

Whole population

- ◆ 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 without children were less at risk of low incomes than those with 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 as Catholics both BHC and AHC.
- ◆ Individuals living in Private Rented, NIHE or Housing Association properties were more likely to be in low income than those who owned their homes (with or without a mortgage).
- ◆ Individuals living in the West of the Province were most at risk of being in low income. Those living in the East of the Province were least at risk.
- ◆ Around one in five individuals living in low income families did not have a bank account; two-thirds of individuals had no savings.
- ◆ Almost half of NI's population have incomes between £200 and £400 per week.
- ◆ 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 2003/04. 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.

The largest proportion of the population (24.0%) fell into the middle quintile. There were approximately 399,000 individuals in the lowest quintile. This amounts to 23.8% of the population. Individuals living in workless families made up the largest proportion of the bottom quintile. The second and third quintiles saw a decreasing proportion of people in workless families and an increasing proportion in working families. This demonstrates the close relationship between worklessness and low incomes.

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

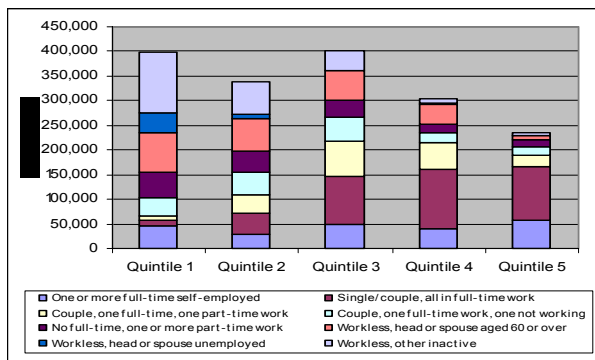


Table 3.1 shows the distribution of individuals according to the economic status of the family in which they live. Individuals living in workless families were highly skewed towards the bottom of the income distribution, with approximately nine out of ten individuals in unemployed families and approximately four out of five individuals in the “other inactive” category in the bottom two quintiles.

Families where the head or spouse was aged 60 or over, or where one or more individuals were in part-time work, were also shown to be over-represented at the bottom of the income distribution, with more than half of individuals in each of these categories falling into the bottom two quintiles.

The remainder of the categories were distributed differently. In particular, singles or couples working full-time were highly skewed towards the top of the income distribution.

Families with one or more individuals working on a full-time self-employed basis were more evenly spread across 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 or didn't work, fell mainly into the 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. Fifty-three percent of individuals in pensioner couple benefit units and fifty-six percent of single pensioners had incomes in the bottom two quintiles. Of the fifty-six percent of single pensioners, there were a higher proportion of males than females in the lowest quintile, at thirty-four and thirty percent respectively.

Benefit units 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 almost half having incomes in the bottom quintile. Those couples with children had a more even spread across the distribution of incomes.

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 more likely to be in the bottom quintile than males, but equally likely to be in the top quintile.

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 (twenty-eight percent) in the lower income quintile than Protestant householders (twenty-two percent). There were slightly more Protestant householders (sixteen percent) in the

upper income quintile than Catholic householders (twelve percent).

Other religious denominations were concentrated in the middle quintile whilst those who reported to have no religion were more skewed towards the upper end of the income distribution.

Approximately three in five of those who were unwilling to answer this question, fell within the third and fourth income quintiles, with a further one in four falling into the lowest quintile.

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 adults are clearly shown to be skewed towards the bottom quintiles. Families with one or more disabled children are shown to be more skewed towards the lower end of the income distribution, with three in five falling into the bottom two quintiles, compared to those with one or more disabled adults, with approximately half falling into the bottom two quintiles.

Tenure

Before Housing Costs:

Three-quarters of individuals living in NIHE properties had incomes in the bottom two quintiles. Between sixty-five percent and sixty-eight percent 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 forty-three percent with incomes in the upper two quintiles.

After Housing Costs:

The percentage of individuals in the bottom two quintiles increases by three percent after housing costs have been deducted, for those living in Private Rented properties, contrasted with a drop of twelve percent in the tenure type grouped as Other for these quintiles.

Figures shown for HA 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. Forty-seven percent of individuals with no accounts fell into the bottom quintile. This percentage rose to seventy-three percent 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 fifty-seven percent 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 those falling into the upper income quintile. Over two-thirds of individuals living in families with £20,000 or more in savings and assets, fell into the top two quintiles, whilst only fifteen percent 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 forty-seven and fifty-one percent respectively.

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 percent of mean income and 60 percent of median income:

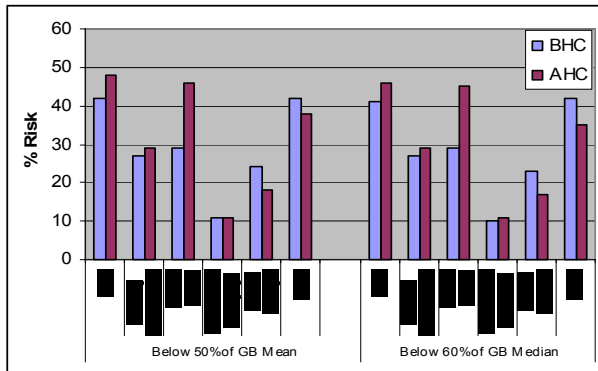
- ◆ Almost four in ten individuals lived in families where at least one adult was in either full-time or part-time work.
- ◆ 11% of individuals lived in families where the head or spouse was unemployed.
- ◆ More than half of all individuals lived in families with dependent children.
- ◆ Approximately one in five of all individuals were in one parent families.
- ◆ Approximately half of all individuals lived in households where the head was Protestant and forty-five percent lived in households where the head was Catholic.
- ◆ Approximately one-third of individuals lived in households where there were one or more disabled adults.
- ◆ The majority of individuals living in the rented sector were in a NIHE property.
- ◆ Twenty-three to twenty-five percent of individuals had no access to a bank account. Approximately two-thirds lived in families with no savings.
- ◆ Half of all individuals lived in the West of the Province; two in five lived in the East of the Province. The remainder lived in Belfast.

