

Pensioners

- ◆ Pensioners were more likely to be in the bottom two quintiles on a BHC basis (or in the second and third quintiles AHC), and less likely to be in the top two quintiles.
- ◆ Single pensioners (in particular single female pensioners) are more likely to be at the bottom end of the income distribution.
- ◆ Pensioners living in properties that are owned outright were particularly at risk of low-income, compared to pensioners in NIHE properties.
- ◆ The older the age of the head of household, the greater the likelihood of low-income for all pensioners.
- ◆ The majority of pensioners in low-income lived in the East of the Province (52% both BHC and AHC).
- ◆ Pensioners without an occupational/personal pension were more likely to be in low-income.
- ◆ Two-thirds of pensioners, below GB mean and median incomes, were not in receipt of any benefits listed.
- ◆ GB has a higher proportion of pensioners in the upper income bands (£500+).

Introduction

This chapter analyses the pensioner population in Northern Ireland, and the position of this group within the income distribution in 2002/03.

Pensioners are defined as all individuals above state retirement age. It should be noted that any working-age partners have been excluded from results for any pensioner couples. This differs from the analysis of pensioners carried out in Chapter 3, where both adults in a couple, where one adult is over state pension age and the other below, are classified as a *pensioner couple*.

The position of pensioners in the income distribution is defined by the net equivalised income of the household in which they live. Care should be taken in comparing results for singles and couples in this chapter as conclusions drawn from them are often sensitive to the choice of equivalence scale. Comparisons within groups however, are not affected.

The position of pensioners in the overall income distribution

Figure 6.1 is a comparison of the pensioner and entire population's income distribution for 2002/03, showing that pensioners were over-represented in the lower end of the distribution.

Pensioners were skewed towards the bottom end of the distribution, with more than half of pensioners falling within the bottom two quintiles (BHC), although the group tended to be higher up the income distribution on an after housing cost basis, with only seventeen percent falling into the bottom quintile AHC, compared to twenty-six BHC.

Figure 6.1 (BHC): Income distribution for all individuals and for pensioners by income band 2002/03

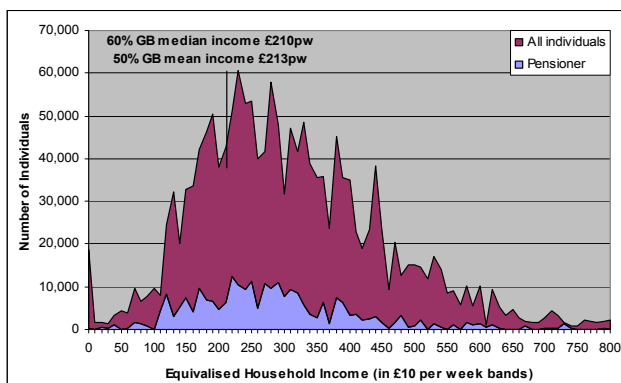
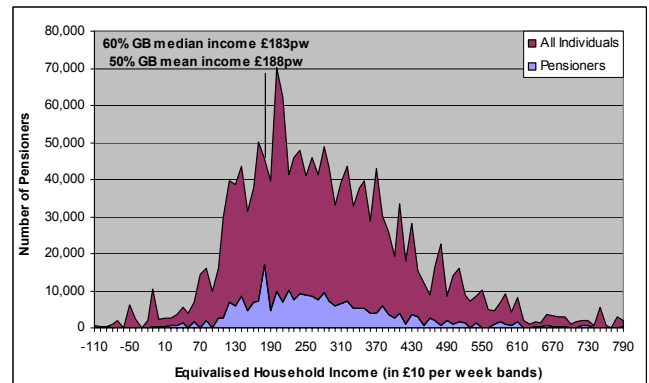


Figure 6.1 (AHC): Income distribution for all individuals and pensioners by income band, 2002/03



Economic status

Table 6.1 shows the economic status of pensioners across the income distribution. Fifty-five of pensioners, living in families where no-one is working, fell into the bottom two quintiles (BHC), and were less likely to be in the top quintile than those in families where one or more members were working.

Family type and age of head

Table 6.1 also looks at pensioners by the family type in which they live and the age of the head of the household.

Pensioner couples were more likely to be in the top two quintiles than single pensioners. The opposite applied to the lower end of the distribution, where fifty-four percent of single pensioners were in the bottom two quintiles (BHC), compared to fifty-one percent of pensioner couples. On an AHC basis we notice that more pensioners had moved into the upper quintiles.

Couple pensioners living with others were more likely to be in the bottom two quintiles BHC (58%), and AHC (55%). The other groups were relatively similar both BHC and AHC though single pensioners living alone were slightly higher in both cases.

Gender

Male and female pensioners had a relatively similar spread both BHC and AHC.

