

## Children

- ◆ In 2003/04, approximately half of children were 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 band 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 Catholic were more likely to experience low-income, compared to those where the head was Protestant, of another denomination or of no religion at all.
- ◆ In general, the likelihood of children living in low-income families decreased as the age of the mother increased.
- ◆ Children living in the Belfast and the West of the Province 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 2003/04 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.

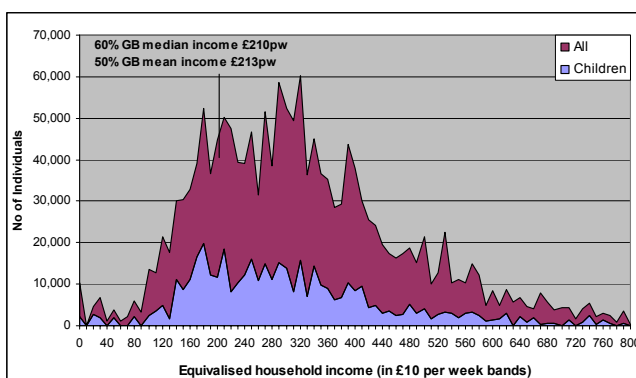
Many of the results in percentage terms are sensitive to the choice of equivalence scale. (Equivalence scales are outlined in Appendix 2.)

### The position of children in the overall income distribution

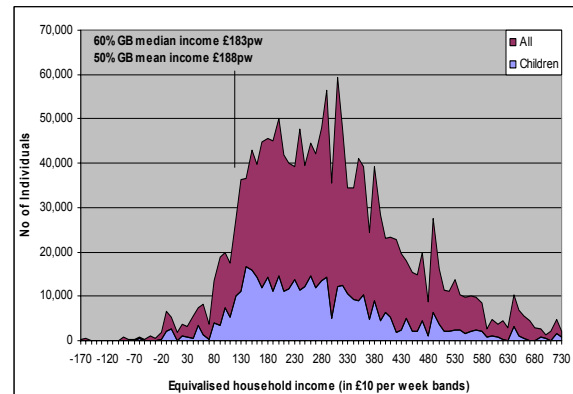
Figure 4.1 looks at the income distribution of both children and the entire population for 2003/04, showing that children are skewed towards the lower end of the overall distribution.

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, 2003/04**



**Figure 4.1 (AHC): Income distribution for all individuals and all children by income band, 2003/04**



### Economic status and family type

Table 4.1 looks at the economic status and family type of children. Approximately three-quarters of 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 ninety-one percent 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 more than four in ten children falling into the bottom two quintiles. Families where both adults were in full-time work were best off, with approximately three in five having incomes in the top two quintiles, followed by self-employed families and families with one adult in full-time work and one in part-time work. Of the couples households, these three family types were also least represented in the lowest quintile.

Conversely, children from workless couple families were worst off, with just under two-thirds having incomes in the bottom quintile, rising to nine 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 seventy-four percent 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 seven in ten 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 seventy-three percent 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.

More than a third of lone children fall into the bottom two quintiles. Almost a half of children with one sibling had incomes in the bottom two quintiles.

### Disability

Table 4.1 looks at the income distribution of children by whether they had a disabled adult living with them. Approximately two-thirds of children, living with at least one disabled adult, had incomes in the bottom two quintiles.

Sixty-one percent of children in families with one or more disabled children fell into the bottom two quintiles. Those in families with one or more disabled adults and one or more disabled children were particularly at risk, with two-thirds 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 more than half of Catholic children falling into the bottom two quintiles (56 percent compared to only 48 percent of Protestant children).

Those children belonging to other religious denominations were skewed towards the middle of the distribution, with approximately three in ten falling into the fourth quintile.

### Benefit/Tax Credit receipt

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

Children living in families in receipt of Jobseekers Allowance (JSA) were very heavily skewed toward the bottom of the income distribution, with eighty-one percent in the bottom quintile and the remainder falling into the second quintile.

Those in receipt of Income Support (IS) and Housing Benefit (HB) were also heavily skewed towards the bottom of the distribution, with both groups having approximately two-thirds of children in the bottom quintile.

Those in receipt of Disability Living Allowance (DLA) and Incapacity Benefit (IB) were skewed towards the bottom and middle of the distribution, while those in families in receipt of Tax Credit (TC) were skewed towards the 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 29 and under were heavily skewed towards the bottom of the distribution, with those with a mother under 25 particularly affected. Between twenty-seven and thirty-two percent of children whose mothers were aged 30 and upwards, fell into the lowest income quintile. When adding the top two quintiles, children of mothers aged 45 and older were found to be more highly represented than those with mothers of a younger age.

## Age of youngest child

Table 4.2 also shows that children in families where the youngest child was 15 or younger were heavily concentrated at the bottom of the distribution, with approximately half of children in each band having incomes in the bottom two quintiles.

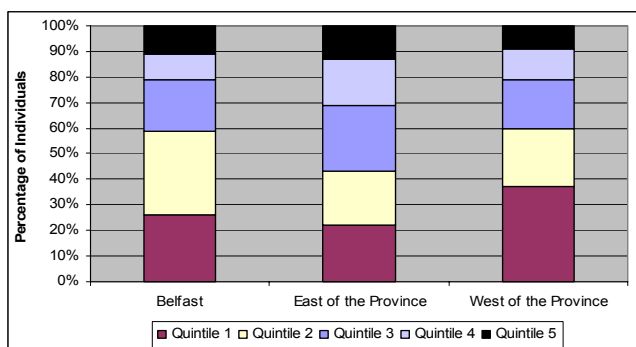
Conversely, in families where the youngest child was aged between 16-18, more than half had incomes in the middle and fourth quintiles.

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. More than one-third of those living in the West of the Province fell into the bottom quintile. In both regions, approximately three in five children fell into the bottom two quintiles.

