

Individual Incomes Series

Northern Ireland
2003-04 (Revised)



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**[http://www.dsdni.gov.uk/index/stats and
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This is a paper version of the Internet version and contains all the explanatory text and tables.

Individual Incomes Series

Northern Ireland
2003-04 (Revised)

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Summary

Introduction

The Northern Ireland Individual Income Series provides estimates of the individual income of women and men across the region and provides a means by which men's and women's incomes can be compared either directly or in their own right. All adult women and men have been included in the analysis, whether living as couples or singles. A list of definitions is given in Appendix 2.

All data is derived from the Family Resources Survey (FRS), a continuous cross-sectional survey with a sample of 1,917 households across NI in 2003/04. It is a survey of private households only, which means that communal establishments such as nursing homes and halls of residence are not included in the sample. The FRS has been running in Great Britain since 1992, and was extended to include NI in 2002/03.

This analysis takes no account of the extent to which members of a household share their incomes with other household members and hence does not provide a measure of living standard.

The Individual Income Series provide separate estimates of total, net and disposable income.

Section 1: Individual Income Distributions

- Median values for men were generally higher than those for women.
- Total Individual Income for women was £162 per week, compared to £251 for men.
- 11,000 males and 17,000 females were recorded as having no total individual income, which amounts to 2% of males and 3% of females.
- More than 178,000 women had a disposable individual income of less than £100 per week, the comparative figure for men was over 98,000.
- 30% of males had total individual incomes within the top quintile, the comparative figure for females was 11%.

Section 2: Total Individual Income by Source

- Mean total individual income for women in 2003/04 was £199 per week; 63% was sourced from earnings (employment and self-employment); 26% from benefits; 5% from Non-State Pensions.
- Mean total individual income for men in 2003/04 was £311 per week; 78% was sourced from earnings (employment and self-employment); 11% from benefits; 7% from Non-State Pensions.
- For 40% of all women and 25% of all men, State Support made up at least 75% of their income.
- 55% of all men and 36% of all women received at least 75% of their income from employment.
- Over half of female lone parents derive 75%+ of their income from State Support.
- There was little difference in total individual income between sexes for singles. Couples exhibit the greatest variation, with pensioner couples showing the most disparity; female pensioners in couples have less than half the income of their male counterparts.

Section 3: Individual Income by Age Band

- The highest individual income for women was £248 per week and was received between the ages of 30 and 34.
- The highest individual income for men was £342 per week and was received between the ages of 35 and 39.
- The greatest divergence between male and female median total individual income is between the ages of 50 and 54 and amounts to £206 per week.
- All women aged 16-19 had income under £300 per week, with the majority earning under £100 per week.
- Of males aged 16-19, the majority earned under £100 per week.
- Almost half of women had incomes in the bottom two quintiles of the income distribution, compared to 31% of men.
- Earnings consistently made up the highest proportion of individual income for both sexes, up to age 64.
- Overall benefit receipt was higher for women than men, although for both sexes, the levels increased above pension age.

Section 4: Individual Income by Marital Status and Life Stage

- The greatest difference in income measures was for cohabiting men and women. Total individual income for cohabiting women in 2003/04 was £205 per week, £45 per week more than the corresponding disposable income figure at £160 per week. Total individual income for cohabiting men was £312 per week, £91 per week more than the corresponding disposable income figure at £221 per week.
- Separated women received the highest female income at £213 per week.
- Cohabiting men received the highest male income at £312 per week.
- Women fell at the lower part of the income distribution, with 24% in the bottom quintile, and 49% between the bottom two quintiles.
- Men fell at the top of the income distribution, with 29% in the top quintile and 52% between the top two quintiles.
- Income from employment (earning / self-employed) was the main source of income for most marital status groups.
- Analysis by life stage showed that women pensioners in couples aged 65+, without children had the lowest income at £83 per week. The group with the highest income is male couples with children aged 65+, at £402 per week.

Section 5: Individual Income within Couple Households

- 64% of all couples family income came from men's individual income, compared to 35% from women's individual income.
- For approximately a third of couples, women contributed to less than 25% of the total family income and 45% contributed between 25% and 50%.
- For men in married couples, they contribute to 65% of total family income, compared to 64% of all couples. Women in married couples contribute to 34% of the total family income; the comparative figure for all couples is 35%.
- In families where women are in full-time employment, their income accounts for 45% of the families total income, compared to 55% of men's income.
- In families where women are self-employed, they contribute to 39% of total family income.
- Women looking after the family and/or home contribute to 15% of total family income.
- In families where the men are in full-time employment, their income makes up 65% of total family income.
- Men in part-time employment and those who are sick or disabled had a similar split between men and women's income. In both cases men's income accounts for 53% of total family income.
- Across all income bands, women's income contributed to between 31% and 36% of the total family income.
- For families with incomes under £300 per week, three fifths of total family income came from men's income.
- For almost three quarters of couples, men's individual incomes were at least ten per cent more than women's.

