

### Working-age adults

- ♦ Working-age adults in NI were relatively evenly spread across the income distribution, although the quintile was slightly more concentrated.
- ♦ Working-age adults living in workless households were much more likely to have low incomes, with seven in ten 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.
- ♦ Male working-age adults were slightly more likely than females to have low-incomes, with only sixteen percent falling into the top quintile of the distribution.
- ♦ Working-age adults with children, with a head of household aged 24 and under were more likely to have low incomes.
- ♦ Working-age adults with no educational 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 Social Rented accommodation were most at risk of low-income, followed by those in Private-Rented accommodation. Adults in owner-occupied properties 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 2003/04. 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.

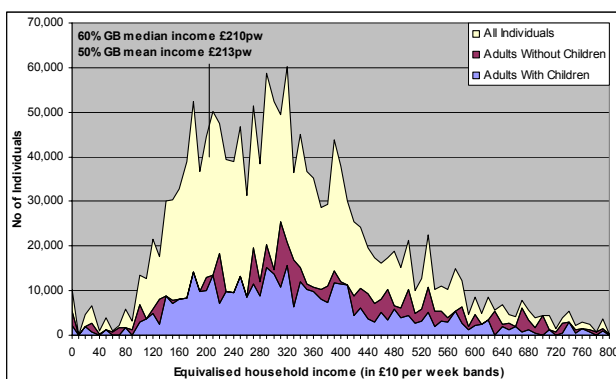
The position of working-age adults in the income distribution is defined by the net equivalised income of the household.

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

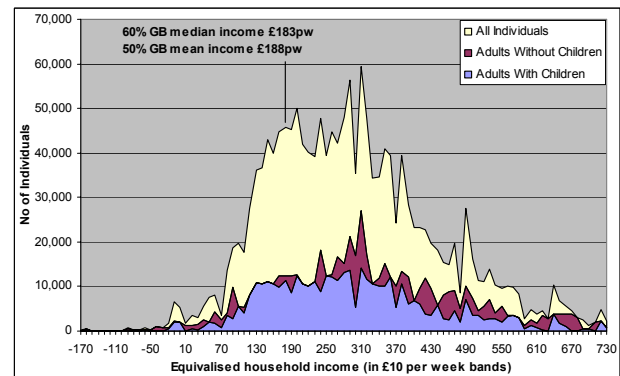
Working-age adults had a high concentration in the third and fourth quintiles as compared to the top and bottom quintiles.

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 lightly skewed towards the top.

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



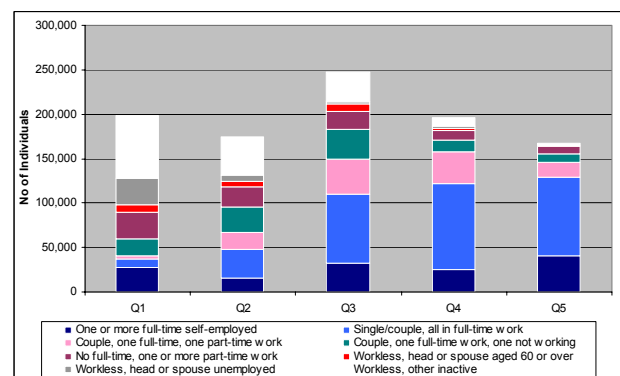
**Figure 5.1 (AHC): Income distribution for all individuals and working-age adults by income band, 2003/04**



### 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 at least one person was working were skewed towards the upper three quintiles, although those couples in which one was working full-time and the other worked part-time were less skewed toward the top quintiles, and fell nearer the middle of the distribution.

**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. Almost half of families with one or more in full-time self-employment, and couples with one full-time and one part-time worker, fell into the top two quintiles.

Almost six in ten 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 two-thirds of this latter group had incomes in the bottom quintile (BHC).

Workless adults, where the head or spouse were aged sixty or over were also quite heavily skewed towards the bottom of the distribution, with eighty-six percent of this group having 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 more than half falling into the bottom quintile. Conversely, households where all adults were in work were skewed towards the upper end of the distribution.

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 by family type

Seven out of ten singles had incomes in the lower three quintiles, contrasting with almost seven out of ten couples with incomes in the upper three quintiles.

Adults with children were more likely than adults without children to have incomes in the bottom two quintiles. Those couples without children were slightly 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 forty-three percent falling into the bottom quintile and sixty-eight percent between the bottom two quintiles (BHC).

Single male adults without children were slightly more likely to be in the bottom quintile than single female adults. This was true for both the BHC and AHC analysis.

### Gender

The gender of working-age adults is also analysed in Table 5.1. Female adults were just as likely to have incomes in the lower end of the distribution as males, with thirty-eight percent falling in the bottom two quintiles, in both cases. Males were slightly less likely to have higher incomes, with thirty-six percent falling into the top two quintiles, compared to thirty-seven percent 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. In general childless adults were more likely to have a higher income than those with children. This was true for both BHC and AHC analysis.

Over 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 seventy-seven percent 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 25 to 29 were least likely to be in the bottom quintile (BHC). More than a third of childless adults aged 30 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. More than half of families with one or more disabled adult and almost three in five families with at least one disabled child had incomes in the bottom two quintiles. Two in five of families with a disabled child and no disabled adults fell into the bottom quintile. Families with at least one disabled adult and at least one disabled child were also heavily skewed towards the bottom of the income distribution.

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 and Catholic working-age adults had a relatively similar and quite even spread across the income distribution (BHC). BHC analysis showed more Catholic than Protestant working age adults in the bottom two quintiles BHC, whereas the opposite was true when looking at the AHC analysis.

Almost four out of five working-age adults belonging to other religious denominations had incomes within the middle three quintiles of the distribution. Those with no religion were heavily skewed towards the upper end of the distribution, with half having incomes in the top two quintiles.

## Region

Fifty-one percent of working-age adults in Belfast fell into the middle and fourth quintile of the income distribution for working-age adults, with another one in eight in the top quintile.

Those living in the East of the Province were skewed towards the higher end of the distribution, with one in five in the top quintile, whilst one in four of those living in the West of the Province fell into the bottom quintile.

## 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 forty-eight percent 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 seventy-one percent of NIHE and sixty-eight percent of Housing Association tenants having income in the bottom two quintiles.

Nearly two-thirds of working-age adults living in Private Rented accommodation have incomes in the bottom two quintiles, while those who owned their home with a mortgage, were skewed towards the upper end of the distribution. Those who owned their home outright were slightly more evenly distributed across the income bands.

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 almost 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. Three-quarters of 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 twelve percent 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 two in five having incomes in the top quintile and almost seven in ten 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 over half 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 two-thirds falling into the bottom quintile and almost 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.

