

# Pensioners

- ◆ Pensioners were more likely to be in the bottom two quintiles on a BHC basis (or in the second quintile AHC), and less likely to be in the top two quintiles.
- ◆ Single pensioners (in particular single male pensioners) are more likely to be at the bottom end of the income distribution.
- ◆ Pensioners living in Other accommodation were particularly at risk of low-income, compared to pensioners in Housing Association properties.
- ◆ The older the age of the head, the greater the likelihood of low-income for all pensioners.
- ◆ Pensioners living alone (both singles and couples) were at greater risk of falling into low-income, than those living with others.
- ◆ The majority of pensioners in low-income lived in the East of the Province (approximately half both BHC and AHC).
- ◆ Pensioners without an occupational/personal pension were more likely to be in low-income (three-quarters of pensioners below 50% of GB mean income were in this group).
- ◆ More than a third 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 2003/04.

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*.

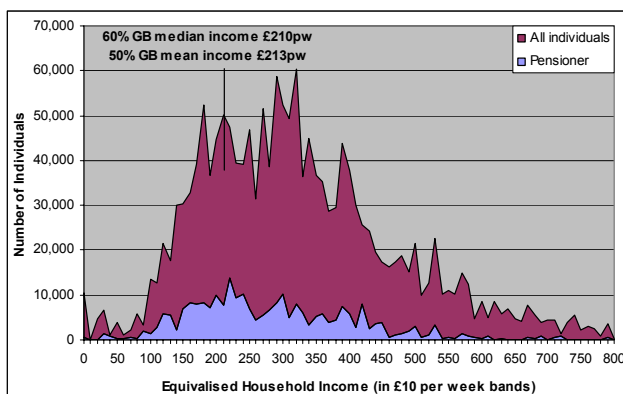
The position of pensioners in the income distribution is defined by the net equivalised income of the household in which they live. Care should be taken in comparing results for singles and couples in this chapter as conclusions drawn from them are often sensitive to the choice of equivalence scale.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

## The position of pensioners in the overall income distribution

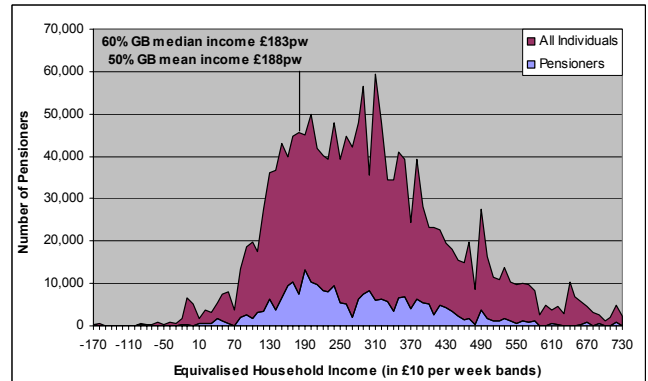
Figure 6.1 is a comparison of the pensioner and entire population's income distribution for 2003/04, showing that pensioners were over-represented in the lower end of the distribution.

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 twenty percent falling into the bottom quintile AHC, compared to thirty percent BHC.

**Figure 6.1 (BHC): Income distribution for all individuals and for pensioners by income band 2003/04**



**Figure 6.1 (AHC): Income distribution for all individuals and pensioners by income band, 2003/04**



## Economic status

Table 6.1 shows the economic status of pensioners across the income distribution. Nearly six in ten 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-six percent of single pensioners were in the bottom two quintiles (BHC), compared to fifty-four percent of pensioner couples. On an AHC basis we notice that more pensioners had moved into the upper quintiles.

Single pensioners living alone or with others were more likely to be in the bottom two quintiles BHC (56%), with approximately three in ten falling into the bottom quintile. On an AHC basis, pensioner couples living alone were more likely to be in the bottom two quintiles (51%).

## Gender

Male pensioners were slightly more likely to be in the bottom two quintiles, both BHC and AHC, whereas male and female pensioners were equally as likely to be in the upper two quintiles AHC.

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

## Disability

Table 6.1 also looks at pensioner families with or without disabled adults. Fifty-three percent of pensioners who were disabled or lived with at least one disabled adult fell into the bottom two quintiles, 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 more than half concentrated in the bottom quintile.

Very noticeable was that seventy-two percent of pensioners living in Private Rented accommodation were in the bottom two quintiles (BHC). This decreased to sixty-four percent AHC.

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 percent between the bottom two quintiles. This percentage dropped to forty-three percent of pensioners in the bottom two quintiles AHC, whereas those in the lower

quintiles, living in NIHE and Housing Association properties increase on an AHC basis.

Pensioners living in accommodation owned with a mortgage, while skewed towards the lower end of the distribution, remained consistent across all quintiles both BHC and AHC.

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-one percent of pensioner couples, with no pension, falling into the bottom quintile and seventy-three percent in the bottom two quintiles. AHC this had decreased to sixty-nine percent.

