

### Working-age adults

- ♦ Working-age adults in NI were relatively evenly spread across the income distribution, although there was a slight concentration in the third and fourth quintiles.
- ♦ Working-age adults living in workless households were much more likely to have low incomes, with almost three-quarters of this group falling into the bottom two quintiles.
- ♦ Working-age adults with children were more likely to have incomes at the bottom of the income distribution than those without children.
- ♦ Female working-age adults were slightly more likely than males to have low-incomes, with 41% having fallen into the bottom two quintiles of the distribution.
- ♦ Working-age adults with children, with a head of household aged 24 and under were more likely to have low incomes.
- ♦ Those with no qualifications were more at risk of low-income, than students or those who had any educational qualification above or below degree level.
- ♦ Working-age adults living in NIHE or Housing Association accommodation were most at risk of low-income, followed by those in Private-Rented or Other accommodation. Adults in owner-occupied properties with a mortgage showed the least risk.
- ♦ Working-age adults living in the West of the Province showed the highest risk of low-income.
- ♦ NI had a higher proportion of working-age adults with incomes between £100 and £400 per week than GB, but the reverse was the case for incomes of £400 and over.

## Introduction

This chapter analyses the working-age adult population in Northern Ireland, and the position of this group within the income distribution in 2002/03. Links between this group and their family and household characteristics are also looked at in further detail.

Working-age adults are defined as all those adults below state pension age.

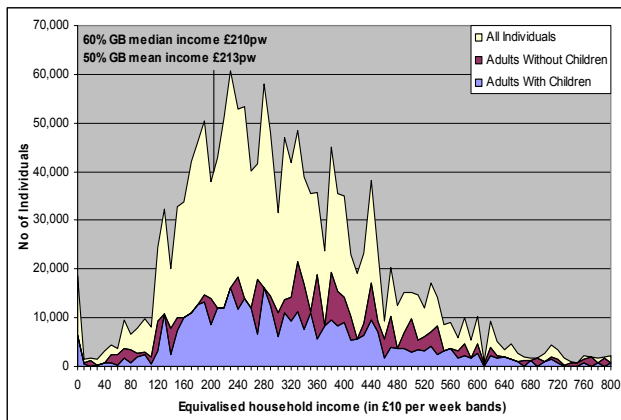
The position of working-age adults in the income distribution is defined by the net equivalised income of the household.

## The position of working-age adults in the overall income distribution

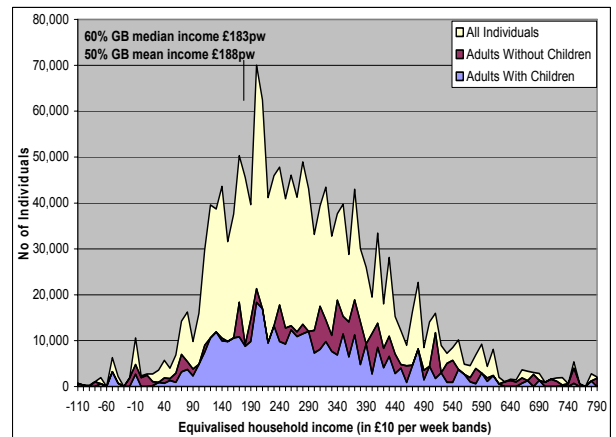
Overall working-age adults had a relatively even spread across all quintiles, although there was a slightly higher concentration in the third and fourth quintiles as compared to the top and bottom quintiles.

Figure 5.1 looks at the income distribution of working-age adults, both with and without children, within the entire population. Those adults with children were slightly skewed towards the bottom of the income distribution BHC and AHC, whilst those without were more evenly spread.

**Figure 5.1 (BHC): Income distribution for all individuals and for working-age adults by income band**



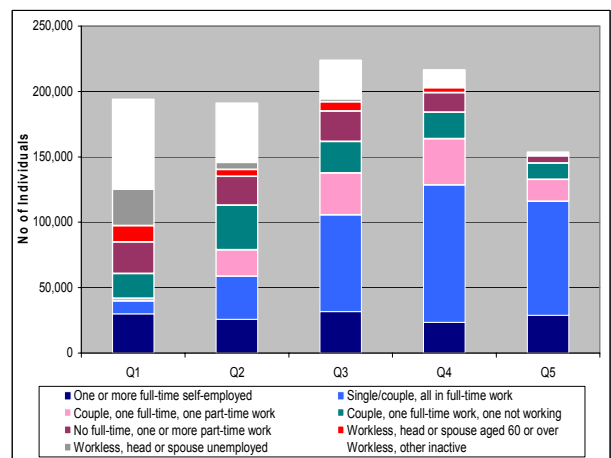
**Figure 5.1 (AHC): Income distribution for all individuals and working-age adults by income band, 2002/03**



## Working-age adults by Economic status and family type

The relationship between work and income is demonstrated in Table 5.1 and Figure 5.2. Working-age adults living in families where all adults were working, generally fell into the upper quintiles.

**Figure 5.2 (BHC): Proportion of economic types within income quintiles**



Single or couple working-age adults, all in full-time work had the highest incomes, with six in ten of this group having incomes in the top two quintiles. Approximately half of families with one full-time and one part-time worker, fell into the top two quintiles.

More than half of couple households where one was in full-time work, and the other not working were in the second and third income quintiles.

Workless families had lower incomes, with those where the head or spouse was unemployed particularly effected. More than seven in ten of this latter group had incomes in the bottom quintile (BHC).

Workless adults, where the head or spouse was aged sixty or over, were also quite heavily skewed towards the bottom of the distribution, as 84% of this group had incomes in the bottom three quintiles.

The “Workless, other inactive” group is made up of families in which all adults are economically inactive (i.e. where no adult is in work or unemployed). This includes working-age adults in receipt of sickness and disability benefits who, because of additional costs associated with their disability (for which no adjustment has been made here), may have living standards lower than those implied by the table.

It should be noted that a significant number of the self-employed report incomes which do not reflect their standard of living.

### Working-age adults in workless households

Table 5.1 also looks at the economic status of the household in which the working-age adult lives. Workless households are heavily skewed towards the lower end of the distribution, with six in ten falling into the bottom quintile. Conversely, households where all adults were in work were skewed towards the upper end of the distribution.

A family, or benefit unit, is a single adult or a couple, together with any dependent children. An adult living in the same household as his or her parents, for example, is a separate benefit unit from the parents.

A household is 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.

### Working-age adults by family type

47% of singles had incomes in the bottom two quintiles, whilst 43% of couples had incomes in the top two quintiles.

Adults with children were more likely than adults without children to have incomes in the bottom two quintiles. Those couples without children were more highly concentrated in the upper quintiles than singles without children. The AHC analysis of these groups was fairly similar, although the percentage of adults without children in the top two quintiles rose slightly AHC.

Single adults with children were heavily skewed towards the lower end of the distribution, with 44% falling into the bottom quintile and 72% between the bottom two quintiles (BHC).

Singles without children were more likely to have lower incomes than couples without children, with 21% of singles having incomes in the bottom quintile, compared to 15% of couples.

### Gender

The gender of working-age adults is also analysed in Table 5.1. Male adults were slightly less likely to have incomes in the lower end of the distribution than females, with 38% falling in the bottom two quintiles, compared to 41% of females. Males were more likely to have higher incomes, with 39% falling into the top two quintiles, compared to 36% of females.

In any analysis of gender, it must be remembered that HBAI attempts to measure the living standards of the individual, as determined by household income. This assumes that both partners in a couple benefit equally from the household's income.

Both partners in a couple will therefore appear at the same position in the income distribution. Any differences in figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples. The lower level gender disaggregation in the family type classification is therefore likely to be more informative.

Research has suggested that, particularly in low-income households, the above assumption with regard to income sharing is not always valid as men sometimes benefit at the expense of women from shared household income. This means that it is possible that HBAI results broken down by gender could understate differences between the two groups.