Pensioner couples with both individuals in receipt of an occupational/personal pension were much more likely to be in the top two quintiles BHC (56%),

Disability

Table 6.1 also looks at pensioner families with or without disabled adults. Fifty-six percent of pensioners who were disabled or lived with at least one disabled adult fell into the bottom two quintiles (BHC), with one in four in the bottom quintile.

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.

Tenure

Pensioners living in other accommodation were very likely to be in the bottom quintiles, with nearly a half concentrated in the bottom quintile.

Very noticeable was that fifty-eight percent of pensioners living in NIHE accommodation were in the bottom two quintiles (BHC). This decreased on an AHC basis to fifty-one percent.

Incomes of those pensioners who owned their property outright were skewed towards the bottom of the income distribution, with thirty-one percent falling in the bottom quintile and fifty-one percent between the bottom two quintiles. This percentage dropped to forty-one percent AHC, whereas those in the lower quintiles, living in Housing Association properties increase on an AHC basis.

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

Pension provision

Table 6.2 looks at the pension provision by family type of pensioners. Pensioner families not in receipt of an occupational or personal pension were very likely to be at the lower end of the income distribution. This was particularly the case with pensioner couples, with fifty percent of pensioner couples, with no pension, falling into the bottom quintile and seventy-five percent in the bottom two quintiles. AHC this remained the same.

compared to twenty-six percent of single pensioners.

Benefits

Receipt of benefits by pensioners is also shown in Table 6.2. We notice that when looking at both BHC and AHC, for pensioners in receipt of Disability Living Allowance (DLA) and Attendance Allowance (AA), the second and third quintiles were heavily concentrated.

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

Pensioners in receipt of Minimum Income Guarantee (MIG) were skewed towards the lower quintiles, with more than half falling into the bottom two quintiles. AHC, there were more than one in ten pensioners in the bottom quintile, although approximately two in five fell into the second quintile.

Those in receipt of Housing Benefit (HB) were highly concentrated in the second and third quintiles on both a BHC and AHC basis. It should be noted that a large proportion of those in receipt of HB will also receive MIG.

Savings and assets

Approximately two-thirds of pensioners without any savings fell into the bottom two quintiles BHC. This figure fell to over three in five AHC.

In general pensioners with less than £12,000 in savings were highly concentrated in the lower quintiles. Those with higher savings fell into the upper income 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 what interest is received on the assets they hold; therefore approximately twelve percent of cases are imputed. Evidence also exists to suggest that there is some under-reporting of capital by respondents. Results in this section should therefore be treated with caution.

Religion

Protestant and Catholic pensioners had a relatively similar spread across the quintiles BHC, with both groups being skewed towards the bottom of the income distribution, with fifty-one percent of both Protestants and Catholics falling into the bottom two quintiles (BHC).

Pensioners belonging to other religious denominations and those without a religion were skewed towards the middle of the income distribution.

Those unwilling to answer were heavily concentrated in the bottom and second quintiles (BHC).

Region

Pensioners living in both the East and West of the Province were at the lower end of the income distribution, with fifty-three percent falling into the bottom two quintiles (BHC). For Belfast the figure was forty-eight percent. AHC, the proportions of individuals in the bottom two quintiles reduced across all groups.

Composition of low-income groups

Tables 6.3 and 6.4 look at the household and family characteristics of pensioners living in low-income households in NI. For the purposes of this analysis "low-income" is defined using thresholds derived from fractions of both the GB mean and median income. This analysis shows that of the pensioners living in households below 50% of the mean and 60% of the median income:

- ◆ One in ten lived in households where one or more adults were working.
- ◆ Approximately six in ten were pensioner couples and four in ten were single pensioners.
- ◆ Approximately four in ten were over 75 years of age.
- ◆ More than three in five were female.
- ◆ Six in ten lived in households where one or more adults were disabled.
- ◆ Four in five lived in properties which they owned outright. BHC four percent of pensioners lived in NIHE properties, AHC this figure increased to ten percent.
- ◆ Three-quarters were individuals with no occupational/personal pensions.
- ◆ Approximately two-thirds of pensioners were not in receipt of any of the benefits listed, with one in six reporting receipt of Minimum Income Guarantee. BHC one in twenty reported receipt of Housing Benefit, whereas AHC this figure increased to approximately one in eight.
- ◆ More than half reported having no savings BHC. Approximately one in five reported less than £3,000 in savings.
- ◆ Just over half lived in households where the head was Protestant and a third lived in households where the head was Catholic.
- ◆ Approximately half lived in the East of the Province, approximately a third lived in the West, and the remainder lived in Belfast.