Pensioner couples with both individuals in receipt of an occupational/personal pension were much more likely to be in the top two quintiles BHC (64%), compared to thirty 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 (prior to October 2003) and Pension Credit (after October 2003) were skewed towards the lower quintiles, with over half falling into the bottom two quintiles, and one in five in the bottom quintile BHC. AHC, there were 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 quintile on both a BHC and AHC basis. It should be noted that a large proportion of those in receipt of HB will also receive Income Support.

We notice that pensioners not in receipt of any benefits were skewed towards the lower quintiles BHC, while the AHC spread was more even.

### Savings and assets

Approximately two-thirds of pensioners without any savings fell into the bottom two quintiles BHC. This figure fell slightly when housing costs were deducted.

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-six percent of both groups falling into the bottom two quintiles. AHC again showed an identical percentage of Protestants and Catholics falling into the bottom two quintiles.

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 skewed towards the third and fourth quintiles, with approximately one-third falling into each BHC, and just over a quarter AHC.

### Region

Pensioners living in the West of the Province in particular, were at the lower end of the income distribution, with fifty-eight percent falling into the bottom two quintiles (BHC). This was closely followed by those in Belfast at fifty-seven percent. AHC, pensioners living in Belfast had the highest proportion in the bottom two quintiles (53%), closely followed by those in the West of the Province (51%).

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

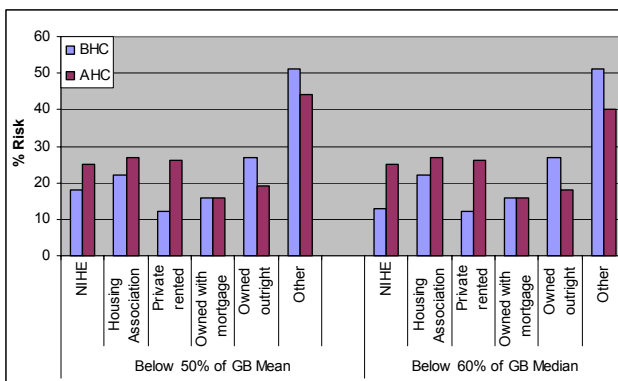
## Risk of falling into low-income groups

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 more at risk of low-income than pensioner couples BHC. AHC pensioner couples were more at risk.
- ◆ The gender of the pensioner had no effect on the risk of falling into low income both BHC and AHC, with males just one percent higher in both cases.
- ◆ Pensioners living in households with no disabled adults were nearly twice as likely to be at risk of low income than those in households with one or more disabled adults.

- ◆ 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 increased for pensioner couples.
- ◆ Households where the head of the household was Catholic or Protestant showed a similar risk of low-income BHC and AHC. Both these groups also showed the greatest risk BHC.

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



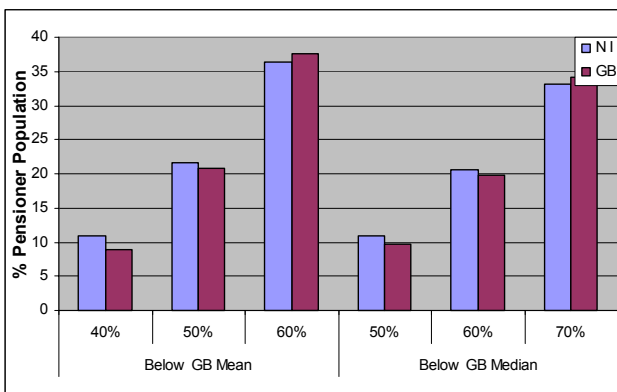
- ◆ Pensioners in NIHE, owned with mortgage and Private Rented properties were least at risk of low-income BHC. AHC pensioners who owned their own homes showed the least risk.
- ◆ Those living in 'Other' accommodation were over four times as likely to be at risk of low-income as those in Private Rented properties.

## 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)**



- ◆ 22% of pensioners in NI fall below 50% of the GB mean. The comparable figure in GB is 21%.
- ◆ 21% of pensioners in NI fall below 60% of the GB median, compared to 20% in GB.

**Figure 6.4: Proportion of Pensioners in NI and GB in equivalised income bands, 2003/04**

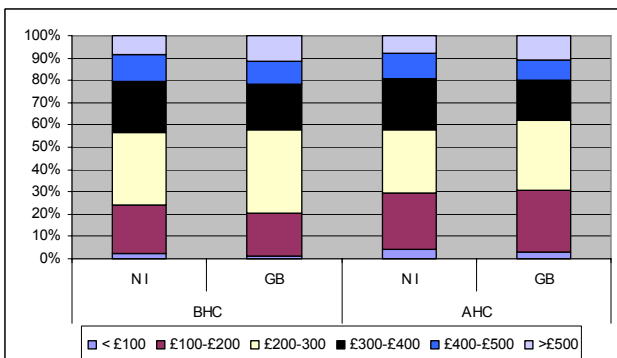


Figure 6.4 looks at pensioners in NI and GB by equivalised income bands. While results have been presented both BHC and AHC, comparisons between NI and GB are most robust on an AHC basis. The following comments have been made on an AHC basis.

