

Children

- ◆ In 2002/03, approximately half of the children in NI lived in households with incomes in the bottom two quintiles of the income distribution.
- ◆ Children in households with two adults were less likely to be in lowest income quintile than children in households with one adult.
- ◆ The greater the number of children in a family, the increased likelihood of low-income.
- ◆ Children living in families with at least one disabled adult or child were more likely to experience low-income than those living in households with no disabled persons.
- ◆ Children living in families where the head of household was Protestant were more likely to experience low-income, compared to those where the head was Catholic, of another denomination or of no religion at all.
- ◆ Children living in the West of the Province and particularly in Belfast were most likely to be in low-income families.
- ◆ Children living in families in receipt of JSA were most likely to be in low-income families.

Introduction

This chapter analyses the family and household characteristics of children in NI and their position within the 2002/03 income distribution.

A child is defined here as an individual under sixteen years of age, or an unmarried sixteen to eighteen year old in full-time education. The position of children in the income distribution is defined by the net equivalised income of the household in which they live.

Many of the results in percentage terms are sensitive to the choice of equivalence scale. (Equivalence scales are outlined in Appendix 2.)

The position of children in the overall income distribution

Figure 4.1 looks at the income distribution of both children and the entire population for 2002/03, showing that children are skewed towards the lower end of the overall distribution.

Approximately half of the child population in NI lived in families with incomes in the bottom two quintiles of the distribution and one in ten were in the top quintile (BHC).

Figure 4.1 (BHC): Income distribution for all individuals and for all children by income band, 2002/03

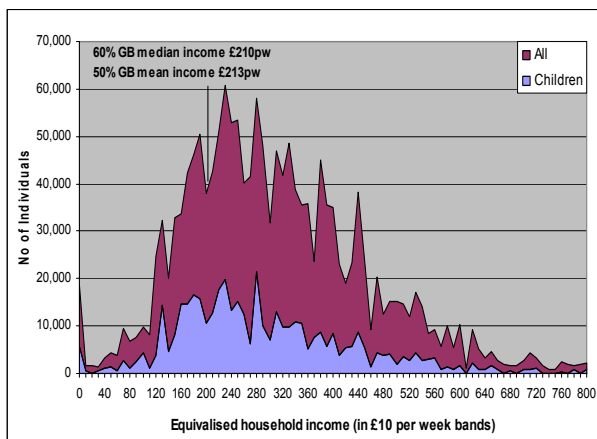
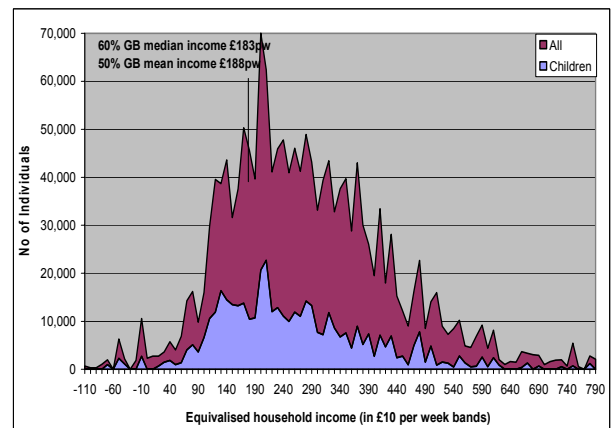


Figure 4.1 (AHC): Income distribution for all individuals and all children by income band, 2002/03



Economic status and family type

Table 4.1 looks at the economic status and family type of children. Three in four children in lone parent families were in the bottom two quintiles. Within this group, those children in families where the parent was not working were most affected, with 89% falling into the bottom two quintiles. Children in part-time working, lone parent families were slightly better off, whilst those whose lone parent worked full-time were best off of the lone parent families.

Couples with children were also skewed towards the bottom of the overall distribution, with 43% falling into the bottom two quintiles. Self-employed families with children were also negatively skewed. Families where both adults were in full-time work were best off, with almost six in ten having incomes in the top two quintiles, followed by families with one adult in full-time work and one in part-time work. Of the couples households, these two family types were also least represented in the lowest quintile.

Children from workless couple families were worst off, with six in ten having incomes in the bottom quintile, rising to more than eight out of ten in the bottom two quintiles. Those in families where one or more adults were in part-time work were also highly concentrated at the bottom of the distribution, with three-quarters falling into the bottom two quintiles.

Economic status of household

The economic status of households with children is analysed in Table 4.1. Workless households were very heavily skewed towards the bottom of the income distribution, with well over two-thirds of this group in the bottom quintile and nine in ten within the bottom two quintiles.

Children in households with at least one adult working, but not all, were also highly concentrated towards the lower end of the distribution, with 67% falling into the bottom two quintiles. By comparison, children in households where all adults worked were concentrated in the middle of the distribution, with more than half falling into the third and fourth quintiles.

A family or benefit unit may be defined as a single adult or a couple, together with any dependent children. E.g. an adult still living with his/her parents would qualify as an independent benefit unit from his parents.

A household is defined as a single person or group of people living at the same address as their only main residence, who either share one meal a day together or share the living accommodation (i.e. the living room). A household will consist of one or more benefit units.

For the purposes of this analysis, households contain a working-age adult or a working pensioner. The status of non-working pensioners has been ignored.

Number of children in the family

Table 4.1 also looks at the effect of the number of children in the family on household income. Clearly, the more children in a household, the more likely the household income falls at the bottom of the distribution.