Risk of falling into low-income groups

Risk of individuals falling into low-income groups is presented in Table 3.5 and Table 3.6. Analysis is carried out by family and household characteristics. Results show that for individuals living in households with below 50 percent of mean income and 60 percent 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 seven in ten were 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 two in five falling below these thresholds BHC (rising to almost a half AHC).
- ◆ Both single and couple pensioners had quite a high risk (twenty-five to twenty-six percent) of falling below these income thresholds. Couples without children were found to be the least at risk.
- ◆ Adult males were slightly less likely than adult females to experience low-income. Children were much more at risk than adults.
- ◆ Individuals living in families where the head is Protestant were slightly less likely than Catholics to experience low-income both BHC (by three percent) and AHC (by four percent) .
- ◆ Individuals living in families where the head had no religion became slightly more at risk AHC; rising from thirteen percent BHC to fourteen percent AHC.
- ◆ Individuals living in families which included one or more disabled children were at high risk of being below these thresholds.
- ◆ Individuals living in rented or ‘other’ properties were most at risk of being in low-income. Individuals renting privately were particularly at risk AHC rising from three in ten BHC to almost half 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.
- ◆ Individuals living in the East of the Province were least at risk of low incomes.

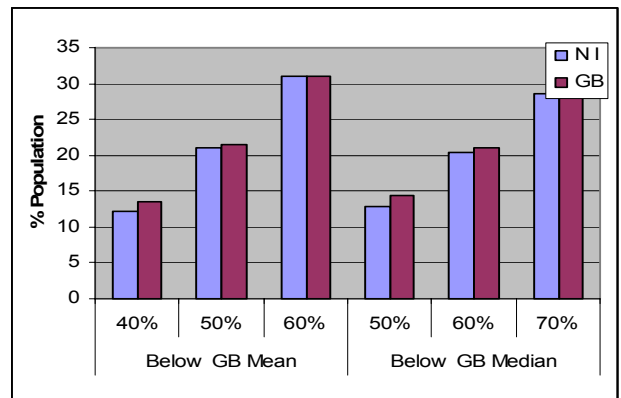
Comparison of Northern Ireland and Great Britain low-income groups

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)



- ◆ 21.1% of individuals in NI fall below 50% of the GB mean, compared to 21.6% in GB.
- ◆ 20.5% of individuals in NI fall below 60% of the GB median, compared to 21.0% in GB.

Figure 3.4: Percentage of Individuals in NI and GB in equivalised income bands, 2003/04

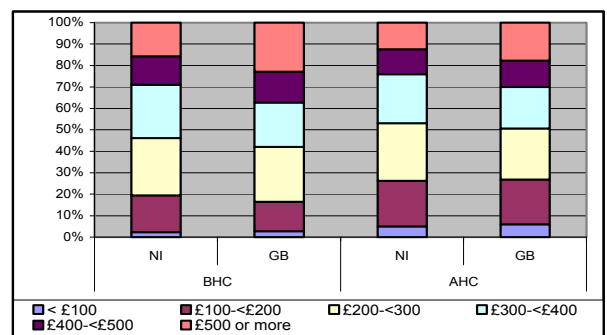


Figure 3.4 shows individuals in NI and GB by equivalised income bands. While results have been presented on both BHC and AHC, comparisons between NI and GB are most robust on an AHC basis, and the following comments have been made on AHC comparisons.

- ◆ GB has a higher proportion of individuals in the upper income bands £400+.
- ◆ Half of NI's population have incomes of between £200 and £400 per week.
- ◆ 18% of GB's population have incomes of >£500 per week. This is 6% higher than NI.
- ◆ GB have a slightly higher percentage of individuals in the lower income bands. 27% of individuals in GB have incomes of £200 or under, compared with 26% in NI.

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 | | | | | Source: FRS 2003/04 |
|--|---|-----------------|----------------|-----------------|--------------|-----------------------------|
| | Bottom quintile | Second quintile | Third quintile | Fourth quintile | Top quintile | All Individuals (thousands) |
| Economic status of adults in the family | | | | | | |
| One or more full-time self-employed | 20 | 13 | 23 | 18 | 26 | 218.1 |
| Single/couple, all in full-time work | 4 | 11 | 25 | 31 | 28 | 383.8 |
| Couple, one full-time, one part-time work | 4 | 20 | 35 | 29 | 12 | 195.9 |
| Couple, one full-time work, one not working | 22 | 27 | 30 | 11 | 10 | 166.8 |
| No full-time, one or more part-time work | 33 | 26 | 21 | 11 | 8 | 159.7 |
| Workless, head or spouse aged 60 or over | 31 | 26 | 23 | 15 | 4 | 256.9 |
| Workless, head or spouse unemployed | 75 | 17 | 4 | 4 | 0 | 53.4 |
| Workless, other inactive | 52 | 27 | 16 | 4 | 1 | 240.6 |
| Family type | | | | | | |
| Pensioner couple | 30 | 23 | 20 | 17 | 10 | 176.9 |
| Single pensioner | 31 | 25 | 24 | 16 | 3 | 104.1 |
| <i>of which</i> | | | | | | |
| male | 34 | 24 | 23 | 17 | 3 | 22.4 |
| female | 30 | 25 | 25 | 16 | 4 | 81.7 |
| Couple with children | 21 | 20 | 25 | 19 | 15 | 681.7 |
| Couple without children | 11 | 13 | 23 | 24 | 29 | 253.1 |
| Single with children | 47 | 25 | 18 | 7 | 4 | 165.2 |
| Single without children | 23 | 19 | 28 | 19 | 11 | 294.3 |
| <i>of which</i> | | | | | | |
| male | 25 | 21 | 27 | 18 | 9 | 179.3 |
| female | 20 | 17 | 29 | 19 | 15 | 115.0 |
| Gender and adulthood | | | | | | |
| Children | 28 | 23 | 23 | 15 | 11 | 434.0 |
| Adult male | 22 | 19 | 24 | 20 | 15 | 598.0 |
| Adult female | 23 | 19 | 24 | 19 | 15 | 643.4 |
| Religion of Head of Household | | | | | | |
| Protestant ¹ | 22 | 22 | 23 | 17 | 16 | 856.1 |
| Catholic | 28 | 19 | 24 | 18 | 12 | 669.4 |
| Other ² | 14 | 20 | 32 | 23 | 11 | 68.4 |
| No Religion | 13 | 15 | 27 | 25 | 20 | 36.1 |
| Unwilling to Answer | 24 | 10 | 29 | 26 | 10 | 45.4 |
| Access to Internet | | | | | | |
| Have access to internet at home | 17 | 15 | 25 | 21 | 22 | 834.8 |
| Do not have access to internet at home | 31 | 25 | 23 | 15 | 6 | 840.5 |
| All individuals (NI) (thousands=100%) | 24 | 20 | 24 | 18 | 14 | 1,675.3 |
| All individuals (GB) (thousands=100%) | 20 | 20 | 20 | 20 | 20 | 56,850.0 |