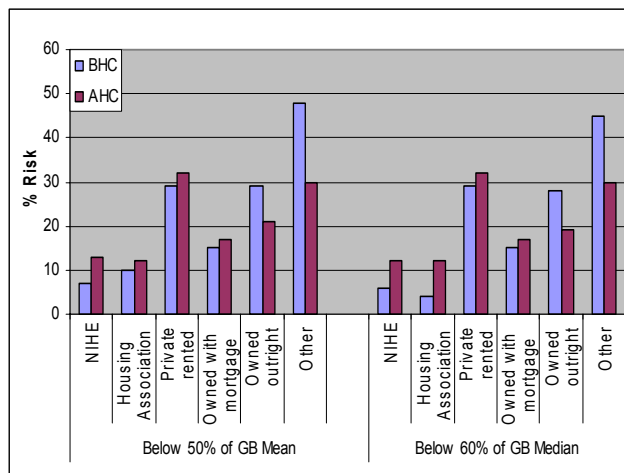
Risk of falling into low-income groups

Tables 6.5 and 6.6 show the risk for pensioners of falling into various low-income groups, according to the characteristics of their family or household. The following are true for pensioners living in households with below 60 per cent of the GB median income, or 50 per cent of GB mean income:

- ◆ Pensioner households where no one was working were more at risk of low income than those where one or more was working.
- ◆ Single pensioners were slightly less at risk of low-income than pensioner couples both BHC and AHC.
- ◆ Males and females showed the same risk of low income BHC. AHC, females showed a higher risk.
- ◆ Pensioners living in households with no disabled adults were more likely to be at risk of low income than those in households with one or more disabled adults.

- ◆ Households where the head of the household was Catholic showed a higher risk of low-income than Protestants BHC and AHC.

Figure 6.2: Risk of Falling Into Low-Income by Tenure BHC and AHC



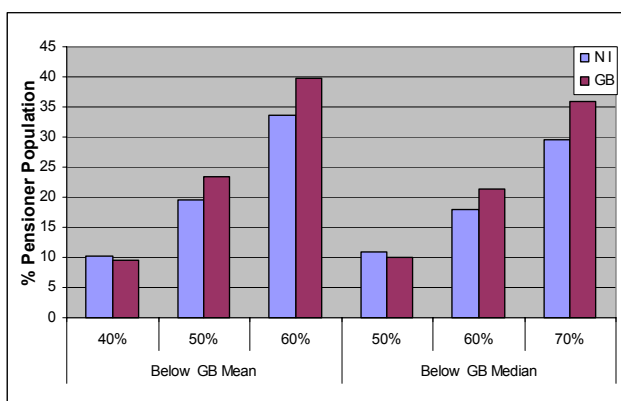
- ◆ Pensioners in NIHE and Housing Association properties were least at risk of low-income BHC. AHC pensioners who owned their homes with a mortgage, NIHE and Housing Association showed the least risk.
- ◆ Pensioners living in households not in receipt of an occupational/personal pension had a greater risk of low income than those in receipt of at least one such pension. The risk was greater for pensioner couples.

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 6.7 shows the number and percentage of pensioners below GB thresholds of mean and median income. The following is an analysis of these results.

Figure 6.3: Percentage of Pensioners Below Thresholds of Contemporary GB Mean and Median Income (AHC)



- ◆ 20% of pensioners in NI fall below 50% of the GB mean. The comparable figure in GB is 23%.
- ◆ 18% of pensioners in NI fall below 60% of the GB median, compared to 21% also in GB.

Figure 6.4: Proportion of Pensioners in NI and GB in equivalised income bands, 2002/03

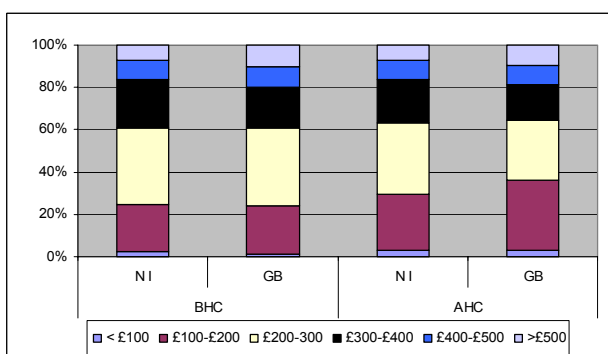


Figure 6.4 looks at pensioners in NI and GB by equivalised income bands. While results have been presented both BHC and AHC, comparisons between NI and GB are most robust on an AHC basis. The following comments have been made on an AHC basis.

- ◆ GB has a higher proportion of pensioners with more than £500 income (10%) than those in NI (7%).
- ◆ 55% of NI's pensioners have an income between £200 and £400 per week compared to 46% in GB.
- ◆ 3% of both NI and GB pensioners have an income of less than £100 per week.

