

Analysis of Local Government District (LGD)

This section contains information on all aspects of the HBAI analysed by Local Government District (LGD), also commonly referred to as District Council.

NI has a total of 26 District Councils, and due to a small sample size of cases in NI, many of these councils do not meet sample size requirements for analysis. For this reason 2002-03 and 2003-04 survey cases have been combined, resulting in a total of 16 District Councils being represented independently. A further 6 councils (Cookstown & Magherafelt, Larne & Moyle and Omagh & Strabane) have been combined and an 'Other' category has been created, which combines Antrim, Ballymoney, Carrickfergus and Limavady (see Figure A4.1).

Councils which have been combined have been selected purely to satisfy sample requirements, and not on a geographical basis.

Figure A4.1: Northern Ireland by LGD



KEY

- | | |
|----------------|----------------------------|
| 1 Ards | 11 Dungannon |
| 2 Armagh | 12 Fermanagh |
| 3 Ballymena | 13 Lisburn |
| 4 Banbridge | 14 Newry & Mourne |
| 5 Belfast | 15 Newtownabbey |
| 6 Castlereagh | 16 North Down |
| 7 Coleraine | 17 Cookstown & Magherafelt |
| 8 Craigavon | 18 Larne & Moyle |
| 9 Derry | 19 Omagh & Strabane |
| 10 Downpatrick | 20 Other |

It is hoped that in the 2004-05 publication, we will be in a position to provide analysis of at least a further six councils independently. It is unlikely that areas such as Moyle and Magherafelt will ever reach a sufficient sample size within any three year period.

The position of population groups in the overall income distribution.

All Individuals

Table A4.1 shows that Cookstown & Magherafelt and Omagh & Strabane are highly skewed towards the bottom of the income distribution, with over half of individuals in each area falling into the bottom two quintiles both BHC and AHC.

Individuals living in North Down are skewed towards the upper end of the distribution, with at least half of its population falling into the top two quintiles both BHC and AHC.

Figure A4.2(BHC): Proportion of individuals in top and bottom quintiles by District Council

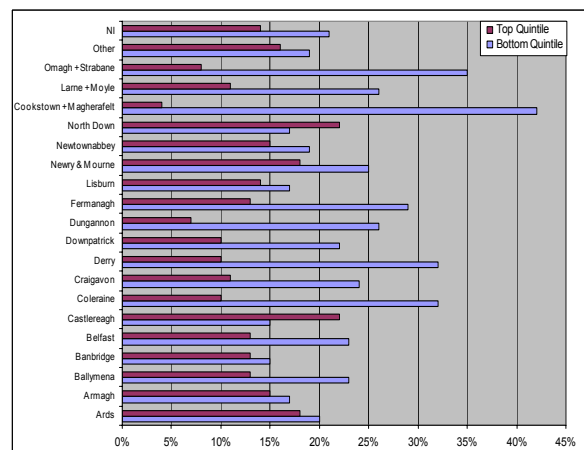


Figure A4.2 illustrates the difference between the top and bottom quintiles within each district council BHC. Clearly there is a vast disparity between these quintiles in Cookstown & Magherafelt and Omagh & Strabane with many more people falling to the bottom quintile. The opposite is true for councils such as Castlereagh and North Down, where the majority of individuals fall into the top quintile in the income distribution.

Children

Table A4.2 looks at the position of children in the income distribution. Forty-seven percent of children in Cookstown & Magherafelt fall into the bottom quintile BHC. Derry is also heavily skewed towards the bottom of the income distribution, with sixty-five percent between quintiles one and two. This is closely followed by Coleraine and Belfast at sixty-three and sixty percent respectively.

Councils such as Newry & Mourne and Newtownabbey have a relatively even distribution, although Newry and Mourne and Ards have the highest proportion of children falling into the top quintile AHC.

Working-age adults

Working-age adults are shown in Table A4.3. Castlereagh is shown to be skewed towards the upper end of the distribution, with almost one third of working-age adults falling into the top quintile. Cookstown & Magherafelt and Omagh & Strabane have the highest proportion in the bottom quintile (32% and 34% respectively AHC). Belfast, Newtownabbey and Lisburn all have a relatively even distribution across all quintiles.

Pensioners

Pensioners' position in the income distribution is shown in Table A4.4. Newtownabbey and Cookstown & Magherafelt were highly skewed towards the bottom quintiles, with at least seven in ten pensioners falling into the bottom two quintiles BHC. The same two areas follow the same pattern AHC. Fermanagh, Dungannon and Derry are also highly skewed toward the bottom end of the distribution BHC.