### Age of head of family

Table 5.2 analyses working-age adults by the age of the head of the family in which they live. With the exception of those aged 55 and over, childless adults were more likely to have a higher income than those with children. This was true for both BHC and AHC analysis.

More than half of working-age adults with children where the head of the family was under 25 had incomes in the bottom two quintiles (BHC), rising to 84% for the bottom three quintiles.

Childless working-age adults aged 25 to 39 were heavily skewed towards the top of the income distribution. Those where the head was under 25 were least likely to be in the top quintile, while those where the head was aged 30 to 39 were least likely to be in the bottom quintile (BHC). Approximately a third of childless adults aged 35 to 39 fell into the top income quintile.

## Disability

Table 5.2 also looks at the income distribution for working-age adults by whether there was a disabled person in the family. Almost three in five of families with one or more disabled adult or families with at least one disabled child had incomes in the bottom two quintiles. Families with at least one disabled adult and at least one disabled child were also heavily skewed towards the bottom of the income distribution, with three-quarters of families falling into the bottom two quintiles.

It should be noted that for the purposes of this analysis disability has been defined as having any disability, infirmity or long-standing illness, making one or more areas of the individual's life significantly difficult. Disposable household income in these cases have 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

Protestant working-age adults were slightly skewed towards the middle of the income distribution, with Catholics being slightly skewed towards the bottom of the income distribution (BHC). The opposite was true for Catholics when looking at the AHC analysis.

Working-age adults belonging to other religious denominations were highly skewed towards the top of the distribution both BHC and AHC. Those with no religion or who refused to answer were slightly skewed towards the top of the distribution both BHC and AHC, with half of these groups falling into the top two quintiles.

## Region

Working-age adults in Belfast were evenly distributed across all quintiles both BHC and AHC.

Those living in the East of the Province were skewed towards the higher end of the distribution, with half falling into the third and fourth quintiles, whilst almost half of those living in the West of the Province fell into the bottom two quintiles.

## Contribution to non-state pension schemes

Table 5.3 looks at non-state pension contributions made by working-age adults. Those who contributed to a non-state pension were highly skewed toward the upper end of the income distribution, while 50% of working-age adults who did not make any such contributions had incomes in the bottom two quintiles.

## Tenure

The tenure in which working-age adults lived is also analysed in Table 5.3. Those living in social rented accommodation were very heavily skewed to the lower end of the distribution, with 72% of NIHE and 76% of Housing Association tenants having income in the bottom two quintiles.

Over half of working-age adults living in Private Rented accommodation have incomes in the bottom two quintiles. Those who owned their home either outright or with a mortgage, were skewed towards the upper end of the distribution, with approximately half of working age-adults with a mortgage falling into the top two quintiles.

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

## Savings and assets

Savings and assets of working-age adults are also shown in Table 5.3. This analysis is based on the total savings and investments of the family, excluding property.

Working-age adults in families with no savings and assets were skewed towards the bottom of the income distribution, with three in ten falling into the bottom income quintile.

As the amount of savings held by the family increases, so too does the proportion falling into the top of the distribution. Seven in ten families with £20,000 or more fell into the top two quintiles.

It should be noted that questions relating to savings and assets are a sensitive section in the FRS questionnaire, producing a low response rate. Many respondents are unaware of what interest is received on the assets they hold, therefore approximately 12% of cases are inputted. 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.

## Educational attainment

Table 5.3 also shows the income distribution of working-age adults by their highest level of educational attainment. Individuals with qualifications of at least degree level were very heavily skewed towards the top of the income distribution, with nearly half having incomes in the top quintile and three-quarters in the top two quintiles.

Working-age adult students and those with qualifications below degree level were concentrated around the centre of the income distribution. Those with no qualifications were skewed towards the bottom of the distribution, with almost six in ten falling into the bottom two quintiles.

Information for students should be treated with caution because they are often dependent on irregular flows of income. They also receive a large proportion of their income from loans which, with the exception of student loans, are not counted as income in HBAI. The figures are also not necessarily representative of those for all students because HBAI only covers private households and excludes halls of residence.

## Benefit/Tax Credit receipt

Table 5.3 also shows that working-age adults living in families claiming certain income-related benefits were highly skewed towards the bottom of the income distribution.

Those claiming Jobseeker's Allowance (JSA) were particularly likely to be at the bottom of the income distribution, with approximately three-quarters falling into the bottom quintile and over nine in ten being between the bottom two quintiles (BHC).

Working-age adults claiming Housing Benefit (HB) and/or Income Support (IS) also were heavily skewed towards the bottom of the distribution.

Figures shown for disabled groups may overstate their actual position in the income distribution. This is due to the fact that no allowance has been made for those in receipt of a disability-related benefit, to account for any extra costs incurred due to their illness or disability.

It should also be noted that claimants could be in receipt of more than one benefit.

## Composition of low-income groups

Tables 5.4, 5.5 and 5.6 look at household and family characteristics of working-age adults living in low-income households in NI. For the purposes of this analysis "low-income" is defined using thresholds derived from fractions of both GB mean and median income. This analysis shows that of the working-age adults living in households below 50% of the mean and 60% of the median income:

- ◆ More than four in ten lived in families where one or more adults was in work whilst more than a third lived in families where all adults were classified as 'other inactive'.
- ◆ Approximately two in five lived in families where no one was working.
- ◆ 53% lived in families without children.
- ◆ Male working-age adults were proportionate to females BHC, although the proportion of females increased slightly when housing costs had been deducted.
- ◆ Three in ten lived in families with at least one disabled adult. One in seventeen lived in families with at least one disabled child.
- ◆ Two in five lived in families where the head was Catholic, compared to half of Protestants.
- ◆ Half lived in the West of the Province and approximately a third lived in the East of the Province.
- ◆ Over four-fifths made no contribution to a non-state pension.
- ◆ Three in ten lived in social housing, and a third lived in houses owned with a mortgage.
- ◆ Seven in ten had no savings.
- ◆ More than half had no qualifications and four in ten had qualifications below degree level.
- ◆ More than a quarter were in receipt of either Income Support or Housing Benefit.

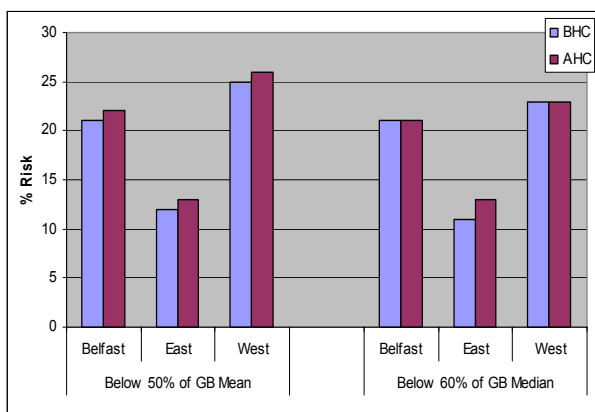
## Risk of falling into low-income groups

Tables 5.7, 5.8 and 5.9 look at the risk for working-age adults of falling into serious low-income groups, according to their household and family characteristics. The following can be said of the working-age adults living in households with below 50% of the GB mean and 60% of the GB median income:

- ◆ Workless families were most likely to be at risk of low-income. This was particularly the case for those where the head of household (or spouse) was unemployed.
- ◆ Single working-age adults were more at risk than couples. Adults without children were also less likely to be at risk.
- ◆ While single workless females appeared to be similarly at risk of low-income on a BHC basis, there was a greater difference in the risk between males and females AHC.
- ◆ In families with children, those where the head was aged 24 and under were most likely to fall below these income thresholds. In childless families those with a head aged 55 and over showed the greatest risk.
- ◆ The level of risk for both Catholic and Protestant households was similar BHC, but the figures for Catholics were significantly higher on an AHC basis.
- ◆ Those living in families where one or more adults or children were disabled were more likely to fall below these thresholds. This risk increased in families with at least one disabled child and one or more disabled adults.