Please see overleaf for tables

Table 6.1 (BHC): Quintile distribution of income for pensioners by characteristics of family or household

Percentage of pensioners	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2002/03						
Economic status of adults in the family						
One or more working	22	15	24	21	18	34.7
No-one working	27	28	26	14	6	218.1
Family type and age of head						
Pensioner couples	27	24	24	14	10	146.2
of which						
70 and under	19	24	31	13	13	69.0
71 to 75	40	17	14	17	12	36.5
Over 75	30	31	20	15	3	40.7
Single pensioners	25	29	28	15	3	106.5
of which						
Male	22	23	36	12	6	23.6
of which						
70 and under	16	26	33	10	14	9.8
71 to 75	14	22	36	27	0	4.2
Over 75	32	21	39	8	0	9.6
Female	25	30	26	16	2	83.0
of which						
70 and under	23	28	26	20	4	31.1
71 to 75	26	34	27	12	2	17.4
Over 75	28	30	26	15	1	34.5
Couple living with others	39	19	26	7	9	24.5
Couple living alone	25	25	23	16	10	121.7
Single living with others	26	24	23	23	4	35.4
Single living alone	24	31	31	11	3	71.1
Gender						
Male	26	24	27	14	9	90.3
Female	26	27	25	15	6	162.4
Disability						
No disabled adult	28	18	26	17	12	92.1
One or more disabled adults	25	31	26	13	5	160.7
Tenure						
NIHE	9	49	34	9	0	36.9
Housing Association	13	34	35	14	4	12.9
Private rented	29	43	10	19	0	7.4
Owned with mortgage	17	25	23	25	9	15.3
Owned outright	31	20	25	15	9	170.4
Other	48	17	18	7	10	9.8
All pensioners (NI)	26	26	26	15	7	252.8
All pensioners (GB)	26	30	21	14	10	10,036.3

Table 6.1 (AHC): Quintile distribution of income for pensioners by characteristics of family or household

Percentage of pensioners	Source: FRS 2002/03					
	Net equivalised disposable household income					All
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	pensioners (thousands)
Economic status of adults in the family						
One or more working	17	12	26	25	21	34.7
No-one working	17	30	27	17	9	218.1
Family type and age of head						
Pensioner couples	17	28	26	17	12	146.2
of which						
70 and under	15	24	29	17	15	69.0
71 to 75	20	31	18	17	14	36.5
Over 75	18	33	27	19	3	40.7
Single pensioners	16	27	28	20	9	106.5
of which						
Male	13	30	24	24	9	23.6
of which						
70 and under	9	37	15	26	14	9.8
71 to 75	7	29	29	34	0	4.2
Over 75	21	23	31	18	8	9.6
Female	17	26	30	19	8	83.0
of which						
70 and under	16	24	27	21	12	31.1
71 to 75	15	25	39	10	10	17.4
Over 75	20	29	27	21	4	34.5
Couple living with others	20	35	28	9	9	24.5
Couple living alone	16	27	25	19	12	121.7
Single living with others	15	21	30	17	17	35.4
Single living alone	17	30	28	21	4	71.1
Gender						
Male	15	29	26	19	11	90.3
Female	18	27	27	18	10	162.4
Disability						
No disabled adult	21	19	23	20	16	92.1
One or more disabled adults	14	32	29	17	7	160.7
Tenure						
NIHE	12	39	36	12	0	36.9
Housing Association	12	46	24	14	4	12.9
Private rented	32	40	13	15	0	7.4
Owned with mortgage	13	23	29	16	20	15.3
Owned outright	17	24	26	21	13	170.4
Other	30	27	20	13	10	9.8
All pensioners (NI)	17	28	27	18	10	252.8
All pensioners (GB)	18	31	22	15	13	10,036.3

Table 6.2 (BHC): Quintile distribution of income for pensioners by characteristics of family or household

Percentage of pensioners	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2002/03						
Pension Provision						
Couples	27	24	24	14	10	146.2
<i>of which</i>						
No occupational/personal pensions /personal pension	50	25	21	4	1	57.7
Only one with occupational /personal pension	16	31	24	16	12	59.5
Both with occupational /personal pension	7	9	27	32	24	29.1
Single	25	29	28	15	3	106.5
<i>of which</i>						
No occupational/personal pensions	31	32	23	11	2	66.8
Occupational/personal pension	14	23	37	22	4	39.7
Benefit receipt of family						
Disability Living Allowance	8	36	38	14	4	46.7
Attendance Allowance	19	29	37	13	2	51.6
Minimum Income Guarantee	24	32	32	10	2	45.6
Housing Benefit	10	48	31	10	1	42.4
Not in receipt of any benefits listed above	34	17	19	18	11	138.6
Savings & Assets						
No savings	37	31	22	7	2	90.3
Less than £3,000	21	28	29	18	4	60.8
£3,000 to £11,999	28	24	26	17	5	50.0
£12,000 to £19,000	19	25	33	21	2	14.3
£20,000 and more	8	14	24	24	30	37.3
Religion of Head of Household						
Protestant ¹	24	27	27	14	8	147.2
Catholic	26	25	27	16	6	82.2
Other ²	30	31	12	12	13	5.7
No Religion	34	15	36	15	0	5.6
Unwilling to Answer	45	26	5	17	8	12.2
Region						
Belfast	20	28	37	7	7	41.7
East of the Province	26	27	22	16	8	133.1
West of the Province	30	23	25	16	6	77.9
All pensioners (NI)	26	26	26	15	7	252.8
All pensioners (GB)	26	30	21	14	10	10,036.3