Councils such as Lisburn and North Down are highly skewed towards the top end of the distribution both BHC and AHC.

Composition of low-income groups

Tables A4.5 to A4.8 look at population groups below income thresholds in each district council, where the income thresholds used are 50% below the GB mean and 60% below the GB median. The analysis shows:

- More than one in seven individuals in NI below these thresholds (both BHC and AHC) live in Belfast, compared to councils such as Armagh and Banbridge where only one in fifty of the population fell below these thresholds.
- Approximately a quarter of children in Northern Ireland live in Belfast and Derry BHC, with the majority of children below these thresholds living in Belfast (15%). This pattern is similar on an AHC basis.
- Working-age adults follow the same pattern as children, with around a quarter spread between Derry & Belfast.
- While around one in eight pensioners below these thresholds live in Belfast, there is a significant number living in Downpatrick, Omagh & Strabane and Other (7% in each) (BHC).

Risk of falling into low-income groups

Tables A4.9 to A4.12 look at the risk of population groups falling below income thresholds in each district council. The analysis shows:

- Individuals in Cookstown & Magherafelt were most likely to be at risk of low income both BHC and AHC. This was closely followed by individuals in Omagh & Strabane.
- Individuals in Armagh, Banbridge, Castlereagh and Lisburn were less likely to be at risk.
- As with individuals, children in Cookstown & Magherafelt are most at risk of low-income, particularly AHC, where almost half the children are below 50% of the GB and 60% of the GB median.
- Children living in Armagh have the least risk of low-income.
- Working-age adults living in Omagh & Strabane or Cookstown & Magherafelt were most at risk of low-income on both a BHC and AHC basis. Approximately a third of working-age adults in these areas showed a risk.
- Working-age adults in Banbridge were least at risk on both a BHC and AHC basis, along with those in Armagh and Castlereagh.
- More than half of pensioners in Cookstown & Magherafelt were at risk of low-income (BHC). This decreased slightly AHC (47%), but this is still significantly higher than any other district council.
- Pensioners living in Lisburn were least at risk, although councils such as Belfast, Craigavon, Armagh, Castlereagh and Dungannon also showed low risk.
- On an AHC basis, there were no pensioners in Craigavon falling below 40% of the GB mean and 50% of the GB median.

**Table A4.1: Quintile distribution of income for individuals by
Local Government District**

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2003/04
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All individuals (thousands)
BHC						
Ards	20	14	29	19	18	62.4
Armagh	17	17	26	25	15	63.1
Ballymena	23	18	30	16	13	72.3
Banbridge	15	22	28	23	13	53.7
Belfast	23	25	24	15	13	216.7
Castlereagh	15	25	24	15	22	64.9
Coleraine	32	24	14	20	10	59.6
Craigavon	24	19	25	22	11	93.0
Derry	32	21	19	18	10	104.6
Downpatrick	22	21	22	26	10	87.4
Dungannon	26	27	25	16	7	51.6
Fermanagh	29	24	15	18	13	66.1
Lisburn	17	21	25	22	14	103.2
Newry & Mourne	25	24	22	11	18	56.7
Newtownabbey	19	17	26	22	15	99.4
North Down	17	15	18	28	22	86.0
Cookstown and Magherafelt ¹	42	14	28	13	4	53.0
Larne and Moyle ¹	26	19	24	20	11	45.9
Omagh and Strabane ¹	35	20	21	16	8	74.5
Other ²	19	23	25	16	16	157.6
Northern Ireland	23	21	24	19	13	1,671.8
AHC						
Ards	14	17	29	18	21	62.4
Armagh	10	23	21	29	17	63.1
Ballymena	21	15	31	17	16	72.3
Banbridge	10	22	29	25	14	53.7
Belfast	20	26	22	18	13	216.7
Castlereagh	13	24	25	16	22	64.9
Coleraine	27	25	17	20	11	59.6
Craigavon	17	21	26	23	13	93.0
Derry	23	27	21	17	11	104.6
Downpatrick	18	21	24	26	12	87.4
Dungannon	23	28	25	15	9	51.6
Fermanagh	23	25	14	24	13	66.1
Lisburn	13	24	20	27	16	103.2
Newry & Mourne	21	28	22	10	19	56.7
Newtownabbey	13	23	21	26	16	99.4
North Down	14	15	17	31	23	86.0
Cookstown and Magherafelt ¹	38	15	29	13	6	53.0
Larne and Moyle ¹	20	23	24	20	12	45.9
Omagh and Strabane ¹	34	17	24	13	12	74.5
Other ²	16	24	24	18	18	157.6
Northern Ireland	19	23	23	20	15	1,671.8

