

### Whole population

- ◆ **More than half of NI's population have incomes of less than £300 per week.**
- ◆ **Individuals living in families with one or more disabled adults were more at risk of low-income than those in families with none.**
- ◆ **Individuals living in families with at least one disabled child and at least one disabled adult were at a particularly high risk of low income.**
- ◆ **Individuals in workless families were much more likely to live in low income than those with one or more adults in full-time work.**
- ◆ **Families with children were more at risk of low incomes than those without children. Lone parent families were particularly at risk.**
- ◆ **Single female pensioners had a higher risk of being in low income than single male pensioners.**
- ◆ **Individuals living in families where the head is Protestant were less at risk of experiencing low income than those living in families headed by a Catholic.**
- ◆ **Individuals living in NIHE or Privately Rented properties were more likely to be in low income than those who owned their homes.**
- ◆ **Individuals living in the West of the Province or Belfast were most at risk of being in low income. Those living in the East of the Province were least at risk.**
- ◆ **Three in ten individuals living in low income families did not have a bank account; seven in ten had no savings.**
- ◆ **GB has a higher proportion of individuals in the upper income bands (£400+).**

## Introduction

This chapter analyses the entire Northern Ireland population and the position of various groups in the income distribution in 2002/03. Possible links to family or household characteristics are also examined in more detail.

## Income by Economic Status

Figure 3.1 below shows the number of individuals falling into each income quintile in Northern Ireland, BHC.

Between 22% and 23% of the NI population fell into each of the bottom three quintiles, equating to approximately 370,000 individuals in each of these. Individuals living in workless families made up the largest proportion of the bottom two quintiles. The third and fourth quintiles saw a decreasing proportion of people in workless families and an increasing proportion in working families. Only a very small proportion of workless families were found in the top quintile. This demonstrates the close relationship between worklessness and low incomes.

**Figure 3.1 (BHC): Proportion of economic types within income quintiles**

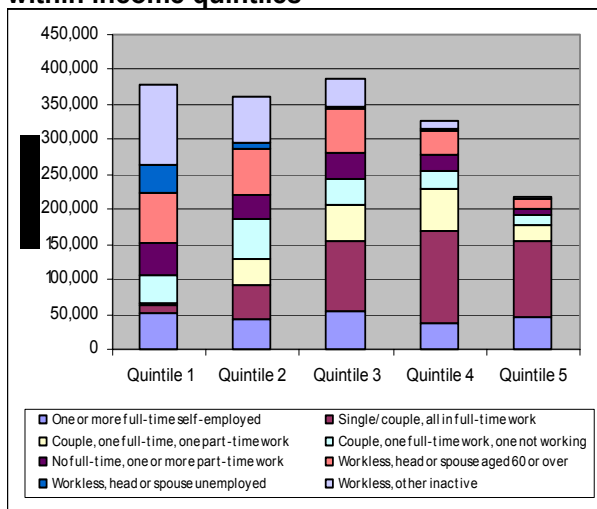


Table 3.1 shows the distribution of individuals according to the economic status of the family in which they live. This further illustrates that individuals living in workless families were highly skewed towards the bottom of the income distribution, with more than nine out of ten individuals in workless families with an unemployed head of household or spouse, and almost eight out of ten individuals in the “other inactive” category in the bottom two quintiles, before housing costs.

Families where the head or spouse was aged 60 or over were also shown to be over-represented at the bottom of the income distribution, with more than half of individuals in this categories falling into the bottom two quintiles, before housing costs.

The families with full-time workers were distributed differently, with singles or couples working full-time found to have been highly skewed towards the top of the income distribution.

Families with one or more individuals working on a full-time self-employed basis were slightly concentrated at the extremes of the income distribution. It should be noted however, that the incomes of the self-employed are often not a good proxy for their living standards.

Families with couples where one worked full-time and the other worked part-time fell mainly into the middle to top quintiles, whilst those with couples where one worked full-time and the other didn't work, fell mainly into the bottom to middle quintiles.

## Income by Family Type

The income distribution for individuals by the family type of the benefit unit in which they lived is also examined (Table 3.1).

Pensioner benefit units were skewed towards the bottom of the income distribution. 52% of individuals in pensioner couple benefit units and 54% of single pensioners had incomes in the bottom two quintiles. In the lowest quintile, the proportion of male single pensioners was lower than that for single female pensioners, at 22% and 25% respectively.

Families without children were more likely to have incomes at the top of the income distribution. Lone parent families had the highest concentration of low incomes, with more than two in five having incomes in the bottom quintile. Those couples with children had a more even spread across the distribution.

## Gender and Adulthood

Table 3.1 also shows the gender/children spread across the income distribution. Children were skewed towards the lower quintiles, with approximately a half falling into the bottom two quintiles. Adult females were slightly more likely to be in the bottom two quintiles than males, and less likely to be in the top two quintiles.

## Religion

For analysis by religion, individuals have been classified according to the religion of the head of household (see Appendix 1 for a definition of head of household). It should therefore be noted that information on households of mixed composition is lost. Protestant households had a relatively even spread across the income

quintiles, whilst Catholic households were skewed towards the bottom quintiles, with more Catholic householders (24%) in the lowest income quintile than Protestant householders (23%). There was also a slightly higher proportion of Protestant householders (13%) than Catholic householders (10%) found in the top income quintile, however when taking the top two income quintiles together this increased to 33% and 28%, respectively.