Two in five lone children fall into the bottom two income quintiles compared to three in five children living in families with four or more children.

Disability

Table 4.1 looks at the income distribution of children by whether they had a disabled adult living with them. Approximately three in five families with at least one disabled adult and at least one disabled child, had incomes in the bottom quintile.

62% of children in families with one or more disabled children fell into the bottom two quintiles, compared to 66% of children in families with one or more disabled adults. Those children in families with one or more disabled adults and one or more disabled children were particularly at risk, with 85% concentrated in the bottom two quintiles.

It should be noted that for the purposes of this disability analysis, disability has been defined as having any disability, infirmity or long-standing illness, making one or more areas of the individuals' life significantly difficult. Disposable household income in these cases has not been adjusted to account for additional costs that may result from a disability hence the position of disabled groups in the income distribution may be upwardly biased.

Religion of head of household

Children in families where the head was Protestant or Catholic were skewed towards the bottom of the income distribution, with over half of Protestant children falling into the bottom two quintiles (53% compared to 50% of Catholic children, BHC).

Those children belonging to the unwilling to answer group were skewed towards the top of the distribution, with nearly half falling into the top two quintiles. Those in the other group were concentrated around the middle quintiles with 79% falling into the middle three quintiles.

Benefit/Tax Credit receipt

Table 4.2 looks at the benefit/tax receipt of families with children. Children in families not in receipt of at least one of the benefits listed were less likely to be in the lower quintiles, than those in receipt.

Children living in families in receipt of Jobseekers Allowance (JSA) were very heavily skewed toward the bottom of the income distribution, with 79% in the bottom quintile (BHC).

Those in receipt of Income Support (IS) and Housing Benefit (HB) were also heavily skewed towards the bottom of the distribution, with 55% and 57%, respectively, of children in the bottom quintile.

Those in receipt of Disability Living Allowance (DLA), Incapacity Benefit (IB) and Working Families' Tax Credit were skewed towards the bottom and middle of the distribution.

No allowance has been made for the extra costs that may be incurred due to the illness or disability. This means that the figures shown for those receiving disability-related benefits may overstate their ranking in the income distribution.

Age of mother

Table 4.2 shows the position of children in the income distribution by the age of the mother. Children with a mother aged under 25 were heavily skewed towards the bottom of the distribution, with 65% falling into the bottom two quintiles.

Age of youngest child

Table 4.2 also shows that children in families where the youngest child was under 5, while slightly skewed towards the bottom of the income distribution, were quite evenly spread across all quintiles.

Families where the youngest child is aged from 5 to 15 were heavily skewed at the bottom of the income distribution, particularly for the ages of 11 to 15, where almost a third of children fell into the bottom quintile.

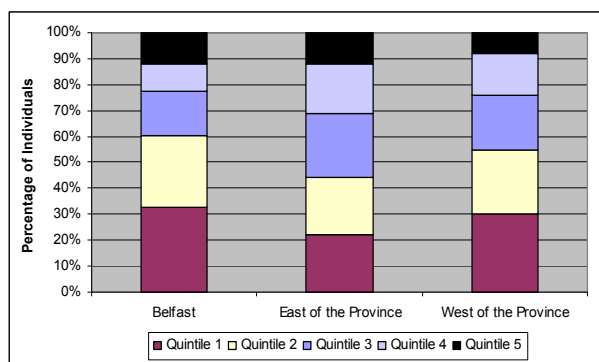
Conversely, in families where the youngest child was aged between 16 and 18, the highest concentrations were at the middle of the distribution.

Results by age of child are likely to be particularly sensitive to the choice of equivalence scale, depending on the assumptions made about the extra cost involved in bringing up children in different age groups.

Region

Figure 4.2 looks at the proportion of children within each quintile by region. Children in Belfast and the West of the Province were skewed towards the bottom of the income distribution. One-third of those living in Belfast fell into the bottom quintile. In both regions, almost three-fifths of children fell into the bottom two quintiles.

Figure 4.2 (BHC): Proportion of Individuals per Quintile by Region.



Tenure

Table 4.3 shows the position of children in the income distribution based on various household characteristics. Children living in the social rented sector were highly concentrated at the bottom of the distribution both BHC and AHC, although those living in Housing Association accommodation were to a lesser extent than those renting NIHE and private rented properties. The proportion of children within the lowest income quintile rose after housing costs were taken into consideration for those in privately rented accommodation.

Children living in accommodation owned with a mortgage or owned outright were more evenly distributed across all quintiles BHC.

Children living in 'Other' accommodation were heavily skewed towards the bottom of the distribution with approximately two-thirds in the bottom quintile (BHC).

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

Savings and assets

Children in families reporting no savings were heavily skewed towards the lower end of the distribution, with more than three in five falling into the bottom two quintiles (BHC).

As the amount of savings within a family increased, the distribution became increasingly skewed towards the top end of the distribution, with more than half of all children in families with savings in excess of £8,000 falling into the top two quintiles, both before and after housing costs.

It should be noted that questions related to savings and assets are a sensitive section in the FRS questionnaire, producing a low response rate. Many respondents are unaware what interest is received on the assets they hold, therefore approximately one in eight cases are imputed. Evidence also exists to suggest that there is some under-reporting of capital by respondents. Results in this section should therefore be treated with caution.