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.2: Quintile distribution of income for children by Local Government District

Percentage of Children	Net equivalised disposable household income					Source: FRS 2003/04
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All Children (thousands)
BHC						
Ards	24	10	30	14	23	12.6
Armagh	18	25	28	21	8	14.1
Ballymena	27	17	34	14	8	19.3
Banbridge	17	26	25	21	12	14.1
Belfast	30	30	19	10	11	56.3
Castlereagh	16	28	27	15	14	15.0
Coleraine	42	21	9	18	10	17.5
Craigavon	28	19	25	19	8	29.6
Derry	42	23	17	10	9	28.6
Downpatrick	19	25	26	23	7	20.5
Dungannon	30	29	16	17	8	15.3
Fermanagh	28	29	11	17	14	18.7
Lisburn	21	31	18	21	10	22.7
Newry & Mourne	29	22	19	11	18	18.7
Newtownabbey	17	21	28	21	13	26.2
North Down	23	15	19	24	19	20.1
Cookstown and Magherafelt ¹	47	11	31	8	2	13.7
Larne and Moyle ¹	41	13	24	18	3	9.5
Omagh and Strabane ¹	35	24	22	13	6	22.1
Other ²	23	26	29	11	11	40.9
Northern Ireland	28	23	23	16	11	435.7
AHC						
Ards	15	17	33	15	21	12.6
Armagh	10	35	22	24	8	14.1
Ballymena	25	16	34	16	10	19.3
Banbridge	14	26	27	21	12	14.1
Belfast	26	34	19	10	12	56.3
Castlereagh	23	23	26	14	14	15.0
Coleraine	35	26	9	20	10	17.5
Craigavon	24	20	26	19	11	29.6
Derry	31	30	21	10	9	28.6
Downpatrick	19	25	28	20	8	20.5
Dungannon	32	27	16	17	8	15.3
Fermanagh	28	23	13	22	14	18.7
Lisburn	17	33	12	28	10	22.7
Newry & Mourne	23	29	20	7	21	18.7
Newtownabbey	15	26	22	23	14	26.2
North Down	21	19	17	24	19	20.1
Cookstown and Magherafelt ¹	48	8	33	10	2	13.7
Larne and Moyle ¹	33	22	25	18	3	9.5
Omagh and Strabane ¹	38	15	28	11	8	22.1
Other ²	19	28	30	10	13	40.9
Northern Ireland	24	25	23	16	12	435.7

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.3: Quintile distribution of income for working age adults by Local Government District

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
BHC						
Ards	16	13	30	21	20	41.5
Armagh	13	13	25	28	21	38.4
Ballymena	19	18	30	17	17	44.1
Banbridge	12	19	29	24	17	32.9
Belfast	19	20	24	20	17	120.7
Castlereagh	11	21	24	14	31	36.3
Coleraine	29	26	14	19	12	32.7
Craigavon	21	18	23	25	12	49.9
Derry	29	18	21	21	11	67.0
Downpatrick	18	20	22	29	12	51.2
Dungannon	24	23	32	14	7	29.6
Fermanagh	26	23	15	21	15	38.4
Lisburn	16	20	27	19	18	64.4
Newry & Mourne	22	24	23	11	20	31.7
Newtownabbey	15	12	28	25	20	60.1
North Down	12	12	17	35	25	50.0
Cookstown and Magherafelt ¹	37	14	29	15	4	31.9
Larne and Moyle ¹	18	21	25	24	12	26.9
Omagh and Strabane ¹	35	21	20	13	11	39.0
Other ²	17	20	24	19	20	94.5
Northern Ireland	20	19	24	21	16	981.3
AHC						
Ards	13	15	27	20	25	41.5
Armagh	9	17	20	31	23	38.4
Ballymena	17	15	32	16	21	44.1
Banbridge	6	21	28	27	17	32.9
Belfast	19	20	23	22	16	120.7
Castlereagh	10	20	23	16	31	36.3
Coleraine	25	24	19	20	12	32.7
Craigavon	15	19	25	25	15	49.9
Derry	22	24	22	21	12	67.0
Downpatrick	14	18	25	29	14	51.2
Dungannon	21	23	31	14	10	29.6
Fermanagh	22	23	13	27	15	38.4
Lisburn	12	24	21	25	18	64.4
Newry & Mourne	21	29	20	10	21	31.7
Newtownabbey	11	18	21	31	20	60.1
North Down	10	12	16	36	26	50.0
Cookstown and Magherafelt ¹	32	17	28	16	7	31.9
Larne and Moyle ¹	15	24	23	25	13	26.9
Omagh and Strabane ¹	34	18	22	12	13	39.0
Other ²	16	19	24	20	22	94.5
Northern Ireland	17	20	23	23	18	981.3