Those stating that they were of other religious denominations were skewed towards the upper end of the income distribution whilst those who reported to have no religion and those who were unwilling to answer were more evenly spread across the distribution.

## Disability

For this analysis, disability is defined as having a long-term illness, disability or infirmity that limits the activity of the individual in some way. No adjustment is made to disposable household income to take into account any additional costs that may be incurred due to the illness or disability in question. This means that the position in the income distribution of these groups, as shown here, may be somewhat upwardly biased.

Table 3.2 shows the income distribution of families with and without disabled adults and/or children. Families with one or more disabled children are clearly shown to be skewed towards the bottom quintiles than those with none. Families with one or more disabled adults were found to be slightly less skewed towards the lower end of the income distribution, with 59% falling into the bottom two quintiles before housing costs, compared to those with one or more disabled children, at 60%. Approximately four in five families in which one or more children and one or more adults had a disability, were found to have income in the lowest two quintiles, before housing costs.

## Tenure

### *Before Housing Costs:*

Approximately three-quarters of individuals living in NIHE properties had incomes in the bottom two quintiles. Between 59% and 66% of individuals living in Housing Association, Private Rented or Other properties had income in the bottom two quintiles. Individuals with a mortgage were under-represented in the lower quintiles, with 44% with incomes in the upper two quintiles.

### *After Housing Costs:*

The proportion of individuals in the top two income

quintiles increased from 34% to 43% for those living in properties which were owned outright after housing costs had been deducted, and from 12% to 19% for those in the tenure type grouped as Other.

Figures shown for Housing Association tenants should be treated with caution due to the small sample size.

## Bank Accounts

Analysis of ownership of bank accounts that accept Automated Credit Transfer (ACT) payments by income quintile is also shown in Table 3.2. More than four in ten individuals with no accounts fell into the bottom quintile. This proportion increased to seven in ten when looking at the bottom two quintiles combined.

For this analysis, bank accounts that accept Automated Credit Transfers (ACT) are defined as current accounts, Post Office accounts, or savings accounts with any other bank or building society.

## Savings and Assets

Analysis of total family savings and investment assets (excluding property), shows that individuals living in families with no savings are skewed towards the bottom of the distribution, with 58% falling into the bottom two quintiles.

Individuals in families with total savings and assets of £3,000 or more become increasingly skewed towards the upper quintiles as the level of savings and assets increases, and particularly so for the those falling into the upper income quintile. 61% of individuals living in families with £20,000 or more in savings and assets, fell into the top two quintiles, whilst only 22% of individuals within this group fell into the bottom two quintiles.

Analysis on savings and assets should be treated with caution. Questions relating to assets are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and therefore around one in ten cases are imputed. Evidence also suggests that there is some under-reporting of capital by respondents, in terms of both the actual values of the assets and the investment income.

## Region

Table 3.2 also shows the position of individuals in the income distribution by the three regions within NI.

Belfast and West of the Province had a similar spread across the income distribution, which was slightly more skewed towards the bottom two quintiles at 48% and 50% respectively.

East of the Province was notably different, with a more even spread of individuals across the distribution, with a very slight skew towards the upper end of the income distribution.

## Composition of low-income groups

Household and family characteristics of individuals living in low-income households in NI are presented in Tables 3.3 and 3.4. For the purposes of this analysis “Low Income” is defined using thresholds derived from fractions of both mean and median income. Results show that for individuals living in households with below 50% of mean income and 60% of median income:

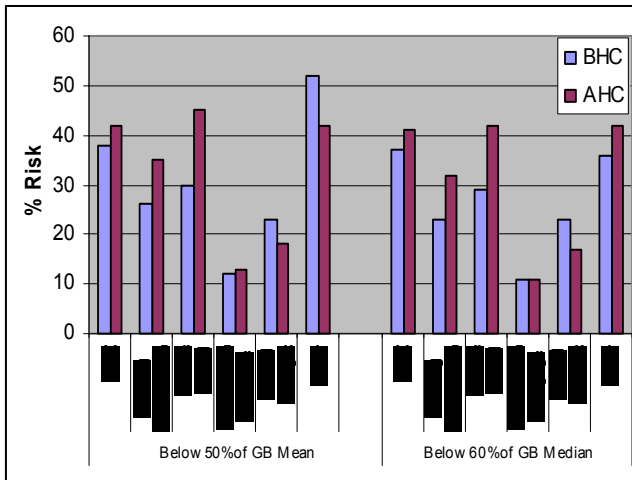
- ◆ 11% of individuals lived in families where the head or spouse was unemployed.
- ◆ 55% lived in families with dependant children.
- ◆ 20% were part of a one parent family.
- ◆ More than half of individuals lived in households where the head was Protestant compared to less than four in ten who lived in households where the head was Catholic.
- ◆ A third of individuals lived in households where there were one or more disabled adults.
- ◆ Three in ten lived in houses that were owned with a mortgage, and a further three in ten lived in houses that they owned outright (BHC).
- ◆ 30% lived in families that had no bank account, and seven in ten had no savings.
- ◆ Approximately half lived in the West of the Province.