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



Children living in the East of the Province were more evenly distributed across the income distribution, with almost half falling into the second and middle with quintiles, and approximately one-third falling into the top two quintiles.

## Tenure

Table 4.3 shows the position of children in the income distribution based on various household characteristics. Children living in the Rented sector were highly concentrated at the bottom of the distribution both BHC and AHC, although those living in privately rented accommodation were to a lesser extent than those renting NIHE and Housing Association 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 outright or with a mortgage were more evenly distributed across all quintiles, with those paying a mortgage being only slightly less well off before housing costs, than after.

Children living in 'Other' accommodation were very heavily skewed towards the top of the distribution with seventy-two percent in the top two quintiles (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 two in three families falling into the bottom two quintiles.

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 £3,000 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:

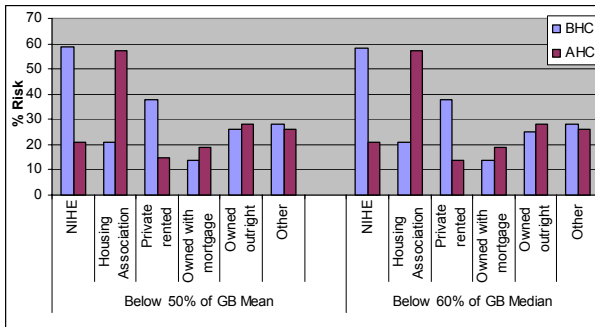
- ◆ Almost half lived in lone-parent families.
- ◆ Approximately four in ten lived in workless, lone parent households.
- ◆ Only a third lived in households where at least one adult, but not all, was in work. Half lived in workless households.
- ◆ Just under a half lived in families with at least three children.
- ◆ A quarter lived in families with at least one disabled adult.
- ◆ Almost nine in ten children were in families with no disabled children.
- ◆ Around half lived in families where the head was Catholic, and more than four in ten, where the head was Protestant.
- ◆ Only one in seven children were in families not in receipt of any of the benefits/tax credits listed.
- ◆ Half had a mother aged between thirty and thirty-nine.
- ◆ Seven in ten lived in families where the youngest child was ten or under.
- ◆ More than half lived in the West of the Province, a third lived in the East and just one in ten lived in Belfast.
- ◆ More than one-third lived in Social Housing and approximately 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 two and a half times as likely to be at risk of low-income as those in couple families BHC. This ratio remained the same on an AHC basis.
- ◆ Children from workless households were at a much greater risk of low-income both BHC and particularly AHC. Children of unemployed lone parents were more than six times as likely to be at risk as those children whose lone parent was working full-time.
- ◆ Those children who lived in couple families where both adults were unemployed were thirteen times as likely to be at risk as those in couple families where both adults worked full-time.
- ◆ Children in larger families had a greater risk both BHC and AHC; with more than two in five children in families with four or more children, falling below these thresholds.
- ◆ More than a third of children living with at least one disabled adult were at risk of low-income, compared to one in five of children who lived in a family with no disabled adults.
- ◆ Children living in Catholic headed households were at a slightly increased risk when compared to those living in Protestant headed household, with this gap widening even more so AHC. Least at risk were those where the head was of another religious denomination.
- ◆ Children in families in receipt of JSA, IS or HB had a much higher risk of low-income.
- ◆ Children with mothers across all age bands had a relatively similar risk of low-income. Children whose mothers were aged 29 or under were least at risk. Risk of low income also increased with an increase in the age bracket of the children.
- ◆ Children living in the West of the Province 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**



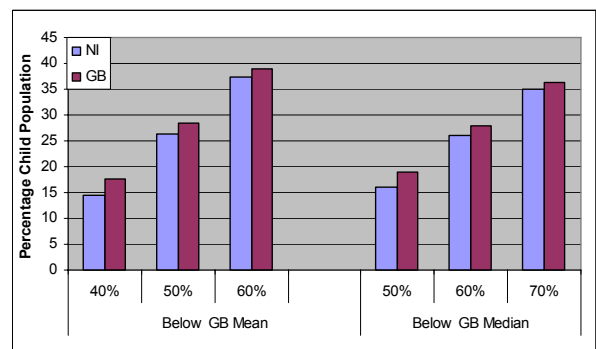
- Children living in NIHE and privately rented accommodation were particularly at risk, with those living in NIHE accommodation showing the greatest risk both BHC and AHC. Those living in Private Rented accommodation, showed the largest increase in risk of being 50% below the GB mean AHC compared to BHC. Children in Owner-Occupied properties, showed the least risk on both a BHC and AHC basis.
- In general the risk of low-income decreased as amount of savings decreased.

**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.

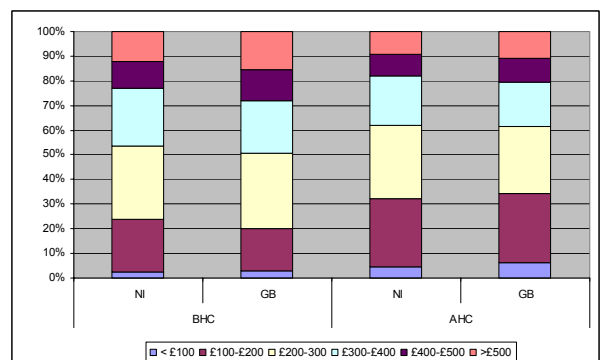
**Figure 4.4: Percentage of Children Below Thresholds of Contemporary GB Mean and Median Income (AHC)**



This analysis shows:

- 26.3% of children in NI fall below 50% of GB mean, compared to 28.3% in GB.
- 26.0% of NI children and 27.8% of GB children fall below 60% of the GB median.

**Figure 4.5: Proportion of Children in NI and GB in Equivalised Income Bands, 2003/04**



- ◆ GB has a higher proportion of children in families with an income of more than £500 (16%), than those in NI (12%) BHC, however there is only a marginal difference AHC, with NI at 9% and GB at 11%.
- ◆ 30% of NI's children have an income between £200 and £300 per week, compared to 30% in GB BHC. The figures were 30% and 28% respectively AHC.