Note:

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

Table 6.2 (AHC): Quintile distribution of income for pensioners by characteristics of family or household

Percentage of pensioners	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2002/03						
Pension Provision						
Couples	17	28	26	17	12	146.2
<i>of which</i>						
No occupational/personal pensions /personal pension	26	49	18	6	1	57.7
Only one with occupational /personal pension	14	19	31	22	14	59.5
Both with occupational /personal pension	5	5	30	31	29	29.1
Single	16	27	28	20	9	106.5
<i>of which</i>						
No occupational/personal pensions	22	33	27	13	5	66.8
Occupational/personal pension	7	17	30	31	15	39.7
Benefit receipt of family						
Disability Living Allowance	3	37	35	17	8	46.7
Attendance Allowance	6	33	35	21	5	51.6
Minimum Income Guarantee	13	38	27	18	4	45.6
Housing Benefit	14	45	29	12	1	42.4
Not in receipt of any benefits listed above	22	20	23	20	15	138.6
Savings & Assets						
No savings	27	35	25	9	4	90.3
Less than £3,000	13	30	31	17	9	60.8
£3,000 to £11,999	15	26	27	23	9	50.0
£12,000 to £19,000	12	14	36	27	10	14.3
£20,000 and more	2	12	20	35	30	37.3
Religion of Head of Household						
Protestant ¹	15	26	29	20	10	147.2
Catholic	16	30	26	17	11	82.2
Other ²	20	36	18	12	13	5.7
No Religion	29	15	28	27	0	5.6
Unwilling to Answer	33	28	11	13	14	12.2
Region						
Belfast	16	29	32	14	9	41.7
East of the Province	16	26	27	20	10	133.1
West of the Province	18	29	24	18	11	77.9
All pensioners (NI)	17	28	27	18	10	252.8
All pensioners (GB)	18	31	22	15	13	10,036.3

Note:

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

Table 6.3 (BHC): Composition of low-income groups of pensioners by characteristics of family or household

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status of adults in the family							
One or more working	11	10	10	11	10	11	14
No-one working	89	90	90	89	90	89	86
Family type and age of head							
Pensioner couples	58	60	56	57	59	57	58
<i>of which</i>							
70 and under	22	18	21	23	19	20	27
71 to 75	19	22	18	18	21	20	14
Over 75	17	19	17	16	20	17	16
Single pensioners	42	40	44	43	41	43	42
<i>of which</i>							
Male	8	9	8	8	8	9	9
<i>of which</i>							
70 and under	3	3	3	2	2	3	4
71 to 75	1	1	1	1	1	1	2
Over 75	5	5	4	5	5	4	4
Female	34	32	36	35	33	34	33
<i>of which</i>							
70 and under	13	11	12	13	11	11	12
71 to 75	6	6	7	6	7	7	7
Over 75	15	15	16	15	15	17	14
Couple living with others	14	14	13	13	13	15	10
Couple living alone	44	46	43	44	46	42	48
Single living with others	17	14	14	16	15	15	14
Single living alone	25	26	29	27	26	29	28
Gender							
Male	32	36	33	32	35	34	36
Female	68	64	67	68	65	66	64
Disability							
No disabled adult	46	39	35	46	40	37	36
One or more disabled adults	54	61	65	54	60	63	64
Tenure							
NIHE	3	4	10	2	4	7	15
Housing Association	2	2	2	2	1	3	5
Private Rented	2	3	4	2	4	4	3
Owned with mortgage	3	4	4	2	4	4	6
Owned outright	83	79	74	84	80	76	67
Other	8	8	5	8	8	6	4
All pensioners (NI) (thousands)	34.4	61.6	93.4	36.1	58.6	80.9	252.8
All pensioners (GB) (thousands)	969.0	2,318.5	3,858.8	1,044.6	2,129.3	3,367.8	10,036.3

Table 6.3 (AHC): Composition of low-income groups of pensioners by characteristics of family or household