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

**Table A4.4: Quintile distribution of income for pensioners by
Local Government District**

Percentage of Pensioners	Net equivalised disposable household income					All Pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
BHC						
Ards	32	23	29	13	3	8.3
Armagh	32	19	30	17	1	10.5
Ballymena	37	22	20	17	3	8.9
Banbridge	22	27	28	23	0	6.7
Belfast	22	30	31	9	7	39.7
Castlereagh	25	31	19	18	7	13.5
Coleraine	24	27	20	25	4	9.4
Craigavon	22	24	32	12	10	13.4
Derry	24	39	14	17	6	9.0
Downpatrick	38	20	15	21	7	15.8
Dungannon	22	44	17	17	0	6.7
Fermanagh	45	21	22	9	3	8.9
Lisburn	16	14	29	32	9	16.2
Newry & Mourne	26	27	29	8	11	6.3
Newtownabbey	39	34	16	10	1	13.1
North Down	23	23	21	13	19	15.8
Cookstown and Magherafelt ¹	55	15	18	10	3	7.3
Larne and Moyle ¹	31	19	19	13	18	9.5
Omagh and Strabane ¹	35	15	19	27	4	13.5
Other ²	23	29	23	15	9	22.2
Northern Ireland	28	25	23	16	7	254.7
AHC						
Ards	18	32	29	15	5	8.3
Armagh	14	29	21	29	7	10.5
Ballymena	32	17	24	24	3	8.9
Banbridge	16	15	38	28	3	6.7
Belfast	18	31	25	18	8	39.7
Castlereagh	12	33	27	20	7	13.5
Coleraine	18	24	25	24	9	9.4
Craigavon	9	28	32	21	10	13.4
Derry	12	47	16	15	10	9.0
Downpatrick	29	24	14	21	12	15.8
Dungannon	8	52	21	13	6	6.7
Fermanagh	21	35	23	18	3	8.9
Lisburn	11	16	26	32	15	16.2
Newry & Mourne	20	21	33	17	9	6.3
Newtownabbey	20	43	21	12	4	13.1
North Down	15	23	19	22	21	15.8
Cookstown and Magherafelt ¹	45	21	22	3	10	7.3
Larne and Moyle ¹	21	23	26	11	19	9.5
Omagh and Strabane ¹	26	18	21	19	16	13.5
Other ²	13	35	17	22	13	22.2
Northern Ireland	18	29	23	20	10	254.7

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.5: Composition of low-income groups of individuals by Local Government District

Percentage of individuals	Income Thresholds						All individuals
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Ards	3	3	3	3	4	3	4
Armagh	1	2	3	2	2	3	4
Ballymena	5	5	4	5	5	5	4
Banbridge	2	2	2	2	2	2	3
Belfast	15	13	14	16	14	13	13
Castlereagh	3	3	3	3	2	3	4
Coleraine	5	5	5	5	5	5	4
Craigavon	4	5	5	4	5	6	6
Derry	7	8	8	8	8	8	6
Downpatrick	5	4	5	5	4	5	5
Dungannon	3	3	4	3	3	4	3
Fermanagh	5	5	4	5	5	4	4
Lisburn	4	4	5	4	4	5	6
Newry & Mourne	4	4	4	4	4	4	3
Newtownabbey	3	5	4	3	4	4	6
North Down	3	4	4	3	4	4	5
Cookstown and Magherafelt ¹	7	6	5	8	6	5	3
Larne and Moyle ¹	4	3	3	3	3	3	3
Omagh and Strabane ¹	8	7	6	8	7	7	4
Other ²	7	9	9	6	9	8	9
Northern Ireland	174	344	526	189	336	484	1,675
AHC							
Ards	3	3	3	3	3	3	4
Armagh	2	2	3	3	2	3	4
Ballymena	6	4	4	5	4	4	4
Banbridge	2	1	2	2	2	2	3
Belfast	16	13	13	17	14	13	13
Castlereagh	3	3	3	3	3	3	4
Coleraine	4	5	5	4	5	5	4
Craigavon	6	5	5	6	5	5	6
Derry	8	8	8	9	8	8	6
Downpatrick	5	5	5	5	5	5	5
Dungannon	4	4	4	4	4	3	3
Fermanagh	4	5	5	5	5	5	4
Lisburn	4	5	6	4	5	6	6
Newry & Mourne	4	4	4	4	4	4	3
Newtownabbey	4	5	4	4	5	4	6
North Down	2	4	4	2	4	3	5
Cookstown and Magherafelt ¹	6	6	5	6	6	6	3
Larne and Moyle ¹	4	3	3	3	3	3	3
Omagh and Strabane ¹	7	8	7	7	8	6	4
Other ²	6	8	8	6	8	8	9
Northern Ireland	206	354	520	217	343	480	1,675