**Table 4.1(BHC): 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	
<b>Economic status and family type</b>						
Lone parent:	49	25	17	6	3	<b>105.8</b>
<i>of which</i>						
in full-time work	10	15	35	19	21	<b>16.2</b>
in part-time work	25	39	24	11	0	<b>26.9</b>
not working	69	22	8	1	0	<b>62.7</b>
Couple with children:	22	22	25	17	14	<b>328.2</b>
<i>of which</i>						
self-employed	21	17	24	19	20	<b>68.9</b>
both in full-time work	4	16	22	31	28	<b>63.7</b>
one in full-time work, one in part-time	6	24	37	24	9	<b>80.7</b>
one in full-time work, one not working	30	29	27	7	8	<b>56.4</b>
one or more in part-time work	48	26	15	3	8	<b>25.9</b>
both not in work	64	27	9	0	0	<b>32.5</b>
<b>Economic status of household</b>						
All adults in work	9	20	30	24	18	<b>245.2</b>
At least one in work, but not all	42	31	18	5	4	<b>112</b>
Workless households	71	20	8	0	0	<b>76.8</b>
<b>Number of children in family</b>						
One	22	14	24	23	17	<b>107.6</b>
Two	24	23	26	15	12	<b>166.5</b>
Three	30	29	19	13	10	<b>99.7</b>
Four or more	49	26	19	4	2	<b>60.2</b>
<b>Disability</b>						
No disabled adults	25	23	23	16	13	<b>353.5</b>
One or more disabled adults	45	22	22	7	4	<b>80.5</b>
No disabled children	28	23	23	15	12	<b>390.6</b>
One or more disabled children	37	24	25	8	5	<b>43.4</b>
<i>of which</i>						
no disabled adults in family	40	19	23	12	5	<b>28.5</b>
one or more disabled adults in family	32	34	29	0	5	<b>14.9</b>
<b>Religion of Head of Household</b>						
Protestant <sup>1</sup>	25	23	24	14	13	<b>204.6</b>
Catholic	32	24	21	14	10	<b>196.8</b>
Other <sup>2</sup>	22	16	26	29	7	<b>17.6</b>
No Religion	17	22	28	16	17	<b>6.4</b>
Unwilling to Answer	40	10	26	24	0	<b>8.7</b>
<b>All children (NI)</b>	<b>28</b>	<b>23</b>	<b>23</b>	<b>15</b>	<b>11</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>25</b>	<b>23</b>	<b>21</b>	<b>17</b>	<b>14</b>	<b>12,537.3</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 4.1(AHC): Quintile distribution of income for children by various family and household characteristics**

Percentage of children	Source: FRS 2003/04					
	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Economic status and family type</b>						
Lone parent:	49	21	19	6	5	105.8
<i>of which</i>						
in full-time work	10	10	41	16	23	16.2
in part-time work	25	27	29	13	5	26.9
not working	70	21	9	1	0	62.7
Couple with children:	18	24	25	18	15	328.2
<i>of which</i>						
self-employed	18	18	26	17	22	68.9
both in full-time work	4	16	15	37	28	63.7
one in full-time work, one in part-time	3	23	40	23	10	80.7
one in full-time work, one not working	20	36	27	9	8	56.4
one or more in part-time work	45	27	17	3	8	25.9
both not in work	56	33	10	1	0	32.5
<b>Economic status of household</b>						
All adults in work	8	18	30	25	20	245.2
At least one in work, but not all	32	39	21	5	4	112.0
Workless households	73	18	9	0	0	76.8
<b>Number of children in family</b>						
One	21	16	24	21	18	107.6
Two	24	21	26	16	13	166.5
Three	23	33	20	13	11	99.7
Four or more	42	27	24	5	2	60.2
<b>Disability</b>						
No disabled adults	22	23	24	17	14	353.5
One or more disabled adults	40	25	23	9	4	80.5
No disabled children	25	23	23	16	13	390.6
One or more disabled children	31	25	30	5	8	43.4
<i>of which</i>						
no disabled adults in family	36	24	23	8	10	28.5
one or more disabled adults in family	23	29	43	0	5	14.9
<b>Religion of Head of Household</b>						
Protestant <sup>1</sup>	22	24	24	16	14	204.6
Catholic	29	24	23	14	11	196.8
Other <sup>2</sup>	20	18	19	26	17	17.6
No Religion	21	23	23	16	17	6.4
Unwilling to Answer	36	4	43	17	0	8.7
<b>All children (NI)</b>	<b>25</b>	<b>23</b>	<b>24</b>	<b>15</b>	<b>12</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>27</b>	<b>23</b>	<b>21</b>	<b>17</b>	<b>12</b>	<b>12,537.3</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 4.2(BHC): 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	
<b>Source: FRS 2003/04</b>						
<b>Benefit/Tax Credit receipt of family</b>						
Disability Living Allowance	36	24	32	6	2	<b>41.6</b>
Jobseeker's Allowance	81	19	0	0	0	<b>12.0</b>
Incapacity Benefit	38	13	38	4	6	<b>26.8</b>
Tax Credits	18	26	32	17	7	<b>217.5</b>
Income Support	68	26	6	0	0	<b>80.6</b>
Housing Benefit	66	27	7	1	0	<b>73.9</b>
Not in receipt of any Benefit/Tax Credit listed above	15	17	20	22	26	<b>118.7</b>
<b>Age of mother in family</b>						
under 25	20	39	17	12	11	<b>23.5</b>
25 to 29	24	30	16	20	11	<b>41.9</b>
30 to 34	30	21	23	15	10	<b>85.5</b>
35 to 39	30	21	24	15	9	<b>124.3</b>
40 to 44	29	27	23	9	11	<b>87.5</b>
45 to 49	27	16	24	15	19	<b>50.7</b>
50 and over	32	2	32	24	11	<b>20.5</b>
<b>Age of youngest child in family</b>						
under 5	23	28	20	19	10	<b>174.7</b>
5 to 10	33	23	26	7	11	<b>154.5</b>
11 to 15	32	17	21	18	13	<b>84.4</b>
16 to 18	28	6	31	22	14	<b>20.4</b>
<b>Region</b>						
Belfast	26	33	20	10	11	<b>49.5</b>
East of the Province	22	21	26	18	13	<b>205.9</b>
West of the Province	37	22	19	12	9	<b>178.5</b>
<b>All children (NI)</b>	<b>28</b>	<b>23</b>	<b>23</b>	<b>15</b>	<b>11</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>25</b>	<b>23</b>	<b>21</b>	<b>17</b>	<b>14</b>	<b>12,537.3</b>