- ◆ Figure 5.3 shows the risk of low-income by region. We notice that those living in the East of the Province were least at risk, with those living in the West showing the greatest risk, particularly on an AHC basis.
- ◆ Those living in the Social Rented and “other” sectors were at greatest risk of low-income. The Private Rented sector also showed a high risk, which increased significantly on an AHC basis. Working-age adults who owned their own home with a mortgage were least at risk.
- ◆ Families with no savings were most likely to fall below these thresholds.
- ◆ Adults with no qualifications were four times as likely, as those with degree qualifications; and approximately twice as likely as both students and those with qualifications below degree level to be at risk of low-income.

**Figure 5.3: Risk of Falling Into Low-Income by Region**

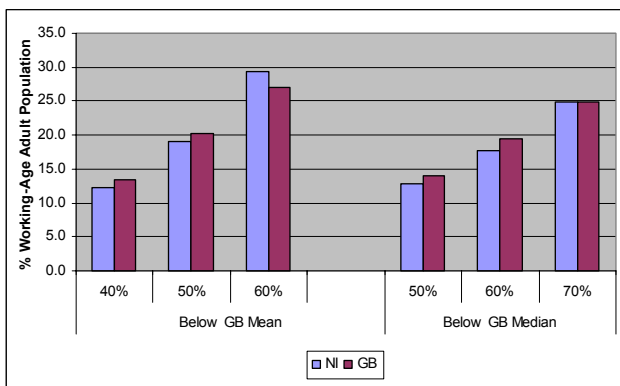


## Comparison of Northern Ireland and Great Britain low-income groups

The analysis that follows is on an AHC basis, since BHC comparisons between GB and NI are not robust due to differences in the way water charges are collected. (see Appendix 2 for full explanation)

Table 5.10 shows the percentage and number of working-age adults below GB mean and median income thresholds. Analysis of these results are below.

**Figure 5.4: Percentage of Working-Age Adults Below Thresholds of Contemporary GB Mean and Median Income (AHC)**



- ◆ 19% of working-age adults in NI fall below 50% of the GB mean AHC. The comparable figure for GB is 20%.
- ◆ 18% of working-age adults in NI fall below 60% of the GB median AHC, compared to 19% in GB.

**Figure 5.5: Proportion of Working-Age Adults in NI and GB in equivalised income bands, 2002/03**

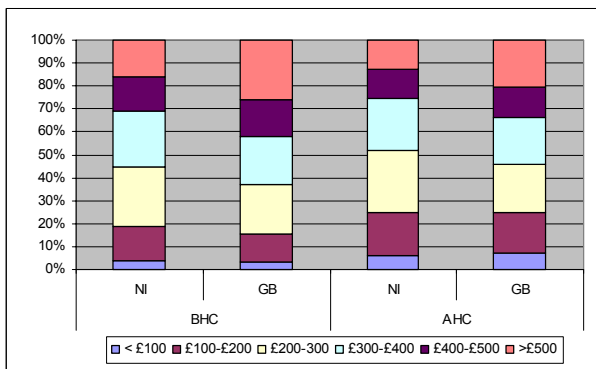


Figure 5.5 looks at working-age adults in NI and GB by the equivalised income band in which they fall. Results have been presented on both BHC and AHC basis, but it must be borne in mind that comparisons between NI and GB are comparable on an AHC basis only. Analysis of these results include:

- ◆ 6% of NI working-age adults had an income of less than £100, compared to 7% in GB.
- ◆ NI had a consistently higher proportion in the £100-£200, £200-£300 and £300-£400 income bands than GB.
- ◆ 12% of NI working-age adults had income between £400 and £500 income, compared to 13% in GB.
- ◆ GB had a higher proportion with more than £500 per week at 20%, compared to 13% in NI.

**Table 5.1 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	21	18	23	17	21	140.1
Single/couple, all in full-time work	3	11	24	34	28	309.4
Couple, one full-time, one part-time work	2	19	30	33	16	106.4
Couple, one full-time work, one not working	17	31	22	18	11	109.8
No full-time, one or more part-time work	27	25	26	17	6	89.9
Workless, head or spouse aged 60 or over	42	18	24	13	4	29.7
Workless, head or spouse unemployed	77	15	6	2	0	36.4
Workless, other inactive	44	29	19	8	1	157.3
<b>Economic status of household <sup>1,2</sup></b>						
All adults in work	7	12	27	29	25	533.7
At least one adult in work, but not all	24	31	20	18	6	307.3
Workless households	59	21	14	5	1	138.0
<b>Family Type</b>						
Couples	17	19	22	25	18	633.3
Singles	26	21	25	18	11	345.7
All Working-Age adults with children	22	22	22	20	13	405.8
<i>of which</i>						
Couples	18	21	23	23	15	339.2
Singles	44	28	20	8	1	66.6
All Working-Age adults without children	18	18	23	23	18	573.1
<i>of which</i>						
Couples	15	17	20	27	22	294.1
Singles	21	19	26	20	13	279.1
<i>of which</i>						
Male	22	20	25	20	13	172.9
Female	20	17	29	20	14	106.2
<b>Gender</b>						
Males	19	19	23	23	16	501.7
<i>Of which in family type</i>						
Couple, in work	12	18	22	27	20	280.7
Couple, workless	50	24	17	7	3	42.4
Single, in work	7	17	27	27	21	101.2
Single, workless	44	22	23	10	1	77.5
Females	21	20	23	21	15	477.3
<i>Of which in family type</i>						
Couple, in work	12	18	22	27	21	275.7
Couple, workless	49	27	19	5	0	34.6
Single, in work	11	18	35	21	15	98.0
Single, workless	53	28	11	7	1	69.0
<b>All working-age adults (NI)</b>	<b>20</b>	<b>20</b>	<b>23</b>	<b>22</b>	<b>16</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>17</b>	<b>16</b>	<b>20</b>	<b>23</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'

2 'In Work' is identified as one or more adults in the family in part-time or full-time work

**Table 5.1 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2002/03</b>						
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	18	21	22	18	22	140.1
Single/couple, all in full-time work	2	10	21	38	28	309.4
Couple, one full-time, one part-time work	2	22	23	36	18	106.4
Couple, one full-time work, one not working	12	32	24	19	13	109.8
No full-time, one or more part-time work	19	33	26	16	7	89.9
Workless, head or spouse aged 60 or over	35	26	13	22	4	29.7
Workless, head or spouse unemployed	72	20	6	2	0	36.4
Workless, other inactive	38	31	20	11	1	157.3
<b>Economic status of household <sup>1,2</sup></b>						
All adults in work	6	14	24	31	26	533.7
At least one adult in work, but not all	17	34	20	22	7	307.3
Workless households	56	23	13	7	1	138.0
<b>Family Type</b>						
Couples	14	21	20	26	19	633.3
Singles	21	22	23	22	12	345.7
All Working-Age adults with children	19	25	22	21	13	405.8
<i>of which</i>						
Couples	15	24	22	24	16	339.2
Singles	39	28	22	9	2	66.6
All Working-Age adults without children	14	19	21	27	19	573.1
<i>of which</i>						
Couples	12	17	19	29	22	294.1
Singles	17	21	23	25	15	279.1
<i>of which</i>						
Male	19	21	21	25	15	172.9
Female	13	22	26	24	15	106.2
<b>Gender</b>						
Males	16	21	21	25	17	501.7
<i>Of which in family type</i>						
Couple, in work	10	20	21	29	21	280.7
Couple, workless	44	30	14	10	3	42.4
Single, in work	3	19	21	32	25	101.2
Single, workless	41	22	22	15	1	77.5
Females	17	22	22	24	16	477.3
<i>Of which in family type</i>						
Couple, in work	10	20	21	28	21	275.7
Couple, workless	41	31	17	10	0	34.6
Single, in work	7	18	32	27	16	98.0
Single, workless	45	34	12	8	1	69.0
<b>All working-age adults (NI)</b>	<b>16</b>	<b>21</b>	<b>21</b>	<b>25</b>	<b>16</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>18</b>	<b>16</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'