## Risk of falling into low-income groups

Risk of individuals falling into low-income groups is presented in Tables 3.5 and 3.6. Analysis is carried out by family and household characteristics. Results show that for individuals living in households with below 50% of mean income and 60% of median income:

- ◆ Individuals living in families where all adults are in either full-time or part-time work were least at risk of being in low-income.
- ◆ Individuals living in workless families, where the head or spouse was unemployed, were found to be at greatest risk of being in low-income. Approximately three-quarters fell below these thresholds BHC. This number increased slightly for these thresholds AHC. Those individuals who were economically inactive also showed a high risk of low-income.
- ◆ Lone parents showed the highest risk by family type, with around four in ten falling below these thresholds BHC (rising to just under half AHC).
- ◆ Both single and couple pensioners had quite a high risk (23% to 26%) of falling into these income thresholds.
- ◆ Couples without children were found to be the least at risk (at 11% to 12%).
- ◆ Adult males were slightly less likely than adult females to experience low-income. Children were more at risk than adults.
- ◆ Individuals living in families where the head is Protestant were less likely than Catholics to experience low-income AHC. They were very similar BHC.
- ◆ Individuals living in families where the head had no religion had a similar risk to Catholic headed households; rising from 18% BHC to 24% AHC.
- ◆ Individuals living in families which included one or more disabled children were at high risk of being below these thresholds, and especially so for those families which also had one or more disabled adults residing there.
- ◆ Excluding those living in “other” accommodation, individuals living in NIHE properties were most at risk of being in low-income. Those renting privately were also particularly at risk AHC, rising from three in ten BHC to over two in five AHC. This may be due to higher rents in the private rented sector.

**Figure 3.2: Risk of Being in Low-Income BHC and AHC**



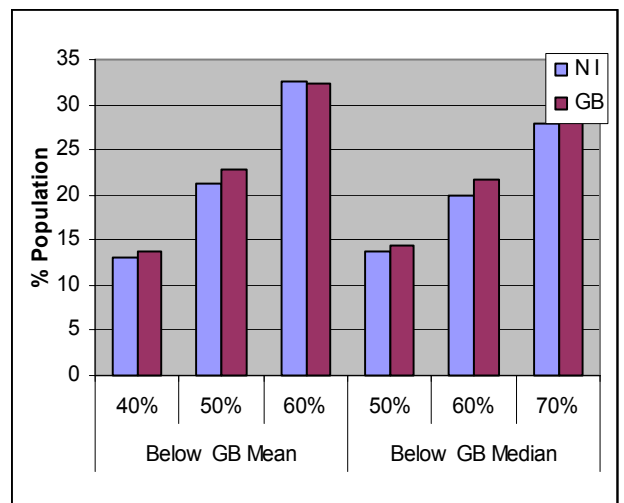
- ◆ Individuals with no bank accounts and also those with no savings were particularly at risk.
- ◆ Regionally, those living in the East of the Province were least at risk of low incomes.

**Comparison of Northern Ireland and Great Britain low-income groups**

The following analysis is on an AHC basis, since BHC comparisons are not comparable between GB and NI, due to the differences in the way water charges are collected in NI and HBAI definitions. (See Appendix 2)

Table 3.7 shows both numbers and percentages of individuals below GB thresholds of mean and median. Results are given for NI and GB. The following is an analysis of these results.

**Figure 3.3: Percentage of Individuals Below Thresholds of Contemporary GB Mean and Median Income (AHC)**



- ◆ 21% of individuals in NI fell below 50% of the GB mean AHC, compared to 23% in GB.
- ◆ 20% of individuals in NI fell below 60% of the GB median AHC, compared to 22% in GB.

**Figure 3.4: Percentage of Individuals in NI and GB in equivalised income bands, 2004/05**

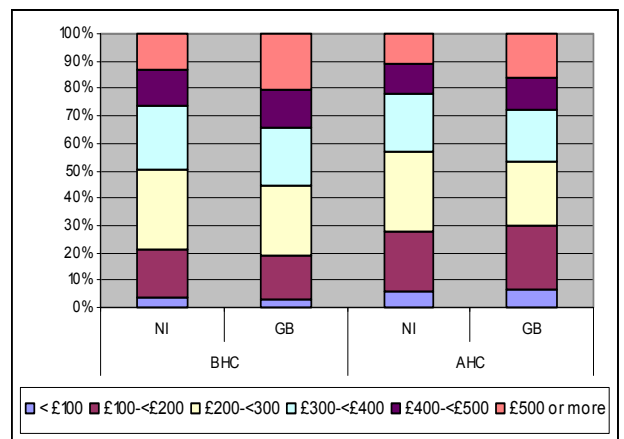


Figure 3.4 shows individuals in NI and GB by equivalised income bands. While results have been presented on both BHC and AHC, comparisons between NI and GB are most robust on an AHC basis, and the following comments have been made on AHC comparisons.

- ◆ Nearly 60% of the NI population have incomes of less than £300 per week.
- ◆ GB has a higher proportion than NI, of individuals in the upper income bands of £400 and upwards.
- ◆ 16% of the GB population have incomes of £500 or more per week, compared to only 11% in NI.
- ◆ Both GB and NI have 6% of individuals in the lowest income band of less than £100.