**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 2003/04						
<b>Benefit/Tax Credit receipt of family</b>						
Disability Living Allowance	36	24	32	6	2	41.6
Jobseeker's Allowance						
Incapacity Benefit	26	26	36	6	6	26.8
Tax Credits	13	27	32	18	9	217.5
Income Support	67	26	8	0	0	80.6
Housing Benefit	69	25	5	1	0	73.9
Not in receipt of any Benefit/Tax Credit listed above	14	16	21	22	27	118.7
<b>Age of mother in family</b>						
under 25	31	29	19	5	16	23.5
25 to 29	29	25	15	20	12	41.9
30 to 34	28	19	29	14	10	85.5
35 to 39	23	25	23	19	10	124.3
40 to 44	22	31	24	11	12	87.5
45 to 49	24	17	26	12	20	50.7
50 and over	30	3	29	26	12	20.5
<b>Age of youngest child in family</b>						
under 5	23	25	22	17	12	174.7
5 to 10	26	26	27	10	11	154.5
11 to 15	28	19	20	19	14	84.4
16 to 18	28	7	27	24	14	20.4
<b>Region</b>						
Belfast	20	35	24	8	13	49.5
East of the Province	19	21	27	18	14	205.9
West of the Province	34	22	20	14	9	178.5
<b>All children (NI)</b>	<b>25</b>	<b>23</b>	<b>24</b>	<b>15</b>	<b>12</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>27</b>	<b>23</b>	<b>21</b>	<b>17</b>	<b>12</b>	<b>12,537.3</b>

**Table 4.3(BHC): 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	
<b>Tenure</b>						
NIHE	65	23	10	2	0	<b>67.1</b>
Housing Association	21	63	9	7	0	<b>5.4</b>
Private rented	46	28	16	7	3	<b>34.9</b>
Owned with mortgage	17	22	27	19	15	<b>261.9</b>
Owned outright	28	20	26	15	11	<b>61.9</b>
Other	28	0	0	42	30	<b>2.8</b>
<b>Savings and Assets</b>						
No savings	41	27	19	8	4	<b>207.7</b>
Less than £3,000	22	25	29	15	9	<b>123.4</b>
£3,000 - £7,999	13	13	24	27	23	<b>51.0</b>
£8,000 - £19,999	11	13	23	25	28	<b>32.7</b>
£20,000 or more	8	9	18	29	36	<b>19.3</b>
<b>All children (NI)</b>	<b>28</b>	<b>23</b>	<b>23</b>	<b>15</b>	<b>11</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>25</b>	<b>23</b>	<b>21</b>	<b>17</b>	<b>14</b>	<b>12,537.3</b>

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

Percentage of children	Net equivalised disposable household income					Source: FRS 2003/04
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All children (thousands)
<b>Tenure</b>						
NIHE	61	27	9	1	0	<b>67.1</b>
Housing Association	21	63	16	0	0	<b>5.4</b>
Private rented	57	18	14	7	3	<b>34.9</b>
Owned with mortgage	13	22	29	20	16	<b>261.9</b>
Owned outright	19	25	26	16	14	<b>61.9</b>
Other	28	0	0	30	42	<b>2.8</b>
<b>Savings and Assets</b>						
No savings	38	26	22	9	5	<b>207.7</b>
Less than £3,000	17	29	27	16	12	<b>123.4</b>
£3,000 - £7,999	10	15	26	27	23	<b>51.0</b>
£8,000 - £19,999	9	12	24	25	30	<b>32.7</b>
£20,000 or more	8	5	20	32	36	<b>19.3</b>
<b>All children (NI)</b>	<b>25</b>	<b>23</b>	<b>24</b>	<b>15</b>	<b>12</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>27</b>	<b>23</b>	<b>21</b>	<b>17</b>	<b>12</b>	<b>12537.3</b>