Incapacity Benefit (IB) recipients were also skewed toward the bottom, although to a lesser extent than those in receipt of IS or JSA.

Recipients of Disability Living Allowance (DLA) were most heavily concentrated in the second and third quintiles.

Those in receipt of Tax Credits were concentrated around the centre of the distribution.

Three-quarters of those working-age adults not in receipt of any benefit or tax credit listed fell into of the top three quintiles of the income 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 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.
- ◆ Working-age adults with children and those without were approximately proportionate, and nor were there any apparent gender differences.
- ◆ Three in ten lived in families with at least one disabled adult. One in twenty-five lived in families with at least one disabled child.
- ◆ Almost half of both Protestants and Catholics were classified as low income.
- ◆ Half lived in the West of the Province and a further four in ten lived in the East of the Province.
- ◆ Almost nine out of ten made no contribution to a non-state pension.
- ◆ Three in ten lived in social housing, and almost the same proportion lived in houses owned with a mortgage or owned outright.
- ◆ Almost seven in ten had no savings.
- ◆ Almost half had no qualifications and a similar proportion had qualifications below degree level.
- ◆ One-third were not in receipt of any of the benefits or tax credits listed.

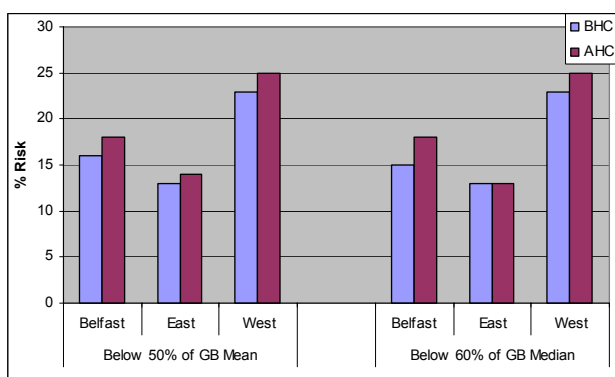
## Risk of falling into low-income groups

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 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 more at risk of low-income on both a BHC and AHC basis, overall, there was very little difference in the risk between males and females.
- ◆ In families with children, those where the head was aged 40 to 54 were most likely to fall below these thresholds. In childless families those with a head aged 40 to 44 showed the greatest risk.
- ◆ 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 no disabled adults.
- ◆ There was little difference in the risk shown by each religious group between BHC and AHC basis, though working-age Catholics were consistently at a higher risk of low-income than working-age Protestants.

- ◆ 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 sector were at greatest risk of low-income. The Private Rented sector also showed a moderate risk, which increased significantly on an AHC basis. Working-age adults who owned their own home with a mortgage were least at risk, both BHC and AHC.
- ◆ Families with no savings were most likely to fall below these thresholds.
- ◆ Adults with no qualifications were more than three times as likely, as those with degree qualifications; and nearly twice as likely as students to be at risk of low-income.

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

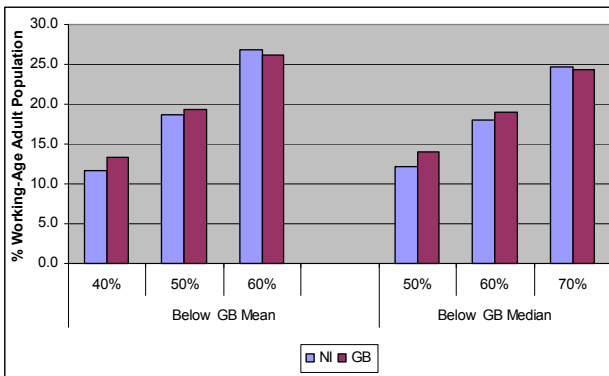


## Comparison of Northern Ireland and Great Britain low-income groups

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)**



- ◆ 18.6% of working-age adults in NI fall below 50% of the GB mean AHC. The comparable figure for GB is 19.3%.
- ◆ 18.0% of working-age adults in NI fall below 60% of the GB median AHC, compared to 19.0% in GB.

**Figure 5.5: Proportion of Working-Age Adults in NI and GB in equivalised income bands, 2003/04**

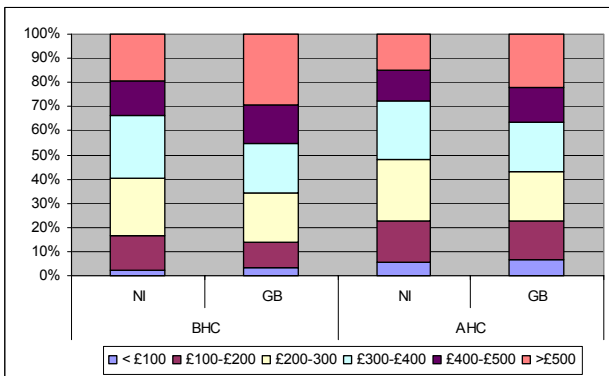


Figure 5.5 looks at working-age adults in NI and GB by the equivalised income band in which they fall. Results have been presented on both BHC and AHC basis, but it must be borne in mind that comparisons between NI and GB are comparable on an AHC basis only. Analysis of these results include:

- ◆ Five percent of NI working-age adults had an income of less than £100, compared to seven percent in GB.
- ◆ NI had a consistently higher proportion in the £100-£200, £200-£300 and £300-£400 income bands than GB.
- ◆ 13% of NI working-age adults had income between £400 and £500 income, compared to 14% in GB.
- ◆ GB had a much higher proportion with more than £500 per week at 22%, compared to 15% 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					Source: FRS 2003/04
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All working-age adults (thousands)
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	19	11	23	18	29	139.8
Single/couple, all in full-time work	3	10	26	32	29	306.0
Couple, one full-time, one part-time work	3	17	34	31	14	114.2
Couple, one full-time work, one not working	18	27	32	12	10	103.9
No full-time, one or more part-time work	32	25	22	12	8	92.5
Workless, head or spouse aged 60 or over	34	22	30	11	3	25.7
Workless, head or spouse unemployed	71	18	6	5	0	41.8
Workless, other inactive	44	27	21	6	2	160.6
<b>Economic status of household <sup>1,2</sup></b>						
All adults in work	7	12	26	29	27	553.2
At least one adult in work, but not all	28	26	27	11	7	284.7
Workless households	54	24	17	4	1	146.6
<b>Family Type</b>						
Couples	17	16	24	22	21	630.4
Singles	26	20	27	17	10	354.0
All Working-Age adults with children	23	20	24	19	14	414.2
<i>of which</i>						
Couples	20	19	25	20	16	354.5
Singles	43	25	20	8	4	59.7
All Working-Age adults without children	18	16	26	21	19	570.3
<i>of which</i>						
Couples	13	13	23	23	27	276.0
Singles	23	19	28	19	11	294.3
<i>of which</i>						
Male	25	21	27	18	9	179.3
Female	20	17	29	19	15	115.0
<b>Gender</b>						
Males	20	18	25	20	16	506.1
<i>Of which in family type</i>						
Couple, in work	12	15	25	25	24	275.2
Couple, workless	50	25	20	4	1	47.1
Single, in work	13	17	32	24	13	111.7
Single, workless	43	27	19	9	2	72.1
Females	20	18	25	19	18	478.3
<i>Of which in family type</i>						
Couple, in work	11	15	25	24	24	268.1
Couple, workless	50	26	19	4	1	40.0
Single, in work	12	18	31	22	17	101.4
Single, workless	50	21	19	6	3	68.8
<b>All working-age adults (NI)</b>	<b>20</b>	<b>18</b>	<b>25</b>	<b>20</b>	<b>17</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>17</b>	<b>16</b>	<b>19</b>	<b>23</b>	<b>25</b>	<b>34,021.0</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					Source: FRS 2003/04
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All working-age adults (thousands)
<b>Economic status of adults in the family</b>						
One or more full-time self-employed	18	11	25	14	32	139.8
Single/couple, all in full-time work	3	10	22	34	31	306.0
Couple, one full-time, one part-time work	2	16	35	29	18	114.2
Couple, one full-time work, one not working	14	26	32	17	10	103.9
No full-time, one or more part-time work	26	24	28	11	11	92.5
Workless, head or spouse aged 60 or over	19	34	26	13	8	25.7
Workless, head or spouse unemployed	64	25	6	6	0	41.8
Workless, other inactive	42	28	20	7	2	160.6
<b>Economic status of household <sup>1,2</sup></b>						
All adults in work	7	10	25	29	29	553.2
At least one adult in work, but not all	21	29	31	12	9	284.7
Workless households	52	27	14	6	1	146.6
<b>Family Type</b>						
Couples	14	18	23	22	23	630.4
Singles	24	18	28	18	12	354.0
All Working-Age adults with children	21	21	24	19	15	414.2
<i>of which</i>						
Couples	17	21	24	22	17	354.5
Singles	43	20	23	6	7	59.7
All Working-Age adults without children	15	16	25	21	22	570.3
<i>of which</i>						
Couples	11	14	22	23	30	276.0
Singles	20	18	29	20	13	294.3
<i>of which</i>						
Male	22	19	28	20	11	179.3
Female	17	16	30	19	17	115.0
<b>Gender</b>						
Males	17	18	25	21	18	506.1
<i>Of which in family type</i>						
Couple, in work	10	15	24	25	26	275.2
Couple, workless	38	38	16	5	2	47.1
Single, in work	10	16	33	26	16	111.7
Single, workless	42	24	22	10	2	72.1
Females	18	18	25	20	20	478.3
<i>Of which in family type</i>						
Couple, in work	10	15	25	25	26	268.1
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Single, in work	10	16	33	20	21	101.4
Single, workless	49	21	19	8	4	68.8
<b>All working-age adults (NI)</b>	<b>18</b>	<b>18</b>	<b>25</b>	<b>20</b>	<b>19</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>18</b>	<b>15</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>34,021.0</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 2003/04</b>						
<b>Age of head of family<sup>1</sup></b>						
With children						
24 and under	25	28	24	13	10	17.5
25 to 29	14	25	15	24	20	38.2
30 to 34	21	16	27	22	14	71.9
35 to 39	22	21	22	19	16	94.1
40 to 44	26	23	27	12	11	85.5
45 to 49	24	20	24	18	15	62.9
50 to 54	35	5	25	27	9	31.2
55 and over	14	13	30	20	24	13.4
Without children						
24 and under	20	21	28	19	12	141.5
25 to 29	9	10	28	27	25	65.0
30 to 34	11	13	19	22	35	47.8
35 to 39	11	10	18	26	35	39.8
40 to 44	23	26	19	15	17	32.0
45 to 49	19	9	27	20	25	46.3
50 to 54	19	14	25	26	16	68.8
55 and over	22	19	29	17	13	128.7
<b>Disability</b>						
No disabled adults	18	17	24	22	20	768.8
One or more disabled adults	29	22	28	13	7	215.7
No disabled children	20	18	25	20	17	955.6
One or more disabled children	37	21	26	10	7	28.9
<i>of which</i>						
no disabled adults in family	41	16	23	14	6	20.3
one or more disabled adults in family	25	31	36	0	8	8.6
<b>Religion</b>						
Protestant <sup>2</sup>	18	20	24	19	19	492
Catholic	25	16	25	20	14	393.7
Other <sup>3</sup>	11	22	33	22	11	44.9
No religion	12	12	26	29	21	25.8
Refused to respond	19	11	28	25	17	28.1
<b>Region</b>						
Belfast	17	20	32	19	12	109.7
East of the Province	17	17	25	21	21	504.3
West of the Province	26	18	23	19	14	370.5
<b>All working-age adults (NI)</b>	<b>20</b>	<b>18</b>	<b>25</b>	<b>20</b>	<b>17</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>17</b>	<b>16</b>	<b>19</b>	<b>23</b>	<b>25</b>	<b>34,021.0</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	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2003/04</b>						
<b>Age of head of family<sup>1</sup></b>						
With children						
24 and under	32	24	22	4	17	17.5
25 to 29	16	24	15	24	21	38.2
30 to 34	20	20	25	19	16	71.9
35 to 39	16	22	23	24	15	94.1
40 to 44	21	26	28	12	12	85.5
45 to 49	22	18	28	16	16	62.9
50 to 54	30	9	18	33	9	31.2
55 and over	14	9	29	20	28	13.4
Without children						
24 and under	19	18	30	19	14	141.5
25 to 29	9	11	26	29	25	65.0
30 to 34	13	8	20	25	35	47.8
35 to 39	10	12	14	31	34	39.8
40 to 44	23	25	18	17	18	32.0
45 to 49	8	19	23	19	30	46.3
50 to 54	18	15	21	26	20	68.8
55 and over	17	19	30	15	19	128.7
<b>Disability</b>						
No disabled adults	15	16	25	22	22	768.8
One or more disabled adults	25	25	26	16	8	215.7
No disabled children	17	18	25	21	19	955.6
One or more disabled children	27	29	27	5	11	28.9
<i>of which</i>						
no disabled adults in family	30	27	23	8	12	20.3
one or more disabled adults in family	20	33	38	0	8	8.6
<b>Religion</b>						
Protestant <sup>2</sup>	19	18	30	19	14	141.5
Catholic	9	11	26	29	25	65.0
Other <sup>3</sup>	13	8	20	25	35	47.8
No religion	10	12	14	31	34	39.8
Refused to respond	23	25	18	17	18	32.0
<b>Region</b>						
Belfast	17	19	31	22	11	109.7
East of the Province	12	18	25	21	24	504.3
West of the Province	25	17	23	20	15	370.5
<b>All working-age adults (NI)</b>	<b>18</b>	<b>18</b>	<b>25</b>	<b>20</b>	<b>19</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>18</b>	<b>15</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>34,021.0</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	Source: FRS 2003/04					
	Net equivalised disposable household income					All working-
	Bottom	Second	Third	Fourth	Top	age adults
	quintile	quintile	quintile	quintile	quintile	(thousands)
<b>Non-state pension contributions</b>						
Contributing to a non-state pension	7	12	23	28	30	350.9
Not contributing to a non-state pension	27	21	26	16	10	633.6
<b>Tenure</b>						
NIHE	46	25	24	5	0	120.6
Housing Association	36	32	20	12	0	9.3
Private rented	33	31	21	10	5	82.8
Owned with mortgage	11	15	27	24	23	537.0
Owned outright	22	16	24	21	16	228.9
Other	25	17	11	38	10	5.9
<b>Savings and Assets</b>						
No savings	29	22	27	15	7	478.5
Less than £3,000	15	19	27	20	19	242.2
£3,000 - £7,999	10	9	23	27	31	115.3
£8,000 - £19,999	9	8	22	24	36	93.7
£20,000 or more	6	8	11	41	34	54.7
<b>Educational attainment</b>						
Qualification degree level or above	7	7	17	28	41	152.0
Qualification below degree level	19	17	26	22	16	532.5
Student	17	24	33	14	12	42.4
No qualifications	32	24	26	12	6	257.6
<b>Benefit/Tax Credit receipt of family<sup>1</sup></b>						
Disability Living Allowance	24	29	35	9	4	102.3
Jobseeker's Allowance	67	19	7	6	1	42.6
Incapacity Benefit	29	23	39	7	2	80.8
Tax Credits	16	23	31	20	10	214.8
Income Support	53	26	16	4	0	102.5
Housing Benefit	55	26	16	3	1	100.2
Not in receipt of any Benefit/Tax Credit listed above	12	14	25	25	25	564.3
<b>All working-age adults (NI)</b>	<b>20</b>	<b>18</b>	<b>25</b>	<b>20</b>	<b>17</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>17</b>	<b>16</b>	<b>19</b>	<b>23</b>	<b>25</b>	<b>34,021.0</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.