**Please see overleaf for tables**

**Table 3.1(BHC): Quintile distribution of low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Net equivalised disposable household income					All Individuals (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2002/03</b>						
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	22	19	23	16	20	232.8
Single/couple, all in full-time work	3	12	25	33	27	399.0
Couple, one full-time, one part-time work	2	21	30	34	13	177.7
Couple, one full-time work, one not working	22	31	21	16	9	175.8
No full-time, one or more part-time work	32	24	24	15	6	150.9
Workless, head or spouse aged 60 or over	29	27	26	14	5	248.1
Workless, head or spouse unemployed	79	14	5	2	0	49.6
Workless, other inactive	48	29	16	6	1	235.6
<b>Family type</b>						
Pensioner couple	28	24	24	14	11	172.7
Single pensioner	25	29	28	15	3	106.5
<i>of which</i>						
male	22	23	36	12	6	23.6
female	25	30	26	16	2	83.0
Couple with children	19	22	23	22	14	667.1
Couple without children	13	16	20	28	22	269.0
Single with children	45	28	19	6	1	175.0
Single without children	21	19	26	20	13	279.1
<i>of which</i>						
male	22	20	25	20	13	172.9
female	20	17	29	20	14	106.2
<b>Gender and adulthood</b>						
Children	27	24	22	17	10	437.7
Adult male	20	20	24	21	15	592.0
Adult female	22	22	23	20	13	639.7
<b>Religion of Head of Household</b>						
Protestant <sup>1</sup>	23	22	22	20	13	870.2
Catholic	24	22	26	18	10	615.7
Other <sup>2</sup>	16	18	18	29	19	60.3
No Religion	20	22	18	15	25	57.1
Unwilling to Answer	20	20	14	28	18	66.2
<b>All individuals (NI) (thousands=100%)</b>	<b>23</b>	<b>22</b>	<b>23</b>	<b>20</b>	<b>13</b>	<b>1669.5</b>
<b>All individuals (GB) (thousands=100%)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>57079.6</b>

**Note:**

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

**Table 3.1(AHC): Quintile distribution of low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2002/03
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All Individuals (thousands)
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	19	21	22	17	21	232.8
Single/couple, all in full-time work	2	10	24	37	27	399.0
Couple, one full-time, one part-time work	2	24	24	35	15	177.7
Couple, one full-time work, one not working	15	36	22	16	10	175.8
No full-time, one or more part-time work	23	30	25	15	6	150.9
Workless, head or spouse aged 60 or over	19	30	25	18	8	248.1
Workless, head or spouse unemployed	75	18	5	2	0	49.6
Workless, other inactive	43	31	18	7	1	235.6
<b>Family type</b>						
Pensioner couple	18	28	25	17	12	172.7
Single pensioner	16	27	28	20	9	106.5
<i>of which</i>						
male	13	30	24	24	9	23.6
female	17	26	30	19	8	83.0
Couple with children	16	25	22	22	15	667.1
Couple without children	11	17	19	31	23	269.0
Single with children	41	28	21	8	2	175.0
Single without children	17	21	23	25	15	279.1
<i>of which</i>						
male	19	21	21	25	15	172.9
female	13	22	26	24	15	106.2
<b>Gender and adulthood</b>						
Children	24	27	22	17	11	437.7
Adult male	16	22	22	24	16	592.0
Adult female	17	23	23	22	14	639.7
<b>Religion of Head of Household</b>						
Protestant <sup>1</sup>	18	23	22	22	15	870.2
Catholic	19	25	25	20	11	615.7
Other <sup>2</sup>	11	26	14	28	22	60.3
No Religion	24	14	20	17	25	57.1
Unwilling to Answer	17	21	17	25	20	66.2
<b>All individuals (NI) (thousands=100%)</b>	<b>18</b>	<b>24</b>	<b>22</b>	<b>22</b>	<b>14</b>	<b>1669.5</b>
<b>All individuals (GB) (thousands=100%)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>57079.6</b>

**Note:**

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

**Table 3.2(BHC): Quintile distribution of income for individuals by various family and household characteristics**

Percentage of individuals	Net equivalised disposable household income					Source: FRS 2002/03
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All individuals (thousands)
<b>Disability</b>						
No disabled adults	20	19	23	23	16	1,206.0
One or more disabled adults	29	30	24	12	5	463.4
No disabled children	22	21	23	20	14	1,574.6
One or more disabled children	34	26	18	19	4	94.8
<i>of which</i>						
no disabled adults in family	25	25	24	22	4	64.0
one or more disabled adults in family	53	28	4	11	5	30.8
<b>Tenure</b>						
NIHE	40	33	22	5	0	230.6
Housing Association	30	29	25	15	2	27.3
Private rented	35	27	26	9	3	120.3
Owned with mortgage	13	20	23	26	18	836.7
Owned outright	26	17	23	20	14	428.6
Other	52	14	22	6	6	26.0
<b>Bank accounts<sup>1</sup></b>						
No accounts	46	25	18	6	5	229.8
With one or more accounts	19	21	24	22	14	1,439.6
<b>Savings and Assets</b>						
No Savings	31	27	23	13	5	788.9
Less than £3,000	18	18	26	23	15	399.3
£3,000 - £7,999	13	18	22	29	18	237.0
£8,000 - £19,999	11	15	20	28	26	131.2
£20,000 or more	9	13	16	26	35	113.1
<b>Region</b>						
Belfast	24	24	21	15	16	236.7
East of the Province	18	21	25	22	14	823.1
West of the Province	28	22	22	17	11	609.7
<b>All individuals (NI)</b>	<b>23</b>	<b>22</b>	<b>23</b>	<b>20</b>	<b>13</b>	<b>1,669.5</b>
<b>All individuals (GB)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>57,048.9</b>