- ◆ GB has a higher proportion of pensioners with more than £500 income (11%) than those in NI (8%).
- ◆ 51% of NI's pensioners have an income between £200 and £400 per week compared to 49% in GB.
- ◆ 4% of NI pensioners have an income of less than £100 per week compared to 3% in GB.

**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	
<b>Source: FRS 2003/04</b>						
<b>Economic status of adults in the family</b>						
One or more working	23	6	21	26	25	<b>29.2</b>
No-one working	31	27	21	16	5	<b>227.7</b>
<b>Family type and age of head</b>						
Pensioner couples	29	25	19	18	9	<b>153.1</b>
of which						
70 and under	29	18	18	21	13	<b>69.9</b>
71 to 75	33	22	18	20	7	<b>41.9</b>
Over 75	26	38	22	9	5	<b>41.3</b>
Single pensioners	31	25	24	17	3	<b>103.7</b>
of which						
Male	34	24	23	17	3	<b>22.4</b>
of which						
70 and under	26	27	25	19	3	<b>7.7</b>
71 to 75	45	12	21	14	8	<b>5.4</b>
Over 75	33	28	21	18	0	<b>9.2</b>
Female	30	25	25	16	4	<b>81.3</b>
of which						
70 and under	27	31	18	20	4	<b>29.6</b>
71 to 75	36	18	24	19	3	<b>14.8</b>
Over 75	31	23	30	12	3	<b>36.9</b>
Couple living with others	27	20	19	25	9	<b>21.5</b>
Couple living alone	30	25	19	16	9	<b>131.7</b>
Single living with others	30	26	24	20	1	<b>36.3</b>
Single living alone	32	24	25	15	5	<b>67.4</b>
<b>Gender</b>						
Male	30	25	20	17	7	<b>91.8</b>
Female	30	24	22	17	6	<b>165.0</b>
<b>Disability</b>						
No disabled adult	41	18	13	18	11	<b>91.7</b>
One or more disabled adults	24	29	26	17	5	<b>165.2</b>
<b>Tenure</b>						
NIHE	24	38	23	13	1	<b>35.1</b>
Housing Association	22	30	35	13	0	<b>10.0</b>
Private rented	17	55	18	7	2	<b>10.1</b>
Owned with mortgage	22	25	22	19	11	<b>19.2</b>
Owned outright	31	19	22	20	8	<b>166.8</b>
Other	54	31	8	3	4	<b>15.7</b>
<b>All pensioners (NI)</b>	<b>30</b>	<b>25</b>	<b>21</b>	<b>17</b>	<b>7</b>	<b>256.9</b>
<b>All pensioners (GB)</b>	<b>26</b>	<b>30</b>	<b>21</b>	<b>14</b>	<b>10</b>	<b>10,291.7</b>

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

Percentage of pensioners	Source: FRS 2003/04					
	Net equivalised disposable household income					All
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	pensioners (thousands)
<b>Economic status of adults in the family</b>						
One or more working	20	7	15	32	26	29.2
No-one working	19	33	20	20	8	227.7
<b>Family type and age of head</b>						
Pensioner couples	20	30	18	20	12	153.1
of which						
70 and under	22	20	18	26	14	69.9
71 to 75	17	35	18	19	11	41.9
Over 75	21	41	19	9	10	41.3
Single pensioners	18	30	22	23	7	103.7
of which						
Male	17	33	20	23	7	22.4
of which						
70 and under	17	24	28	28	3	7.7
71 to 75	23	35	17	12	14	5.4
Over 75	13	40	16	26	6	9.2
Female	19	29	22	24	6	81.3
of which						
70 and under	20	26	24	19	11	29.6
71 to 75	18	34	22	22	3	14.8
Over 75	18	29	21	28	4	36.9
Couple living with others	19	28	10	35	9	21.5
Couple living alone	21	30	20	17	13	131.7
Single living with others	18	27	22	30	4	36.3
Single living alone	18	31	22	20	8	67.4
<b>Gender</b>						
Male	20	31	19	20	11	91.8
Female	19	29	20	22	9	165.0
<b>Disability</b>						
No disabled adult	26	26	15	19	14	91.7
One or more disabled adults	16	32	22	22	8	165.2
<b>Tenure</b>						
NIHE	25	39	17	19	1	35.1
Housing Association	27	32	26	15	0	10.0
Private rented	26	38	34	2	0	10.1
Owned with mortgage	16	28	25	19	11	19.2
Owned outright	16	27	19	25	13	166.8
Other	36	36	18	7	4	15.7
<b>All pensioners (NI)</b>	<b>20</b>	<b>30</b>	<b>20</b>	<b>21</b>	<b>10</b>	<b>256.9</b>
<b>All pensioners (GB)</b>	<b>18</b>	<b>32</b>	<b>22</b>	<b>16</b>	<b>13</b>	<b>10,291.7</b>