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 | Source: FRS 2003/04 | | | | | All Individuals (thousands) |
|--|---|-----------------|----------------|-----------------|--------------|-----------------------------|
| | Net equivalised disposable household income | | | | | |
| | Bottom quintile | Second quintile | Third quintile | Fourth quintile | Top quintile | |
| Economic status of adults in the family | | | | | | |
| One or more full-time self-employed | 18 | 13 | 25 | 15 | 29 | 218.1 |
| Single/couple, all in full-time work | 3 | 11 | 22 | 34 | 30 | 383.8 |
| Couple, one full-time, one part-time work | 2 | 19 | 37 | 27 | 15 | 195.9 |
| Couple, one full-time work, one not working | 16 | 29 | 30 | 15 | 10 | 166.8 |
| No full-time, one or more part-time work | 29 | 23 | 25 | 12 | 11 | 159.7 |
| Workless, head or spouse aged 60 or over | 19 | 32 | 22 | 19 | 8 | 256.9 |
| Workless, head or spouse unemployed | 67 | 24 | 5 | 5 | 0 | 53.4 |
| Workless, other inactive | 50 | 28 | 16 | 5 | 2 | 240.6 |
| Family type | | | | | | |
| Pensioner couple | 21 | 28 | 19 | 19 | 12 | 176.9 |
| Single pensioner | 18 | 30 | 22 | 23 | 6 | 104.1 |
| <i>of which</i> | | | | | | |
| male | 17 | 33 | 20 | 23 | 7 | 22.4 |
| female | 19 | 29 | 22 | 23 | 6 | 81.7 |
| Couple with children | 17 | 22 | 25 | 20 | 16 | 681.7 |
| Couple without children | 9 | 14 | 21 | 23 | 32 | 253.1 |
| Single with children | 47 | 20 | 20 | 6 | 6 | 165.2 |
| Single without children | 20 | 18 | 29 | 20 | 13 | 294.3 |
| <i>of which</i> | | | | | | |
| male | 22 | 19 | 28 | 20 | 11 | 179.3 |
| female | 17 | 16 | 30 | 19 | 17 | 115.0 |
| Gender and adulthood | | | | | | |
| Children | 25 | 23 | 24 | 15 | 12 | 434.0 |
| Adult male | 17 | 20 | 24 | 21 | 17 | 598.0 |
| Adult female | 18 | 21 | 24 | 20 | 17 | 643.4 |
| Religion of Head of Household | | | | | | |
| Protestant ¹ | 18 | 22 | 24 | 18 | 18 | 856.1 |
| Catholic | 23 | 22 | 23 | 20 | 13 | 669.4 |
| Other ² | 17 | 17 | 26 | 20 | 20 | 68.4 |
| No Religion | 13 | 21 | 19 | 27 | 20 | 36.1 |
| Unwilling to Answer | 22 | 9 | 33 | 22 | 14 | 45.4 |
| Access to Internet | | | | | | |
| Have access to internet at home | 14 | 16 | 24 | 23 | 23 | 834.8 |
| Do not have access to internet at home | 26 | 26 | 24 | 16 | 9 | 840.5 |
| All individuals (NI) (thousands=100%) | 20 | 21 | 24 | 19 | 16 | 1,675.3 |
| All individuals (GB) (thousands=100%) | 20 | 20 | 20 | 20 | 20 | 56,850.0 |

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 2003/04 |
|---------------------------------------|---|--------------------|-------------------|--------------------|-----------------|-----------------------------------|
| | Bottom quintile | Second quintile | Third quintile | Fourth quintile | Top quintile | All individuals (thousands) |
| Disability | | | | | | |
| No disabled adults | 21 | 18 | 23 | 20 | 17 | 1,213.9 |
| One or more disabled adults | 30 | 24 | 26 | 13 | 6 | 461.4 |
| | | | | | | |
| No disabled children | 23 | 20 | 24 | 19 | 14 | 1,603.0 |
| One or more disabled children | 37 | 23 | 26 | 9 | 6 | 72.3 |
| <i>of which</i> | | | | | | |
| no disabled adults in family | 41 | 18 | 23 | 13 | 6 | 48.8 |
| one or more disabled adults in family | 30 | 33 | 32 | 0 | 6 | 23.5 |
| | | | | | | |
| Tenure | | | | | | |
| NIHE | 48 | 27 | 20 | 5 | 0 | 222.8 |
| Housing Association | 27 | 38 | 24 | 11 | 0 | 24.6 |
| Private rented | 35 | 32 | 20 | 9 | 4 | 127.8 |
| Owned with mortgage | 13 | 17 | 27 | 22 | 21 | 818.1 |
| Owned outright | 26 | 18 | 23 | 20 | 13 | 457.6 |
| Other | 44 | 24 | 8 | 16 | 8 | 24.3 |
| | | | | | | |
| Bank accounts¹ | | | | | | |
| No accounts | 47 | 26 | 15 | 8 | 3 | 183.7 |
| With one or more accounts | 21 | 19 | 25 | 19 | 15 | 1,491.6 |
| | | | | | | |
| Savings and Assets | | | | | | |
| No Savings | 33 | 24 | 24 | 13 | 6 | 784.0 |
| Less than £3,000 | 20 | 22 | 26 | 18 | 14 | 415.2 |
| £3,000 - £7,999 | 16 | 13 | 23 | 25 | 23 | 206.1 |
| £8,000 - £19,999 | 14 | 12 | 22 | 24 | 28 | 160.0 |
| £20,000 or more | 6 | 9 | 17 | 37 | 31 | 110.1 |
| | | | | | | |
| Region | | | | | | |
| Belfast | 21 | 26 | 28 | 15 | 10 | 196.9 |
| East of the Province | 20 | 18 | 25 | 20 | 17 | 833.5 |
| West of the Province | 30 | 21 | 21 | 17 | 11 | 644.9 |
| | | | | | | |
| All individuals (NI) | 24 | 20 | 24 | 18 | 14 | 1,675.3 |
| | | | | | | |
| All individuals (GB) | 20 | 20 | 20 | 20 | 20 | 56,850.0 |