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.6: Composition of low-income groups of children by Local Government District

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Ards	2	3	2	2	3	2	3
Armagh	1	2	2	2	1	2	3
Ballymena	5	5	4	4	5	5	4
Banbridge	2	2	2	2	2	2	3
Belfast	17	15	15	18	15	14	13
Castlereagh	4	2	3	3	2	2	3
Coleraine	6	6	6	6	6	6	4
Craigavon	7	7	7	7	7	7	7
Derry	8	9	9	8	9	9	7
Downpatrick	4	2	4	4	3	4	5
Dungannon	3	3	4	3	3	5	4
Fermanagh	6	5	4	5	5	4	4
Lisburn	3	3	5	3	4	5	5
Newry & Mourne	4	4	4	4	5	4	4
Newtownabbey	1	4	3	1	3	3	6
North Down	2	4	4	2	4	4	5
Cookstown and Magherafelt ¹	8	5	4	9	5	5	3
Larne and Moyle ¹	4	3	3	4	3	3	2
Omagh and Strabane ¹	8	7	6	8	7	7	5
Other ²	4	9	8	4	9	7	9
Northern Ireland	47	108	156	51	106	147	434
AHC							
Ards	2	2	2	2	2	2	3
Armagh	2	2	3	2	2	2	3
Ballymena	5	4	4	5	4	4	4
Banbridge	2	2	2	2	2	2	3
Belfast	18	14	15	17	13	14	13
Castlereagh	4	3	3	4	3	3	3
Coleraine	5	6	6	4	6	6	4
Craigavon	8	7	6	8	7	6	7
Derry	8	9	8	9	9	9	7
Downpatrick	4	3	4	4	3	4	5
Dungannon	4	5	5	4	4	4	4
Fermanagh	4	4	4	5	5	4	4
Lisburn	4	4	6	3	4	5	5
Newry & Mourne	4	5	5	4	5	5	4
Newtownabbey	3	4	3	3	4	3	6
North Down	1	4	4	2	4	4	5
Cookstown and Magherafelt ¹	7	6	4	7	6	5	3
Larne and Moyle ¹	4	3	3	4	3	3	2
Omagh and Strabane ¹	6	8	6	7	8	6	5
Other ²	4	7	8	5	7	7	9
Northern Ireland	63	114	162	69	113	152	434

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.7: Composition of low-income groups of working age adults by Local Government District

	Percentage of working-age adults						Source: FRS 2003/04
	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Ards	4	4	4	3	4	3	4
Armagh	1	2	3	2	2	3	4
Ballymena	5	4	5	5	5	5	4
Banbridge	1	1	2	1	1	2	3
Belfast	16	13	13	16	13	12	12
Castlereagh	2	2	2	2	2	2	4
Coleraine	5	4	5	5	5	5	3
Craigavon	4	5	5	4	5	5	5
Derry	9	10	9	10	9	9	7
Downpatrick	4	4	4	4	3	5	5
Dungannon	4	4	4	4	4	4	3
Fermanagh	6	5	5	5	5	5	4
Lisburn	4	4	6	4	4	6	7
Newry & Mourne	4	4	4	4	4	4	3
Newtownabbey	4	5	4	3	4	4	6
North Down	3	3	3	3	3	3	5
Cookstown and Magherafelt ¹	6	6	5	6	7	5	3
Larne and Moyle ¹	3	2	3	3	2	2	3
Omagh and Strabane ¹	8	8	7	8	7	7	4
Other ²	8	9	9	8	10	9	10
Northern Ireland	95	170	261	101	167	241	984
AHC							
Ards	3	3	4	3	4	4	4
Armagh	3	2	3	3	2	3	4
Ballymena	5	4	5	5	4	4	4
Banbridge	1	1	2	1	1	2	3
Belfast	16	13	12	17	13	12	12
Castlereagh	2	2	3	2	2	2	4
Coleraine	5	6	5	4	5	5	3
Craigavon	5	5	4	5	4	5	5
Derry	10	10	8	10	9	9	7
Downpatrick	4	4	4	4	4	4	5
Dungannon	4	4	4	4	4	3	3
Fermanagh	4	5	5	5	5	6	4
Lisburn	4	6	7	4	5	6	7
Newry & Mourne	4	4	4	4	4	4	3
Newtownabbey	4	4	4	3	4	4	6
North Down	2	3	3	2	3	3	5
Cookstown and Magherafelt ¹	5	6	5	6	6	6	3
Larne and Moyle ¹	3	2	3	3	2	2	3
Omagh and Strabane ¹	7	8	7	7	8	7	4
Other ²	7	8	9	7	9	8	10
Northern Ireland	115	184	265	119	177	243	984