Composition of low-income groups

Tables 4.4, 4.5 and 4.6 look at the family and household characteristics of children living in low-income households in NI. For the purposes of this analysis “low-income” is defined using thresholds derived from fractions of both the GB mean and median income. This analysis showed that of the children living in households below 50% of the mean and 60% of the median income:

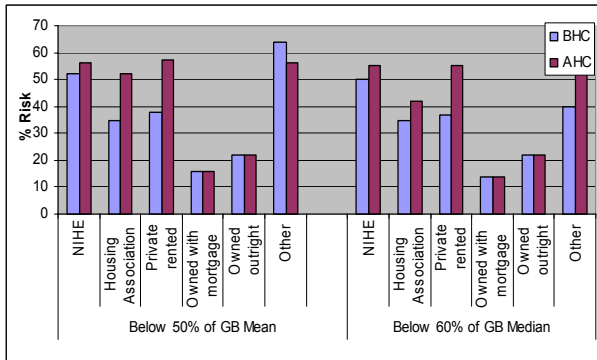
- ◆ Approximately two-fifths lived in lone-parent families.
- ◆ A third lived in workless, lone parent households.
- ◆ Just more than a third lived in households where at least one adult, but not all, was in work.
- ◆ Just under a half lived in families with at least three children.
- ◆ A quarter lived in families with at least one disabled adult.
- ◆ Eight in ten children were in families with no disabled children.
- ◆ Two-fifths lived in families where the head was Catholic, and more than half, where the head was Protestant.
- ◆ Around one in four children were in families not in receipt of any of the benefits/tax credits listed.
- ◆ Half had a mother aged between thirty-five and forty-four.
- ◆ Nearly eight in ten lived in families where the youngest child was ten or under.
- ◆ Two-fifths lived in the West of the Province and two-fifths in the East.
- ◆ Almost half lived in owner-occupied accommodation.
- ◆ Nine in ten had less than £3,000 savings, with almost seven in ten having no savings.

Risk of falling into low-income groups

Tables 4.7, 4.8 and 4.9 look at the risk experienced by children falling into various low-income groups, and their family and household characteristics. The following are true for children living in households with below 60% of the GB median income or 50% of the GB mean income:

- ◆ Children in lone-parent families were twice as likely to be at risk of low-income as those in couple families BHC. This ratio increased to two and half times as likely on an AHC basis.
- ◆ Children from workless households were at a much greater risk of low-income both BHC and particularly AHC.
- ◆ Children in larger families had a greater risk both BHC and AHC; with a third of children in families with four or more children, falling below these thresholds both BHC and AHC.
- ◆ Almost a third of children living with at least one disabled adult were at risk of low-income, compared to between one in four and one in five children who lived in a family with no disabled adults.
- ◆ Children living in Protestant headed households were at an increased risk when compared to those living in Catholic headed households BHC, with this gap being virtually negligible AHC. Least at risk were those where the head was unwilling to answer or Other.
- ◆ Children in families in receipt of HB, IS and particularly JSA had a much higher risk of low-income.
- ◆ Children with mothers aged 25 to 44 had a relatively similar risk of low-income. Children whose mothers were aged under 25 were most at risk. After housing costs were deducted, children with mothers under 29 showed the highest risk.
- ◆ Children living in Belfast were at a higher risk than those in the other regions, with those in the East of the Province being least at risk.

Figure 4.3: Risk of Falling into Low-Income by Tenure, BHC and AHC



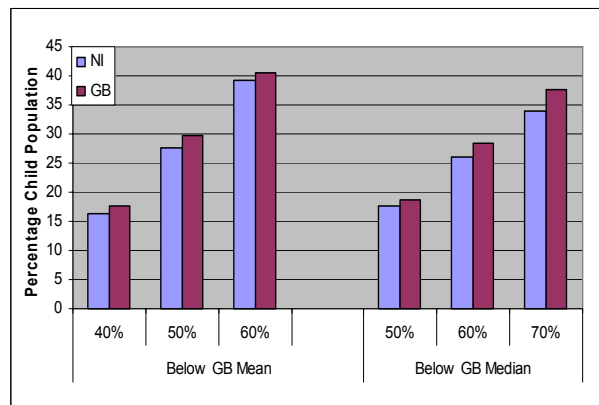
- ◆ Excluding children living in “other” accommodation, those living in NIHE accommodation were particularly at risk BHC. Children living in any rented accommodation showing the greatest risk AHC. Children in Other accommodation, showed the most risk on both a BHC and AHC basis, but this is a relatively small group.
- ◆ In general the risk of low-income decreased as amount of savings increased.

Comparison of Northern Ireland and Great Britain low-income groups

Comparisons made between NI and GB are on an AHC basis. Comparisons made before housing costs have been removed as they are not robust due to the differences in the way water charges are collected (see Appendix 2 for full explanation).

Table 4.10 and Figure 4.4 analyse the percentage and number of children in both NI and GB, below GB thresholds of mean and median income.

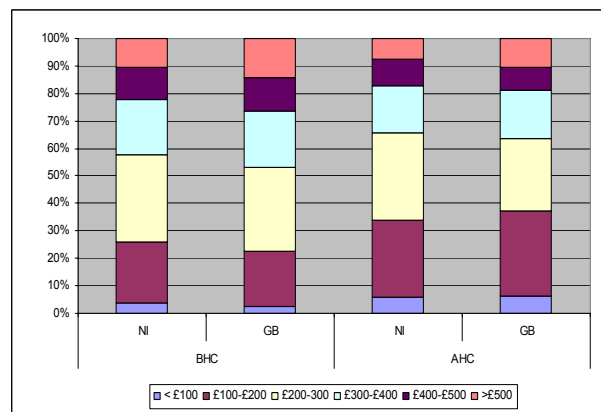
Figure 4.4: Percentage of Children Below Thresholds of Contemporary GB Mean and Median Income (AHC)



This analysis shows:

- ◆ 28% of children in NI fall below 50% of GB mean, compared to 30% in GB.
- ◆ 26% of NI children and 28% of GB children fall below 60% of the GB median.