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

Percentage of working-age adults	Source: FRS 2003/04					
	Net equivalised disposable household income					All working-age adults
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
<b>Non-state pension contributions</b>						
Contributing to a non-state pension	6	11	23	27	33	350.9
Not contributing to a non-state pension	24	22	26	17	11	633.6
<b>Tenure</b>						
NIHE	42	30	22	5	0	120.6
Housing Association	36	40	16	8	0	9.3
Private rented	43	26	19	7	4	82.8
Owned with mortgage	8	15	26	26	25	537.0
Owned outright	16	14	26	22	21	228.9
Other	19	6	22	33	21	5.9
<b>Savings and Assets</b>						
No savings	26	23	26	17	8	478.5
Less than £3,000	13	20	27	19	22	242.2
£3,000 - £7,999	9	9	24	28	31	115.3
£8,000 - £19,999	7	6	22	25	40	93.7
£20,000 or more	4	7	12	37	40	54.7
<b>Educational attainment</b>						
Qualification degree level or above	7	6	17	28	42	152.0
Qualification below degree level	16	17	26	22	19	532.5
Student	19	19	33	16	13	42.4
No qualifications	27	26	26	13	7	257.6
<b>Benefit/Tax Credit receipt of family<sup>1</sup></b>						
Disability Living Allowance	18	33	31	14	4	102.3
Jobseeker's Allowance	66	18	9	6	1	42.6
Incapacity Benefit	18	35	32	12	4	80.8
Tax Credits	13	24	31	21	12	214.8
Income Support	48	31	14	7	0	102.5
Housing Benefit	59	24	12	3	1	100.2
Not in receipt of any Benefit/Tax Credit listed above	10	12	25	25	27	564.3
<b>All working-age adults (NI)</b>	<b>18</b>	<b>18</b>	<b>25</b>	<b>20</b>	<b>19</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>18</b>	<b>15</b>	<b>19</b>	<b>22</b>	<b>25</b>	<b>34,021.0</b>