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.8 : Composition of low-income groups of pensioners by Local Government District

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Ards	4	4	4	4	4	4	3
Armagh	3	4	4	3	3	4	4
Ballymena	7	5	4	7	5	4	4
Banbridge	3	2	2	3	2	2	3
Belfast	11	13	14	11	13	13	16
Castlereagh	4	4	5	4	4	5	5
Coleraine	4	3	3	4	3	3	4
Craigavon	2	3	4	2	3	4	5
Derry	3	3	4	3	3	4	4
Downpatrick	11	8	7	11	8	7	6
Dungannon	1	2	3	1	2	3	3
Fermanagh	3	5	4	3	6	5	4
Lisburn	4	4	4	4	4	4	6
Newry & Mourne	2	2	2	3	2	2	2
Newtownabbey	6	6	6	5	6	6	5
North Down	6	6	5	5	6	5	6
Cookstown and Magherafelt ¹	8	6	4	9	6	5	3
Larne and Moyle ¹	4	5	4	5	5	4	4
Omagh and Strabane ¹	8	7	5	8	7	6	5
Other ²	7	7	10	6	7	10	9
Northern Ireland	32	66	109	37	63	96	257
AHC							
Ards	5	4	3	4	3	4	3
Armagh	3	4	5	4	4	4	4
Ballymena	7	5	4	7	6	5	4
Banbridge	4	2	2	4	2	2	3
Belfast	14	13	15	15	14	14	16
Castlereagh	3	4	4	3	4	4	5
Coleraine	2	3	3	2	3	3	4
Craigavon	3	3	5	3	3	5	5
Derry	3	3	4	3	2	4	4
Downpatrick	9	9	7	10	10	7	6
Dungannon	1	2	3	1	2	2	3
Fermanagh	4	5	5	4	5	6	4
Lisburn	4	4	4	4	4	3	6
Newry & Mourne	3	3	2	3	3	2	2
Newtownabbey	5	7	8	5	6	7	5
North Down	3	5	5	3	5	4	6
Cookstown and Magherafelt ¹	6	7	5	6	7	5	3
Larne and Moyle ¹	5	4	4	5	4	5	4
Omagh and Strabane ¹	8	7	6	8	7	6	5
Other ²	9	5	7	8	6	8	9
Northern Ireland	28	56	93	28	53	85	257

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.9: Risk of being in low-income groups of individuals by Local Government District

Percentage of individuals	Income Thresholds						All individuals (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Ards	9	19	26	10	19	23	62.4
Armagh	4	13	24	6	11	21	63.1
Ballymena	13	22	32	13	22	31	72.3
Banbridge	6	11	22	7	11	18	53.7
Belfast	12	21	34	14	21	28	216.7
Castlereagh	8	14	26	9	12	19	64.9
Coleraine	14	27	41	16	27	38	59.6
Craigavon	8	19	30	9	19	28	93.0
Derry	13	27	39	15	26	38	104.6
Downpatrick	11	18	28	11	15	27	87.4
Dungannon	11	22	39	11	21	36	51.6
Fermanagh	14	27	36	15	26	32	66.1
Lisburn	7	12	28	7	12	25	103.2
Newry & Mourne	12	22	34	13	22	30	56.7
Newtownabbey	6	16	23	6	14	20	99.4
North Down	7	16	23	7	15	21	86.0
Cookstown and Magherafelt ¹	23	39	48	27	39	46	53.0
Larne and Moyle ¹	14	22	34	14	22	29	45.9
Omagh and Strabane ¹	19	34	46	21	32	45	74.5
Other ²	8	19	30	8	19	26	157.6
Northern Ireland	11	21	32	11	20	29	1,671.8
AHC							
Ards	10	17	26	10	16	26	62.4
Armagh	8	12	26	9	11	20	63.1
Ballymena	16	21	33	16	21	29	72.3
Banbridge	7	10	20	7	10	20	53.7
Belfast	16	22	33	17	21	29	216.7
Castlereagh	9	15	24	9	14	19	64.9
Coleraine	15	33	43	15	29	40	59.6
Craigavon	13	19	28	13	18	26	93.0
Derry	17	29	39	18	26	38	104.6
Downpatrick	12	19	29	12	19	25	87.4
Dungannon	16	25	39	17	24	31	51.6
Fermanagh	13	25	39	16	24	38	66.1
Lisburn	8	17	30	8	15	26	103.2
Newry & Mourne	15	27	38	15	24	31	56.7
Newtownabbey	8	16	23	8	16	21	99.4
North Down	5	15	22	6	15	19	86.0
Cookstown and Magherafelt ¹	24	39	49	26	39	49	53.0
Larne and Moyle ¹	17	21	35	17	20	32	45.9
Omagh and Strabane ¹	20	37	46	22	36	40	74.5
Other ²	8	17	28	9	16	23	157.6
Northern Ireland	13	21	32	13	20	28	1,671.8