**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%	
<b>Economic status and family type</b>							
Lone parent:	33	45	38	35	44	39	<b>24</b>
<i>of which</i>							
in full-time work	4	2	1	4	2	1	<b>4</b>
in part-time work	5	6	5	5	6	5	<b>6</b>
not working	28	38	32	30	37	33	<b>14</b>
Couple with children:	67	55	62	65	56	61	<b>76</b>
<i>of which</i>							
self-employed	21	12	12	21	13	12	<b>16</b>
both in full-time work	2	2	2	2	2	2	<b>15</b>
one in full-time work, one in part-time work	1	2	7	1	2	7	<b>19</b>
one in full-time work, one not working	5	11	15	5	11	14	<b>13</b>
one or more in part-time work	14	11	10	14	12	9	<b>6</b>
both not in work	24	16	16	22	16	17	<b>7</b>
<b>Economic status of household</b>							
All adults in work	19	17	20	18	17	19	<b>57</b>
At least one in work, but not all	34	36	40	34	37	39	<b>26</b>
Workless households	47	47	40	48	47	42	<b>18</b>
<b>Number of children in family</b>							
One	23	20	18	24	20	18	<b>25</b>
Two	35	33	34	35	33	33	<b>38</b>
Three	22	22	28	20	22	28	<b>23</b>
Four or more	20	25	20	20	25	21	<b>14</b>
<b>Disability</b>							
No disabled adults	68	73	74	71	73	73	<b>81</b>
One or more disabled adults	32	27	26	29	27	27	<b>19</b>
No disabled children	90	87	89	90	88	89	<b>90</b>
One or more disabled children	10	13	11	10	12	11	<b>10</b>
<i>of which</i>							
no disabled adults in family	8	9	8	8	9	8	<b>7</b>
one or more disabled adults in family	2	3	3	2	3	3	<b>3</b>
<b>Religion of Head of Household</b>							
Protestant	42	45	44	40	46	43	<b>47</b>
Catholic	49	49	50	52	48	51	<b>45</b>
Other	4	2	3	4	2	3	<b>4</b>
No Religion	2	1	1	2	1	1	<b>1</b>
Unwilling to Answer	2	3	2	2	3	2	<b>2</b>
<b>All children (NI) (thousands)</b>	<b>46.6</b>	<b>108.0</b>	<b>156.1</b>	<b>51.3</b>	<b>106.3</b>	<b>147.0</b>	<b>434.0</b>
<b>All children (GB) (thousands)</b>	<b>1,204.9</b>	<b>2,686.0</b>	<b>4,364.3</b>	<b>1,320.9</b>	<b>2,574.0</b>	<b>3,984.6</b>	<b>12,537.3</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 4.4(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%	
<b>Economic status and family type</b>							
Lone parent:	44	46	40	44	47	42	24
<i>of which</i>							
in full-time work	1	1	1	1	1	1	4
in part-time work	5	6	5	4	6	6	6
not working	37	39	33	38	39	35	14
Couple with children:	56	54	60	56	53	58	76
<i>of which</i>							
self-employed	14	11	11	13	11	10	16
both in full-time work	3	2	2	3	2	2	15
one in full-time work, one in part-time work	1	3	8	3	3	7	19
one in full-time work, one not working	7	10	15	7	10	14	13
one or more in part-time work	11	10	8	10	10	8	6
both not in work	20	17	16	20	17	17	7
<b>Economic status of household</b>							
All adults in work	19	18	22	18	18	21	57
At least one in work, but not all	29	34	37	28	33	37	26
Workless households	53	49	41	54	49	43	18
<b>Number of children in family</b>							
One	24	20	19	23	20	19	25
Two	36	36	34	34	36	34	38
Three	19	21	28	19	22	27	23
Four or more	21	22	19	24	22	20	14
<b>Disability</b>							
No disabled adults	69	72	74	70	72	73	81
One or more disabled adults	31	28	26	30	28	27	19
No disabled children	92	88	88	90	88	87	90
One or more disabled children	8	12	12	10	12	13	10
<i>of which</i>							
no disabled adults in family	6	9	9	8	9	10	7
one or more disabled adults in family	2	3	3	2	3	3	3
<b>Religion of Head of Household</b>							
Protestant	41	42	44	41	43	44	47
Catholic	51	51	50	52	50	50	45
Other	3	3	3	3	3	3	4
No Religion	2	1	1	2	1	1	1
Unwilling to Answer	3	3	2	3	3	2	2
<b>All children (NI) (thousands)</b>	<b>62.8</b>	<b>114.3</b>	<b>161.9</b>	<b>69.4</b>	<b>112.9</b>	<b>151.9</b>	<b>434.0</b>
<b>All children (GB) (thousands)</b>	<b>2,219.3</b>	<b>3,550.5</b>	<b>4,870.6</b>	<b>2,379.5</b>	<b>3,482.4</b>	<b>4,562.4</b>	<b>12,537.3</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 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%	
<b>Benefit/Tax Credit receipt of family</b>							
Disability Living Allowance	10	10	12	10	9	12	<b>10</b>
Jobseeker's Allowance	9	8	7	9	9	7	<b>3</b>
Incapacity Benefit	8	7	8	8	7	8	<b>6</b>
Tax Credits	26	29	35	26	29	34	<b>50</b>
Income Support	36	45	42	37	45	43	<b>19</b>
Housing Benefit	32	41	38	31	41	39	<b>17</b>
Not in receipt of any Benefit/Tax Credit listed above	23	15	16	23	15	15	<b>27</b>
<b>Age of mother in family</b>							
under 25	4	4	5	5	4	5	<b>5</b>
25 to 29	8	7	12	8	7	11	<b>10</b>
30 to 34	18	22	18	16	22	19	<b>20</b>
35 to 39	28	28	29	27	29	29	<b>29</b>
40 to 44	18	20	21	19	20	20	<b>20</b>
45 to 49	13	12	10	15	12	10	<b>12</b>
50 and over	10	6	4	9	6	4	<b>5</b>
<b>Age of youngest child in family</b>							
under 5	32	34	38	30	34	39	<b>40</b>
5 to 10	29	38	39	30	37	39	<b>36</b>
11 to 15	31	24	20	31	24	19	<b>19</b>
16 to 18	8	5	4	8	5	4	<b>5</b>
<b>Region</b>							
Belfast	8	10	11	9	10	10	<b>11</b>
East of the Province	34	35	39	32	36	38	<b>47</b>
West of the Province	58	54	50	59	54	52	<b>41</b>
<b>All children (NI) (thousands)</b>	<b>46.6</b>	<b>108.0</b>	<b>156.1</b>	<b>51.3</b>	<b>106.3</b>	<b>147.0</b>	<b>434.0</b>
<b>All children (GB) (thousands)</b>	<b>1,204.9</b>	<b>2,686.0</b>	<b>4,364.3</b>	<b>1,320.9</b>	<b>2,574.0</b>	<b>3,984.6</b>	<b>12,537.3</b>