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 | | | | | Source: FRS 2003/04 |
|---|---|--------------------|-------------------|--------------------|-----------------|-----------------------------------|
| | Bottom quintile | Second quintile | Third quintile | Fourth quintile | Top quintile | All individuals (thousands) |
| Disability | | | | | | |
| No disabled adults | 18 | 19 | 24 | 20 | 19 | 1,213.9 |
| One or more disabled adults | 24 | 28 | 24 | 17 | 7 | 461.4 |
| | | | | | | |
| No disabled children | 19 | 21 | 24 | 20 | 16 | 1,603.0 |
| One or more disabled children of which | 30 | 27 | 29 | 5 | 9 | 72.3 |
| no disabled adults in family | 33 | 25 | 23 | 8 | 11 | 48.8 |
| one or more disabled adults in family | 22 | 30 | 42 | 0 | 6 | 23.5 |
| | | | | | | |
| Tenure | | | | | | |
| NIHE | 45 | 31 | 17 | 6 | 0 | 222.8 |
| Housing Association | 29 | 42 | 20 | 9 | 0 | 24.6 |
| Private rented | 45 | 25 | 19 | 7 | 4 | 127.8 |
| Owned with mortgage | 10 | 18 | 27 | 24 | 22 | 818.1 |
| Owned outright | 17 | 20 | 24 | 22 | 17 | 457.6 |
| Other | 31 | 24 | 17 | 16 | 12 | 24.3 |
| | | | | | | |
| Bank accounts¹ | | | | | | |
| No accounts | 46 | 27 | 13 | 11 | 4 | 183.7 |
| With one or more accounts | 17 | 21 | 25 | 20 | 17 | 1,491.6 |
| | | | | | | |
| Savings and Assets | | | | | | |
| No Savings | 29 | 25 | 24 | 15 | 7 | 784.0 |
| Less than £3,000 | 15 | 24 | 25 | 18 | 17 | 415.2 |
| £3,000 - £7,999 | 11 | 15 | 24 | 27 | 23 | 206.1 |
| £8,000 - £19,999 | 10 | 12 | 22 | 24 | 32 | 160.0 |
| £20,000 or more | 5 | 7 | 16 | 33 | 39 | 110.1 |
| | | | | | | |
| Region | | | | | | |
| Belfast | 18 | 26 | 27 | 19 | 10 | 196.9 |
| East of the Province | 15 | 20 | 25 | 20 | 20 | 833.5 |
| West of the Province | 27 | 21 | 22 | 18 | 12 | 644.9 |
| | | | | | | |
| All individuals (NI) | 20 | 21 | 24 | 19 | 16 | 1,675.3 |
| All individuals (GB) | 20 | 20 | 20 | 20 | 20 | 56,850.0 |

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% | |
| Economic status of adults in the family | | | | | | | |
| One or more full-time self-employed | 19 | 12 | 10 | 18 | 12 | 11 | 13 |
| Single/couple, all in full-time work | 2 | 3 | 4 | 2 | 3 | 4 | 23 |
| Couple, one full-time, one part-time work | 1 | 1 | 4 | 1 | 1 | 3 | 12 |
| Couple, one full-time work, one not working | 3 | 8 | 10 | 4 | 8 | 10 | 10 |
| No full-time, one or more part-time work | 16 | 14 | 12 | 15 | 14 | 12 | 10 |
| Workless, head or spouse aged 60 or over | 18 | 20 | 21 | 19 | 19 | 20 | 15 |
| Workless, head or spouse unemployed | 13 | 11 | 8 | 13 | 11 | 9 | 3 |
| Workless, other inactive | 28 | 32 | 30 | 27 | 31 | 30 | 14 |
| Family type | | | | | | | |
| Pensioner couple | 15 | 13 | 14 | 14 | 13 | 14 | 11 |
| Single pensioner | 7 | 8 | 8 | 8 | 8 | 8 | 6 |
| <i>of which</i> | | | | | | | |
| male | 2 | 2 | 2 | 2 | 2 | 2 | 1 |
| female | 5 | 6 | 6 | 6 | 6 | 6 | 5 |
| Couple with children | 36 | 34 | 36 | 36 | 35 | 36 | 41 |
| Couple without children | 7 | 7 | 8 | 7 | 6 | 8 | 15 |
| Single with children | 14 | 21 | 17 | 15 | 21 | 18 | 10 |
| Single without children | 22 | 17 | 17 | 20 | 17 | 17 | 18 |
| <i>of which</i> | | | | | | | |
| male | 13 | 11 | 11 | 12 | 11 | 11 | 11 |
| female | 9 | 6 | 5 | 8 | 6 | 5 | 7 |
| Gender and adulthood | | | | | | | |
| Children | 27 | 31 | 30 | 27 | 32 | 30 | 26 |
| Adult male | 35 | 32 | 33 | 34 | 32 | 33 | 36 |
| Adult female | 39 | 37 | 37 | 39 | 37 | 37 | 38 |
| Religion of Head of Household | | | | | | | |
| Protestant ¹ | 49 | 49 | 50 | 48 | 49 | 48 | 51 |
| Catholic | 43 | 45 | 44 | 44 | 44 | 45 | 40 |
| Other ² | 3 | 2 | 3 | 3 | 2 | 3 | 4 |
| No Religion | 2 | 1 | 2 | 2 | 1 | 2 | 2 |
| Unwilling to Answer | 3 | 3 | 2 | 3 | 3 | 2 | 3 |
| Access to Internet | | | | | | | |
| Have access to internet at home | 39 | 36 | 33 | 38 | 36 | 34 | 50 |
| Do not have access to internet at home | 61 | 64 | 67 | 62 | 64 | 66 | 50 |
| All individuals (NI) (thousands=100%) | 174 | 344 | 526 | 189 | 336 | 484 | 1,675 |
| All individuals (GB) (thousands=100%) | 4,899 | 9,965 | 15,963 | 5,322 | 9,557 | 14,514 | 56,850 |