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.10: Risk of being in low-income groups of children by Local Government District

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Ards	9	22	24	9	22	24	12.6
Armagh	4	14	24	6	9	19	14.1
Ballymena	12	26	34	12	26	34	19.3
Banbridge	7	14	23	7	14	23	14.1
Belfast	14	29	45	17	27	36	56.3
Castlereagh	12	16	33	12	14	22	15.0
Coleraine	17	37	53	18	37	51	17.5
Craigavon	12	26	36	13	26	35	29.6
Derry	13	34	51	15	33	48	28.6
Downpatrick	10	13	29	10	13	27	20.5
Dungannon	9	24	47	9	22	44	15.3
Fermanagh	15	27	36	15	27	29	18.7
Lisburn	7	16	37	7	16	33	22.7
Newry & Mourne	11	26	38	11	26	35	18.7
Newtownabbey	3	16	21	3	13	18	26.2
North Down	5	22	31	5	20	29	20.1
Cookstown and Magherafelt ¹	28	41	53	35	41	52	13.7
Larne and Moyle ¹	21	35	51	21	35	48	9.5
Omagh and Strabane ¹	19	35	45	20	33	45	22.1
Other ²	5	23	31	5	22	25	40.9
Northern Ireland	11	25	37	12	24	34	435.7
AHC							
Ards	11	19	28	11	19	28	12.6
Armagh	8	12	32	9	12	25	14.1
Ballymena	18	25	36	18	25	33	19.3
Banbridge	10	14	24	10	14	24	14.1
Belfast	21	29	43	23	27	38	56.3
Castlereagh	17	23	35	17	23	29	15.0
Coleraine	18	41	54	18	38	49	17.5
Craigavon	19	28	31	19	25	31	29.6
Derry	19	36	49	23	36	49	28.6
Downpatrick	14	19	35	14	19	30	20.5
Dungannon	19	35	50	21	32	39	15.3
Fermanagh	15	28	34	19	28	33	18.7
Lisburn	11	20	41	11	19	36	22.7
Newry & Mourne	14	31	44	14	29	37	18.7
Newtownabbey	8	18	21	9	18	19	26.2
North Down	5	23	32	8	23	27	20.1
Cookstown and Magherafelt ¹	32	48	53	37	48	53	13.7
Larne and Moyle ¹	30	33	52	30	33	50	9.5
Omagh and Strabane ¹	19	40	47	23	40	42	22.1
Other ²	7	20	31	8	19	27	40.9
Northern Ireland	15	27	38	17	26	34	435.7

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.11: Risk of being in low-income groups of working age adults by Local Government District