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status of adults in the family							
One or more working	13	12	11	13	13	11	14
No-one working	87	88	89	87	87	89	86
Family type and age of head							
Pensioner couples	52	60	57	53	59	56	58
<i>of which</i>							
70 and under	15	22	23	17	22	22	27
71 to 75	17	20	19	16	17	19	14
Over 75	20	18	15	19	20	15	16
Single pensioners	48	40	43	47	41	44	42
<i>of which</i>							
Male	9	7	8	9	7	9	9
<i>of which</i>							
70 and under	2	2	4	2	3	4	4
71 to 75	1	1	1	1	1	2	2
Over 75	5	4	3	6	4	3	4
Female	39	33	34	38	33	35	33
<i>of which</i>							
70 and under	14	11	12	14	12	13	12
71 to 75	6	5	8	6	6	7	7
Over 75	19	16	15	18	16	15	14
Couple living with others	9	14	13	9	13	11	10
Couple living alone	43	46	44	44	47	45	48
Single living with others	17	12	11	16	13	12	14
Single living alone	31	28	32	31	28	32	28
Gender							
Male	29	33	33	31	32	34	36
Female	71	67	67	69	68	66	64
Disability							
No disabled adult	44	41	35	43	43	38	36
One or more disabled adults	56	59	65	57	57	62	64
Tenure							
NIHE	6	10	17	5	10	14	15
Housing Association	4	3	6	4	3	6	5
Private Rented	7	5	6	6	5	6	3
Owned with mortgage	3	5	4	4	6	4	6
Owned outright	69	71	62	69	69	64	67
Other	11	6	5	11	6	6	4
All pensioners (NI) (thousands)	26.1	49.7	85.0	27.7	45.6	74.8	252.8
All pensioners (GB) (thousands)	946.7	2,346.3	3,993.0	1,010.6	2,152.3	3,611.2	10,036.3

Table 6.4 (BHC): Composition of low-income groups of pensioners by characteristics of family or household

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Pensions Provision							
Couples	58	60	56	57	59	57	58
<i>of which</i>							
No occupational/personal pensions	33	41	37	33	41	39	23
Only one with occupational/personal pension	22	15	17	21	14	15	24
Both with occupational/personal pensions	3	3	2	3	4	3	11
Singles	42	40	44	43	41	43	42
<i>of which</i>							
No occupational/personal pensions	35	33	34	36	34	35	26
Occupational/personal pension	7	7	9	7	7	8	16
Benefit receipt of family							
Disability Living Allowance	4	5	11	4	5	7	18
Attendance Allowance	6	15	16	6	16	15	20
Minimum Income Guarantee	13	16	17	15	17	16	18
Housing Benefit	3	5	11	3	5	10	17
Not in receipt of any benefits listed above	78	67	58	76	65	62	53
Savings and Assets							
No savings	52	52	50	54	53	50	36
Less than £3,000	18	19	21	17	19	20	24
£3,000 to £11,999	21	20	19	20	20	21	20
£12,000 to £19,999	6	4	4	6	4	4	6
£20,000 and more	2	5	5	2	3	5	15
Religion of Head of Household							
Protestant ¹	56	53	54	54	53	54	58
Catholic	32	32	33	32	33	33	33
Other ²	2	3	3	2	3	3	2
No Religion	1	3	2	1	3	2	2
Unwilling to Answer	8	9	7	11	8	9	5
Region							
Belfast	14	14	13	13	14	12	17
East of the Province	52	52	52	51	51	52	53
West of the Province	35	34	34	36	36	36	31
All pensioners (NI) (thousands)	34.4	61.6	93.4	36.1	58.6	80.9	252.8
All pensioners (GB) (thousands)	969.0	2,318.5	3,858.8	1,044.6	2,129.3	3,367.8	10,036.3

Notes:

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

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

Table 6.4 (AHC): Composition of low-income groups of pensioners by characteristics of family or household

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Pensions Provision							
Couples	52	60	57	53	59	56	58
<i>of which</i>							
No occupational/personal pensions	36	39	40	36	38	39	23
Only one with occupational/personal pension	14	17	15	15	18	14	24
Both with occupational/personal pensions	2	4	2	2	3	3	11
Singles	48	40	43	47	41	44	42
<i>of which</i>							
No occupational/personal pensions	41	33	34	41	33	36	26
Occupational/personal pension	7	7	8	6	7	8	16
Benefit receipt of family							
Disability Living Allowance	4	5	11	4	5	9	18
Attendance Allowance	10	10	15	9	9	12	20
Minimum Income Guarantee	12	17	17	13	17	17	19
Housing Benefit	8	12	23	8	13	21	17
Not in receipt of any benefits listed above	78	66	52	77	67	55	53
Savings and Assets							
No savings	55	55	53	53	58	56	36
Less than £3,000	18	20	22	22	20	20	24
£3,000 to £11,999	20	18	19	18	16	19	20
£12,000 to £19,999	4	4	3	4	5	3	6
£20,000 and more	3	2	3	3	2	2	15
Religion of Head of Household							
Protestant ¹	52	52	53	51	52	53	58
Catholic	36	32	34	35	33	35	33
Other ²	3	4	2	3	3	3	2
No Religion	3	3	3	4	4	3	2
Unwilling to Answer	6	8	7	6	9	6	5
Region							
Belfast	18	13	16	18	14	15	17
East of the Province	50	52	51	49	51	50	53
West of the Province	32	35	33	34	35	35	31
All pensioners (NI) (thousands)	26.1	49.7	85.0	27.7	45.6	74.8	252.8
All pensioners (GB) (thousands)	946.7	2,346.3	3,993.0	1,010.6	2,152.3	3,611.2	10,036.3