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% | |
| Economic status of adults in the family | | | | | | | |
| One or more full-time self-employed | 14 | 11 | 10 | 14 | 12 | 10 | 13 |
| Single/couple, all in full-time work | 4 | 4 | 4 | 4 | 4 | 4 | 23 |
| Couple, one full-time, one part-time work | 1 | 2 | 5 | 1 | 2 | 4 | 12 |
| Couple, one full-time work, one not working | 5 | 8 | 11 | 5 | 8 | 10 | 10 |
| No full-time, one or more part-time work | 14 | 13 | 12 | 14 | 14 | 12 | 10 |
| Workless, head or spouse aged 60 or over | 14 | 16 | 19 | 13 | 15 | 19 | 15 |
| Workless, head or spouse unemployed | 13 | 11 | 9 | 13 | 11 | 9 | 3 |
| Workless, other inactive | 35 | 35 | 31 | 35 | 36 | 32 | 14 |
| Family type | | | | | | | |
| Pensioner couple | 10 | 11 | 12 | 10 | 11 | 13 | 11 |
| Single pensioner | 6 | 6 | 7 | 5 | 6 | 7 | 6 |
| <i>of which</i> | | | | | | | |
| male | 1 | 1 | 2 | 1 | 1 | 2 | 1 |
| female | 5 | 5 | 6 | 4 | 5 | 6 | 5 |
| Couple with children | 35 | 35 | 37 | 35 | 35 | 36 | 41 |
| Couple without children | 7 | 7 | 8 | 7 | 7 | 8 | 15 |
| Single with children | 21 | 22 | 19 | 22 | 23 | 20 | 10 |
| Single without children | 21 | 18 | 17 | 20 | 17 | 16 | 18 |
| <i>of which</i> | | | | | | | |
| male | 14 | 12 | 11 | 13 | 11 | 11 | 11 |
| female | 8 | 6 | 5 | 7 | 6 | 6 | 7 |
| Gender and adulthood | | | | | | | |
| Children | 31 | 32 | 31 | 32 | 33 | 32 | 26 |
| Adult male | 33 | 32 | 32 | 32 | 31 | 32 | 36 |
| Adult female | 37 | 36 | 36 | 36 | 36 | 37 | 38 |
| Religion of Head of Household | | | | | | | |
| Protestant ¹ | 45 | 47 | 48 | 46 | 47 | 48 | 51 |
| Catholic | 47 | 45 | 45 | 47 | 45 | 45 | 40 |
| Other ² | 2 | 3 | 3 | 2 | 3 | 3 | 4 |
| No Religion | 2 | 1 | 1 | 2 | 1 | 2 | 2 |
| Unwilling to Answer | 3 | 3 | 2 | 3 | 3 | 2 | 3 |
| Access to Internet | | | | | | | |
| Have access to internet at home | 37 | 33 | 34 | 37 | 34 | 33 | 50 |
| Do not have access to internet at home | 63 | 67 | 66 | 63 | 66 | 67 | 50 |
| All individuals (NI) (thousands=100%) | 206 | 354 | 520 | 217 | 343 | 480 | 1,675 |
| All individuals (GB) (thousands=100%) | 7,702 | 12,264 | 17,653 | 8,155 | 11,959 | 16,386 | 56,850 |

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% | |
| Disability | | | | | | | |
| No disabled adults | 69 | 67 | 64 | 69 | 68 | 65 | 72 |
| One or more disabled adults | 31 | 33 | 36 | 31 | 32 | 35 | 28 |
| | | | | | | | |
| No disabled children | 96 | 94 | 95 | 95 | 94 | 94 | 96 |
| One or more disabled children | 4 | 6 | 5 | 5 | 6 | 6 | 4 |
| <i>of which</i> | | | | | | | |
| no disabled adults in family | 3 | 5 | 4 | 3 | 5 | 4 | 3 |
| one or more disabled adults in family | 1 | 2 | 1 | 1 | 1 | 1 | 1 |
| | | | | | | | |
| Tenure | | | | | | | |
| NIHE | 20 | 27 | 26 | 20 | 27 | 26 | 13 |
| Housing Association | 2 | 2 | 2 | 2 | 2 | 2 | 1 |
| Private rented | 11 | 11 | 12 | 11 | 11 | 11 | 8 |
| Owned with mortgage | 27 | 26 | 29 | 27 | 25 | 27 | 49 |
| Owned outright | 35 | 32 | 30 | 36 | 32 | 30 | 27 |
| Other | 4 | 3 | 2 | 4 | 3 | 2 | 1 |
| | | | | | | | |
| Bank accounts¹ | | | | | | | |
| No accounts | 22 | 23 | 22 | 22 | 23 | 22 | 11 |
| With one or more accounts | 78 | 77 | 78 | 78 | 77 | 78 | 89 |
| | | | | | | | |
| Savings and Assets | | | | | | | |
| No savings | 63 | 64 | 63 | 63 | 64 | 64 | 47 |
| Less than £3,000 | 20 | 20 | 22 | 20 | 20 | 21 | 25 |
| £3,000 - £7,999 | 7 | 8 | 8 | 7 | 8 | 8 | 12 |
| £8,000 - £19,999 | 8 | 6 | 5 | 8 | 6 | 5 | 10 |
| £20,000 or more | 3 | 2 | 2 | 3 | 2 | 2 | 7 |
| | | | | | | | |
| Region | | | | | | | |
| Belfast | 11 | 10 | 11 | 12 | 10 | 11 | 11 |
| East of the Province | 37 | 39 | 44 | 35 | 39 | 43 | 51 |
| West of the Province | 52 | 50 | 46 | 53 | 51 | 46 | 38 |
| | | | | | | | |
| All individuals (NI) (thousands=100%) | 174 | 344 | 526 | 189 | 336 | 484 | 1,675 |
| All individuals (GB) (thousands=100%) | 4,899 | 9,965 | 15,963 | 5,322 | 9,557 | 14,514 | 56,850 |