**Note:**

1. Bank accounts are defined as those that accept Automatic Credit Transfers (ACT), which are defined as Current accounts, Post Office accounts, or savings accounts with any other bank or building society

**Table 3.2(AHC): Quintile distribution of income for individuals by various family and household characteristics**

Percentage of individuals	Net equivalised disposable household income					All individuals (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2002/03						
<b>Disability</b>						
No disabled adults	17	21	21	24	17	1,206.0
One or more disabled adults	22	31	26	14	6	463.4
No disabled children	18	23	22	22	15	1,574.6
One or more disabled children <i>of which</i>	29	31	19	14	6	94.8
no disabled adults in family	25	28	25	15	7	64.0
one or more disabled adults in family	39	39	7	11	5	30.8
<b>Tenure</b>						
NIHE	39	32	22	7	0	230.6
Housing Association	32	32	20	15	2	27.3
Private rented	39	32	17	10	2	120.3
Owned with mortgage	10	22	23	26	18	836.7
Owned outright	15	20	22	25	18	428.6
Other	27	34	20	13	6	26.0
<b>Bank accounts<sup>1</sup></b>						
No accounts	41	29	17	7	5	229.8
With one or more accounts	15	23	23	24	16	1,439.6
<b>Savings and Assets</b>						
No Savings	26	29	23	15	6	788.9
Less than £3,000	15	21	25	24	15	399.3
£3,000 - £7,999	9	20	20	32	18	237.0
£8,000 - £19,999	7	15	19	28	32	131.2
£20,000 or more	7	11	16	27	39	113.1
<b>Region</b>						
Belfast	22	26	19	18	16	236.7
East of the Province	15	21	24	26	15	823.1
West of the Province	21	27	22	18	13	609.7
<b>All individuals (NI)</b>	<b>18</b>	<b>24</b>	<b>22</b>	<b>22</b>	<b>14</b>	<b>1,669.5</b>
<b>All individuals (GB)</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>20</b>	<b>57,048.9</b>

**Note:**

1. Bank accounts are defined as those that accept Automatic Credit Transfers (ACT), which are defined as Current accounts, Post Office accounts, or savings accounts with any other bank or building society

**Table 3.3(BHC): Composition of low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds						All individuals
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	18	14	14	18	14	14	14
Single/couple, all in full-time work	3	3	5	3	3	4	24
Couple, one full-time, one part-time work	2	1	5	2	1	3	11
Couple, one full-time work, one not working	5	10	11	7	9	11	11
No full-time, one or more part-time work	11	12	13	11	13	12	9
Workless, head or spouse aged 60 or over	20	19	18	20	19	18	15
Workless, head or spouse unemployed	16	11	8	16	11	9	3
Workless, other inactive	25	30	28	25	30	29	14
<b>Family type</b>							
Pensioner couple	13	13	12	13	13	12	10
Single pensioner	8	7	8	8	7	7	6
<i>of which</i>							
male	2	2	1	1	1	2	1
female	6	6	6	7	6	6	5
Couple with children	35	35	36	36	34	36	40
Couple without children	10	9	9	10	9	9	16
Single with children	14	20	20	14	20	19	10
Single without children	19	16	16	19	16	16	17
<i>of which</i>							
male	13	11	10	13	11	11	10
female	6	5	5	6	5	5	6
<b>Gender and adulthood</b>							
Children	36	32	31	35	32	32	35
Adult male	36	37	37	37	37	37	38
Adult female	28	31	32	28	31	31	26
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	51	54	52	50	54	53	52
Catholic	39	37	39	40	36	38	37
Other <sup>2</sup>	2	2	3	2	3	3	4
No Religion	4	3	2	4	3	3	3
Unwilling to Answer	4	4	4	4	4	4	4
<b>All individuals (NI)</b>	<b>183</b>	<b>348</b>	<b>536</b>	<b>193</b>	<b>327</b>	<b>469</b>	<b>1,669</b>
<b>All individuals (GB)</b>	<b>5,076</b>	<b>10,327</b>	<b>16,429</b>	<b>5,391</b>	<b>9,680</b>	<b>14,655</b>	<b>57,049</b>

**Note:**

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'
2. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

**Table 3.3(AHC): Composition of low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds						All individuals
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	19	14	14	18	14	15	14
Single/couple, all in full-time work	3	3	5	2	3	4	24
Couple, one full-time, one part-time work	1	1	4	1	1	3	11
Couple, one full-time work, one not working	5	9	11	5	9	10	11
No full-time, one or more part-time work	12	13	12	13	11	12	9
Workless, head or spouse aged 60 or over	13	15	17	13	15	17	15
Workless, head or spouse unemployed	15	11	8	15	12	9	3
Workless, other inactive	32	33	29	32	34	30	14
<b>Family type</b>							
Pensioner couple	8	10	11	8	10	11	10
Single pensioner	6	6	7	6	6	7	6
<i>of which</i>							
male	1	1	1	1	1	1	1
female	5	5	5	5	5	6	5
Couple with children	38	36	36	38	36	36	40
Couple without children	11	9	10	11	9	10	16
Single with children	21	24	20	21	24	21	10
Single without children	17	16	15	17	15	16	17
<i>of which</i>							
male	12	10	10	11	11	10	10
female	5	5	5	5	5	5	6
<b>Gender and adulthood</b>							
Children	32	30	31	32	31	31	35
Adult male	35	36	37	35	35	37	38
Adult female	33	34	32	33	34	32	26
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	51	49	49	50	51	51	52
Catholic	41	41	41	41	40	40	37
Other <sup>2</sup>	3	3	3	2	2	2	4
No Religion	3	4	4	3	4	4	3
Unwilling to Answer	2	3	4	3	3	3	4
<b>All individuals (NI)</b>	<b>219</b>	<b>357</b>	<b>543</b>	<b>231</b>	<b>333</b>	<b>467</b>	<b>1,669</b>
<b>All individuals (GB)</b>	<b>7,777</b>	<b>13,025</b>	<b>18,402</b>	<b>8,159</b>	<b>12,442</b>	<b>16,935</b>	<b>57,049</b>