**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	
<b>Source: FRS 2003/04</b>						
<b>Pension Provision</b>						
Couples	29	25	19	18	9	153.1
<i>of which</i>						
No occupational/personal pensions /personal pension	51	22	17	6	4	62.7
Only one with occupational /personal pension	18	32	23	20	7	62.6
Both with occupational /personal pension	6	15	16	39	25	27.8
Single	31	25	24	17	3	103.7
<i>of which</i>						
No occupational/personal pensions	37	25	23	13	2	68.2
Occupational/personal pension	20	24	27	23	7	35.5
<b>Benefit receipt of family</b>						
Disability Living Allowance	14	32	30	16	8	43.9
Attendance Allowance	14	32	38	14	2	55.0
Minimum Income Guarantee/ Pension Credit	22	32	28	17	1	49.2
Housing Benefit	19	42	22	15	1	40.5
Not in receipt of any benefits listed above	40	16	14	21	9	140.3
<b>Savings &amp; Assets</b>						
No savings	34	30	23	10	3	97.8
Less than £3,000	35	27	17	17	4	49.6
£3,000 to £11,999	34	27	20	16	4	55.5
£12,000 to £19,000	37	10	23	24	6	17.9
£20,000 and more	5	11	25	34	26	36.1
<b>Religion of Head of Household</b>						
Protestant <sup>1</sup>	30	26	18	17	9	159.5
Catholic	32	24	24	17	3	78.9
Other <sup>2</sup>	15	17	43	10	15	5.9
No Religion	15	23	33	12	17	4.0
Unwilling to Answer	25	10	33	32	0	8.6
<b>Region</b>						
Belfast	25	32	25	12	6	37.7
East of the Province	30	21	22	19	8	123.3
West of the Province	32	26	19	17	5	95.9
<b>All pensioners (NI)</b>	<b>30</b>	<b>25</b>	<b>21</b>	<b>17</b>	<b>7</b>	<b>256.9</b>
<b>All pensioners (GB)</b>	<b>26</b>	<b>30</b>	<b>21</b>	<b>14</b>	<b>10</b>	<b>10,291.7</b>

**Note:**

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

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

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

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2003/04
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All pensioners (thousands)
<b>Pension Provision</b>						
Couples	20	30	18	20	12	153.1
<i>of which</i>						
No occupational/personal pensions /personal pension	38	31	16	10	4	62.7
Only one with occupational /personal pension	9	36	22	22	12	62.6
Both with occupational /personal pension	6	12	15	36	32	27.8
Single	18	30	22	23	7	103.7
<i>of which</i>						
No occupational/personal pensions	24	32	21	22	2	68.2
Occupational/personal pension	8	26	25	27	15	35.5
<b>Benefit receipt of family</b>						
Disability Living Allowance	8	28	32	22	10	43.9
Attendance Allowance	7	33	31	25	4	55.0
Minimum Income Guarantee/ Pension Credit	11	37	26	25	1	49.2
Housing Benefit	23	40	20	16	1	40.5
Not in receipt of any benefits listed above	24	26	14	22	13	140.3
<b>Savings &amp; Assets</b>						
No savings	23	35	21	17	3	97.8
Less than £3,000	24	34	14	21	6	49.6
£3,000 to £11,999	16	34	21	22	7	55.5
£12,000 to £19,000	28	18	22	24	9	17.9
£20,000 and more	4	9	20	30	38	36.1
<b>Religion of Head of Household</b>						
Protestant <sup>1</sup>	20	30	18	19	12	159.5
Catholic	19	31	21	24	5	78.9
Other <sup>2</sup>	15	17	33	20	15	5.9
No Religion	10	33	14	26	17	4.0
Unwilling to Answer	21	17	27	27	7	8.6
<b>Region</b>						
Belfast	20	33	17	23	6	37.7
East of the Province	19	27	21	21	12	123.3
West of the Province	19	32	19	21	8	95.9
<b>All pensioners (NI)</b>	<b>20</b>	<b>30</b>	<b>20</b>	<b>21</b>	<b>10</b>	<b>256.9</b>
<b>All pensioners (GB)</b>	<b>18</b>	<b>32</b>	<b>22</b>	<b>16</b>	<b>13</b>	<b>10,291.7</b>