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% | |
| Disability | | | | | | | |
| No disabled adults | 68 | 67 | 67 | 68 | 67 | 66 | 72 |
| One or more disabled adults | 32 | 33 | 33 | 32 | 33 | 34 | 28 |
| | | | | | | | |
| No disabled children | 96 | 93 | 94 | 95 | 94 | 93 | 96 |
| One or more disabled children | 4 | 7 | 6 | 5 | 6 | 7 | 4 |
| <i>of which</i> | | | | | | | |
| no disabled adults in family | 3 | 5 | 5 | 4 | 5 | 5 | 3 |
| one or more disabled adults in family | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| | | | | | | | |
| Tenure | | | | | | | |
| NIHE | 28 | 30 | 26 | 29 | 30 | 28 | 13 |
| Housing Association | 3 | 2 | 3 | 3 | 2 | 3 | 1 |
| Private rented | 16 | 16 | 15 | 17 | 17 | 16 | 8 |
| Owned with mortgage | 27 | 25 | 30 | 26 | 25 | 29 | 49 |
| Owned outright | 24 | 23 | 25 | 23 | 23 | 23 | 27 |
| Other | 2 | 3 | 2 | 2 | 2 | 2 | 1 |
| | | | | | | | |
| Bank accounts¹ | | | | | | | |
| No accounts | 27 | 24 | 23 | 26 | 25 | 24 | 11 |
| With one or more accounts | 73 | 76 | 77 | 74 | 75 | 76 | 89 |
| | | | | | | | |
| Savings and Assets | | | | | | | |
| No savings | 69 | 68 | 65 | 68 | 68 | 66 | 47 |
| Less than £3,000 | 18 | 19 | 22 | 19 | 19 | 21 | 25 |
| £3,000 - £7,999 | 4 | 7 | 7 | 4 | 7 | 7 | 12 |
| £8,000 - £19,999 | 7 | 5 | 5 | 6 | 5 | 5 | 10 |
| £20,000 or more | 2 | 1 | 1 | 2 | 2 | 1 | 7 |
| | | | | | | | |
| Region | | | | | | | |
| Belfast | 12 | 11 | 10 | 13 | 11 | 10 | 11 |
| East of the Province | 37 | 38 | 43 | 37 | 37 | 42 | 51 |
| West of the Province | 50 | 51 | 47 | 51 | 52 | 47 | 38 |
| | | | | | | | |
| All individuals (NI) (thousands=100%) | 206 | 354 | 520 | 217 | 343 | 480 | 1,675 |
| All individuals (GB) (thousands=100%) | 7,702 | 12,264 | 17,653 | 8,155 | 11,959 | 16,386 | 56,850 |

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 | Source: FRS 2003/04 | | | | | | All individuals (thousands) |
|--|---------------------|-----------|-----------|--------------|-----------|-----------|-----------------------------|
| | Income Thresholds | | | | | | |
| | Below mean | | | Below median | | | |
| | 40% | 50% | 60% | 50% | 60% | 70% | |
| Economic status of adults in the family | | | | | | | |
| One or more full-time self-employed | 15 | 19 | 25 | 16 | 19 | 24 | 218.1 |
| Single/couple, all in full-time work | 1 | 3 | 5 | 1 | 3 | 5 | 383.8 |
| Couple, one full-time, one part-time work | 1 | 2 | 10 | 1 | 2 | 8 | 195.9 |
| Couple, one full-time work, one not working | 3 | 15 | 33 | 4 | 15 | 29 | 166.8 |
| No full-time, one or more part-time work | 18 | 31 | 39 | 18 | 30 | 37 | 159.7 |
| Workless, head or spouse aged 60 or over | 13 | 26 | 44 | 14 | 25 | 38 | 256.9 |
| Workless, head or spouse unemployed | 43 | 70 | 83 | 46 | 68 | 83 | 53.4 |
| Workless, other inactive | 20 | 45 | 65 | 21 | 44 | 61 | 240.6 |
| Family type | | | | | | | |
| Pensioner couple | 14 | 26 | 43 | 15 | 25 | 38 | 176.9 |
| Single pensioner | 12 | 26 | 41 | 14 | 26 | 36 | 104.1 |
| <i>of which</i> | | | | | | | |
| male | 14 | 28 | 43 | 17 | 28 | 38 | 22.4 |
| female | 12 | 26 | 41 | 13 | 25 | 36 | 81.7 |
| Couple with children | 9 | 17 | 28 | 10 | 17 | 26 | 681.7 |
| Couple without children | 5 | 9 | 16 | 5 | 8 | 15 | 253.1 |
| Single with children | 15 | 44 | 53 | 17 | 43 | 52 | 165.2 |
| Single without children | 13 | 20 | 29 | 13 | 19 | 28 | 294.3 |
| <i>of which</i> | | | | | | | |
| male | 13 | 21 | 32 | 13 | 21 | 31 | 179.3 |
| female | 13 | 18 | 25 | 13 | 18 | 23 | 115.0 |
| Gender and adulthood | | | | | | | |
| Children | 11 | 25 | 36 | 12 | 24 | 34 | 434.0 |
| Adult male | 10 | 18 | 29 | 11 | 18 | 27 | 598.0 |
| Adult female | 10 | 20 | 30 | 11 | 19 | 28 | 643.4 |
| Religion of Head of Household | | | | | | | |
| Protestant ¹ | 10 | 20 | 30 | 11 | 19 | 27 | 856.1 |
| Catholic | 11 | 23 | 34 | 12 | 22 | 32 | 669.4 |
| Other ² | 8 | 10 | 21 | 8 | 10 | 20 | 68.4 |
| No Religion | 11 | 13 | 25 | 11 | 13 | 25 | 36.1 |
| Unwilling to Answer | 12 | 24 | 26 | 12 | 22 | 25 | 45.4 |
| Access to Internet | | | | | | | |
| Have access to internet at home | 8 | 15 | 21 | 9 | 14 | 20 | 834.8 |
| Do not have access to internet at home | 13 | 26 | 42 | 14 | 26 | 38 | 840.5 |
| All individuals (NI) | 10 | 21 | 31 | 11 | 20 | 29 | 1,675.3 |
| All individuals (GB) | 9 | 18 | 28 | 9 | 17 | 26 | 56,850.0 |