Figure 4.5: Proportion of Children in NI and GB in Equivalised Income Bands, 2002/03



- ◆ GB has a higher proportion of children in families with an income of more than £500 (10%), than those in NI (8%).
- ◆ 32% of NI's children have an income of between £200 and £300 per week, compared to 26% in GB.
- ◆ GB have a slightly higher proportion of children in families in the lower income brackets (<£100 and £100-£200).

Table 4.1(BHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Source: FRS 2002/03					All children (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Economic status and family type						
Lone parent:	46	29	18	6	1	108.5
<i>of which</i>						
in full-time work	9	32	39	19	1	19.6
in part-time work	34	29	28	7	2	23.7
not working	61	28	9	1	1	65.1
Couple with children:	21	22	24	20	13	329.3
<i>of which</i>						
self-employed	21	19	25	16	19	82.4
both in full-time work	2	15	26	30	27	68.8
one in full-time work, one in part-time	3	25	28	35	9	69.4
one in full-time work, one not working	30	34	19	12	5	60.7
one or more in part-time work	56	20	14	6	3	21.3
both not in work	63	21	17	0	0	26.6
Economic status of household						
All adults in work	9	20	30	25	16	237.8
At least one in work, but not all	34	33	16	12	4	127.0
Workless households	71	21	8	0	1	72.9
Number of children in family						
One	24	17	23	22	14	102.7
Two	22	30	19	19	9	173.1
Three	32	21	24	13	11	105.4
Four or more	37	23	27	9	4	56.5
Disability						
No disabled adults	24	23	22	19	12	351.8
One or more disabled adults	37	29	24	6	4	85.9
No disabled children	25	24	23	17	11	381.3
One or more disabled children	36	26	17	17	4	56.5
<i>of which</i>						
no disabled adults in family	26	26	23	22	4	38.6
one or more disabled adults in family	58	27	3	8	4	17.9
Religion of Head of Household						
Protestant ¹	29	24	19	17	10	218.4
Catholic	27	23	26	16	9	176.7
Other ²	12	23	27	29	9	15.9
No Religion	19	34	21	5	21	14.1
Unwilling to Answer	12	21	19	31	17	12.6
All children (NI)	27	24	22	17	10	437.7
All children (GB)	25	23	20	18	14	12,701.4

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 4.1(AHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Source: FRS 2002/03					
	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Economic status and family type						
Lone parent:	42	29	21	7	2	108.5
<i>of which</i>						
in full-time work	13	14	41	28	3	19.6
in part-time work	21	37	33	7	2	23.7
not working	59	30	10	0	1	65.1
Couple with children:	17	26	22	20	14	329.3
<i>of which</i>						
self-employed	19	22	22	17	20	82.4
both in full-time work	2	13	29	30	27	68.8
one in full-time work, one in part-time	3	29	23	34	11	69.4
one in full-time work, one not working	21	45	17	12	5	60.7
one or more in part-time work	49	24	17	6	3	21.3
both not in work	57	27	15	0	0	26.6
Economic status of household						
All adults in work	8	21	29	25	17	237.8
At least one in work, but not all	27	41	16	12	5	127.0
Workless households	68	23	8	0	1	72.9
Number of children in family						
One	20	18	23	25	13	102.7
Two	21	31	20	18	10	173.1
Three	28	26	20	13	13	105.4
Four or more	31	32	27	6	4	56.5
Disability						
No disabled adults	22	26	20	19	13	351.8
One or more disabled adults	30	32	28	6	4	85.9
No disabled children	22	26	22	18	12	381.3
One or more disabled children	32	31	19	12	6	56.5
<i>of which</i>						
no disabled adults in family	26	29	25	14	7	38.6
one or more disabled adults in family	43	38	7	8	4	17.9
Religion of Head of Household						
Protestant ¹	25	27	20	17	11	218.4
Catholic	24	27	24	16	9	176.7
Other ²	7	34	14	32	12	15.9
No Religion	29	17	28	5	21	14.1
Unwilling to Answer	12	21	19	31	17	12.6
All children (NI)	24	27	22	17	11	437.7
All children (GB)	26	23	21	17	13	12,701.4

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 4.2(BHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Net equivalised disposable household income					Source: FRS 2002/03
	Bottom	Second	Third	Fourth	Top	All
	quintile	quintile	quintile	quintile	quintile	children
						(thousands)
Benefit/Tax Credit receipt of family						
Disability Living Allowance	19	32	34	15	0	47.3
Jobseeker's Allowance	78	18	4	0	0	10.0
Incapacity Benefit	40	28	22	8	2	33.4
Working Families' Tax Credit	34	36	23	7	1	72.5
Income Support	55	30	12	3	1	79.7
Housing Benefit	57	30	12	1	0	75.0
Not in receipt of any Benefit/Tax Credit listed above	12	19	26	25	18	243.6
Age of mother in family						
under 25	36	29	19	16	0	19.4
25 to 29	30	30	17	16	7	47.5
30 to 34	26	24	29	13	8	86.0
35 to 39	27	24	26	16	7	113.9
40 to 44	28	23	17	18	15	97.4
45 to 49	22	25	19	18	16	51.1
50 and over	22	9	22	31	16	22.4
Age of youngest child in family						
under 5	24	26	22	17	11	190.1
5 to 10	29	23	23	15	10	150.4
11 to 15	31	23	21	17	9	76.5
16 to 18	20	14	24	31	12	20.7
Region						
Belfast	33	28	17	11	12	63.1
East of the Province	22	22	25	19	12	208.2
West of the Province	30	25	21	16	8	166.4
All children (NI)	27	24	22	17	10	437.7
All children (GB)	25	23	20	18	14	12,701.4