**Note:**

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

**Table 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%	
<b>Economic status of adults in the family</b>							
One or more working	15	9	7	13	10	8	11
No-one working	85	91	93	87	90	92	89
<b>Family type and age of head</b>							
Pensioner couples	61	58	61	60	57	60	60
<i>of which</i>							
70 and under	35	26	23	33	27	23	27
71 to 75	8	18	18	11	16	19	16
Over 75	18	14	20	16	15	19	16
Single pensioners	39	42	39	40	43	40	40
<i>of which</i>							
Male	10	10	9	10	10	9	9
<i>of which</i>							
70 and under	3	3	2	4	3	2	3
71 to 75	4	3	2	3	3	3	2
Over 75	3	4	4	3	4	4	4
Female	29	32	31	30	33	31	32
<i>of which</i>							
70 and under	9	10	10	8	10	11	12
71 to 75	7	7	6	8	7	6	6
Over 75	13	15	14	14	15	14	14
Couple living with others	9	7	8	8	7	9	8
Couple living alone	52	51	53	51	50	52	51
Single living with others	13	13	12	11	13	13	14
Single living alone	26	29	27	29	29	27	26
<b>Gender</b>							
Male	37	36	36	37	36	36	36
Female	63	64	64	63	64	64	64
<b>Disability</b>							
No disabled adult	55	51	41	54	53	43	36
One or more disabled adults	45	49	59	46	47	57	64
<b>Tenure</b>							
NIHE	2	10	15	2	7	13	14
Housing Association	2	3	3	2	3	3	4
Private Rented	2	2	4	2	2	4	4
Owned with mortgage	10	5	6	9	5	5	7
Owned outright	67	68	63	69	70	64	65
Other	17	12	9	16	13	10	6
<b>All pensioners (NI) (thousands)</b>	<b>32.4</b>	<b>65.7</b>	<b>108.8</b>	<b>36.6</b>	<b>63.2</b>	<b>95.9</b>	<b>256.9</b>
<b>All pensioners (GB) (thousands)</b>	<b>912.3</b>	<b>2,274.4</b>	<b>3,838.2</b>	<b>1,022.6</b>	<b>2,162.7</b>	<b>3,455.8</b>	<b>10,291.7</b>

**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%	
<b>Economic status of adults in the family</b>							
One or more working	13	11	8	14	11	8	11
No-one working	87	89	92	86	89	92	89
<b>Family type and age of head</b>							
Pensioner couples	58	61	59	58	62	59	60
<i>of which</i>							
70 and under	37	28	25	38	29	28	27
71 to 75	4	16	18	4	16	17	16
Over 75	16	17	15	16	17	15	16
Single pensioners	42	39	41	42	38	41	40
<i>of which</i>							
Male	8	8	9	8	8	9	9
<i>of which</i>							
70 and under	4	2	2	4	3	3	3
71 to 75	2	3	3	2	3	3	2
Over 75	3	3	4	3	3	4	4
Female	34	31	32	34	30	31	32
<i>of which</i>							
70 and under	14	11	12	13	11	12	12
71 to 75	7	6	7	6	6	6	6
Over 75	14	14	13	14	13	13	14
Couple living with others	11	7	9	11	8	8	8
Couple living alone	47	54	50	47	54	51	51
Single living with others	12	13	12	12	14	12	14
Single living alone	30	26	29	30	25	29	26
<b>Gender</b>							
Male	34	37	36	34	37	36	36
Female	66	63	64	66	63	64	64
<b>Disability</b>							
No disabled adult	54	47	45	54	47	46	36
One or more disabled adults	46	53	55	46	53	54	64
<b>Tenure</b>							
NIHE	7	16	18	7	16	18	14
Housing Association	10	5	5	9	5	5	4
Private Rented	6	5	7	6	5	7	4
Owned with mortgage	11	6	6	11	6	6	7
Owned outright	55	57	55	55	56	53	65
Other	11	12	9	11	12	10	6
<b>All pensioners (NI) (thousands)</b>	<b>27.9</b>	<b>55.7</b>	<b>93.3</b>	<b>28.3</b>	<b>52.8</b>	<b>85.3</b>	<b>256.9</b>
<b>All pensioners (GB) (thousands)</b>	<b>922.8</b>	<b>2,141.6</b>	<b>3,876.9</b>	<b>1,007.0</b>	<b>2,027.4</b>	<b>3,520.4</b>	<b>10,291.7</b>

**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%	
<b>Pensions Provision</b>							
Couples	61	58	61	60	57	60	<b>60</b>
<i>of which</i>							
No occupational/personal pensions	49	41	36	47	40	39	<b>24</b>
Only one with occupational/personal pension	9	15	23	10	15	20	<b>24</b>
Both with occupational/personal pensions	3	2	2	2	2	2	<b>11</b>
Singles	39	42	39	40	43	40	<b>40</b>
<i>of which</i>							
No occupational/personal pensions	34	33	30	36	34	31	<b>27</b>
Occupational/personal pension	5	9	10	4	9	8	<b>14</b>
<b>Benefit receipt of family</b>							
Disability Living Allowance	3	6	10	3	6	8	<b>17</b>
Attendance Allowance	6	9	16	6	9	16	<b>21</b>
Minimum Income Guarantee	14	13	16	14	14	16	<b>19</b>
Housing Benefit	3	9	16	2	6	14	<b>16</b>
Not in receipt of any benefits listed above	77	68	55	77	70	58	<b>51</b>
<b>Savings and Assets</b>							
No savings	38	41	44	38	40	45	<b>38</b>
Less than £3,000	28	25	21	28	25	21	<b>19</b>
£3,000 to £11,999	18	23	25	20	23	25	<b>22</b>
£12,000 to £19,999	13	8	7	11	8	7	<b>7</b>
£20,000 and more	3	3	3	3	3	2	<b>14</b>
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	62	64	65	64	64	65	<b>62</b>
Catholic	30	31	30	28	31	30	<b>31</b>
Other <sup>2</sup>	3	1	1	2	1	1	<b>2</b>
No Religion	1	1	1	1	1	2	<b>2</b>
Unwilling to Answer	5	3	2	4	3	2	<b>3</b>
<b>Region</b>							
Belfast	8	12	14	8	12	14	<b>15</b>
East of the Province	53	49	47	52	47	45	<b>48</b>
West of the Province	39	40	39	39	40	41	<b>37</b>
<b>All pensioners (NI) (thousands)</b>	<b>32.4</b>	<b>65.7</b>	<b>108.8</b>	<b>36.6</b>	<b>63.2</b>	<b>95.9</b>	<b>256.9</b>
<b>All pensioners (GB) (thousands)</b>	<b>912.3</b>	<b>2,274.4</b>	<b>3,838.2</b>	<b>1,022.6</b>	<b>2,162.7</b>	<b>3,455.8</b>	<b>10,291.7</b>