Percentage of working-age adults	Income Thresholds						All working-age adults (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Ards	9	15	23	9	15	19	41.5
Armagh	3	10	19	5	9	17	38.4
Ballymena	10	17	28	11	17	27	44.1
Banbridge	4	7	19	4	7	14	32.9
Belfast	13	18	29	14	18	24	120.7
Castlereagh	7	10	17	7	9	13	36.3
Coleraine	14	24	38	15	24	34	32.7
Craigavon	7	17	26	8	17	25	49.9
Derry	13	25	34	15	23	33	67.0
Downpatrick	7	14	22	7	11	22	51.2
Dungannon	12	21	32	12	21	31	29.6
Fermanagh	14	24	33	14	24	30	38.4
Lisburn	6	11	26	6	11	24	64.4
Newry & Mourne	13	21	30	14	21	27	31.7
Newtownabbey	6	13	18	6	11	16	60.1
North Down	6	12	16	6	11	15	50.0
Cookstown and Magherafelt ¹	18	35	44	20	35	41	31.9
Larne and Moyle ¹	11	15	25	11	15	21	26.9
Omagh and Strabane ¹	19	33	48	20	31	46	39.0
Other ²	8	17	25	8	17	22	94.5
Northern Ireland	10	18	27	10	17	25	981.3
AHC							
Ards	9	15	23	9	15	23	41.5
Armagh	8	10	21	9	10	16	38.4
Ballymena	15	17	29	15	17	24	44.1
Banbridge	5	6	17	5	6	17	32.9
Belfast	16	20	28	17	19	25	120.7
Castlereagh	7	11	19	7	10	14	36.3
Coleraine	16	32	42	16	27	39	32.7
Craigavon	12	17	24	12	15	22	49.9
Derry	17	27	35	18	24	33	67.0
Downpatrick	10	15	23	10	15	21	51.2
Dungannon	17	23	34	17	21	27	29.6
Fermanagh	13	23	38	15	22	37	38.4
Lisburn	7	17	28	7	14	24	64.4
Newry & Mourne	16	24	35	16	22	28	31.7
Newtownabbey	7	13	18	7	13	17	60.1
North Down	6	11	17	6	11	15	50.0
Cookstown and Magherafelt ¹	20	33	45	22	33	45	31.9
Larne and Moyle ¹	13	16	27	13	15	23	26.9
Omagh and Strabane ¹	22	38	49	23	37	41	39.0
Other ²	8	17	25	9	16	20	94.5
Northern Ireland	12	19	28	13	18	25	981.3

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

Table A4.12: Risk of being in low-income groups of pensioners by Local Government District

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Ards	15	32	45	18	32	40	8.3
Armagh	9	21	40	10	18	37	10.5
Ballymena	27	37	46	27	34	41	8.9
Banbridge	16	22	33	18	22	29	6.7
Belfast	9	20	35	10	20	29	39.7
Castlereagh	10	21	40	10	18	32	13.5
Coleraine	13	21	30	14	21	25	9.4
Craigavon	4	16	33	4	16	25	13.4
Derry	12	21	43	12	21	41	9.0
Downpatrick	22	34	46	25	30	42	15.8
Dungannon	5	18	49	5	18	37	6.7
Fermanagh	12	38	48	14	38	46	8.9
Lisburn	8	14	24	8	14	20	16.2
Newry & Mourne	12	21	35	17	21	31	6.3
Newtownabbey	15	31	48	15	27	42	13.1
North Down	12	23	34	12	23	29	15.8
Cookstown and Magherafelt ¹	35	53	58	42	53	58	7.3
Larne and Moyle ¹	14	31	40	18	29	34	9.5
Omagh and Strabane ¹	20	33	40	22	33	40	13.5
Other ²	11	20	47	11	20	41	22.2
Northern Ireland	13	25	40	14	24	35	254.7
AHC							
Ards	15	26	37	15	18	35	8.3
Armagh	7	18	39	11	17	31	10.5
Ballymena	21	32	44	21	32	44	8.9
Banbridge	15	16	27	15	16	27	6.7
Belfast	9	18	33	10	18	29	39.7
Castlereagh	5	17	23	5	16	22	13.5
Coleraine	6	19	26	6	18	26	9.4
Craigavon	0	10	32	0	9	29	13.4
Derry	9	18	42	9	12	35	9.0
Downpatrick	16	31	41	17	31	33	15.8
Dungannon	5	13	36	5	13	25	6.7
Fermanagh	11	28	52	11	26	52	8.9
Lisburn	7	14	20	7	14	17	16.2
Newry & Mourne	14	25	33	14	20	29	6.3
Newtownabbey	10	27	52	10	24	42	13.1
North Down	6	17	25	6	15	22	15.8
Cookstown and Magherafelt ¹	23	49	59	23	47	59	7.3
Larne and Moyle ¹	14	21	40	14	21	38	9.5
Omagh and Strabane ¹	17	28	38	17	26	36	13.5
Other ²	11	13	30	11	13	27	22.2
Northern Ireland	11	21	35	11	19	31	254.7

¹ Two LGDs combined due to sample size requirements

² Remaining LGDs (of Antrim, Ballymoney, Carrickfergus and Limavady) combined due to sample size requirements to create the category 'Other'

HOUSEHOLDS BELOW AVERAGE INCOME

An analysis of the income distribution in Northern Ireland 2003/04

Households Below Average Income (HBAI) uses household disposable incomes, adjusted for household size and composition, as a proxy for material living standards or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live.

This report is the second in the Northern Ireland HBAI series and principally gives information on the income distribution in Northern Ireland for 2003/04 using cross sectional data from the DSD Family Resources Survey.

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