**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%	
<b>Benefit/Tax Credit receipt of family</b>							
Disability Living Allowance	10	10	11	10	10	11	<b>10</b>
Jobseeker's Allowance	7	8	7	9	8	7	<b>3</b>
Incapacity Benefit	8	7	7	7	6	8	<b>6</b>
Tax Credits	23	27	34	24	27	32	<b>50</b>
Income Support	45	49	43	45	49	45	<b>19</b>
Housing Benefit	42	45	39	45	45	41	<b>17</b>
Not in receipt of any Benefit/Tax Credit listed above	20	15	16	18	15	15	<b>27</b>
<b>Age of mother in family</b>							
under 25	7	6	7	6	6	8	<b>5</b>
25 to 29	10	11	12	12	11	12	<b>10</b>
30 to 34	18	21	19	21	21	20	<b>20</b>
35 to 39	29	27	28	29	27	27	<b>29</b>
40 to 44	17	18	20	15	17	19	<b>20</b>
45 to 49	11	11	10	10	11	9	<b>12</b>
50 and over	8	5	4	7	5	4	<b>5</b>
<b>Age of youngest child in family</b>							
under 5	35	37	40	37	37	40	<b>40</b>
5 to 10	31	36	38	32	36	38	<b>36</b>
11 to 15	28	23	19	26	22	18	<b>19</b>
16 to 18	6	5	3	6	5	4	<b>5</b>
<b>Region</b>							
Belfast	12	9	11	11	9	10	<b>11</b>
East of the Province	34	36	38	33	36	39	<b>47</b>
West of the Province	55	55	51	57	55	51	<b>41</b>
<b>All children (NI) (thousands)</b>	<b>62.8</b>	<b>114.3</b>	<b>161.9</b>	<b>69.4</b>	<b>112.9</b>	<b>151.9</b>	<b>434.0</b>
<b>All children (GB) (thousands)</b>	<b>2,219.3</b>	<b>3,550.5</b>	<b>4,870.6</b>	<b>2,379.5</b>	<b>3,482.4</b>	<b>4,562.4</b>	<b>12,537.3</b>

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

Percentage of children	Source: FRS 2003/04						
	Income Thresholds						All children
	Below mean			Below median			
40%	50%	60%	50%	60%	70%		
<b>Tenure</b>							
NIHE	26	37	32	25	37	34	<b>15</b>
Housing Association	2	1	2	2	1	2	<b>1</b>
Private rented	14	12	12	14	12	12	<b>8</b>
Owned with mortgage	39	34	38	40	34	36	<b>60</b>
Owned outright	17	15	15	17	15	16	<b>14</b>
Other	2	1	1	2	1	1	<b>1</b>
<b>Savings and Assets</b>							
No savings	68	70	68	70	69	69	<b>48</b>
Less than £3,000	20	21	23	18	21	22	<b>28</b>
£3,000 - £7,999	4	5	4	4	5	5	<b>12</b>
£8,000 - £19,999	5	3	3	5	3	3	<b>8</b>
£20,000 or more	3	1	2	3	1	2	<b>4</b>
<b>All children (NI) (thousands)</b>	<b>46.6</b>	<b>108.0</b>	<b>156.1</b>	<b>51.3</b>	<b>106.3</b>	<b>147.0</b>	<b>434.0</b>
<b>All children (GB) (thousands)</b>	<b>1,204.9</b>	<b>2,686.0</b>	<b>4,364.3</b>	<b>1,320.9</b>	<b>2,574.0</b>	<b>3,984.6</b>	<b>12,537.3</b>

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

Percentage of children	Source: FRS 2003/04						
	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Tenure</b>							
NIHE	33	37	31	36	37	33	<b>15</b>
Housing Association	2	1	2	2	1	2	<b>1</b>
Private rented	18	18	14	18	18	15	<b>8</b>
Owned with mortgage	36	33	39	34	33	38	<b>60</b>
Owned outright	10	10	13	9	11	11	<b>14</b>
Other	1	1	0	1	1	1	<b>1</b>
<b>Savings and Assets</b>							
No savings	73	72	69	71	72	69	<b>48</b>
Less than £3,000	19	20	23	22	19	22	<b>28</b>
£3,000 - £7,999	2	4	4	1	5	5	<b>12</b>
£8,000 - £19,999	4	3	3	3	3	3	<b>8</b>
£20,000 or more	2	1	1	2	1	1	<b>4</b>
<b>All children (NI) (thousands)</b>	<b>46.6</b>	<b>108.0</b>	<b>156.1</b>	<b>51.3</b>	<b>106.3</b>	<b>147.0</b>	<b>434.0</b>
<b>All children (GB) (thousands)</b>	<b>1,204.9</b>	<b>2,686.0</b>	<b>4,364.3</b>	<b>1,320.9</b>	<b>2,574.0</b>	<b>3,984.6</b>	<b>12,537.3</b>