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% | |
| Economic status of adults in the family | | | | | | | |
| One or more full-time self-employed | 14 | 18 | 25 | 14 | 18 | 22 | 218.1 |
| Single/couple, all in full-time work | 2 | 3 | 6 | 2 | 3 | 5 | 383.8 |
| Couple, one full-time, one part-time work | 1 | 3 | 12 | 2 | 3 | 10 | 195.9 |
| Couple, one full-time work, one not working | 6 | 18 | 34 | 7 | 16 | 29 | 166.8 |
| No full-time, one or more part-time work | 18 | 30 | 39 | 19 | 29 | 36 | 159.7 |
| Workless, head or spouse aged 60 or over | 11 | 22 | 38 | 11 | 20 | 35 | 256.9 |
| Workless, head or spouse unemployed | 48 | 74 | 83 | 52 | 69 | 83 | 53.4 |
| Workless, other inactive | 30 | 51 | 66 | 32 | 51 | 64 | 240.6 |
| Family type | | | | | | | |
| Pensioner couple | 12 | 23 | 36 | 12 | 22 | 34 | 176.9 |
| Single pensioner | 11 | 21 | 37 | 11 | 19 | 34 | 104.1 |
| <i>of which</i> | | | | | | | |
| male | 10 | 20 | 39 | 10 | 19 | 36 | 22.4 |
| female | 12 | 21 | 37 | 12 | 20 | 33 | 81.7 |
| Couple with children | 10 | 18 | 28 | 11 | 18 | 25 | 681.7 |
| Couple without children | 6 | 10 | 17 | 6 | 10 | 15 | 253.1 |
| Single with children | 26 | 48 | 59 | 29 | 48 | 58 | 165.2 |
| Single without children | 15 | 21 | 29 | 15 | 20 | 27 | 294.3 |
| <i>of which</i> | | | | | | | |
| male | 16 | 23 | 32 | 16 | 22 | 29 | 179.3 |
| female | 14 | 18 | 25 | 14 | 18 | 23 | 115.0 |
| Gender and adulthood | | | | | | | |
| Children | 14 | 26 | 37 | 16 | 26 | 35 | 434.0 |
| Adult male | 11 | 19 | 28 | 12 | 18 | 26 | 598.0 |
| Adult female | 12 | 20 | 29 | 12 | 19 | 27 | 643.4 |
| Religion of Head of Household | | | | | | | |
| Protestant ¹ | 11 | 19 | 29 | 12 | 19 | 27 | 856.1 |
| Catholic | 14 | 24 | 35 | 15 | 23 | 33 | 669.4 |
| Other ² | 7 | 17 | 21 | 7 | 17 | 20 | 68.4 |
| No Religion | 13 | 14 | 21 | 13 | 14 | 21 | 36.1 |
| Unwilling to Answer | 15 | 22 | 26 | 15 | 22 | 25 | 45.4 |
| Access to Internet | | | | | | | |
| Have access to internet at home | 9 | 14 | 21 | 10 | 14 | 19 | 834.8 |
| Do not have access to internet at home | 16 | 28 | 41 | 16 | 27 | 38 | 840.5 |
| All individuals (NI) | 12 | 21 | 31 | 13 | 20 | 29 | 1,675.3 |
| All individuals (GB) | 14 | 22 | 31 | 14 | 21 | 29 | 56,850.0 |