Table 4.2(AHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2002/03						
Benefit/Tax Credit receipt of family						
Disability Living Allowance	13	37	37	11	2	47.3
Jobseeker's Allowance	71	19	10	0	0	10.0
Incapacity Benefit	27	41	22	8	2	33.4
Working Families' Tax Credit	25	41	24	9	1	72.5
Income Support	52	32	13	2	1	79.7
Housing Benefit	58	28	14	0	0	75.0
Not in receipt of any Benefit/Tax Credit listed above	12	21	24	25	18	243.6
Age of mother in family						
under 25	31	36	16	17	0	19.4
25 to 29	30	32	14	19	5	47.5
30 to 34	23	24	30	13	9	86.0
35 to 39	24	27	25	15	8	113.9
40 to 44	23	29	17	16	15	97.4
45 to 49	16	27	19	20	18	51.1
50 and over	22	11	20	30	17	22.4
Age of youngest child in family						
under 5	21	30	22	16	11	190.1
5 to 10	26	27	22	14	11	150.4
11 to 15	27	23	22	19	10	76.5
16 to 18	14	20	20	35	12	20.7
Region						
Belfast	30	32	15	12	11	63.1
East of the Province	21	24	24	20	12	208.2
West of the Province	24	29	22	15	10	166.4
All children (NI)	24	27	22	17	11	437.7
All children (GB)	26	23	21	17	13	12,701.4

Table 4.3(BHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Source: FRS 2002/03					
	Net equivalised disposable household income					All children
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
Tenure						
NIHE	54	28	17	2	0	70.3
Housing Association	35	26	25	14	0	6.6
Private rented	46	34	11	9	0	35.7
Owned with mortgage	17	23	27	20	13	272.7
Owned outright	25	16	14	27	18	46.5
Other	67	17	16	0	0	5.8
Savings and Assets						
No savings	36	28	22	10	4	225.7
Less than £3,000	26	19	29	16	10	97.6
£3,000 - £7,999	8	25	16	34	17	59.7
£8,000 - £19,999	11	13	21	28	27	31.1
£20,000 or more	12	21	13	23	31	23.7
All children (NI)	27	24	22	17	10	437.7
All children (GB)	25	23	20	18	14	12,701.4

Table 4.3(AHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Net equivalised disposable household income					All children
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
Tenure						
NIHE	51	29	17	3	0	70.3
Housing Association	42	19	25	14	0	6.6
Private rented	50	32	11	7	0	35.7
Owned with mortgage	13	27	25	20	14	272.7
Owned outright	18	16	17	27	22	46.5
Other	39	46	16	0	0	5.8
Savings and Assets						
No savings	32	30	22	12	4	225.7
Less than £3,000	22	26	26	16	9	97.6
£3,000 - £7,999	7	27	15	33	18	59.7
£8,000 - £19,999	7	13	26	23	31	31.1
£20,000 or more	12	18	16	18	36	23.7
All children (NI)	24	27	22	17	11	437.7
All children (GB)	26	23	21	17	13	12,701.4

Table 4.4(BHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status and family type							
Lone parent:	33	41	39	32	41	39	25
<i>of which</i>							
in full-time work	3	2	2	3	2	2	4
in part-time work	8	7	7	8	6	6	5
not working	22	33	30	22	33	31	15
Couple with children:	67	59	61	68	59	61	75
<i>of which</i>							
self-employed	22	15	15	22	15	17	19
both in full-time work	2	1	2	2	1	1	16
one in full-time work, one in part-time	3	2	7	3	2	5	16
one in full-time work, one not working	10	15	15	11	14	16	14
one or more in part-time work	8	11	9	8	11	9	5
both not in work	22	15	12	22	16	14	6
Economic status of household							
All adults in work	22	19	25	22	19	21	54
At least one in work, but not all	40	37	39	40	36	39	29
Workless households	38	44	36	38	45	40	17
Number of children in family							
One	14	21	18	15	20	19	23
Two	34	31	38	32	31	37	40
Three	26	29	24	28	30	26	24
Four or more	26	19	19	24	19	17	13
Disability							
No disabled adults	74	74	76	73	74	75	80
One or more disabled adults	26	26	24	27	26	25	20
No disabled children	77	82	84	77	82	84	87
One or more disabled children	23	18	16	23	18	16	13
<i>of which</i>							
no disabled adults in family	13	9	9	13	9	8	9
one or more disabled adults in family	9	9	8	10	9	7	4
Religion of Head of Household							
Protestant	50	56	54	48	57	55	50
Catholic	46	40	41	47	38	40	40
Other	1	2	1	1	2	2	4
No Religion	2	2	2	3	2	2	3
Unwilling to Answer	1	1	2	1	1	2	3
All children (NI) (thousands)	51.7	108.9	169.8	54.6	102.5	146.3	437.7
All children (GB) (thousands)	1,222.9	2,800.7	4,562.0	1,301.5	2,635.5	4,078.0	12,701.4