**Notes**

1 Figures for Benefit / Tax Credit receipt are not mutually exclusive since families may be in receipt of more than one.

**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	21	15	12	21	15	13	14
Single/couple, all in full-time work	3	4	6	3	4	6	31
Couple, one full-time, one part-time work	1	1	3	1	1	3	12
Couple, one full-time work, one not working	2	8	12	4	8	11	11
No full-time, one or more part-time work	18	16	14	18	16	14	9
Workless, head or spouse aged 60 or over	5	4	4	5	4	4	3
Workless, head or spouse unemployed	19	16	13	19	16	14	4
Workless, other inactive	31	36	36	30	35	36	16
<b>Economic status of household <sup>1,2</sup></b>							
All adults in work	27	20	21	27	21	20	56
At least one adult in work, but not all	32	37	40	32	37	42	29
Workless households	41	43	38	41	42	39	15
<b>Family type</b>							
Couples	51	52	55	52	52	55	64
Singles	49	48	45	48	48	45	36
All Working-Age adults with children	43	49	48	45	50	48	42
<i>of which</i>							
Couples	33	35	36	35	35	36	36
Singles	9	14	11	10	14	12	6
All Working-Age adults without children	57	51	52	55	50	52	58
<i>of which</i>							
Couples	17	16	19	17	16	19	28
Singles	40	35	34	39	35	34	30
<i>of which</i>							
Male	24	22	22	24	22	23	18
Female	16	12	11	15	12	11	12
<b>Gender</b>							
Males	51	50	52	50	50	52	51
<i>Of which in family type</i>							
Couple, in work	16	16	17	17	16	17	28
Couple, workless	10	11	11	10	11	12	5
Single, in work	7	6	8	6	6	8	11
Single, workless	17	17	15	17	17	15	7
Females	49	50	48	50	50	48	49
<i>Of which in family type</i>							
Couple, in work	15	15	17	16	15	16	27
Couple, workless	9	10	10	9	10	10	4
Single, in work	8	6	5	7	6	6	10
Single, workless	18	19	16	18	19	16	7
<b>All working-age adults (NI) (thousands)</b>	<b>95.1</b>	<b>170.1</b>	<b>260.8</b>	<b>101.5</b>	<b>166.6</b>	<b>241.5</b>	<b>984.5</b>
<b>All working-age adults (GB) (thousands)</b>	<b>2,781.5</b>	<b>5,004.5</b>	<b>7,760.6</b>	<b>2,978.4</b>	<b>4,820.4</b>	<b>7,073.4</b>	<b>34,021.0</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	16	14	12	16	14	12	14
Single/couple, all in full-time work	4	5	7	4	5	6	31
Couple, one full-time, one part-time work	1	1	4	1	1	3	12
Couple, one full-time work, one not working	5	9	12	5	9	11	11
No full-time, one or more part-time work	16	14	14	15	14	14	9
Workless, head or spouse aged 60 or over	4	3	4	4	3	4	3
Workless, head or spouse unemployed	18	16	12	18	15	13	4
Workless, other inactive	37	38	35	37	39	36	16
<b>Economic status of household <sup>1,2</sup></b>							
All adults in work	24	21	23	24	22	23	56
At least one adult in work, but not all	29	36	40	29	35	39	29
Workless households	47	43	37	47	43	39	15
<b>Family type</b>							
Couples	48	52	55	49	52	54	64
Singles	52	48	45	51	48	46	36
All Working-Age adults with children	46	49	48	47	50	49	42
<i>of which</i>							
Couples	32	35	36	32	35	35	36
Singles	14	15	13	14	15	14	6
All Working-Age adults without children	54	51	52	53	50	51	58
<i>of which</i>							
Couples	16	17	19	16	16	19	28
Singles	39	34	33	38	34	32	30
<i>of which</i>							
Male	25	23	22	24	22	21	18
Female	14	11	11	13	12	11	12
<b>Gender</b>							
Males	50	50	51	50	49	50	51
<i>Of which in family type</i>							
Couple, in work	15	16	17	15	16	17	28
Couple, workless	10	11	11	10	10	11	5
Single, in work	6	7	8	6	6	7	11
Single, workless	19	17	14	19	17	14	7
Females	50	50	49	50	51	50	49
<i>Of which in family type</i>							
Couple, in work	14	15	17	15	15	16	27
Couple, workless	9	10	9	9	10	10	4
Single, in work	7	6	6	6	6	6	10
Single, workless	20	19	17	20	19	18	7
<b>All working-age adults (NI) (thousands)</b>	<b>114.8</b>	<b>183.6</b>	<b>264.8</b>	<b>119.5</b>	<b>177.5</b>	<b>243.0</b>	<b>984.5</b>
<b>All working-age adults (GB) (thousands)</b>	<b>4,560.3</b>	<b>6,572.2</b>	<b>8,905.4</b>	<b>4,768.4</b>	<b>6,448.9</b>	<b>8,303.4</b>	<b>34,021.0</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	3	4	5	5	4	5	4
25 to 29	4	4	10	4	4	10	9
30 to 34	17	16	16	15	16	17	17
35 to 39	14	20	21	14	20	21	23
40 to 44	26	23	21	25	23	21	21
45 to 49	19	17	16	22	17	14	15
50 to 54	13	13	9	12	12	9	8
55 and over	4	2	2	3	2	3	3
Without children							
24 and under	27	31	29	27	30	29	25
25 to 29	6	6	7	6	6	7	11
30 to 34	8	7	5	8	7	6	8
35 to 39	4	4	5	4	4	4	7
40 to 44	9	8	9	9	8	8	6
45 to 49	5	6	7	5	6	6	8
50 to 54	15	15	13	15	14	13	12
55 and over	26	24	25	26	24	26	23
<b>Disability</b>							
No disabled adults	74	69	69	74	70	69	78
One or more disabled adults	26	31	31	26	30	31	22
No disabled children	97	96	96	97	96	96	97
One or more disabled children	3	4	4	3	4	4	3
<i>of which</i>							
no disabled adults in family	2	3	4	2	4	3	2
one or more disabled adults in family	1	1	1	1	1	1	1
<b>Religion</b>							
Protestant <sup>2</sup>	47	46	47	46	47	45	50
Catholic	45	48	46	46	47	47	40
Other <sup>3</sup>	3	2	3	2	2	3	5
No religion	3	2	2	3	2	2	3
Refused to respond	3	3	2	3	3	2	3
<b>Region</b>							
Belfast	11	10	11	12	10	11	11
East of the Province	37	39	44	35	39	43	51
West of the Province	52	50	46	53	51	46	38
<b>All working-age adults (NI) (thousands)</b>	<b>95.1</b>	<b>170.1</b>	<b>260.8</b>	<b>101.5</b>	<b>166.6</b>	<b>241.5</b>	<b>984.5</b>
<b>All working-age adults (GB) (thousands)</b>	<b>2,781.5</b>	<b>5,004.5</b>	<b>7,760.6</b>	<b>2,978.4</b>	<b>4,820.4</b>	<b>7,073.4</b>	<b>34,021.0</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	8	6	7	7	7	7	4
25 to 29	5	7	10	6	8	10	9
30 to 34	16	16	17	19	16	17	17
35 to 39	17	19	20	18	20	20	23
40 to 44	25	23	21	23	21	21	21
45 to 49	15	16	15	14	16	13	15
50 to 54	10	11	8	9	11	9	8
55 and over	4	2	2	3	2	2	3
Without children							
24 and under	27	31	29	27	30	29	25
25 to 29	6	6	7	6	6	7	11
30 to 34	8	7	5	8	7	6	8
35 to 39	4	4	5	4	4	4	7
40 to 44	9	8	9	9	8	8	6
45 to 49	5	6	7	5	6	6	8
50 to 54	15	15	13	15	14	13	12
55 and over	26	24	25	26	24	26	23
<b>Disability</b>							
No disabled adults	70	69	70	70	69	69	78
One or more disabled adults	30	31	30	30	31	31	22
No disabled children	97	95	95	96	96	95	97
One or more disabled children	3	5	5	4	4	5	3
<i>of which</i>							
no disabled adults in family	2	4	4	2	3	4	2
one or more disabled adults in family	1	1	1	1	1	1	1
<b>Religion</b>							
Protestant <sup>2</sup>	44	45	46	45	45	45	50
Catholic	49	47	47	48	46	47	40
Other <sup>3</sup>	2	4	3	2	4	3	5
No religion	3	2	2	2	2	2	3
Refused to respond	3	3	2	3	3	2	3
<b>Region</b>							
Belfast	12	11	10	13	11	10	11
East of the Province	37	38	43	37	37	42	51
West of the Province	50	51	47	51	52	47	38
<b>All working-age adults (NI) (thousands)</b>	<b>114.8</b>	<b>183.6</b>	<b>264.8</b>	<b>119.5</b>	<b>177.5</b>	<b>243.0</b>	<b>984.5</b>
<b>All working-age adults (GB) (thousands)</b>	<b>4,560.3</b>	<b>6,572.2</b>	<b>8,905.4</b>	<b>4,768.4</b>	<b>6,448.9</b>	<b>8,303.4</b>	<b>34,021.0</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	Source: FRS 2003/04						All working-age adults
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Non-state pension contributions</b>							
Contributing to a non-state pension	13	12	14	13	12	14	<b>36</b>
Not contributing to a non-state pension	87	88	86	87	88	86	<b>64</b>
<b>Tenure</b>							
NIHE	24	28	26	24	28	27	<b>12</b>
Housing Association	1	2	2	1	2	2	<b>1</b>
Private rented	13	13	15	14	13	14	<b>8</b>
Owned with mortgage	27	28	32	27	28	31	<b>55</b>
Owned outright	33	28	24	33	28	26	<b>23</b>
Other	2	1	1	1	1	1	<b>1</b>
<b>Savings and Assets</b>							
No savings	68	70	68	68	69	69	<b>49</b>
Less than £3,000	17	18	21	18	18	20	<b>25</b>
£3,000 - £7,999	6	6	5	6	6	5	<b>12</b>
£8,000 - £19,999	7	4	4	6	4	4	<b>10</b>
£20,000 or more	2	1	2	2	2	2	<b>6</b>
<b>Educational attainment</b>							
Qualification degree level or above	10	7	6	9	7	6	<b>17</b>
Qualification below degree level	43	45	44	43	45	45	<b>49</b>
Student	1	1	1	1	1	1	<b>1</b>
No qualifications	46	47	49	47	47	49	<b>33</b>
<b>Benefit/Tax Credit receipt of family<sup>1</sup></b>							
Disability Living Allowance	7	11	14	8	10	13	<b>10</b>
Jobseeker's Allowance	20	16	13	20	16	13	<b>4</b>
Incapacity Benefit	6	10	12	6	10	12	<b>8</b>
Tax Credits	13	17	19	14	17	18	<b>22</b>
Income Support	19	28	26	19	27	26	<b>10</b>
Housing Benefit	25	29	27	26	29	26	<b>10</b>
Not in receipt of any Benefit/Tax Credit listed above	41	32	34	41	33	35	<b>57</b>
<b>All working-age adults (NI) (thousands)</b>	<b>95.1</b>	<b>170.1</b>	<b>260.8</b>	<b>101.5</b>	<b>166.6</b>	<b>241.5</b>	<b>984.5</b>
<b>All working-age adults (GB) (thousands)</b>	<b>2,781.5</b>	<b>5,004.5</b>	<b>7,760.6</b>	<b>2,978.4</b>	<b>4,820.4</b>	<b>7,073.4</b>	<b>34,021.0</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.