2 'In Work' is identified as one or more adults in the family in part-time or full-time work

**Table 5.2 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2002/03</b>						
<b>Age of head of family<sup>1</sup></b>						
With children						
24 and under	33	20	31	16	0	16.6
25 to 29	23	33	11	19	14	40.3
30 to 34	20	21	27	22	10	74.1
35 to 39	19	23	28	24	6	77.0
40 to 44	25	19	21	17	18	89.2
45 to 49	23	25	16	16	20	66.8
50 to 54	22	11	19	32	16	29.8
55 and over	12	19	35	22	11	13.3
Without children						
24 and under	18	17	29	25	11	143.4
25 to 29	17	12	21	28	21	64.2
30 to 34	10	7	24	30	29	51.8
35 to 39	11	23	21	15	31	47.2
40 to 44	19	18	21	24	19	34.2
45 to 49	14	22	20	30	15	44.3
50 to 54	20	20	19	23	18	60.5
55 and over	26	21	23	17	14	126.2
<b>Disability</b>						
No disabled adults	17	17	23	25	18	762.1
One or more disabled adults	28	29	24	12	6	216.9
No disabled children	19	19	23	22	16	941.1
One or more disabled children	31	25	18	21	4	37.9
<i>of which</i>						
no disabled adults in family	24	24	25	24	4	24.9
one or more disabled adults in family	46	29	4	15	5	12.9
<b>Religion</b>						
Protestant <sup>2</sup>	19	20	23	22	16	504.6
Catholic	22	20	26	20	12	356.8
Other <sup>3</sup>	16	14	16	32	23	38.7
No religion	18	18	15	19	30	37.4
Refused to respond	15	18	15	31	21	41.5
<b>Region</b>						
Belfast	21	20	18	20	21	131.8
East of the Province	14	18	25	26	16	481.7
West of the Province	27	21	21	18	13	365.4
<b>All working-age adults (NI)</b>	<b>20</b>	<b>20</b>	<b>23</b>	<b>22</b>	<b>16</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>17</b>	<b>16</b>	<b>20</b>	<b>23</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

1. Percentages may not add due to rounding

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

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

**Table 5.2 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults	Source: FRS 2002/03					
	Net equivalised disposable household income					All working-age adults
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
<b>Age of head of family<sup>1</sup></b>						
With children						
24 and under	27	28	23	23	0	16.6
25 to 29	24	32	10	25	9	40.3
30 to 34	18	24	25	22	10	74.1
35 to 39	17	24	29	22	8	77.0
40 to 44	21	22	21	17	18	89.2
45 to 49	16	29	17	18	21	66.8
50 to 54	16	17	18	30	19	29.8
55 and over	17	14	35	22	11	13.3
Without children						
24 and under	13	20	26	30	11	143.4
25 to 29	10	21	22	29	18	64.2
30 to 34	9	14	16	29	32	51.8
35 to 39	10	18	22	17	32	47.2
40 to 44	17	17	16	28	22	34.2
45 to 49	11	16	24	35	15	44.3
50 to 54	15	22	13	31	19	60.5
55 and over	21	21	20	21	17	126.2
<b>Disability</b>						
No disabled adults	14	19	20	27	19	762.1
One or more disabled adults	24	30	24	16	7	216.9
No disabled children	16	21	21	25	17	941.1
One or more disabled children	27	32	18	17	6	37.9
<i>of which</i>						
no disabled adults in family	23	28	25	18	6	24.9
one or more disabled adults in family	33	40	6	15	5	12.9
<b>Religion</b>						
Protestant <sup>2</sup>	13	20	26	30	11	143.4
Catholic	10	21	22	29	18	64.2
Other <sup>3</sup>	9	14	16	29	32	51.8
No religion	10	18	22	17	32	47.2
Refused to respond	17	17	16	28	22	34.2
<b>Region</b>						
Belfast	20	21	17	22	20	131.8
East of the Province	12	18	23	30	17	481.7
West of the Province	21	25	21	19	14	365.4
<b>All working-age adults (NI)</b>	<b>16</b>	<b>21</b>	<b>21</b>	<b>25</b>	<b>16</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>18</b>	<b>16</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

1. Totals may not add due to rounding

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

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

**Table 5.3 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Non-state pension contributions</b>						
Contributing to a non-state pension	7	14	21	30	28	371.5
Not contributing to a non-state pension	27	23	24	18	8	607.4
<b>Tenure</b>						
NIHE	41	31	22	5	0	123.4
Housing Association	54	22	7	18	0	7.7
Private rented	30	22	34	9	5	77.1
Owned with mortgage	11	19	21	28	21	548.7
Owned outright	23	15	23	22	17	211.6
Other	47	9	29	9	7	10.4
<b>Savings and Assets</b>						
No savings	28	26	24	15	7	472.9
Less than £3,000	15	15	24	27	19	240.9
£3,000 - £7,999	10	14	22	31	23	136.0
£8,000 - £19,999	9	11	19	31	30	77.1
£20,000 or more	9	8	12	30	41	52.1
<b>Educational attainment</b>						
Qualification degree level or above	7	7	12	29	46	155.6
Qualification below degree level	18	19	25	24	13	513.4
Student	9	26	34	27	3	32.4
No qualifications	31	26	23	15	5	277.6
<b>Benefit/Tax Credit receipt of family<sup>1</sup></b>						
Disability Living Allowance	20	33	29	16	2	110.0
Jobseeker's Allowance	73	19	6	2	0	31.8
Incapacity Benefit	30	30	22	13	5	93.6
Working Families' Tax Credit	34	32	22	10	2	63.5
Income Support	46	30	17	7	0	111.0
Housing Benefit	54	29	14	3	0	98.5
Not in receipt of any Benefit/Tax Credit listed above	11	16	24	27	22	684.0
<b>All working-age adults (NI)</b>	<b>20</b>	<b>20</b>	<b>23</b>	<b>22</b>	<b>16</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>17</b>	<b>16</b>	<b>20</b>	<b>23</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

<sup>1</sup> Figures for Benefit/tax credit receipt are not mutually exclusive since families may be in receipt of more than one hence totals do not sum to 100.

**Table 5.3 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics**

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Non-state pension contributions</b>						
Contributing to a non-state pension	6	14	19	31	29	371.5
Not contributing to a non-state pension	22	26	23	21	8	607.4
<b>Tenure</b>						
NIHE	40	32	21	7	0	123.4
Housing Association	57	19	7	18	0	7.7
Private rented	34	31	21	11	4	77.1
Owned with mortgage	9	19	22	29	21	548.7
Owned outright	13	18	20	28	21	211.6
Other	19	33	22	19	7	10.4
<b>Savings and Assets</b>						
No savings	24	28	23	18	7	472.9
Less than £3,000	12	17	22	29	19	240.9
£3,000 - £7,999	7	17	20	34	23	136.0
£8,000 - £19,999	6	12	14	32	36	77.1
£20,000 or more	9	7	12	25	47	52.1
<b>Educational attainment</b>						
Qualification degree level or above	6	8	10	29	47	155.6
Qualification below degree level	14	21	23	28	14	513.4
Student	8	31	27	30	3	32.4
No qualifications	27	29	23	16	5	277.6
<b>Benefit/Tax Credit receipt of family<sup>1</sup></b>						
Disability Living Allowance	15	35	28	19	3	110.0
Jobseeker's Allowance	65	21	12	0	2	31.8
Incapacity Benefit	23	32	24	15	5	93.6
Working Families' Tax Credit	21	42	22	14	2	63.5
Income Support	44	33	15	7	1	111.0
Housing Benefit	55	30	13	3	0	98.5
Not in receipt of any Benefit/Tax Credit listed above	8	17	22	30	22	684.0
<b>All working-age adults (NI)</b>	<b>16</b>	<b>21</b>	<b>21</b>	<b>25</b>	<b>16</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>18</b>	<b>16</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

<sup>1</sup> Figures for Benefit/tax credit receipt are not mutually exclusive since families may be in receipt of more than one hence totals do not sum to 100.