Notes:

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

Table 6.5 (BHC): Risk of falling into low-income groups for pensioners by characteristics of family or household

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Source: FRS 2002/03							
Economic status of adults in the family							
One or more working	11	18	28	11	18	26	34.7
No-one working	14	25	38	15	24	33	218.1
Family type and age of head							
Pensioner couples	14	25	36	14	24	31	146.2
<i>of which</i>							
70 and under	11	16	29	12	16	23	69.0
71 to 75	18	38	46	18	33	44	36.5
Over 75	14	28	39	14	28	34	40.7
Single pensioners	14	23	38	15	23	33	106.5
<i>of which</i>							
Male	12	22	32	12	20	30	23.6
<i>of which</i>							
70 and under	9	16	28	9	13	28	9.8
71 to 75	7	14	29	7	14	21	4.2
Over 75	18	32	36	18	30	36	9.6
Female	14	24	40	15	23	33	83.0
<i>of which</i>							
70 and under	15	22	37	16	22	29	31.1
71 to 75	12	23	39	13	23	31	17.4
Over 75	15	26	43	16	25	39	34.5
Couple living with others	20	34	50	20	30	48	24.5
Couple living alone	12	23	33	13	22	28	121.7
Single living with others	16	25	37	16	25	33	35.4
Single living alone	12	23	39	14	21	32	71.1
Gender							
Male	12	24	34	13	23	31	90.3
Female	14	24	38	15	23	33	162.4
Disability							
No disabled adult	17	26	35	18	26	33	92.1
One or more disabled adults	12	23	38	12	22	32	160.7
Tenure							
NIHE	2	7	25	2	6	16	36.9
Housing Association	4	10	17	4	4	17	12.9
Private Rented	9	29	54	9	29	46	7.4
Owned with mortgage	6	15	24	6	15	21	15.3
Owned outright	17	29	41	18	28	36	170.4
Other	30	48	51	30	45	48	9.8
All pensioners (NI)	14	24	37	14	23	32	252.8
All pensioners (GB)	10	23	38	10	21	34	10,036.3

Table 6.5 (AHC): Risk of falling into low-income groups for pensioners by characteristics of family or household

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status of adults in the family							
One or more working	10	17	26	11	17	24	34.7
No-one working	10	20	35	11	18	30	218.1
Family type and age of head							
Pensioner couples	9	20	33	10	19	29	146.2
<i>of which</i>							
70 and under	6	15	29	7	15	23	69.0
71 to 75	12	27	44	12	22	39	36.5
Over 75	13	22	32	13	22	28	40.7
Single pensioners	12	19	34	12	17	31	106.5
<i>of which</i>							
Male	10	14	30	11	14	29	23.6
<i>of which</i>							
70 and under	6	12	31	6	12	31	9.8
71 to 75	7	7	28	7	7	28	4.2
Over 75	15	21	30	18	21	27	9.6
Female	12	20	35	13	18	32	83.0
<i>of which</i>							
70 and under	12	18	32	13	17	31	31.1
71 to 75	9	15	38	9	15	32	17.4
Over 75	15	24	37	15	21	32	34.5
Couple living with others	10	28	46	10	24	35	24.5
Couple living alone	9	19	31	10	17	27	121.7
Single living with others	12	17	26	12	16	25	35.4
Single living alone	11	19	38	12	18	34	71.1
Gender							
Male	9	18	31	10	16	28	90.3
Female	11	21	35	12	19	30	162.4
Disability							
No disabled adult	12	22	32	13	21	31	92.1
One or more disabled adults	9	18	34	10	16	29	160.7
Tenure							
NIHE	4	13	39	4	12	29	36.9
Housing Association	9	12	38	9	12	33	12.9
Private Rented	24	32	67	24	32	63	7.4
Owned with mortgage	6	17	24	8	17	20	15.3
Owned outright	11	21	31	11	19	28	170.4
Other	30	30	45	30	30	45	9.8
All pensioners (NI)	10	20	34	11	18	30	252.8
All pensioners (GB)	9	23	40	10	21	36	10,036.3

Table 6.6 (BHC): Risk of falling into low-income groups for pensioners by characteristics of family or household