**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	11	11	15	12	12	14	<b>36</b>
Not contributing to a non-state pension	89	89	85	88	88	86	<b>64</b>
<b>Tenure</b>							
NIHE	30	30	26	30	30	28	<b>12</b>
Housing Association	3	2	2	2	2	2	<b>1</b>
Private rented	18	19	18	19	20	19	<b>8</b>
Owned with mortgage	26	26	33	26	26	31	<b>55</b>
Owned outright	23	21	21	23	21	20	<b>23</b>
Other	1	1	1	1	1	1	<b>1</b>
<b>Savings and Assets</b>							
No savings	72	72	69	72	72	70	<b>49</b>
Less than £3,000	17	18	21	17	18	20	<b>25</b>
£3,000 - £7,999	4	5	5	3	6	5	<b>12</b>
£8,000 - £19,999	5	4	4	5	4	4	<b>10</b>
£20,000 or more	2	1	1	2	1	1	<b>6</b>
<b>Educational attainment</b>							
Qualification degree level or above	9	7	6	9	7	7	<b>17</b>
Qualification below degree level	44	45	45	45	45	45	<b>49</b>
Student	1	1	1	1	1	1	<b>1</b>
No qualifications	46	47	48	45	47	47	<b>33</b>
<b>Benefit/tax credit receipt of family<sup>1</sup></b>							
Disability Living Allowance	7	11	14	7	11	13	<b>10</b>
Jobseeker's Allowance	19	16	12	19	16	13	<b>4</b>
Incapacity Benefit	8	9	11	8	8	11	<b>8</b>
Tax Credits	12	16	19	13	17	18	<b>22</b>
Income Support	25	29	26	25	29	28	<b>10</b>
Housing Benefit	35	33	28	35	34	29	<b>10</b>
Not in receipt of any Benefit/Tax Credit listed above	36	33	34	35	33	33	<b>57</b>
<b>All working-age adults (NI) (thousands)</b>	<b>114.8</b>	<b>183.6</b>	<b>264.8</b>	<b>119.5</b>	<b>177.5</b>	<b>243.0</b>	<b>984.5</b>
<b>All working-age adults (GB) (thousands)</b>	<b>4,560.3</b>	<b>6,572.2</b>	<b>8,905.4</b>	<b>4,768.4</b>	<b>6,448.9</b>	<b>8,303.4</b>	<b>34,021.0</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.