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 4.4(AHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Source: FRS 2002/03						
	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status and family type							
Lone parent:	40	45	40	40	45	42	25
<i>of which</i>							
in full-time work	2	3	3	2	2	2	4
in part-time work	6	7	7	5	6	7	5
not working	32	35	31	32	36	33	15
Couple with children:	60	55	60	60	55	58	75
<i>of which</i>							
self-employed	20	15	16	19	15	16	19
both in full-time work	2	1	2	2	1	1	16
one in full-time work, one in part-time	2	2	6	2	2	4	16
one in full-time work, one not working	6	13	15	7	12	14	14
one or more in part-time work	12	10	8	12	9	9	5
both not in work	19	15	13	18	16	14	6
Economic status of household							
All adults in work	22	20	23	21	19	22	54
At least one in work, but not all	32	35	39	32	34	36	29
Workless households	46	45	38	46	47	43	17
Number of children in family							
One	20	20	19	21	20	20	23
Two	33	37	41	31	35	38	40
Three	28	27	24	29	28	26	24
Four or more	19	16	15	19	16	16	13
Disability							
No disabled adults	74	74	75	73	74	74	80
One or more disabled adults	26	26	25	27	26	26	20
No disabled children	82	83	82	82	83	83	87
One or more disabled children	18	17	18	18	17	17	13
<i>of which</i>							
no disabled adults in family	11	9	10	10	9	9	9
one or more disabled adults in family	8	8	8	8	8	7	4
Religion of Head of Household							
Protestant	52	52	49	51	53	52	50
Catholic	43	42	43	44	41	42	40
Other	2	2	2	1	1	2	4
No Religion	1	3	3	2	4	3	3
Unwilling to Answer	2	1	2	2	1	1	3
All children (NI) (thousands)	71.8	120.5	171.2	77.2	114.1	148.4	437.7
All children (GB) (thousands)	2,232.8	3,767.8	5,148.3	2,370.2	3,618.9	4,770.0	12,701.4

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 4.5(BHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Benefit/Tax Credit receipt of family							
Disability Living Allowance	5	7	9	6	6	9	11
Jobseeker's Allowance	9	7	5	8	7	5	2
Incapacity Benefit	11	11	11	12	10	11	8
Working Families' Tax Credit	16	21	24	16	20	23	17
Income Support	21	37	34	22	38	36	18
Housing Benefit	22	36	33	22	37	35	17
Not in receipt of any Benefit/Tax Credit listed above	39	26	29	40	27	28	56
Age of mother in family							
under 25	3	6	6	3	6	5	4
25 to 29	7	12	14	9	12	13	11
30 to 34	18	19	17	17	20	18	20
35 to 39	25	25	26	24	26	27	26
40 to 44	33	24	24	32	24	24	22
45 to 49	9	9	10	8	8	9	12
50 and over	6	4	3	7	4	4	5
Age of youngest child in family							
under 5	38	40	43	38	37	41	43
5 to 10	39	37	35	38	40	36	34
11 to 15	20	20	18	21	20	19	17
16 to 18	4	3	4	3	3	4	5
Region							
Belfast	24	19	19	26	19	17	14
East of the Province	38	40	39	36	40	41	48
West of the Province	37	41	41	37	41	41	38
All children (NI) (thousands)	51.7	108.9	169.8	54.6	102.5	146.3	437.7
All children (GB) (thousands)	1,222.9	2,800.7	4,562.0	1,301.5	2,635.5	4,078.0	12,701.4

Table 4.5(AHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Benefit/Tax Credit receipt of family							
Disability Living Allowance	5	6	10	5	7	11	11
Jobseeker's Allowance	8	6	5	8	7	5	2
Incapacity Benefit	11	8	11	11	9	12	8
Working Families' Tax Credit	15	20	21	17	18	21	17
Income Support	34	40	36	36	42	38	18
Housing Benefit	37	41	35	37	42	38	17
Not in receipt of any Benefit/Tax Credit listed above	33	27	31	31	27	28	56
Age of mother in family							
under 25	6	6	6	6	6	6	4
25 to 29	10	14	14	10	13	13	11
30 to 34	14	19	18	18	19	19	20
35 to 39	30	27	26	28	27	27	26
40 to 44	27	21	23	25	22	22	22
45 to 49	9	9	9	8	9	9	12
50 and over	4	4	4	5	4	3	5
Age of youngest child in family							
under 5	35	40	42	37	40	42	43
5 to 10	39	38	36	38	37	36	34
11 to 15	22	20	18	21	20	19	17
16 to 18	3	3	4	3	3	3	5
Region							
Belfast	23	19	18	23	18	18	14
East of the Province	43	40	41	40	41	41	48
West of the Province	34	42	41	36	41	41	38
All children (NI) (thousands)	71.8	120.5	171.2	77.2	114.1	148.4	437.7
All children (GB) (thousands)	2,232.8	3,767.8	5,148.3	2,370.2	3,618.9	4,770.0	12,701.4

Table 4.6(BHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Tenure							
NIHE	27	34	28	25	34	29	16
Housing Association	2	2	2	2	2	3	2
Private rented	7	12	14	7	13	14	8
Owned with mortgage	44	39	44	46	38	43	62
Owned outright	15	9	9	15	10	9	11
Other	3	3	3	3	2	3	1
Savings and Assets							
No savings	55	68	66	56	68	67	52
Less than £3,000	35	22	21	33	22	20	22
£3,000 - £7,999	5	4	7	4	4	6	14
£8,000 - £19,999	2	3	3	2	3	3	7
£20,000 or more	4	3	3	4	3	3	5
All children (NI) (thousands)	51.7	108.9	169.8	54.6	102.5	146.3	437.7
All children (GB) (thousands)	1,222.9	2,800.7	4,562.0	1,301.5	2,635.5	4,078.0	12,701.4