Section 6: Individual Income by Economic Activity Status

- The highest total individual incomes came from those in full-time employment; £296 per week for women and £341 per week for men.
- Amongst women, singles employed full-time with children were the highest earners at £363 per week.
- Amongst men, couples employed full-time with children were the highest earners at £409 per week.
- 49% of women's incomes fell into the bottom two quintiles of the income distribution, compared to only 31% of men.
- Among men and women earnings was the main source of income for full-time and part-time employees.

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Introduction

Information provided in the Individual Income Series

The Northern Ireland Individual Income Series provides estimates of the individual income of women and men across the region and provides a means by which men's and women's incomes can be compared either directly or in their own right. All adult women and men have been included in the analysis, whether living as couples or singles. A list of definitions is given in Appendix 2.

This analysis takes no account of the extent to which members of a household share their incomes with other household members and hence does not provide a measure of living standards.

Data source

All data is derived from the Family Resources Survey (FRS), a continuous cross-sectional survey with a sample of 1,917 households across NI in 2003/04. The FRS has been running in Great Britain since 1992 but April 2002 saw its introduction to NI for the first time.

It is a survey of private households only, which means that communal establishments such as nursing homes and halls of residence are not included in the sample. These exclusions account for approximately 3% of the whole population.

Definition of Individual Income

The Individual Income Series takes into account the income that accrues to an individual as a result of their economic/social/family/legal/medical status. Income deriving from an individual's economic status includes: earnings from employment, income from property holdings/investments, income from the individual's own occupational pension, earnings related and own contribution related retirement pensions, annuities, contribution-based Jobseeker's Allowance (JSA(C)), Statutory Sick Pay (SSP), Statutory Maternity Pay (SMP), and Incapacity Benefit. Income accruing to an individual as a consequence of their social/family/legal/medical status includes Child Benefit, maintenance income from an absent partner paid in respect of either spouse or children, Income Support, benefits such as Disability Living Allowance and State Retirement Pension received on the basis of a spouse's contributions.

Individual income also includes a number of other sources of income paid to an individual, (e.g. Friendly Society benefits, trade union sick or strike pay, payments from hospital savings schemes, private sickness schemes and accident insurance) which may or may not include an element for dependents.

The individual income analyses presented in this report provide separate estimates of three individual income measures:

- **total**
- **net**
- **disposable**

Details of the income measure definitions are set out in Appendix 2.

Total income is equal to gross income, defined as income from all sources received by an individual, plus tax credits. Net income includes tax credits, but deducts National Insurance contributions and income tax payments from gross income. Disposable income includes Housing Benefit and property income from letting and sub-letting (apportioned across household adults where appropriate), and deducts National Insurance contributions, income tax payments, childcare costs, travel to work costs, parental contributions to students living away from home, maintenance and child support payments (which are deducted from the income of the person making the payment), and housing costs (all costs apportioned across household adults where appropriate).

A number of items of income are excluded from total and net individual income, either because they are shared receipts or costs which can not be readily assigned to an individual, or there is insufficient information to calculate an imputed income value for all individuals. Components of income excluded from total and net individual income are: the value of Housing Benefit and property income from letting and sub-letting. Components of income excluded from all three income measures include the value of benefits in kind (e.g. company cars, fuel costs, health insurance, beneficial loans, payment of school fees, shares and share options, free meals, free and concessionary travel, and luncheon vouchers), Social Fund loans and repayments, student loans and repayments, and the value of free school meals and free school milk.

Some previous publications of the Individual Income series in GB used the three individual income measures: gross, net and disposable. Since 2000/01 the Family Resources Survey has included full-year information on tax credits (in 2002/03, Working Tax Credit and Child Tax Credit, WTC/CTC), administered as negative income tax, and consequently included in net income but excluded from gross income. Whilst correct in classification terms, this discontinuity presents a number of difficulties for users. To overcome these difficulties, data are presented as total income (i.e. gross income plus tax credits), to permit meaningful comparisons. Also, tables which provide analyses of total income by source of income show tax credits as a separate income component

Symbols and conventions

In the tables that follow, the following conventions have been used:

. Indicates that the sample size was small and a reliable estimate could not be made

Numbers in italics indicate that the sample size was small and caution should be exercised when making inferences.

Numbers in italics and brackets give the income measures for women expressed as a percentage of the comparable income measure for men

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Any comments on the presentation and content of this and future reports should also be sent to this address.

Background information of the NI Individual Income Series, along with additional copies of the publication can be found on our website:

www.dsdni.gov.uk/index/stats_and_research.htm

You can also find background on the Individual Income Series in GB at the following address:

www.womenandequalityunit.gov.uk/research/index.htm