**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%	
<b>Pensions Provision</b>							
Couples	58	61	59	58	62	59	<b>60</b>
<i>of which</i>							
No occupational/personal pensions	47	46	40	47	47	41	<b>24</b>
Only one with occupational/personal pension	11	12	17	11	12	16	<b>24</b>
Both with occupational/personal pensions	12	3	2	12	3	2	<b>11</b>
Singles	42	39	41	42	38	41	<b>40</b>
<i>of which</i>							
No occupational/personal pensions	37	34	33	37	33	33	<b>27</b>
Occupational/personal pension	5	5	8	5	5	8	<b>14</b>
<b>Benefit receipt of family</b>							
Disability Living Allowance	3	7	11	3	7	10	<b>17</b>
Attendance Allowance	7	8	13	7	7	10	<b>21</b>
Minimum Income Guarantee	15	14	17	15	14	16	<b>19</b>
Housing Benefit	12	17	22	12	18	23	<b>16</b>
Not in receipt of any benefits listed above	73	63	54	73	64	55	<b>51</b>
<b>Savings and Assets</b>							
No savings	43	46	47	44	46	46	<b>38</b>
Less than £3,000	23	23	22	23	24	21	<b>19</b>
£3,000 to £11,999	17	20	22	17	18	24	<b>22</b>
£12,000 to £19,999	12	9	7	12	9	7	<b>7</b>
£20,000 and more	4	3	2	4	3	2	<b>14</b>
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	61	65	63	62	64	63	<b>62</b>
Catholic	31	30	33	30	30	33	<b>31</b>
Other <sup>2</sup>	1	2	1	1	2	1	<b>2</b>
No Religion	1	1	1	1	1	0	<b>2</b>
Unwilling to Answer	6	3	3	6	3	3	<b>3</b>
<b>Region</b>							
Belfast	11	14	14	12	15	14	<b>15</b>
East of the Province	51	48	44	50	49	46	<b>48</b>
West of the Province	39	38	42	38	37	40	<b>37</b>
<b>All pensioners (NI) (thousands)</b>	<b>27.9</b>	<b>55.7</b>	<b>93.3</b>	<b>28.3</b>	<b>52.8</b>	<b>85.3</b>	<b>256.9</b>
<b>All pensioners (GB) (thousands)</b>	<b>922.8</b>	<b>2,141.6</b>	<b>3,876.9</b>	<b>1,007.0</b>	<b>2,027.4</b>	<b>3,520.4</b>	<b>10,291.7</b>

**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	Source: FRS 2003/04						All pensioners (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	17	21	27	17	21	26	29.2
No-one working	12	26	44	14	25	39	227.7
<b>Family type and age of head</b>							
Pensioner couples	13	25	43	14	24	38	153.1
<i>of which</i>							
70 and under	16	24	36	17	24	32	69.9
71 to 75	6	28	46	9	23	43	41.9
Over 75	14	23	52	14	23	43	41.3
Single pensioners	12	27	41	14	26	37	103.7
<i>of which</i>							
Male	14	28	43	17	28	38	22.4
<i>of which</i>							
70 and under	12	23	34	17	23	29	7.7
71 to 75	23	36	49	23	36	45	5.4
Over 75	10	28	47	13	28	42	9.2
Female	12	26	41	14	25	36	81.3
<i>of which</i>							
70 and under	10	23	38	10	22	35	29.6
71 to 75	16	30	43	20	30	41	14.8
Over 75	11	27	43	14	26	35	36.9
Couple living with others	14	21	38	14	21	38	21.5
Couple living alone	13	25	44	14	24	38	131.7
Single living with others	11	23	36	11	23	33	36.3
Single living alone	12	28	44	16	27	38	67.4
<b>Gender</b>							
Male	13	26	43	15	25	38	91.8
Female	12	25	42	14	24	37	165.0
<b>Disability</b>							
No disabled adult	19	36	49	22	36	45	91.7
One or more disabled adults	9	20	39	10	18	33	165.2
<b>Tenure</b>							
NIHE	2	18	46	2	13	36	35.1
Housing Association	7	22	37	7	22	33	10.0
Private Rented	6	12	41	8	12	35	10.1
Owned with mortgage	16	16	34	16	16	27	19.2
Owned outright	13	27	41	15	27	37	166.8
Other	35	51	64	38	51	62	15.7
<b>All pensioners (NI)</b>	<b>13</b>	<b>26</b>	<b>42</b>	<b>14</b>	<b>25</b>	<b>37</b>	<b>256.9</b>
<b>All pensioners (GB)</b>	<b>9</b>	<b>22</b>	<b>37</b>	<b>10</b>	<b>21</b>	<b>34</b>	<b>10,291.7</b>