Table 4.6(AHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Tenure							
NIHE	33	33	29	32	34	29	16
Housing Association	2	3	2	2	2	3	2
Private rented	16	17	16	18	17	17	8
Owned with mortgage	38	36	43	37	35	41	62
Owned outright	8	8	7	8	9	8	11
Other	2	2	3	2	3	2	1
Savings and Assets							
No savings	63	72	69	66	70	69	52
Less than £3,000	27	20	18	26	21	19	22
£3,000 - £7,999	5	3	7	5	4	5	14
£8,000 - £19,999	2	2	4	2	2	4	7
£20,000 or more	3	3	3	3	3	2	5
All children (NI) (thousands)	71.8	120.5	171.2	77.2	114.1	148.4	437.7
All children (GB) (thousands)	2,232.8	3,767.8	5,148.3	2,370.2	3,618.9	4,770.0	12,701.4

Table 4.7(BHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status and family type							
Lone parent:	16	41	62	16	39	53	108.5
<i>of which</i>							
in full-time work	7	9	19	7	9	11	19.6
in part-time work	17	31	52	17	27	39	23.7
not working	18	55	78	18	52	70	65.1
Couple with children:	10	19	31	11	18	27	329.3
<i>of which</i>							
self-employed	14	20	31	14	19	30	82.4
both in full-time work	2	2	4	2	2	2	68.8
one in full-time work, one in part-time	2	2	18	2	2	10	69.4
one in full-time work, one not working	8	26	43	10	23	39	60.7
one or more in part-time work	19	55	72	21	55	63	21.3
both not in work	42	63	75	45	61	75	26.6
Economic status of household							
All adults in work	5	9	18	5	8	13	237.8
At least one in work, but not all	16	32	52	17	29	45	127.0
Workless households	27	65	83	28	64	80	72.9
Number of children in family							
One	7	22	30	8	20	28	102.7
Two	10	19	37	10	18	31	173.1
Three	13	30	39	15	29	37	105.4
Four or more	24	37	57	24	35	45	56.5
Disability							
No disabled adults	11	23	37	11	22	31	351.8
One or more disabled adults	16	33	48	17	31	43	85.9
No disabled children	10	23	37	11	22	32	381.3
One or more disabled children	21	35	49	22	33	41	56.5
<i>of which</i>							
no disabled adults in family	18	24	38	18	24	32	38.6
one or more disabled adults in family	27	56	72	31	50	60	17.9
Religion of Head of Household							
Protestant	12	28	42	12	27	37	218.4
Catholic	14	24	40	15	22	33	176.7
Other	5	12	15	5	12	15	15.9
No Religion	7	14	22	12	14	22	14.1
Unwilling to Answer	2	12	23	2	12	18	12.6
All children (NI)	12	25	39	12	23	33	437.7
All children (GB)	10	22	36	10	21	32	12,701.4

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 4.7(AHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status and family type							
Lone parent:	26	49	63	28	47	57	108.5
<i>of which</i>							
in full-time work	7	17	22	7	13	19	19.6
in part-time work	17	33	48	17	29	42	23.7
not working	35	65	81	38	64	74	65.1
Couple with children:	13	20	31	14	19	26	329.3
<i>of which</i>							
self-employed	18	22	33	18	20	29	82.4
both in full-time work	2	2	4	2	2	2	68.8
one in full-time work, one in part-time	2	3	15	2	3	9	69.4
one in full-time work, one not working	7	25	44	9	22	35	60.7
one or more in part-time work	39	55	66	44	49	61	21.3
both not in work	50	69	83	53	69	79	26.6
Economic status of household							
All adults in work	7	10	16	7	9	14	237.8
At least one in work, but not all	18	33	53	20	31	41	127.0
Workless households	45	75	89	49	74	87	72.9
Number of children in family							
One	14	24	32	16	23	29	102.7
Two	14	26	40	14	23	33	173.1
Three	19	31	40	21	30	36	105.4
Four or more	24	33	47	26	33	42	56.5
Disability							
No disabled adults	15	25	36	16	24	31	351.8
One or more disabled adults	22	36	51	25	35	46	85.9
No disabled children	15	26	37	17	25	32	381.3
One or more disabled children	23	36	53	25	35	44	56.5
<i>of which</i>							
no disabled adults in family	20	29	43	21	28	36	38.6
one or more disabled adults in family	32	52	75	33	52	61	17.9
Religion of Head of Household							
Protestant	17	29	39	18	28	36	218.4
Catholic	18	29	42	19	27	35	176.7
Other	7	12	20	7	7	15	15.9
No Religion	7	29	42	9	29	32	14.1
Unwilling to Answer	9	12	23	12	12	17	12.6
All children (NI)	16	28	39	18	26	34	437.7
All children (GB)	18	30	41	19	28	38	12,701.4