**Table 5.4 (BHC): Composition of low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	20	16	16	20	16	17	14
Single/couple, all in full-time work	3	5	7	3	4	6	32
Couple, one full-time, one part-time work	1	1	5	1	1	3	11
Couple, one full-time work, one not working	4	9	10	6	9	10	11
No full-time, one or more part-time work	10	11	13	11	12	13	9
Workless, head or spouse aged 60 or over	7	6	6	6	6	5	3
Workless, head or spouse unemployed	22	16	11	21	16	12	4
Workless, other inactive	32	36	33	32	36	34	16
<b>Economic status of household <sup>1,2</sup></b>							
All adults in work	20	20	23	20	20	22	55
At least one adult in work, but not all	35	38	42	37	36	41	31
Workless households	45	43	35	43	44	38	14
<b>Family type</b>							
Couples	55	54	55	56	54	55	65
Singles	45	46	45	44	46	45	35
All Working-Age adults with children	40	47	48	41	47	48	42
<i>of which</i>							
Couples	32	32	34	32	32	34	35
Singles	9	15	14	9	15	14	7
All Working-Age adults without children	60	53	52	59	53	52	58
<i>of which</i>							
Couples	24	21	21	23	21	21	30
Singles	36	31	31	36	32	31	29
<i>of which</i>							
Male	25	21	21	25	22	21	18
Female	11	10	10	11	10	10	11
<b>Gender</b>							
Males	56	50	50	55	51	51	51
<i>Of which in family type</i>							
Couple, in work	16	17	20	17	17	19	29
Couple, workless	13	11	9	13	11	10	4
Single, in work	2	3	6	2	3	6	10
Single, workless	24	19	16	24	20	17	8
Females	44	50	50	45	49	49	49
<i>Of which in family type</i>							
Couple, in work	16	17	19	17	17	19	28
Couple, workless	10	9	7	9	9	8	4
Single, in work	5	5	6	5	5	5	10
Single, workless	14	18	18	14	18	17	7
<b>All working-age adults (NI) (thousands)</b>	<b>96.9</b>	<b>177.1</b>	<b>272.9</b>	<b>102.8</b>	<b>166.1</b>	<b>242.3</b>	<b>979.0</b>
<b>All working-age adults (GB) (thousands)</b>	<b>2,884.2</b>	<b>5,208.3</b>	<b>8,008.4</b>	<b>3,044.6</b>	<b>4,915.6</b>	<b>7,209.7</b>	<b>34,311.3</b>

**Notes**

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'

2 'In Work' is identified as one or more adults in the family in part-time or full-time work

**Table 5.4 (AHC): Composition low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	19	16	15	18	16	16	14
Single/couple, all in full-time work	3	4	8	3	4	6	32
Couple, one full-time, one part-time work	1	1	4	1	1	4	11
Couple, one full-time work, one not working	4	9	10	5	8	9	11
No full-time, one or more part-time work	12	13	12	12	10	12	9
Workless, head or spouse aged 60 or over	5	6	6	5	7	6	3
Workless, head or spouse unemployed	19	15	11	19	16	12	4
Workless, other inactive	36	37	33	36	38	34	16
<b>Economic status of household <sup>1,2</sup></b>							
All adults in work	22	21	23	21	19	24	55
At least one adult in work, but not all	31	35	41	31	34	37	31
Workless households	48	44	35	48	47	40	14
<b>Family type</b>							
Couples	55	53	57	55	54	56	65
Singles	45	47	43	45	46	44	35
All Working-Age adults with children	46	50	48	47	50	48	42
<i>of which</i>							
Couples	32	33	34	33	34	33	35
Singles	14	17	14	15	17	15	7
All Working-Age adults without children	54	50	52	53	50	52	58
<i>of which</i>							
Couples	22	20	23	22	20	22	30
Singles	31	30	29	31	29	30	29
<i>of which</i>							
Male	22	20	19	21	20	20	18
Female	10	11	10	10	9	10	11
<b>Gender</b>							
Males	52	49	50	51	50	49	51
<i>Of which in family type</i>							
Couple, in work	16	17	20	16	17	19	29
Couple, workless	12	11	10	12	12	10	4
Single, in work	2	3	5	2	3	4	10
Single, workless	21	18	15	20	19	17	8
Females	48	51	50	49	50	51	49
<i>Of which in family type</i>							
Couple, in work	16	17	20	17	16	18	28
Couple, workless	10	9	8	10	9	8	4
Single, in work	4	6	6	4	4	6	10
Single, workless	17	20	17	18	20	18	7
<b>All working-age adults (NI) (thousands)</b>	<b>120.6</b>	<b>186.4</b>	<b>287.2</b>	<b>126.1</b>	<b>173.6</b>	<b>244.3</b>	<b>979.0</b>
<b>All working-age adults (GB) (thousands)</b>	<b>4,597.7</b>	<b>6,910.5</b>	<b>9,260.3</b>	<b>4,778.1</b>	<b>6,670.3</b>	<b>8,553.5</b>	<b>34,311.3</b>

**Notes**

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'

2 'In Work' is identified as one or more adults in the family in part-time or full-time work

**Table 5.5 (BHC): Composition of low-income groups of working age adults by various family and household characteristics**

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Age of head of family<sup>1</sup></b>							
With children							
24 and under	2	6	5	2	6	5	4
25 to 29	4	10	12	5	10	11	10
30 to 34	16	16	16	15	17	16	18
35 to 39	11	17	16	12	17	15	19
40 to 44	30	25	26	30	25	26	22
45 to 49	24	17	18	23	16	18	16
50 to 54	9	7	6	11	6	6	7
55 and over	4	2	2	3	2	2	3
Without children							
24 and under	25	26	24	24	25	25	25
25 to 29	9	9	11	9	8	10	11
30 to 34	5	6	5	5	6	6	9
35 to 39	6	5	8	6	6	6	8
40 to 44	7	7	6	7	7	7	6
45 to 49	6	5	6	6	6	6	8
50 to 54	11	11	11	11	11	11	11
55 and over	31	31	28	31	32	29	22
<b>Disability</b>							
No disabled adults	67	70	70	68	69	69	78
One or more disabled adults	33	30	30	32	31	31	22
No disabled children	93	94	94	93	94	94	96
One or more disabled children	7	6	6	7	6	6	4
<i>of which</i>							
no disabled adults in family	4	3	3	4	3	3	3
one or more disabled adults in family	3	3	3	3	3	3	1
<b>Religion</b>							
Protestant <sup>2</sup>	51	53	51	49	53	51	52
Catholic	37	37	40	39	37	39	36
Other <sup>3</sup>	3	3	3	2	3	3	4
No religion	5	4	3	6	4	3	4
Refused to respond	4	4	4	4	4	3	4
<b>Region</b>							
Belfast	20	15	15	20	16	13	13
East of the Province	34	34	37	33	32	38	49
West of the Province	46	51	47	47	51	49	37
<b>All working-age adults (NI) (thousands)</b>	<b>96.9</b>	<b>177.1</b>	<b>272.9</b>	<b>102.8</b>	<b>166.1</b>	<b>242.3</b>	<b>979.0</b>
<b>All working-age adults (GB) (thousands)</b>	<b>2,884.2</b>	<b>5,208.3</b>	<b>8,008.4</b>	<b>3,044.6</b>	<b>4,915.6</b>	<b>7,209.7</b>	<b>34,311.3</b>

**Notes**

1. Percentages may not add due to rounding
2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'
3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

**Table 5.5 (AHC): Composition of low-income groups of working age adults by various family and household characteristics**