Note:

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

**Table 3.4(BHC): Composition of low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds						All individuals
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Disability</b>							
No disabled adults	65	66	66	65	66	65	<b>72</b>
One or more disabled adults	35	34	34	35	34	35	<b>28</b>
No disabled children	90	91	92	90	91	92	<b>94</b>
One or more disabled children	10	9	8	10	9	8	<b>6</b>
<i>of which</i>							
no disabled adults in family	6	4	4	6	5	4	<b>4</b>
one or more disabled adults in family	4	4	4	4	4	4	<b>2</b>
<b>Tenure</b>							
NIHE	21	25	23	20	26	23	<b>14</b>
Housing Association	2	2	2	2	2	2	<b>2</b>
Private rented	8	10	11	8	11	11	<b>7</b>
Owned with mortgage	30	29	33	31	29	32	<b>50</b>
Owned outright	36	29	28	35	30	29	<b>26</b>
Other	4	4	3	4	3	3	<b>2</b>
<b>Bank accounts<sup>1</sup></b>							
No accounts	24	30	25	24	30	26	<b>14</b>
With one or more accounts	76	70	75	76	70	74	<b>86</b>
<b>Savings and Assets</b>							
No savings	58	65	64	60	65	64	<b>47</b>
Less than £3,000	25	20	20	24	20	19	<b>24</b>
£3,000 - £7,999	9	8	9	9	8	9	<b>14</b>
£8,000 - £19,999	4	4	4	4	4	4	<b>8</b>
£20,000 or more	4	3	3	3	3	3	<b>7</b>
<b>Region</b>							
Belfast	20	15	15	20	16	13	<b>13</b>
East of the Province	34	34	37	33	32	38	<b>49</b>
West of the Province	46	51	47	47	51	49	<b>37</b>
<b>All individuals (NI) (thousands=100%)</b>	<b>183</b>	<b>348</b>	<b>536</b>	<b>193</b>	<b>327</b>	<b>469</b>	<b>1,669</b>
<b>All individuals (GB) (thousands=100%)</b>	<b>5,076</b>	<b>10,327</b>	<b>16,429</b>	<b>5,391</b>	<b>9,680</b>	<b>14,655</b>	<b>57,049</b>

**Note:**

1. Bank accounts are defined as those that accept Automatic Credit Transfers (ACT), which are defined as Current accounts, Post Office accounts, or savings accounts with any other bank or building society

**Table 3.4(AHC): Composition of low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds						All individuals
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Disability</b>							
No disabled adults	66	66	65	66	66	66	72
One or more disabled adults	34	34	35	34	34	34	28
No disabled children	91	91	91	91	91	92	94
One or more disabled children	9	9	9	9	9	8	6
<i>of which</i>							
no disabled adults in family	5	5	5	5	5	5	4
one or more disabled adults in family	4	4	4	4	4	4	2
<b>Tenure</b>							
NIHE	28	27	26	28	28	25	14
Housing Association	3	3	3	3	3	3	2
Private rented	16	15	13	17	15	14	7
Owned with mortgage	29	30	34	29	29	32	50
Owned outright	20	22	22	20	22	23	26
Other	3	3	3	3	3	3	2
<b>Bank accounts<sup>1</sup></b>							
No accounts	32	30	26	32	31	28	14
With one or more accounts	68	70	74	68	69	72	86
<b>Savings and Assets</b>							
No savings	65	70	67	66	69	67	47
Less than £3,000	22	18	18	22	19	18	24
£3,000 - £7,999	8	7	9	7	6	8	14
£8,000 - £19,999	3	3	4	2	3	4	8
£20,000 or more	3	3	3	3	3	2	7
<b>Region</b>							
Belfast	20	16	14	20	16	14	13
East of the Province	35	34	38	33	36	37	49
West of the Province	45	50	48	47	48	49	37
<b>All individuals (NI) (thousands=100%)</b>							
	219	357	543	231	333	467	1,669
<b>All individuals (GB) (thousands=100%)</b>							
	7,777	13,025	18,402	8,159	12,442	16,935	57,049

**Note:**

1. Bank accounts are defined as those that accept Automatic Credit Transfers (ACT), which are defined as Current accounts, Post Office accounts, or savings accounts with any other bank or building society