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 4.8(BHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Source: FRS 2002/03							
Benefit/Tax Credit receipt of family							
Disability Living Allowance	5	16	34	7	14	29	47.3
Jobseeker's Allowance	45	75	90	45	68	78	10.0
Incapacity Benefit	18	36	54	20	31	50	33.4
Working Families' Tax Credit	12	31	56	12	28	47	72.5
Income Support	14	51	73	15	49	66	79.7
Housing Benefit	15	53	75	16	51	68	75.0
Not in receipt of any Benefit/Tax Credit listed above	8	12	20	9	11	17	243.6
Age of mother in family							
under 25	8	34	48	8	31	40	19.4
25 to 29	8	27	51	11	25	41	47.5
30 to 34	11	25	34	11	24	30	86.0
35 to 39	11	24	39	11	24	34	113.9
40 to 44	18	27	42	18	25	37	97.4
45 to 49	9	19	32	9	17	25	51.1
50 and over	13	20	23	17	20	23	22.4
Age of youngest child in family							
under 5	10	23	39	11	20	32	190.1
5 to 10	13	27	40	14	27	35	150.4
11 to 15	13	29	40	15	27	36	76.5
16 to 18	9	14	30	9	14	27	20.7
Region							
Belfast	20	33	52	23	32	40	63.1
East of the Province	9	21	32	9	19	29	208.2
West of the Province	12	27	42	12	25	36	166.4
All children (NI)	12	25	39	12	23	33	437.7
All children (GB)	10	22	36	10	21	32	12,701.4

Table 4.8(AHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Source: FRS 2002/03							
Benefit/Tax Credit receipt of family							
Disability Living Allowance	8	16	38	8	16	33	47.3
Jobseeker's Allowance	57	77	90	65	77	81	10.0
Incapacity Benefit	24	31	55	25	31	52	33.4
Working Families' Tax Credit	15	33	49	18	28	43	72.5
Income Support	31	61	77	35	60	70	79.7
Housing Benefit	36	66	79	39	63	75	75.0
Not in receipt of any Benefit/Tax Credit listed above	10	13	22	10	13	17	243.6
Age of mother in family							
under 25	20	37	54	24	36	47	19.4
25 to 29	15	36	49	16	32	42	47.5
30 to 34	12	26	36	16	25	32	86.0
35 to 39	19	29	38	19	27	35	113.9
40 to 44	20	26	41	20	26	34	97.4
45 to 49	12	22	30	13	20	27	51.1
50 and over	14	23	29	16	23	23	22.4
Age of youngest child in family							
under 5	13	25	38	15	24	32	190.1
5 to 10	19	30	41	20	28	36	150.4
11 to 15	21	31	41	22	30	36	76.5
16 to 18	11	16	30	13	16	25	20.7
Region							
Belfast	26	36	49	29	32	42	63.1
East of the Province	15	23	34	15	22	29	208.2
West of the Province	14	30	42	17	28	36	166.4
All children (NI)	16	28	39	18	26	34	437.7
All children (GB)	18	30	41	19	28	38	12701.4

Table 4.9(BHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Tenure							
NIHE	20	52	68	20	50	60	70.3
Housing Association	18	35	61	18	35	61	6.6
Private rented	9	38	65	11	37	56	35.7
Owned with mortgage	8	16	28	9	14	23	272.7
Owned outright	17	22	32	18	22	28	46.5
Other	32	64	83	32	40	83	5.3
Savings and Assets							
No savings	12	33	50	14	31	44	225.7
Less than £3,000	18	25	36	19	23	30	97.6
£3,000 - £7,999	4	7	20	4	7	14	59.7
£8,000 - £19,999	4	11	16	4	11	16	31.1
£20,000 or more	9	12	21	9	12	21	23.7
All children (NI)	12	25	39	12	23	33	437.7
All children (GB)	10	22	36	10	21	32	12,701.4

Table 4.9(AHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Tenure							
NIHE	33	56	69	35	55	61	70.3
Housing Association	23	52	61	23	42	61	6.6
Private rented	33	57	75	39	55	69	35.7
Owned with mortgage	10	16	27	10	14	22	272.7
Owned outright	12	22	26	13	22	24	46.5
Other	32	56	83	32	56	64	5.3
Savings and Assets							
No savings	20	38	53	22	36	45	225.7
Less than £3,000	20	25	31	20	25	29	97.6
£3,000 - £7,999	6	7	19	6	7	13	59.7
£8,000 - £19,999	4	7	20	4	7	20	31.1
£20,000 or more	9	16	20	9	16	16	23.7
All children (NI)	16	28	39	18	26	34	437.7
All children (GB)	18	30	41	19	28	38	12,701.4

Table 4.10: Number and Percentage of Children below thresholds of contemporary GB mean and median income

Percentage of Children							Source: FRS 2002/03
	Income Thresholds						All Children (thousands)
	40%	Below mean			Below median		
		50%	60%	50%	60%		
BHC							
Northern Ireland	12	25	39	12	23	33	437.7
Great Britain	10	22	36	10	21	32	12,701.4
AHC							
Northern Ireland	16	28	39	18	26	34	437.7
Great Britain	18	30	41	19	28	38	12,701.4

Number of Children (thousands)							Source: FRS 2002/03
	Income Thresholds						All Children (thousands)
	40%	Below mean			Below median		
		50%	60%	50%	60%		
BHC							
Northern Ireland	51.7	108.9	169.8	54.6	102.5	146.3	437.7
Great Britain	1,222.9	2,800.7	4,562.0	1,301.5	2,635.5	4,078.0	12,701.4
AHC							
Northern Ireland	71.8	120.5	171.2	77.2	114.1	148.4	437.7
Great Britain	2,232.8	3,767.8	5,148.3	2,370.2	3,618.9	4,770.0	12,701.4

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.