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Age of head of family<sup>1</sup></b>							
With children							
24 and under	5	6	5	6	6	6	4
25 to 29	8	12	12	8	11	11	10
30 to 34	14	17	17	17	17	16	18
35 to 39	17	16	17	16	17	17	19
40 to 44	32	23	24	29	22	25	22
45 to 49	17	16	17	16	16	17	16
50 to 54	6	7	6	6	7	5	7
55 and over	2	3	3	3	3	2	3
Without children							
24 and under	25	26	24	24	25	25	25
25 to 29	9	9	11	9	8	10	11
30 to 34	5	6	5	5	6	6	9
35 to 39	6	5	8	6	6	6	8
40 to 44	7	7	6	7	7	7	6
45 to 49	6	5	6	6	6	6	8
50 to 54	11	11	11	11	11	11	11
55 and over	31	31	28	31	32	29	22
<b>Disability</b>							
No disabled adults	67	68	69	66	67	69	78
One or more disabled adults	33	32	31	34	33	31	22
No disabled children	94	94	94	94	93	94	96
One or more disabled children	6	6	6	6	7	6	4
<i>of which</i>							
no disabled adults in family	3	3	3	4	4	4	3
one or more disabled adults in family	3	3	3	3	3	2	1
<b>Religion</b>							
Protestant <sup>2</sup>	50	47	48	49	50	49	52
Catholic	40	43	41	41	40	40	36
Other <sup>3</sup>	3	3	3	3	2	3	4
No religion	4	4	4	4	5	4	4
Refused to respond	2	3	4	2	3	4	4
<b>Region</b>							
Belfast	20	16	14	20	16	14	13
East of the Province	35	34	38	33	36	37	49
West of the Province	45	50	48	47	48	49	37
<b>All working-age adults (NI) (thousands)</b>	<b>120.6</b>	<b>186.4</b>	<b>287.2</b>	<b>126.1</b>	<b>173.6</b>	<b>244.3</b>	<b>979.0</b>
<b>All working-age adults (GB) (thousands)</b>	<b>4,597.7</b>	<b>6,910.5</b>	<b>9,260.3</b>	<b>4,778.1</b>	<b>6,670.3</b>	<b>8,553.5</b>	<b>34,311.3</b>

**Notes**

1. Percentages may not add due to rounding

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

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

**Table 5.6 (BHC): Composition of low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Non-state pension contributions</b>							
Contributing to a non-state pension	15	14	18	15	13	16	<b>38</b>
Not contributing to a non-state pension	85	86	82	85	87	84	<b>62</b>
<b>Tenure</b>							
NIHE	24	28	25	24	29	25	<b>13</b>
Housing Association	2	2	2	2	2	2	<b>1</b>
Private rented	11	11	11	10	12	12	<b>8</b>
Owned with mortgage	32	33	36	33	32	34	<b>56</b>
Owned outright	29	24	24	29	24	25	<b>22</b>
Other	2	3	2	2	1	2	<b>1</b>
<b>Savings and Assets</b>							
No savings	62	68	68	63	68	68	<b>48</b>
Less than £3,000	23	19	18	22	19	18	<b>25</b>
£3,000 - £7,999	8	6	7	7	6	8	<b>14</b>
£8,000 - £19,999	4	4	4	4	4	4	<b>8</b>
£20,000 or more	4	3	2	4	3	3	<b>5</b>
<b>Educational attainment</b>							
Qualification degree level or above	8	6	6	7	7	6	<b>16</b>
Qualification below degree level	39	39	40	39	39	40	<b>49</b>
Student	1	1	1	1	0	1	<b>1</b>
No qualifications	52	54	53	53	54	53	<b>34</b>
<b>Benefit/Tax Credit receipt of family<sup>1</sup></b>							
Disability Living Allowance	8	10	13	9	10	12	<b>11</b>
Jobseeker's Allowance	16	12	9	15	12	10	<b>3</b>
Incapacity Benefit	14	14	14	14	13	14	<b>10</b>
Working Families' Tax Credit	6	11	12	6	10	12	<b>6</b>
Income Support	18	27	24	18	27	25	<b>11</b>
Housing Benefit	21	28	25	20	28	26	<b>10</b>
Not in receipt of any Benefit/Tax Credit listed above	46	39	43	46	40	41	<b>70</b>
<b>All working-age adults (NI) (thousands)</b>	<b>96.9</b>	<b>177.1</b>	<b>272.9</b>	<b>102.8</b>	<b>166.1</b>	<b>242.3</b>	<b>979.0</b>
<b>All working-age adults (GB) (thousands)</b>	<b>2,884.2</b>	<b>5,208.3</b>	<b>8,008.4</b>	<b>3,044.6</b>	<b>4,915.6</b>	<b>7,209.7</b>	<b>34,311.3</b>

**Notes**

<sup>1</sup> Figures for Benefit/tax credit receipt are not mutually exclusive since families may be in receipt of more than one hence totals do not sum to 100.

**Table 5.6 (AHC): Composition of low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Non-state pension contributions</b>							
Contributing to a non-state pension	15	14	17	14	14	15	<b>38</b>
Not contributing to a non-state pension	85	86	83	86	86	85	<b>62</b>
<b>Tenure</b>							
NIHE	30	29	26	31	30	26	<b>13</b>
Housing Association	3	3	2	3	3	2	<b>1</b>
Private rented	18	17	14	18	16	15	<b>8</b>
Owned with mortgage	30	32	37	30	31	36	<b>56</b>
Owned outright	17	18	19	17	18	19	<b>22</b>
Other	2	2	2	2	3	2	<b>1</b>
<b>Savings and Assets</b>							
No savings	68	73	71	69	71	70	<b>48</b>
Less than £3,000	20	16	16	19	17	16	<b>25</b>
£3,000 - £7,999	7	5	8	6	6	7	<b>14</b>
£8,000 - £19,999	3	3	4	3	3	4	<b>8</b>
£20,000 or more	3	3	2	3	3	2	<b>5</b>
<b>Educational attainment</b>							
Qualification degree level or above	7	7	6	7	7	6	<b>16</b>
Qualification below degree level	41	40	42	41	39	40	<b>49</b>
Student	0	1	1	0	1	1	<b>1</b>
No qualifications	51	52	51	52	53	52	<b>34</b>
<b>Benefit/tax credit receipt of family<sup>1</sup></b>							
Disability Living Allowance	9	11	14	9	11	13	<b>11</b>
Jobseeker's Allowance	16	12	9	16	13	10	<b>3</b>
Incapacity Benefit	13	13	14	13	14	14	<b>10</b>
Working Families' Tax Credit	7	10	11	8	9	11	<b>6</b>
Income Support	27	30	26	28	32	27	<b>11</b>
Housing Benefit	33	32	26	33	33	28	<b>10</b>
Not in receipt of any Benefit/Tax Credit listed above	38	38	44	37	36	42	<b>70</b>
<b>All working-age adults (NI) (thousands)</b>	<b>120.6</b>	<b>186.4</b>	<b>287.2</b>	<b>126.1</b>	<b>173.6</b>	<b>244.3</b>	<b>979.0</b>
<b>All working-age adults (GB) (thousands)</b>	<b>4,597.7</b>	<b>6,910.5</b>	<b>9,260.3</b>	<b>4,778.1</b>	<b>6,670.3</b>	<b>8,553.5</b>	<b>34,311.3</b>

**Notes**

<sup>1</sup> Figures for Benefit/tax credit receipt are not mutually exclusive since families may be in receipt of more than one hence totals do not sum to 100.