**Table 3.5(BHC): Risk of being in low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds						All individuals (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Source: FRS 2002/03</b>							
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	14	21	32	15	19	29	232.8
Single/couple, all in full-time work	1	3	6	1	2	4	399.0
Couple, one full-time, one part-time work	2	2	14	2	2	8	177.7
Couple, one full-time work, one not working	5	19	32	7	17	29	175.8
No full-time, one or more part-time work	13	28	44	14	27	38	150.9
Workless, head or spouse aged 60 or over	15	27	40	16	25	34	248.1
Workless, head or spouse unemployed	60	78	84	61	74	82	49.6
Workless, other inactive	19	44	63	20	42	58	235.6
<b>Family type</b>							
Pensioner couple	14	26	37	15	24	32	172.7
Single pensioner	14	23	38	15	23	33	106.5
<i>of which</i>							
male	12	22	32	12	20	30	23.6
female	14	24	40	15	23	33	83.0
Couple with children	10	18	29	11	17	26	667.1
Couple without children	7	12	18	7	11	16	269.0
Single with children	15	40	60	15	38	51	175.0
Single without children	12	20	30	13	19	27	279.1
<i>of which</i>							
male	14	21	32	15	21	30	172.9
female	10	17	26	10	16	22	106.2
<b>Gender and adulthood</b>							
Children	12	25	39	12	23	33	437.7
Adult male	11	19	28	12	18	26	592.0
Adult female	10	20	31	11	19	27	639.7
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	11	21	32	11	20	28	870.2
Catholic	12	21	34	13	19	29	615.7
Other <sup>2</sup>	7	14	23	7	14	20	60.3
No Religion	12	18	22	14	18	22	57.1
Unwilling to Answer	11	20	30	12	18	25	66.2
<b>All individuals (NI)</b>	<b>11</b>	<b>21</b>	<b>32</b>	<b>12</b>	<b>20</b>	<b>28</b>	<b>1,669.5</b>
<b>All individuals (GB)</b>	<b>9</b>	<b>18</b>	<b>29</b>	<b>9</b>	<b>17</b>	<b>26</b>	<b>57,048.9</b>

**Note:**

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

**Table 3.5(AHC): Risk of being in low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds						All individuals (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Source: FRS 2002/03</b>							
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	17	22	32	17	21	29	<b>232.8</b>
Single/couple, all in full-time work	1	3	7	1	3	5	<b>399.0</b>
Couple, one full-time, one part-time work	2	2	13	2	2	9	<b>177.7</b>
Couple, one full-time work, one not working	6	18	33	7	16	26	<b>175.8</b>
No full-time, one or more part-time work	18	30	43	19	25	37	<b>150.9</b>
Workless, head or spouse aged 60 or over	12	22	37	12	21	33	<b>248.1</b>
Workless, head or spouse unemployed	65	80	88	69	79	86	<b>49.6</b>
Workless, other inactive	30	50	67	32	48	60	<b>235.6</b>
<b>Family type</b>							
Pensioner couple	10	21	35	11	20	29	<b>172.7</b>
Single pensioner	12	19	34	12	17	31	<b>106.5</b>
<i>of which</i>							
male	10	14	30	11	14	29	<b>23.6</b>
female	12	20	35	13	18	32	<b>83.0</b>
Couple with children	12	19	30	13	18	25	<b>667.1</b>
Couple without children	9	12	21	9	11	17	<b>269.0</b>
Single with children	26	48	62	28	46	56	<b>175.0</b>
Single without children	14	20	30	14	18	26	<b>279.1</b>
<i>of which</i>							
male	15	21	32	15	20	28	<b>172.9</b>
female	11	18	27	12	15	24	<b>106.2</b>
<b>Gender and adulthood</b>							
Children	16	28	39	18	26	34	<b>437.7</b>
Adult male	12	18	29	12	17	25	<b>592.0</b>
Adult female	12	20	31	13	18	27	<b>639.7</b>
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	13	20	31	13	20	27	<b>870.2</b>
Catholic	14	24	36	16	21	30	<b>615.7</b>
Other <sup>2</sup>	9	15	23	9	11	19	<b>60.3</b>
No Religion	12	24	35	14	24	29	<b>57.1</b>
Unwilling to Answer	8	17	30	9	17	25	<b>66.2</b>
<b>All individuals (NI)</b>	<b>13</b>	<b>21</b>	<b>33</b>	<b>14</b>	<b>20</b>	<b>28</b>	<b>1,669.5</b>
<b>All individuals (GB)</b>	<b>14</b>	<b>23</b>	<b>32</b>	<b>14</b>	<b>22</b>	<b>30</b>	<b>57,048.9</b>