**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 2003/04						
	Income Thresholds						All working -age adults (thousands)
	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	18	23	15	18	22	139.8
Single/couple, all in full-time work	1	2	5	1	2	5	306.0
Couple, one full-time, one part-time work	1	1	8	1	1	6	114.2
Couple, one full-time work, one not working	2	13	29	4	13	25	103.9
No full-time, one or more part-time work	19	29	40	20	29	37	92.5
Workless, head or spouse aged 60 or over	17	29	42	18	27	40	25.7
Workless, head or spouse unemployed	44	67	78	46	65	78	41.8
Workless, other inactive	18	38	58	19	37	54	160.6
<b>Economic status of household <sup>1,2</sup></b>							
All adults in work	5	6	10	5	6	9	553.2
At least one adult in work, but not all	11	22	37	11	22	35	284.7
Workless households	27	50	68	28	48	64	146.6
<b>Family type</b>							
Couples	8	14	23	8	14	21	630.4
Singles	13	23	33	14	23	31	354.0
All Working-Age adults with children <i>of which</i>	10	20	30	11	20	28	414.2
Couples	9	16	26	10	16	24	354.5
Singles	15	40	50	17	39	48	59.7
All Working-Age adults without children <i>of which</i>	9	15	24	10	15	22	566.0
Couples	6	10	18	6	10	16	271.7
Singles	13	20	29	13	19	28	294.3
<i>of which</i>							
Male	13	21	32	13	21	31	179.3
Female	13	18	25	13	18	23	115.0
<b>Gender</b>							
Males	9	17	27	10	17	25	506.1
<i>Of which in family type</i>							
Couple, in work	6	10	16	6	10	15	275.2
Couple, workless	21	40	63	22	38	61	47.1
Single, in work	6	10	19	6	10	18	111.7
Single, workless	23	40	53	24	39	51	72.1
Females	10	18	26	11	17	24	478.3
<i>Of which in family type</i>							
Couple, in work	5	10	16	6	10	15	268.1
Couple, workless	22	42	64	23	40	60	40.0
Single, in work	7	11	14	7	11	14	101.4
Single, workless	24	46	62	26	45	57	68.8
<b>All working-age adults (NI)</b>	<b>10</b>	<b>17</b>	<b>26</b>	<b>10</b>	<b>17</b>	<b>25</b>	<b>984.5</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>34,021.0</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	Income Thresholds						All working-age adults (thousands)
	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	13	18	23	14	18	21	139.8
Single/couple, all in full-time work	2	3	6	2	3	5	306.0
Couple, one full-time, one part-time work	1	2	10	1	2	7	114.2
Couple, one full-time work, one not working	6	16	30	6	15	26	103.9
No full-time, one or more part-time work	19	28	39	20	28	36	92.5
Workless, head or spouse aged 60 or over	17	22	43	17	19	39	25.7
Workless, head or spouse unemployed	49	69	78	50	65	78	41.8
Workless, other inactive	26	44	58	27	43	54	160.6
<b>Economic status of household <sup>1,2</sup></b>							
All adults in work	5	7	11	5	7	10	553.2
At least one adult in work, but not all	12	23	37	12	22	33	284.7
Workless households	37	54	67	38	52	64	146.6
<b>Family type</b>							
Couples	9	15	23	9	15	21	630.4
Singles	17	25	34	17	24	31	354.0
All Working-Age adults with children	12	22	31	13	21	28	414.2
<i>of which</i>							
Couples	10	18	27	11	17	24	354.5
Singles	26	44	55	28	44	55	59.7
All Working-Age adults without children	11	16	24	11	16	22	566.0
<i>of which</i>							
Couples	7	11	18	7	11	17	271.7
Singles	15	21	29	15	20	27	294.3
<i>of which</i>							
Male	16	23	32	16	22	29	179.3
Female	14	18	25	14	18	23	115.0
<b>Gender</b>							
Males	11	18	27	12	17	24	506.1
<i>Of which in family type</i>							
Couple, in work	6	10	17	7	10	15	275.2
Couple, workless	24	43	62	25	39	59	47.1
Single, in work	6	11	20	6	10	16	111.7
Single, workless	31	43	52	31	42	49	72.1
Females	12	19	27	13	19	25	478.3
<i>Of which in family type</i>							
Couple, in work	6	10	17	6	10	15	268.1
Couple, workless	26	47	63	27	44	60	40.0
Single, in work	8	10	15	8	10	14	101.4
Single, workless	33	50	65	35	50	62	68.8
<b>All working-age adults (NI)</b>	<b>12</b>	<b>19</b>	<b>27</b>	<b>12</b>	<b>18</b>	<b>25</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>13</b>	<b>19</b>	<b>26</b>	<b>14</b>	<b>19</b>	<b>24</b>	<b>34,021.0</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 2003/04						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	7	21	33	13	21	31	17.5
25 to 29	4	9	32	4	9	29	38.2
30 to 34	9	19	28	9	18	27	71.9
35 to 39	6	17	28	7	17	25	94.1
40 to 44	12	22	31	13	22	29	85.5
45 to 49	12	22	31	16	22	26	62.9
50 to 54	17	33	35	17	32	35	31.2
55 and over	11	14	23	11	14	23	13.4
Without children							
24 and under	13	18	29	13	18	27	141.5
25 to 29	3	7	11	5	7	10	65.0
30 to 34	7	11	15	7	11	14	47.8
35 to 39	5	8	17	5	8	15	39.8
40 to 44	14	20	35	14	20	29	32.0
45 to 49	5	12	19	5	11	19	46.3
50 to 54	10	18	27	11	18	23	68.8
55 and over	12	19	29	12	17	27	128.7
<b>Disability</b>							
No disabled adults	9	15	23	10	15	22	768.8
One or more disabled adults	12	24	38	12	23	35	215.7
No disabled children							
One or more disabled children	10	17	26	10	17	24	955.6
<i>of which</i>							
no disabled adults in family	11	29	45	12	29	41	20.3
one or more disabled adults in family	12	20	25	12	17	25	8.6
<b>Religion</b>							
Protestant <sup>2</sup>	9	16	25	10	16	22	492.0
Catholic	11	21	30	12	20	29	393.7
Other <sup>3</sup>	6	8	18	6	8	18	44.9
No religion	10	12	20	10	12	20	25.8
Refused to respond	10	19	21	10	17	20	28.1
<b>Region</b>							
Belfast	10	16	26	11	15	23	109.7
East of the Province	7	13	23	7	13	21	504.3
West of the Province	13	23	32	15	23	30	370.5
<b>All working-age adults (NI)</b>	<b>10</b>	<b>17</b>	<b>26</b>	<b>10</b>	<b>17</b>	<b>25</b>	<b>984.5</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>34,021.0</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 2003/04
	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	22	32	48	22	32	48	17.5
25 to 29	7	17	32	8	17	32	38.2
30 to 34	12	20	29	15	20	28	71.9
35 to 39	9	18	27	10	18	25	94.1
40 to 44	15	24	32	15	21	29	85.5
45 to 49	13	22	31	13	22	25	62.9
50 to 54	17	30	35	17	30	33	31.2
55 and over	14	14	23	14	14	14	13.4
Without children							
24 and under	12	20	29	12	19	26	141.5
25 to 29	6	9	14	6	9	14	65.0
30 to 34	10	13	15	10	13	15	47.8
35 to 39	7	10	16	7	10	14	39.8
40 to 44	17	23	37	19	23	33	32.0
45 to 49	7	11	19	7	11	17	46.3
50 to 54	14	21	27	14	18	24	68.8
55 and over	13	18	27	13	17	25	128.7
<b>Disability</b>							
No disabled adults	11	16	24	11	16	22	768.8
One or more disabled adults	16	26	37	16	25	35	215.7
No disabled children	12	18	26	12	18	24	955.6
One or more disabled children	12	31	44	15	27	44	28.9
<i>of which</i>							
no disabled adults in family	12	36	52	15	30	52	20.3
one or more disabled adults in family	12	20	25	15	20	25	8.6
<b>Religion</b>							
Protestant <sup>2</sup>	10	17	25	11	16	22	492.0
Catholic	14	22	31	15	21	29	393.7
Other <sup>3</sup>	5	16	19	5	16	17	44.9
No religion	11	13	20	11	13	20	25.8
Refused to respond	12	18	22	13	18	20	28.1
<b>Region</b>							
Belfast	13	18	24	14	18	23	109.7
East of the Province	9	14	23	9	13	20	504.3
West of the Province	16	25	33	16	25	31	370.5
<b>All working-age adults (NI)</b>	<b>12</b>	<b>19</b>	<b>27</b>	<b>12</b>	<b>18</b>	<b>25</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>13</b>	<b>19</b>	<b>26</b>	<b>14</b>	<b>19</b>	<b>24</b>	<b>34,021.0</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**