**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%	
<b>Economic status of adults in the family</b>							
One or more working	13	20	26	14	20	24	<b>29.2</b>
No-one working	11	22	38	11	21	34	<b>227.7</b>
<b>Family type and age of head</b>							
Pensioner couples	11	22	36	11	21	33	<b>153.1</b>
<i>of which</i>							
70 and under	15	22	34	15	22	34	<b>69.9</b>
71 to 75	3	22	41	3	20	34	<b>41.9</b>
Over 75	11	23	34	11	21	31	<b>41.3</b>
Single pensioners	11	21	37	11	20	33	<b>103.7</b>
<i>of which</i>							
Male	10	20	39	10	19	36	<b>22.4</b>
<i>of which</i>							
70 and under	15	17	29	15	17	29	<b>7.7</b>
71 to 75	8	28	57	8	28	49	<b>5.4</b>
Over 75	8	18	38	8	16	34	<b>9.2</b>
Female	12	21	36	12	20	33	<b>81.3</b>
<i>of which</i>							
70 and under	13	21	38	13	20	35	<b>29.6</b>
71 to 75	12	21	41	12	20	36	<b>14.8</b>
Over 75	11	21	33	11	19	30	<b>36.9</b>
Couple living with others	14	19	38	14	19	34	<b>21.5</b>
Couple living alone	10	23	35	10	22	33	<b>131.7</b>
Single living with others	9	20	32	9	20	27	<b>36.3</b>
Single living alone	12	21	40	12	19	37	<b>67.4</b>
<b>Gender</b>							
Male	10	22	36	10	21	33	<b>91.8</b>
Female	11	21	36	11	20	33	<b>165.0</b>
<b>Disability</b>							
No disabled adult	16	28	45	17	27	43	<b>91.7</b>
One or more disabled adults	8	18	31	8	17	28	<b>165.2</b>
<b>Tenure</b>							
NIHE	6	25	47	6	25	45	<b>35.1</b>
Housing Association	27	27	50	27	27	44	<b>10.0</b>
Private Rented	17	26	61	17	26	61	<b>10.1</b>
Owned with mortgage	16	16	27	16	16	27	<b>19.2</b>
Owned outright	9	19	31	9	18	27	<b>166.8</b>
Other	19	44	56	19	40	52	<b>15.7</b>
<b>All pensioners (NI)</b>	<b>11</b>	<b>22</b>	<b>36</b>	<b>11</b>	<b>21</b>	<b>33</b>	<b>256.9</b>
<b>All pensioners (GB)</b>	<b>9</b>	<b>21</b>	<b>38</b>	<b>10</b>	<b>20</b>	<b>34</b>	<b>10,291.7</b>

**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%	
<b>Pensions Provision</b>							
Couples	13	25	43	14	24	38	<b>153.1</b>
<i>of which</i>							
No occupational/personal pensions	25	43	62	28	40	59	<b>62.7</b>
Only one with occupational/personal pension	5	16	40	6	15	30	<b>62.6</b>
Both with occupational/personal pensions	0	6	7	0	6	7	<b>27.8</b>
Singles	12	27	41	14	26	37	<b>103.7</b>
<i>of which</i>							
No occupational/personal pensions	16	32	47	19	31	44	<b>68.2</b>
Occupational/personal pension	4	16	30	4	15	23	<b>35.5</b>
<b>Benefit receipt of family</b>							
Disability Living Allowance	2	9	25	3	8	18	<b>43.9</b>
Attendance Allowance	3	11	32	4	11	28	<b>55.0</b>
Minimum Income Guarantee	10	19	36	11	19	32	<b>49.2</b>
Housing Benefit	2	14	43	2	10	34	<b>40.5</b>
Not in receipt of any benefits listed above	20	36	47	23	35	44	<b>140.3</b>
<b>Savings and Assets</b>							
No savings	13	27	49	14	26	44	<b>97.8</b>
Less than £3,000	18	33	47	21	32	41	<b>49.6</b>
£3,000 to £11,999	10	28	49	13	27	43	<b>55.5</b>
£12,000 to £19,999	23	31	41	23	30	37	<b>17.9</b>
£20,000 and more	3	5	8	3	5	6	<b>36.1</b>
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	13	26	44	15	25	39	<b>159.5</b>
Catholic	12	26	41	13	25	37	<b>78.9</b>
Other <sup>2</sup>	15	15	27	15	15	15	<b>5.9</b>
No Religion	10	15	38	10	15	38	<b>4.0</b>
Unwilling to Answer	18	25	28	18	25	28	<b>8.6</b>
<b>Region</b>							
Belfast	7	21	40	8	21	35	<b>37.7</b>
East of the Province	14	26	42	15	24	35	<b>123.3</b>
West of the Province	13	27	44	15	27	41	<b>95.9</b>
<b>All pensioners (NI)</b>	<b>13</b>	<b>26</b>	<b>42</b>	<b>14</b>	<b>25</b>	<b>37</b>	<b>256.9</b>
<b>All pensioners (GB)</b>	<b>9</b>	<b>22</b>	<b>37</b>	<b>10</b>	<b>21</b>	<b>34</b>	<b>10,291.7</b>