**Table 5.7 (BHC): Risk of being in low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Source: FRS 2002/03						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	14	21	31	15	19	29	140.1
Single/couple, all in full-time work	1	3	6	1	2	5	309.4
Couple, one full-time, one part-time work	1	1	12	1	1	7	106.4
Couple, one full-time work, one not working	4	15	26	5	14	23	109.8
No full-time, one or more part-time work	11	23	39	12	22	34	89.9
Workless, head or spouse aged 60 or over	22	36	51	22	33	44	29.7
Workless, head or spouse unemployed	58	76	82	59	73	80	36.4
Workless, other inactive	20	40	57	21	38	52	157.3
<b>Economic status of household <sup>1,2</sup></b>							
All adults in work	4	7	12	4	6	10	533.7
At least one adult in work, but not all	11	22	37	12	20	32	307.3
Workless households	32	55	69	32	53	66	138.0
<b>Family type</b>							
Couples	8	15	24	9	14	21	633.3
Singles	12	23	35	13	22	31	345.7
All Working-Age adults with children <i>or which</i>	10	20	32	10	19	28	406.7
Couples	9	17	27	10	15	24	340.1
Singles	13	39	58	13	37	49	66.6
All Working-Age adults without children <i>of which</i>	10	16	25	11	15	22	566.1
Couples	8	13	19	8	12	18	287.1
Singles	12	20	30	13	19	27	279.1
<i>of which</i>							
Male	14	21	32	15	21	30	172.9
Female	10	17	26	10	16	22	106.2
<b>Gender</b>							
Males	11	18	27	11	17	25	501.7
<i>Of which in family type</i>							
Couple, in work	6	11	19	6	10	16	280.7
Couple, workless	30	47	57	31	43	56	42.4
Single, in work	2	6	16	2	5	14	101.2
Single, workless	30	44	55	32	43	52	77.5
Females	9	18	29	10	17	25	477.3
<i>Of which in family type</i>							
Couple, in work	6	11	19	6	10	17	275.7
Couple, workless	27	47	57	28	43	55	34.6
Single, in work	5	10	15	5	9	12	98.0
Single, workless	19	46	70	20	43	61	69.0
<b>All working-age adults (NI)</b>	<b>10</b>	<b>18</b>	<b>28</b>	<b>10</b>	<b>17</b>	<b>25</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>8</b>	<b>15</b>	<b>23</b>	<b>9</b>	<b>14</b>	<b>21</b>	<b>34,311.3</b>

**Notes**

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'

2 'In Work' is identified as one or more adults in the family in part-time or full-time work

**Table 5.7 (AHC): Risk of being in low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Source: FRS 2002/03						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more full-time self-employed	16	21	31	16	20	29	140.1
Single/couple, all in full-time work	1	3	7	1	2	5	309.4
Couple, one full-time, one part-time work	1	2	12	1	2	9	106.4
Couple, one full-time work, one not working	5	15	27	6	13	20	109.8
No full-time, one or more part-time work	16	26	40	17	20	32	89.9
Workless, head or spouse aged 60 or over	20	38	55	22	38	49	29.7
Workless, head or spouse unemployed	64	77	86	67	75	83	36.4
Workless, other inactive	28	43	60	29	42	53	157.3
<b>Economic status of household <sup>1,2</sup></b>							
All adults in work	5	7	13	5	6	11	533.7
At least one adult in work, but not all	12	21	39	13	19	29	307.3
Workless households	42	60	73	44	59	70	138.0
<b>Family type</b>							
Couples	10	16	26	11	15	21	633.3
Singles	16	25	36	16	23	31	345.7
All Working-Age adults with children	14	23	33	15	21	29	406.7
<i>of which</i>							
Couples	11	18	28	12	17	24	340.1
Singles	25	46	60	27	44	53	66.6
All Working-Age adults without children	11	16	26	12	15	22	566.1
<i>of which</i>							
Couples	9	13	23	10	12	19	287.1
Singles	14	20	30	14	18	26	279.1
<i>of which</i>							
Male	15	21	32	15	20	28	172.9
Female	11	18	27	12	15	24	106.2
<b>Gender</b>							
Males	13	18	28	13	17	24	501.7
<i>Of which in family type</i>							
Couple, in work	7	11	20	7	10	16	280.7
Couple, workless	34	48	65	36	48	58	42.4
Single, in work	3	5	13	3	5	10	101.2
Single, workless	33	44	57	33	43	52	77.5
Females	12	20	30	13	18	26	477.3
<i>Of which in family type</i>							
Couple, in work	7	11	20	8	10	16	275.7
Couple, workless	34	47	64	36	47	59	34.6
Single, in work	5	12	18	5	7	15	98.0
Single, workless	30	53	71	34	50	63	69.0
<b>All working-age adults (NI)</b>	<b>12</b>	<b>19</b>	<b>29</b>	<b>13</b>	<b>18</b>	<b>25</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>13</b>	<b>20</b>	<b>27</b>	<b>14</b>	<b>19</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'

2 'In Work' is identified as one or more adults in the family in part-time or full-time work

**Table 5.8 (BHC): Risk of being in low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Source: FRS 2002/03						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Age of head of family<sup>1</sup></b>							
With children							
24 and under	5	31	42	5	27	36	16.6
25 to 29	4	21	39	5	20	32	40.3
30 to 34	8	18	27	8	18	25	74.1
35 to 39	6	18	27	7	17	22	77.0
40 to 44	13	23	38	14	22	34	89.2
45 to 49	14	21	35	14	19	32	66.8
50 to 54	12	21	24	15	16	22	29.8
55 and over	10	12	22	10	12	17	13.3
Without children							
24 and under	10	16	24	10	15	21	143.4
25 to 29	8	16	22	8	16	21	64.2
30 to 34	3	8	15	3	7	14	51.8
35 to 39	9	9	17	9	9	15	47.2
40 to 44	11	17	25	15	17	21	34.2
45 to 49	10	14	19	11	14	18	44.3
50 to 54	10	19	28	10	18	24	60.5
55 and over	15	23	35	15	22	32	126.2
<b>Disability</b>							
No disabled adults	9	16	25	9	15	22	762.1
One or more disabled adults	15	25	38	15	24	35	216.9
No disabled children	10	18	27	10	17	24	941.1
One or more disabled children	17	28	44	18	27	36	37.9
<i>of which</i>							
no disabled adults in family	16	22	34	16	22	29	24.9
one or more disabled adults in family	20	40	63	24	37	50	12.9
<b>Religion</b>							
Protestant <sup>2</sup>	10	18	28	10	17	25	504.6
Catholic	10	19	30	11	17	27	356.8
Other <sup>3</sup>	6	13	21	6	13	19	38.7
No religion	14	17	20	15	17	20	37.4
Refused to respond	9	15	25	9	14	18	41.5
<b>Region</b>							
Belfast	15	21	32	16	21	25	131.8
East of the Province	7	12	21	7	11	19	481.7
West of the Province	12	25	35	13	23	32	365.4
<b>All working-age adults (NI)</b>	<b>10</b>	<b>18</b>	<b>28</b>	<b>10</b>	<b>17</b>	<b>25</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>8</b>	<b>15</b>	<b>23</b>	<b>9</b>	<b>14</b>	<b>21</b>	<b>34,311.3</b>