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

Percentage of children	Source: FRS 2003/04						All children (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status and family type</b>							
Lone parent:	15	46	55	17	45	54	<b>105.8</b>
<i>of which</i>							
in full-time work	0	10	10	100	10	10	<b>16.2</b>
in part-time work	9	25	27	9	23	27	<b>26.9</b>
not working	21	65	79	24	63	77	<b>62.7</b>
Couple with children:	9	18	30	10	18	27	<b>328.2</b>
<i>of which</i>							
self-employed	14	20	28	16	20	26	<b>68.9</b>
both in full-time work	2	4	4	2	4	4	<b>63.7</b>
one in full-time work, one in part-time	1	2	14	1	2	12	<b>80.7</b>
one in full-time work, one not working	4	21	43	4	21	37	<b>56.4</b>
one or more in part-time work	25	48	58	27	48	53	<b>25.9</b>
both not in work	34	52	78	35	52	77	<b>32.5</b>
<b>Economic status of household</b>							
All adults in work	4	7	13	4	7	12	<b>245.2</b>
At least one in work, but not all	14	35	55	16	35	52	<b>112.0</b>
Workless households	28	66	82	32	64	80	<b>76.8</b>
<b>Number of children in family</b>							
One	10	20	26	11	19	24	<b>107.6</b>
Two	10	22	32	11	21	29	<b>166.5</b>
Three	10	24	45	10	24	42	<b>99.7</b>
Four or more	15	45	51	17	44	51	<b>60.2</b>
<b>Disability</b>							
No disabled adults	9	22	33	10	22	30	<b>353.5</b>
One or more disabled adults	18	37	51	19	35	50	<b>80.5</b>
No disabled children	11	24	35	12	24	33	<b>390.6</b>
One or more disabled children	10	31	40	12	29	37	<b>43.4</b>
<i>of which</i>							
no disabled adults in family	12	35	44	14	35	40	<b>28.5</b>
one or more disabled adults in family	7	25	32	7	20	32	<b>14.9</b>
<b>Religion of Head of Household</b>							
Protestant	10	24	33	10	24	31	<b>204.6</b>
Catholic	12	27	39	14	26	38	<b>196.8</b>
Other	12	14	27	12	14	27	<b>17.6</b>
No Religion	17	17	33	17	17	33	<b>6.4</b>
Unwilling to Answer	11	40	40	11	36	40	<b>8.7</b>
<b>All children (NI)</b>	<b>11</b>	<b>25</b>	<b>36</b>	<b>12</b>	<b>24</b>	<b>34</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>18</b>	<b>21</b>	<b>35</b>	<b>11</b>	<b>21</b>	<b>32</b>	<b>12,537.3</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 4.7(AHC): Risk of being in low-income groups of children by various family and household characteristics**

Percentage of children	Source: FRS 2003/04						All children (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status and family type</b>							
Lone parent:	26	50	61	29	50	60	<b>105.8</b>
<i>of which</i>							
in full-time work	5	10	10	5	10	10	<b>16.2</b>
in part-time work	11	25	32	11	25	32	<b>26.9</b>
not working	37	71	86	42	71	85	<b>62.7</b>
Couple with children:	11	19	30	12	18	27	<b>328.2</b>
<i>of which</i>							
self-employed	13	18	27	13	18	22	<b>68.9</b>
both in full-time work	3	4	4	3	4	4	<b>63.7</b>
one in full-time work, one in part-time	1	4	16	2	4	13	<b>80.7</b>
one in full-time work, one not working	8	21	44	9	20	39	<b>56.4</b>
one or more in part-time work	27	45	52	27	45	49	<b>25.9</b>
both not in work	38	61	78	42	59	77	<b>32.5</b>
<b>Economic status of household</b>							
All adults in work	5	8	15	5	8	13	<b>245.2</b>
At least one in work, but not all	16	34	54	17	33	50	<b>112</b>
Workless households	43	73	86	49	73	85	<b>76.8</b>
<b>Number of children in family</b>							
One	14	22	29	15	21	27	<b>107.6</b>
Two	13	25	33	14	24	31	<b>166.5</b>
Three	12	24	46	13	24	41	<b>99.7</b>
Four or more	22	42	51	28	42	51	<b>60.2</b>
<b>Disability</b>							
No disabled adults	12	23	34	14	23	32	<b>353.5</b>
One or more disabled adults	24	40	52	26	40	50	<b>80.5</b>
No disabled children	15	26	36	16	25	34	<b>390.6</b>
One or more disabled children	12	33	46	17	31	46	<b>43.4</b>
<i>of which</i>							
no disabled adults in family	14	37	53	19	36	53	<b>28.5</b>
one or more disabled adults in family	7	23	32	12	23	32	<b>14.9</b>
<b>Religion of Head of Household</b>							
Protestant	12	23	35	14	23	33	<b>204.6</b>
Catholic	16	30	41	18	29	38	<b>196.8</b>
Other	12	20	29	12	20	27	<b>17.6</b>
No Religion	21	21	33	21	21	33	<b>6.4</b>
Unwilling to Answer	21	36	40	21	36	36	<b>8.7</b>
<b>All children (NI)</b>	<b>14</b>	<b>26</b>	<b>37</b>	<b>16</b>	<b>26</b>	<b>35</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>18</b>	<b>28</b>	<b>39</b>	<b>19</b>	<b>28</b>	<b>36</b>	<b>12,537.3</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 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%	
<b>Benefit/Tax Credit receipt of family</b>							
Disability Living Allowance	12	25	44	13	22	41	<b>41.6</b>
Jobseeker's Allowance	36	76	97	39	76	91	<b>12.0</b>
Incapacity Benefit	15	28	44	15	27	44	<b>26.8</b>
Tax Credits	6	14	25	6	14	23	<b>217.5</b>
Income Support	21	61	80	24	59	78	<b>80.6</b>
Housing Benefit	20	60	80	21	59	78	<b>73.9</b>
Not in receipt of any Benefit/Tax Credit listed above	9	13	21	10	13	19	<b>118.7</b>
<b>Age of mother in family</b>							
under 25	8	19	35	11	19	33	<b>23.5</b>
25 to 29	9	18	44	10	18	40	<b>41.9</b>
30 to 34	10	28	34	10	27	33	<b>85.5</b>
35 to 39	11	25	37	11	25	35	<b>124.3</b>
40 to 44	10	25	37	11	24	34	<b>87.5</b>
45 to 49	12	25	32	15	25	30	<b>50.7</b>
50 and over	23	32	32	23	30	32	<b>20.5</b>
<b>Age of youngest child in family</b>							
under 5	8	21	34	9	21	33	<b>174.7</b>
5 to 10	9	26	39	10	25	37	<b>154.5</b>
11 to 15	17	30	36	19	30	33	<b>84.4</b>
16 to 18	19	28	29	21	28	28	<b>20.4</b>
<b>Region</b>							
Belfast	8	23	35	10	21	31	<b>49.5</b>
East of the Province	8	19	29	8	19	27	<b>205.9</b>
West of the Province	15	33	44	17	32	42	<b>178.5</b>
<b>All children (NI)</b>	<b>11</b>	<b>25</b>	<b>36</b>	<b>12</b>	<b>24</b>	<b>34</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>10</b>	<b>21</b>	<b>35</b>	<b>11</b>	<b>21</b>	<b>32</b>	<b>12,537.3</b>