**Note:**

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

**Table 3.6(BHC): Risk of being in low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds						All individuals (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Disability</b>							
No disabled adults	10	19	29	10	18	25	<b>1,206.0</b>
One or more disabled adults	14	26	40	15	24	35	<b>463.4</b>
No disabled children	10	20	31	11	19	27	<b>1,574.6</b>
One or more disabled children <i>of which</i>	19	32	47	21	30	39	<b>94.8</b>
no disabled adults in family	17	23	36	17	23	31	<b>64.0</b>
one or more disabled adults in family	24	49	68	28	44	56	<b>30.8</b>
<b>Tenure</b>							
NIHE	16	38	54	17	37	47	<b>230.6</b>
Housing Association	13	26	41	13	23	41	<b>27.3</b>
Private rented	12	30	48	12	29	43	<b>120.3</b>
Owned with mortgage	7	12	21	7	11	18	<b>836.7</b>
Owned outright	15	23	35	16	23	31	<b>428.6</b>
Other	27	52	59	27	36	58	<b>26.0</b>
<b>Bank accounts<sup>1</sup></b>							
No accounts	19	45	59	20	43	53	<b>229.8</b>
With one or more accounts	10	17	28	10	16	24	<b>1,439.6</b>
<b>Savings and Assets</b>							
No savings	13	29	44	15	27	38	<b>788.9</b>
Less than £3,000	12	17	26	12	16	22	<b>399.3</b>
£3,000 - £7,999	7	11	20	7	11	18	<b>237.0</b>
£8,000 - £19,999	6	10	17	6	10	15	<b>131.2</b>
£20,000 or more	6	9	14	6	8	13	<b>113.1</b>
<b>Region</b>							
Belfast	15	21	32	16	21	25	<b>131.8</b>
East of the Province	7	12	21	7	11	19	<b>481.7</b>
West of the Province	12	25	35	13	23	32	<b>365.4</b>
<b>All individuals (NI)</b>	<b>11</b>	<b>21</b>	<b>32</b>	<b>12</b>	<b>20</b>	<b>28</b>	<b>1,669.5</b>
<b>All individuals (GB)</b>	<b>9</b>	<b>18</b>	<b>29</b>	<b>9</b>	<b>17</b>	<b>26</b>	<b>57,048.9</b>

**Note:**

1. Bank accounts are defined as those that accept Automatic Credit Transfers (ACT), which are defined as Current accounts, Post Office accounts, or savings accounts with any other bank or building society

**Table 3.6(AHC): Risk of being in low-income groups of individuals by various family and household characteristics**

Percentage of individuals	Income Thresholds						All individuals (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Disability</b>							
No disabled adults	12	20	29	13	18	25	1,206.0
One or more disabled adults	16	26	41	17	24	35	463.4
No disabled children	13	21	31	13	19	27	1,574.6
One or more disabled children <i>of which</i>	22	34	51	23	33	42	94.8
no disabled adults in family	18	28	41	19	26	35	64.0
one or more disabled adults in family	29	47	71	31	47	55	30.8
<b>Tenure</b>							
NIHE	26	42	60	28	41	51	230.6
Housing Association	24	35	53	24	32	51	27.3
Private rented	29	45	59	32	42	54	120.3
Owned with mortgage	8	13	22	8	11	18	836.7
Owned outright	10	18	28	11	17	25	428.6
Other	27	42	57	27	42	51	26.0
<b>Bank accounts<sup>1</sup></b>							
No accounts	30	47	62	32	45	57	229.8
With one or more accounts	10	17	28	11	16	23	1,439.6
<b>Savings and Assets</b>							
No savings	18	32	46	19	29	40	788.9
Less than £3,000	12	16	24	12	16	21	399.3
£3,000 - £7,999	7	10	20	7	9	16	237.0
£8,000 - £19,999	4	7	15	4	7	15	131.2
£20,000 or more	6	9	12	6	9	9	113.1
<b>Region</b>							
Belfast	18	22	31	19	21	26	131.8
East of the Province	9	13	22	9	13	19	481.7
West of the Province	15	26	38	16	23	33	365.4
<b>All individuals (NI)</b>	<b>13</b>	<b>21</b>	<b>33</b>	<b>14</b>	<b>20</b>	<b>28</b>	<b>1,669.5</b>
<b>All individuals (GB)</b>	<b>14</b>	<b>23</b>	<b>32</b>	<b>14</b>	<b>22</b>	<b>30</b>	<b>57,048.9</b>

**Note:**

1. Bank accounts are defined as those that accept Automatic Credit Transfers (ACT), which are defined as Current accounts, Post Office accounts, or savings accounts with any other bank or building society

**Table 3.7: Percentage of Individuals below thresholds of contemporary GB mean and median income**

Percentage of Individuals							Source: FRS 2002/03
	Income Thresholds						All Individuals
	40%	Below mean		50%	Below median		
		50%	60%	50%	60%	70%	
<b>BHC</b>							
NI	11	21	32	12	20	28	<b>1,669.5</b>
GB	9	18	29	9	17	26	<b>57,048.9</b>
<b>AHC</b>							
NI	13	21	33	14	20	28	<b>1,669.5</b>
GB	14	23	32	14	22	30	<b>57,048.9</b>

**Number of Individuals below thresholds of contemporary GB mean and median income**

Number of Individuals (thousands)							Source: FRS 2002/03
	Income Thresholds						All Individuals (thousands)
	40%	Below mean		50%	Below median		
		50%	60%	50%	60%	70%	
<b>BHC</b>							
NI	182.9	347.6	536.2	193.4	327.2	469.5	<b>1,669.5</b>
GB	5,076.2	10,327.5	16,429.2	5,390.6	9,680.4	14,655.4	<b>57,048.9</b>
<b>AHC</b>							
NI	218.5	356.6	543.4	230.9	333.2	467.5	<b>1,669.5</b>
GB	7,777.1	13,024.5	18,401.6	8,158.9	12,441.5	16,934.8	<b>57,048.9</b>

**Notes:**

1. Differences between GB and NI in the way that water charges are collected, and how HBAI methodology defines what is included under the definition of disposable income, means that results for Northern Ireland are not fully consistent with results on the BHC measure for GB.