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Pensions Provision							
Couples	14	25	36	14	24	31	146.2
<i>of which</i>							
No occupational/personal pensions	19	44	60	21	42	55	57.7
Only one with occupational/personal pension	13	16	27	13	14	21	59.5
Both with occupational/personal pensions	4	7	7	4	7	7	29.1
Singles	14	23	38	15	23	33	106.5
<i>of which</i>							
No occupational/personal pensions	18	31	48	20	30	42	66.8
Occupational/personal pension	6	11	22	6	10	17	39.7
Benefit receipt of family							
Disability Living Allowance	3	7	21	3	7	13	3.0
Attendance Allowance	4	18	29	4	18	24	51.6
Minimum Income Guarantee	10	22	34	12	22	29	45.6
Housing Benefit	3	7	25	3	7	19	42.4
Not in receipt of any benefits listed above	21	33	42	22	31	39	138.6
Savings and Assets							
No savings	20	36	52	22	34	45	90.3
Less than £3,000	10	19	33	10	19	27	60.8
£3,000 to £11,999	15	25	36	15	24	34	50.0
£12,000 to £19,999	15	17	29	15	17	24	14.3
£20,000 and more	2	8	11	2	5	10	37.3
Religion of Head of Household							
Protestant ¹	13	22	35	13	21	29	147.2
Catholic	13	24	37	14	23	32	82.2
Other ²	14	30	56	14	30	42	5.7
No Religion	9	34	34	9	34	34	5.6
Unwilling to Answer	23	45	57	32	37	57	12.2
Region							
Belfast	11	20	30	11	19	23	41.7
East of the Province	13	24	37	14	22	32	133.1
West of the Province	15	27	41	17	27	38	77.9
All pensioners (NI)	14	24	37	14	23	32	252.8
All pensioners (GB)	10	23	38	10	21	34	10,036.3

Notes

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

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

Table 6.6 (AHC): Risk of falling into low-income groups for pensioners by characteristics of family or household

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Pensions Provision							
Couples	9	20	33	10	19	29	146.2
<i>of which</i>							
No occupational/personal pensions	16	34	58	17	30	51	57.7
Only one with occupational/personal pension	6	14	22	7	14	17	59.5
Both with occupational/personal pensions	2	7	7	2	5	7	29.1
Singles	12	19	34	12	17	31	106.5
<i>of which</i>							
No occupational/personal pensions	16	25	43	17	23	41	66.8
Occupational/personal pension	4	8	18	4	8	14	39.7
Benefit receipt of family							
Disability Living Allowance	2	6	21	2	5	15	46.7
Attendance Allowance	5	10	25	5	8	18	51.6
Minimum Income Guarantee	2	16	44	4	14	38	45.6
Housing Benefit	5	14	46	5	14	37	42.4
Not in receipt of any benefits listed above	14	25	34	15	23	32	138.6
Savings and Assets							
No savings	16	30	50	16	29	47	90.3
Less than £3,000	8	16	31	10	15	24	60.8
£3,000 to £11,999	10	18	31	10	15	28	50.0
£12,000 to £19,999	7	15	17	7	15	17	14.3
£20,000 and more	2	3	8	2	2	4	37.3
Religion of Head of Household							
Protestant ¹	9	17	31	10	16	27	147.2
Catholic	12	20	35	12	18	32	82.2
Other ²	14	37	37	14	20	37	5.7
No Religion	15	29	44	20	29	39	5.6
Unwilling to Answer	12	33	50	15	33	39	12.2
Region							
Belfast	11	16	32	12	16	27	41.7
East of the Province	10	19	32	10	17	28	133.1
West of the Province	11	23	36	12	20	34	77.9
All pensioners (NI)	10	20	34	11	18	30	252.8
All pensioners (GB)	9	23	40	10	21	36	10,036.3

Notes

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

Table 6.7: Number and Percentage of Pensioners below thresholds of contemporary GB mean and median income

	Percentage of Pensioners						Source: FRS 2002/03
	Income Thresholds						All Pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Northern Ireland	14	24	37	14	23	32	252.8
Great Britain	10	23	38	10	21	34	10,036.3
AHC							
Northern Ireland	10	20	34	11	18	30	252.8
Great Britain	9	23	40	10	21	36	10,036.3

	Number of Pensioners (thousands)						Source: FRS 2002/03
	Income Thresholds						All Pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Northern Ireland	34.4	61.6	93.4	36.1	58.6	80.9	252.8
Great Britain	969.0	2,318.5	3,858.8	1,044.6	2,129.3	3,367.8	10,036.3
AHC							
Northern Ireland	26.1	49.7	85.0	27.7	45.6	74.8	252.8
Great Britain	946.7	2,346.3	3,993.0	1,010.6	2,152.3	3,611.2	10,036.3

Notes:

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