<b>Percentage of working-age adults</b>							<b>Source: FRS 2003/04</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>Non-state pension contributions</b>							
Contributing to a non-state pension	4	6	11	4	6	10	<b>350.9</b>
Not contributing to a non-state pension	13	24	35	14	23	33	<b>633.6</b>
<b>Tenure</b>							
NIHE	19	39	57	20	39	54	<b>120.6</b>
Housing Association	15	36	59	15	36	59	<b>9.3</b>
Private rented	15	27	47	17	27	41	<b>82.8</b>
Owned with mortgage	5	9	16	5	9	14	<b>537.0</b>
Owned outright	14	21	28	15	20	27	<b>228.9</b>
Other	25	25	25	25	25	25	<b>5.9</b>
<b>Savings and Assets</b>							
No savings	14	25	37	14	24	35	<b>478.5</b>
Less than £3,000	7	13	23	7	13	20	<b>242.2</b>
£3,000 - £7,999	5	9	12	5	9	11	<b>115.3</b>
£8,000 - £19,999	7	8	10	7	8	9	<b>93.7</b>
£20,000 or more	4	5	9	4	5	9	<b>54.7</b>
<b>Educational attainment</b>							
Qualification degree level or above	5	7	8	5	6	8	<b>267.3</b>
Qualification below degree level	8	15	23	8	14	21	<b>797.7</b>
Student	12	13	22	12	13	22	<b>18.1</b>
No qualifications	12	23	37	14	22	34	<b>531.1</b>
<b>Benefit/Tax Credit receipt of family<sup>1</sup></b>							
Disability Living Allowance	7	18	36	8	16	30	<b>102.3</b>
Jobseeker's Allowance	45	64	78	47	62	74	<b>42.6</b>
Incapacity Benefit	7	22	39	7	21	35	<b>80.8</b>
Tax Credits	6	13	23	6	13	21	<b>214.8</b>
Income Support	17	46	66	19	43	61	<b>102.5</b>
Housing Benefit	24	49	70	26	49	64	<b>100.2</b>
Not in receipt of any Benefit/Tax Credit listed above	7	10	16	7	10	15	<b>564.3</b>
<b>All working-age adults (NI)</b>	<b>10</b>	<b>17</b>	<b>26</b>	<b>10</b>	<b>17</b>	<b>25</b>	<b>984.5</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>34,021.0</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 2003/04						
	Income Thresholds						All
	Below mean			Below median			working-age
	40%	50%	60%	50%	60%	70%	adults
							(thousands)
<b>Non-state pension contributions</b>							
Contributing to a non-state pension	4	6	11	4	6	10	350.9
Not contributing to a non-state pension	16	26	36	17	25	33	633.6
<b>Tenure</b>							
NIHE	28	46	57	30	44	56	120.6
Housing Association	31	36	59	31	36	59	9.3
Private rented	25	43	57	27	43	55	82.8
Owned with mortgage	5	9	16	6	9	14	537
Owned outright	12	17	24	12	16	21	228.9
Other	19	25	25	19	25	25	5.9
<b>Savings and Assets</b>							
No savings	17	28	38	18	27	36	478.5
Less than £3,000	8	14	23	8	13	20	242.2
£3,000 - £7,999	4	9	12	4	9	11	115.3
£8,000 - £19,999	7	7	11	7	7	10	93.7
£20,000 or more	4	4	7	4	4	6	54.7
<b>Educational attainment</b>							
Qualification degree level or above	5	7	10	6	7	9	267.3
Qualification below degree level	9	16	23	10	15	21	797.7
Student	10	16	22	10	16	19	18.1
No qualifications	15	25	37	15	24	33	531.1
<b>Benefit/tax credit receipt of family<sup>1</sup></b>							
Disability Living Allowance	8	20	35	9	18	31	102.3
Jobseeker's Allowance	51	69	76	53	66	76	42.6
Incapacity Benefit	11	21	37	11	18	33	80.8
Tax Credits	6	14	24	7	14	20	214.8
Income Support	28	52	68	29	50	66	102.5
Housing Benefit	40	61	73	42	59	71	100.2
Not in receipt of any Benefit/Tax Credit listed above	7	11	16	7	10	14	564.3
<b>All working-age adults (NI)</b>	<b>12</b>	<b>19</b>	<b>27</b>	<b>12</b>	<b>18</b>	<b>25</b>	<b>984.5</b>
<b>All working-age adults (GB)</b>	<b>13</b>	<b>19</b>	<b>26</b>	<b>14</b>	<b>19</b>	<b>24</b>	<b>34,021.0</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 2003/04</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	17	26	10	17	25	<b>984.5</b>
Great Britain	8	15	23	9	14	21	<b>34,021.0</b>
<b>AHC</b>							
Northern Ireland	12	19	27	12	18	25	<b>984.5</b>
Great Britain	13	19	26	14	19	24	<b>34,021.0</b>

<b>Number of Working-Age Adults (thousands)</b>							<b>Source: FRS 2003/04</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>95.1</b>	<b>170.1</b>	<b>260.8</b>	<b>101.5</b>	<b>166.6</b>	<b>241.5</b>	<b>984.5</b>
Great Britain	<b>2,781.5</b>	<b>5,004.5</b>	<b>7,760.6</b>	<b>2,978.4</b>	<b>4,820.4</b>	<b>7,073.4</b>	<b>34,021.0</b>
<b>AHC</b>							
Northern Ireland	<b>114.8</b>	<b>183.6</b>	<b>264.8</b>	<b>119.5</b>	<b>177.5</b>	<b>243.0</b>	<b>984.5</b>
Great Britain	<b>4,560.3</b>	<b>6,572.2</b>	<b>8,905.4</b>	<b>4,768.4</b>	<b>6,448.9</b>	<b>8,303.4</b>	<b>34,021.0</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.