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% | |
| Disability | | | | | | | |
| No disabled adults | 10 | 19 | 28 | 11 | 19 | 26 | 1,213.9 |
| One or more disabled adults | 12 | 25 | 41 | 13 | 23 | 37 | 461.4 |
| No disabled children | 10 | 20 | 31 | 11 | 20 | 29 | 1,603.0 |
| One or more disabled children <i>of which</i> | 11 | 29 | 40 | 12 | 28 | 37 | 72.3 |
| no disabled adults in family | 12 | 32 | 45 | 13 | 32 | 41 | 48.8 |
| one or more disabled adults in family | 9 | 23 | 30 | 9 | 19 | 30 | 23.5 |
| Tenure | | | | | | | |
| NIHE | 16 | 42 | 61 | 17 | 41 | 57 | 222.8 |
| Housing Association | 13 | 27 | 49 | 13 | 27 | 47 | 24.6 |
| Private rented | 15 | 29 | 48 | 17 | 29 | 43 | 127.8 |
| Owned with mortgage | 6 | 11 | 18 | 6 | 10 | 16 | 818.1 |
| Owned outright | 13 | 24 | 34 | 15 | 23 | 32 | 457.6 |
| Other | 32 | 42 | 50 | 34 | 42 | 49 | 24.3 |
| Bank accounts¹ | | | | | | | |
| No accounts | 21 | 43 | 62 | 22 | 42 | 58 | 183.7 |
| With one or more accounts | 9 | 18 | 28 | 10 | 17 | 25 | 1,491.6 |
| Savings and Assets | | | | | | | |
| No savings | 14 | 28 | 42 | 15 | 27 | 40 | 784.0 |
| Less than £3,000 | 8 | 17 | 28 | 9 | 17 | 24 | 415.2 |
| £3,000 - £7,999 | 5 | 14 | 19 | 6 | 14 | 18 | 206.1 |
| £8,000 - £19,999 | 9 | 12 | 17 | 10 | 12 | 16 | 160.0 |
| £20,000 or more | 4 | 5 | 9 | 5 | 5 | 9 | 110.1 |
| Region | | | | | | | |
| Belfast | 10 | 16 | 26 | 11 | 15 | 23 | 109.7 |
| East of the Province | 7 | 13 | 23 | 7 | 13 | 21 | 504.3 |
| West of the Province | 13 | 23 | 32 | 15 | 23 | 30 | 370.5 |
| All individuals (NI) | 10 | 21 | 31 | 11 | 20 | 29 | 1,675.3 |
| All individuals (GB) | 9 | 18 | 28 | 9 | 17 | 26 | 56,850.0 |

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% | |
| Disability | | | | | | | |
| No disabled adults | 11 | 19 | 28 | 12 | 19 | 26 | 1,213.9 |
| One or more disabled adults | 14 | 26 | 38 | 15 | 25 | 35 | 461.4 |
| No disabled children | 12 | 21 | 30 | 13 | 20 | 28 | 1,603.0 |
| One or more disabled children <i>of which</i> | 12 | 32 | 45 | 16 | 30 | 45 | 72.3 |
| no disabled adults in family | 13 | 37 | 52 | 17 | 33 | 52 | 48.8 |
| one or more disabled adults in family | 9 | 22 | 30 | 13 | 22 | 30 | 23.5 |
| Tenure | | | | | | | |
| NIHE | 26 | 48 | 61 | 28 | 46 | 60 | 222.8 |
| Housing Association | 27 | 29 | 54 | 27 | 29 | 52 | 24.6 |
| Private rented | 26 | 46 | 60 | 28 | 45 | 58 | 127.8 |
| Owned with mortgage | 7 | 11 | 19 | 7 | 11 | 17 | 818.1 |
| Owned outright | 11 | 18 | 28 | 11 | 17 | 24 | 457.6 |
| Other | 20 | 38 | 45 | 20 | 35 | 43 | 24.3 |
| Bank accounts¹ | | | | | | | |
| No accounts | 30 | 47 | 65 | 31 | 46 | 62 | 183.7 |
| With one or more accounts | 10 | 18 | 27 | 11 | 17 | 25 | 1,491.6 |
| Savings and Assets | | | | | | | |
| No savings | 18 | 30 | 43 | 19 | 30 | 40 | 784.0 |
| Less than £3,000 | 9 | 17 | 27 | 10 | 16 | 24 | 415.2 |
| £3,000 - £7,999 | 4 | 11 | 17 | 4 | 11 | 16 | 206.1 |
| £8,000 - £19,999 | 8 | 11 | 17 | 8 | 11 | 16 | 160.0 |
| £20,000 or more | 5 | 5 | 6 | 5 | 5 | 6 | 110.1 |
| Region | | | | | | | |
| Belfast | 13 | 18 | 24 | 14 | 18 | 23 | 109.7 |
| East of the Province | 9 | 14 | 23 | 9 | 13 | 20 | 504.3 |
| West of the Province | 16 | 25 | 33 | 16 | 25 | 31 | 370.5 |
| All individuals (NI) | 12 | 21 | 31 | 13 | 20 | 29 | 1,675.3 |
| All individuals (GB) | 14 | 22 | 31 | 14 | 21 | 29 | 56,850.0 |

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 2003/04 |
|---------------------------|-------------------|------------|-----|--------------|-----|-----|---------------------|
| | Income Thresholds | | | | | | All Individuals |
| | 40% | Below mean | | Below median | | 70% | |
| | | 50% | 60% | 50% | 60% | | |
| BHC | | | | | | | |
| NI | 10 | 21 | 31 | 11 | 20 | 29 | 1,675.3 |
| GB | 9 | 18 | 28 | 9 | 17 | 26 | 56,850.0 |
| AHC | | | | | | | |
| NI | 12 | 21 | 31 | 13 | 20 | 29 | 1,675.3 |
| GB | 14 | 22 | 31 | 14 | 21 | 29 | 56,850.0 |

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

| Number of Individuals (thousands) | | | | | | | Source: FRS 2003/04 |
|-----------------------------------|-------------------|------------|----------|--------------|----------|----------|-----------------------------|
| | Income Thresholds | | | | | | All Individuals (thousands) |
| | 40% | Below mean | | Below median | | 70% | |
| | | 50% | 60% | 50% | 60% | | |
| BHC | | | | | | | |
| NI | 174.1 | 343.8 | 525.7 | 189.4 | 336.1 | 484.4 | 1,675.3 |
| GB | 4,898.7 | 9,964.9 | 15,963.2 | 5,321.8 | 9,557.1 | 14,513.8 | 56,850.0 |
| AHC | | | | | | | |
| NI | 205.5 | 353.6 | 520.0 | 217.1 | 343.1 | 480.2 | 1,675.3 |
| GB | 7,702.3 | 12,264.3 | 17,653.0 | 8,155.0 | 11,958.7 | 16,386.2 | 56,850.0 |

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.