**Notes**

1. Percentages may not add due to rounding

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

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

**Table 5.8 (AHC): Risk of being in low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Source: FRS 2002/03						
	Income Thresholds						All working-age adults (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Age of head of family<sup>1</sup></b>							
With children							
24 and under	17	35	44	21	33	42	16.6
25 to 29	11	28	39	12	24	32	40.3
30 to 34	10	21	31	14	20	25	74.1
35 to 39	12	20	31	12	19	25	77
40 to 44	20	24	36	20	21	33	89.2
45 to 49	14	23	34	14	22	30	66.8
50 to 54	11	21	25	11	21	21	29.8
55 and over	10	21	26	12	21	21	13.3
Without children							
24 and under	11	17	26	11	15	22	143.4
25 to 29	9	13	27	9	11	20	64.2
30 to 34	6	11	15	6	10	14	51.8
35 to 39	9	10	26	9	10	16	47.2
40 to 44	14	18	28	14	17	25	34.2
45 to 49	9	11	19	9	11	18	44.3
50 to 54	12	17	27	12	15	24	60.5
55 and over	16	23	34	16	22	29	126.2
<b>Disability</b>							
No disabled adults	11	17	26	11	15	22	762.1
One or more disabled adults	18	28	41	20	26	35	216.9
No disabled children	12	19	29	13	17	24	941.1
One or more disabled children	20	31	48	21	30	39	37.9
<i>of which</i>							
no disabled adults in family	17	26	40	18	25	35	24.9
one or more disabled adults in family	25	41	65	27	41	46	12.9
<b>Religion</b>							
Protestant <sup>2</sup>	12	17	27	12	17	24	504.6
Catholic	14	22	33	15	19	27	356.8
Other <sup>3</sup>	10	14	22	10	11	17	38.7
No religion	14	22	30	15	22	26	37.4
Refused to respond	6	13	26	7	13	23	41.5
<b>Region</b>							
Belfast	18	22	31	19	21	26	131.8
East of the Province	9	13	22	9	13	19	481.7
West of the Province	15	26	38	16	23	33	365.4
<b>All working-age adults (NI)</b>	<b>12</b>	<b>19</b>	<b>29</b>	<b>13</b>	<b>18</b>	<b>25</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>13</b>	<b>20</b>	<b>27</b>	<b>14</b>	<b>19</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

1. Percentages may not add due to rounding

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

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

**Table 5.9 (BHC): Risk of being in low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Source: FRS 2002/03						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Non-state pension contributions</b>							
Contributing to a non-state pension	4	7	13	4	6	11	371.5
Not contributing to a non-state pension	14	25	37	14	24	33	607.4
<b>Tenure</b>							
NIHE	19	40	55	20	39	49	123.4
Housing Association	24	45	63	24	45	63	7.7
Private rented	13	26	39	14	26	37	77.1
Owned with mortgage	6	10	18	6	10	15	548.7
Owned outright	13	20	31	14	19	29	211.6
Other	19	47	52	19	23	52	10.4
<b>Savings and Assets</b>							
No savings	13	26	39	14	24	35	472.9
Less than £3,000	9	14	21	9	13	18	240.9
£3,000 - £7,999	6	8	15	6	7	14	136.0
£8,000 - £19,999	5	9	15	5	9	13	77.1
£20,000 or more	7	9	12	7	9	12	52.1
<b>Educational attainment</b>							
Qualification degree level or above	5	7	9	5	7	9	259.3
Qualification below degree level	8	14	22	8	13	19	783.7
Student	7	15	36	7	7	20	16.4
No qualifications	14	27	40	15	25	36	553.0
<b>Benefit/Tax Credit receipt of family<sup>1</sup></b>							
Disability Living Allowance	7	16	32	8	15	27	110.0
Jobseeker's Allowance	48	66	79	49	62	75	31.8
Incapacity Benefit	14	26	40	15	23	37	93.6
Working Families' Tax Credit	9	31	52	10	27	47	63.5
Income Support	15	42	60	17	40	55	111.0
Housing Benefit	21	50	68	21	48	64	98.5
Not in receipt of any Benefit/Tax Credit listed above	6	10	17	7	10	15	684.0
<b>All working-age adults (NI)</b>	<b>10</b>	<b>18</b>	<b>28</b>	<b>10</b>	<b>17</b>	<b>25</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>8</b>	<b>15</b>	<b>23</b>	<b>9</b>	<b>14</b>	<b>21</b>	<b>34,311.3</b>

**Notes**

<sup>1</sup> Figures for Benefit/Tax Credit receipt are not mutually exclusive since families may be in receipt of more than one hence totals do not sum to 100.

**Table 5.9 (AHC): Risk of being in low-income groups of working-age adults by various family and household characteristics**

Percentage of working-age adults	Source: FRS 2002/03						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Non-state pension contributions</b>							
Contributing to a non-state pension	5	7	13	5	6	10	371.5
Not contributing to a non-state pension	17	26	39	18	25	34	607.4
<b>Tenure</b>							
NIHE	29	43	61	31	42	52	123.4
Housing Association	50	61	72	50	57	72	7.7
Private rented	28	41	50	30	37	47	77.1
Owned with mortgage	7	11	20	7	10	16	548.7
Owned outright	10	15	26	10	15	22	211.6
Other	19	43	52	19	43	47	10.4
<b>Savings and Assets</b>							
No savings	17	29	43	18	26	36	472.9
Less than £3,000	10	13	19	10	12	17	240.9
£3,000 - £7,999	6	7	16	6	7	13	136.0
£8,000 - £19,999	4	7	13	4	6	13	77.1
£20,000 or more	7	11	12	7	10	11	52.1
<b>Educational attainment</b>							
Qualification degree level or above	5	8	11	5	8	9	259.3
Qualification below degree level	10	15	24	10	13	20	783.7
Student	5	15	38	5	15	27	16.4
No qualifications	17	27	41	18	26	36	553.0
<b>Benefit/tax credit receipt of family<sup>1</sup></b>							
Disability Living Allowance	9	19	36	10	18	29	110.0
Jobseeker's Allowance	60	69	81	62	69	75	31.8
Incapacity Benefit	17	27	44	18	26	37	93.6
Working Families' Tax Credit	13	28	49	16	24	43	63.5
Income Support	29	51	66	32	49	59	111.0
Housing Benefit	40	61	76	43	59	70	98.5
Not in receipt of any benefit listed above	7	10	18	7	9	15	684.0
<b>All working-age adults (NI)</b>	<b>12</b>	<b>19</b>	<b>29</b>	<b>13</b>	<b>18</b>	<b>25</b>	<b>979.0</b>
<b>All working-age adults (GB)</b>	<b>13</b>	<b>20</b>	<b>27</b>	<b>14</b>	<b>19</b>	<b>25</b>	<b>34,311.3</b>

**Notes**

<sup>1</sup> Figures for Benefit/Tax Credit receipt are not mutually exclusive since families may be in receipt of more than one hence totals do not sum to 100.

**Table 5.10: Number and Percentage of Working-Age Adults below thresholds of contemporary GB mean and median income**

<b>Percentage of Working-Age Adults</b>							<b>Source: FRS 2002/03</b>
	<b>Income Thresholds</b>						<b>All working-age adults (thousands)</b>
	<b>Below mean</b>			<b>Below median</b>			
	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	
<b>BHC</b>							
Northern Ireland	10	18	28	10	17	25	<b>979.0</b>
Great Britain	8	15	23	9	14	21	<b>34,311.3</b>
<b>AHC</b>							
Northern Ireland	12	19	29	13	18	25	<b>979.0</b>
Great Britain	13	20	27	14	19	25	<b>34,311.3</b>

<b>Number of Working-Age Adults (thousands)</b>							<b>Source: FRS 2002/03</b>
	<b>Income Thresholds</b>						<b>All working-age adults (thousands)</b>
	<b>Below mean</b>			<b>Below median</b>			
	<b>40%</b>	<b>50%</b>	<b>60%</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	
<b>BHC</b>							
Northern Ireland	<b>96.9</b>	<b>177.1</b>	<b>272.9</b>	<b>102.8</b>	<b>166.1</b>	<b>242.3</b>	<b>979.0</b>
Great Britain	<b>2,884.2</b>	<b>5,208.3</b>	<b>8,008.4</b>	<b>3,044.6</b>	<b>4,915.6</b>	<b>7,209.7</b>	<b>34,311.3</b>
<b>AHC</b>							
Northern Ireland	<b>120.6</b>	<b>186.4</b>	<b>287.2</b>	<b>126.1</b>	<b>173.6</b>	<b>244.3</b>	<b>979.0</b>
Great Britain	<b>4,597.7</b>	<b>6,910.5</b>	<b>9,260.3</b>	<b>4,778.1</b>	<b>6,670.3</b>	<b>8,553.5</b>	<b>34,311.3</b>

**Notes:**

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