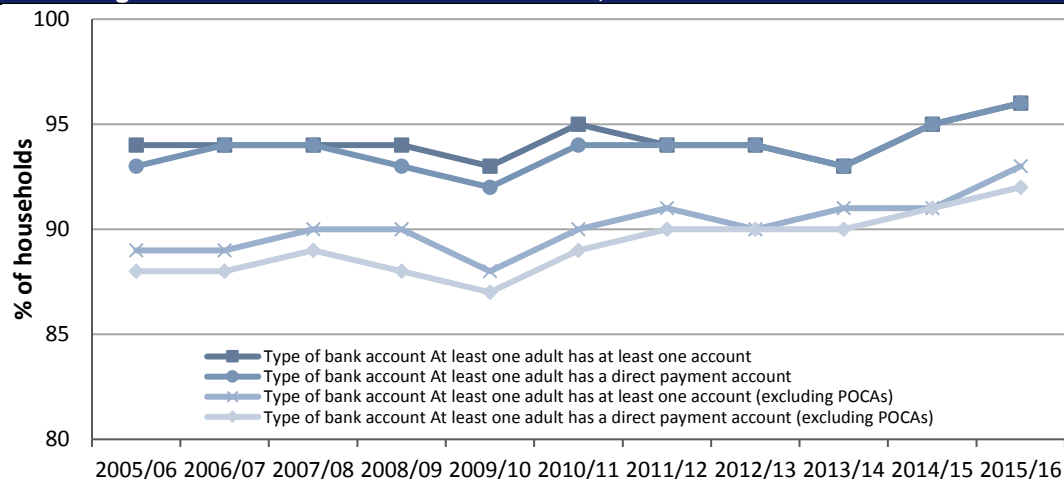


- The chart opposite looks at the numbers and percentages of adults, benefit units and households who were not in employment or self-employment (“workless”), restricted to households/benefit units containing at least one adult aged below 65.
- Those aged over 65 are often excluded from analysis of the labour market as after employment, retirement is the most common economic status (21% 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. The 2015/16 levels for Households, Benefit Units and adults are a new series low (matching 2007/08 and 2008/09 for Benefit Units).
- 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 87% in 2005/06 to 95% in 2015/16

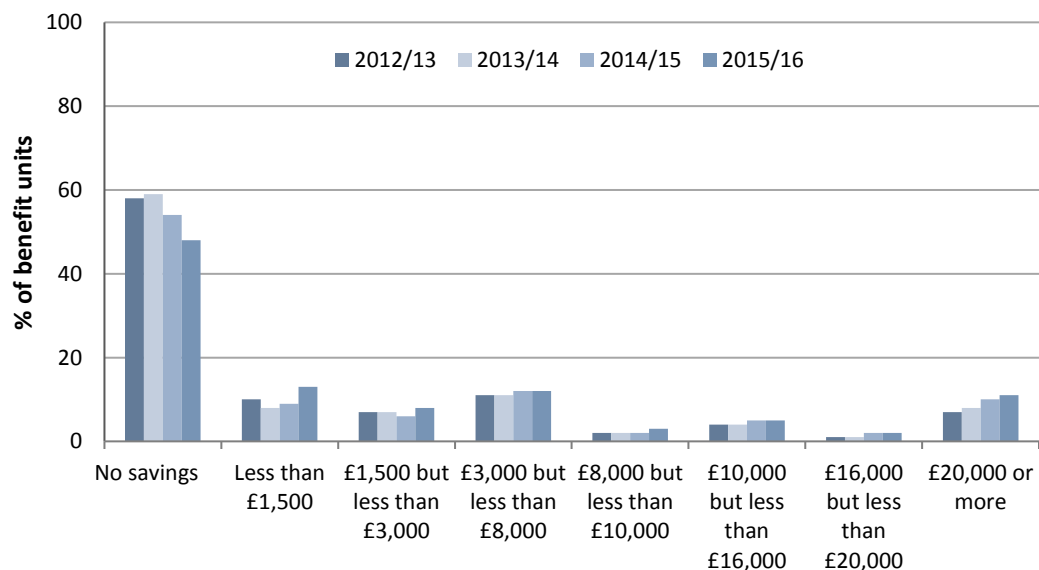
Percentage of households with a bank account, 2005/06 to 2015/16 Northern Ireland



- 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 slightly over time. For example, in 2005/06, 94% of households included at least one adult with a bank account that accepts direct payments, compared to 96% of households in 2015/16.
- 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 has been a slight upward trend in the proportion of benefit units with savings of £10,000 or more

Number and percentage of benefit units by amount of savings and investments, 2012/13 to 2015/16 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 2015/16. Conversely there has been a slight general upward trend on the proportion of benefit units with savings of £10,000 and over.
- 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.
- See **Supplementary Table S4**. For full data.

About these statistics

National Statistics

National Statistics status means that official statistics meet 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 are 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 a producer's 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.

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-0>

Other FRS Publications

Northern Ireland poverty bulletin

<https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-bulletin-2016-17>

Northern Ireland households below average income

<https://www.communities-ni.gov.uk/publications/households-below-average-income-northern-ireland-201617>

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.

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.