**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%	
<b>Pensions Provision</b>							
Couples	11	22	36	11	21	33	<b>153.1</b>
<i>of which</i>							
No occupational/personal pensions	21	41	59	21	39	56	<b>62.7</b>
Only one with occupational/personal pension	5	11	25	5	10	22	<b>62.6</b>
Both with occupational/personal pensions	0	6	8	0	6	6	<b>27.8</b>
Singles	11	21	37	11	20	33	<b>103.7</b>
<i>of which</i>							
No occupational/personal pensions	15	28	45	15	26	41	<b>68.2</b>
Occupational/personal pension	4	8	21	4	8	19	<b>35.5</b>
<b>Benefit receipt of family</b>							
Disability Living Allowance	2	9	23	2	8	20	<b>43.9</b>
Attendance Allowance	3	8	22	3	7	15	<b>55.0</b>
Minimum Income Guarantee	5	13	34	5	12	31	<b>49.2</b>
Housing Benefit	8	24	52	8	23	49	<b>40.5</b>
Not in receipt of any benefits listed above	15	27	40	16	26	38	<b>140.3</b>
<b>Savings and Assets</b>							
No savings	12	26	45	13	25	40	<b>97.8</b>
Less than £3,000	13	26	41	13	25	36	<b>49.6</b>
£3,000 to £11,999	9	20	38	9	18	36	<b>55.5</b>
£12,000 to £19,999	19	28	35	19	28	35	<b>17.9</b>
£20,000 and more	3	4	5	3	4	5	<b>36.1</b>
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	11	23	37	11	21	34	<b>159.5</b>
Catholic	11	21	39	11	20	36	<b>78.9</b>
Other <sup>2</sup>	4	15	15	4	15	15	<b>5.9</b>
No Religion	10	10	15	10	10	10	<b>4.0</b>
Unwilling to Answer	18	21	28	18	21	28	<b>8.6</b>
<b>Region</b>							
Belfast	8	20	34	9	20	32	<b>37.7</b>
East of the Province	12	22	34	12	21	32	<b>123.3</b>
West of the Province	11	22	41	11	20	36	<b>95.9</b>
<b>All pensioners (NI)</b>	<b>11</b>	<b>22</b>	<b>36</b>	<b>11</b>	<b>21</b>	<b>33</b>	<b>256.9</b>
<b>All pensioners (GB)</b>	<b>9</b>	<b>21</b>	<b>38</b>	<b>10</b>	<b>20</b>	<b>34</b>	<b>10,291.7</b>

**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**

<b>Percentage of Pensioners</b>							<b>Source: FRS 2003/04</b>
	<b>Income Thresholds</b>						<b>All Pensioners (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	13	26	42	14	25	37	<b>256.9</b>
Great Britain	9	22	37	10	21	34	<b>10,291.7</b>
<b>AHC</b>							
Northern Ireland	11	22	36	11	21	33	<b>256.9</b>
Great Britain	9	21	38	10	20	34	<b>10,291.7</b>

<b>Number of Pensioners (thousands)</b>							<b>Source: FRS 2003/04</b>
	<b>Income Thresholds</b>						<b>All Pensioners (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>32.4</b>	<b>65.7</b>	<b>108.8</b>	<b>36.6</b>	<b>63.2</b>	<b>95.9</b>	<b>256.9</b>
Great Britain	<b>912.3</b>	<b>2,274.4</b>	<b>3,838.2</b>	<b>1,022.6</b>	<b>2,162.7</b>	<b>3,455.8</b>	<b>10,291.7</b>
<b>AHC</b>							
Northern Ireland	<b>27.9</b>	<b>55.7</b>	<b>93.3</b>	<b>28.3</b>	<b>52.8</b>	<b>85.3</b>	<b>256.9</b>
Great Britain	<b>922.8</b>	<b>2,141.6</b>	<b>3,876.9</b>	<b>1,007.0</b>	<b>2,027.4</b>	<b>3,520.4</b>	<b>10,291.7</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.