**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%	
<b>Benefit/Tax Credit receipt of family</b>							
Disability Living Allowance	16	27	44	17	27	41	<b>41.6</b>
Jobseeker's Allowance	39	81	91	50	76	91	<b>12.0</b>
Incapacity Benefit	18	30	44	18	26	43	<b>26.8</b>
Tax Credits	7	14	25	8	14	22	<b>217.5</b>
Income Support	35	69	85	39	69	85	<b>80.6</b>
Housing Benefit	36	70	85	42	69	85	<b>73.9</b>
Not in receipt of any Benefit/Tax Credit listed above	11	14	22	11	14	20	<b>118.7</b>
<b>Age of mother in family</b>							
under 25	19	31	52	19	31	52	<b>23.5</b>
25 to 29	15	30	46	20	30	45	<b>41.9</b>
30 to 34	13	28	35	17	28	35	<b>85.5</b>
35 to 39	15	25	36	16	25	33	<b>124.3</b>
40 to 44	12	24	38	12	22	33	<b>87.5</b>
45 to 49	13	24	31	13	24	27	<b>50.7</b>
50 and over	25	30	33	25	30	32	<b>20.5</b>
<b>Age of youngest child in family</b>							
under 5	13	24	37	15	24	35	<b>174.7</b>
5 to 10	12	26	40	14	26	38	<b>154.5</b>
11 to 15	21	31	37	21	29	33	<b>84.4</b>
16 to 18	19	28	28	19	28	28	<b>20.4</b>
<b>Region</b>							
Belfast	15	20	36	15	20	32	<b>49.5</b>
East of the Province	10	20	30	11	20	29	<b>205.9</b>
West of the Province	19	35	46	22	35	43	<b>178.5</b>
<b>All children (NI)</b>	<b>14</b>	<b>26</b>	<b>37</b>	<b>16</b>	<b>26</b>	<b>35</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>18</b>	<b>28</b>	<b>39</b>	<b>19</b>	<b>28</b>	<b>36</b>	<b>12,537.3</b>

**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%	
<b>Tenure</b>							
NIHE	18	59	75	19	58	74	<b>67.1</b>
Housing Association	21	21	52	21	21	52	<b>5.4</b>
Private rented	18	38	52	20	38	51	<b>34.9</b>
Owned with mortgage	7	14	23	8	14	20	<b>261.9</b>
Owned outright	13	26	38	14	25	38	<b>61.9</b>
Other	28	28	28	28	28	28	<b>2.8</b>
<b>Savings and Assets</b>							
No savings	15	36	51	17	36	49	<b>207.7</b>
Less than £3,000	7	18	29	8	18	26	<b>123.4</b>
£3,000 - £7,999	4	11	13	4	11	13	<b>51.0</b>
£8,000 - £19,999	7	9	12	7	9	11	<b>32.7</b>
£20,000 or more	8	8	13	8	8	13	<b>19.3</b>
<b>All children (NI)</b>	<b>11</b>	<b>25</b>	<b>36</b>	<b>12</b>	<b>24</b>	<b>34</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>10</b>	<b>21</b>	<b>35</b>	<b>11</b>	<b>21</b>	<b>32</b>	<b>12,537.3</b>

**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%	
<b>Tenure</b>							
NIHE	31	63	75	37	62	75	<b>67.1</b>
Housing Association	21	21	52	21	21	52	<b>5.4</b>
Private rented	32	57	67	35	57	66	<b>34.9</b>
Owned with mortgage	9	15	24	9	14	22	<b>261.9</b>
Owned outright	10	19	34	10	19	28	<b>61.9</b>
Other	28	28	28	28	28	28	<b>2.8</b>
<b>Savings and Assets</b>							
No savings	22	39	54	24	39	51	<b>207.7</b>
Less than £3,000	10	18	30	12	18	27	<b>123.4</b>
£3,000 - £7,999	2	10	14	2	10	14	<b>51.0</b>
£8,000 - £19,999	7	9	14	7	9	12	<b>32.7</b>
£20,000 or more	8	8	8	8	8	8	<b>19.3</b>
<b>All children (NI)</b>	<b>14</b>	<b>26</b>	<b>37</b>	<b>16</b>	<b>26</b>	<b>35</b>	<b>434.0</b>
<b>All children (GB)</b>	<b>18</b>	<b>28</b>	<b>39</b>	<b>19</b>	<b>28</b>	<b>36</b>	<b>12,537.3</b>

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

Percentage of Children							Source: FRS 2003/04
	Income Thresholds						All Children (thousands)
	40%	Below mean			Below median		
		50%	60%	50%	60%		
<b>BHC</b>							
Northern Ireland	11	25	36	12	24	34	434.0
Great Britain	10	21	35	11	21	32	12,537.3
<b>AHC</b>							
Northern Ireland	14	26	37	16	26	35	434.0
Great Britain	18	28	39	19	28	36	12,537.3

Number of Children (thousands)							Source: FRS 2003/04
	Income Thresholds						All Children (thousands)
	40%	Below mean			Below median		
		50%	60%	50%	60%		
<b>BHC</b>							
Northern Ireland	46.6	108.0	156.1	51.3	106.3	147.0	434.0
Great Britain	1,204.9	2,686.0	4,364.3	1,320.9	2,574.0	3,984.6	12,537.3
<b>AHC</b>							
Northern Ireland	62.8	114.3	161.9	69.4	112.9	151.9	434.0
Great Britain	2,219.3	3,550.5	4,870.6	2,379.5	3,482.4	4,562.4	12,537.3

**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.