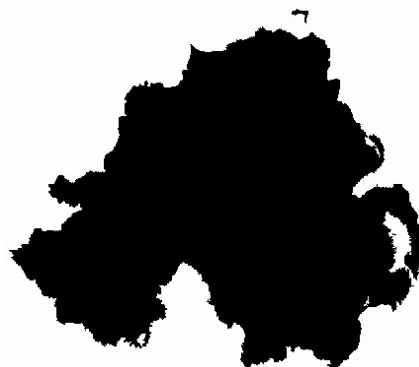


The Pensioners' Income Series

Northern Ireland

2003-04

(Revised)



The 2003-04 Pensioners' Income Series is primarily an Internet publication that can be accessed through our homepage on:

[www.dsdni.gov.uk/index/stats and research.htm](http://www.dsdni.gov.uk/index/stats_and_research.htm)

This is a paper version of the Internet version and contains all the explanatory text and tables.

The Pensioners' Income Series

Northern Ireland

**2003-04
(Revised)**



Contents:

Contents:	1
List of Tables	2
List of Figures	4
Section 1: Introduction & Summary of Main Results	5
Definitions and conventions used in the Pensioners' Income Series	6
Summary of Main Results	9
Section 2: Pensioners' Incomes	11
Trends in income for all pensioner units	11
Pensioner couples and single pensioners	13
Recent income growth	15
Differences by age	15
Differences by gender	22
Pensioner Incomes by Country	24
Section 3: Sources of Pensioners' Income	27
Pensioner units in receipt of different sources of income	29
Pensioners in receipt of State Pension	32
Pensioners in receipt of income related benefits	34
Pensioners in receipt of disability benefits	36
Pensioners in receipt of investment income	38
Pensioners in receipt of occupational pension Income	40
Pensioners in receipt of personal pension income	42
Pensioners in receipt of private pension income	44
Pensioners in receipt of income from earnings	46
Section 4: The Distribution of Pensioners' Incomes	49
Pensioners in the overall net income distribution	57
Section 5: Groups Excluded from the Previous Analysis	61
Mixed Status Couples	61
Appendices	65
Appendix A: Data Sources and Methods	66
Appendix B: Reliability of Estimates in the Pensioners' Income Series	70

List of Tables:

Table 1	The average incomes of pensioner units, 2002/03-2003/04	14
Table 2	The average incomes of pensioner couples by age, 2002/03-2003/04	17
Table 3	The average incomes of single pensioners by age, 2002/03-2003/04	19
Table 4	The average incomes of pensioner units by age, 2002/03-2003/04	21
Table 5	The average incomes of single pensioners by gender, 2002/03-2003/04	23
Table 6a	Average income by region, 2001-04	25
Table 6b	Gross and Benefit Income in Great Britain, United Kingdom and Northern Ireland, 2003/04	25
Table 7	The proportion of pensioner units with income on top of state benefits, 2002/03-2003/04	27
Table 8	The proportion of pensioner units with less than 50% of income from state benefits, 2002/03-2003/04	27
Table 9	The proportion of pensioner units with income from State Pension and the average amount for those in receipt, 2002/03-2003/04	33
Table 10	The proportion of pensioner units with income from income related benefits and the average amount for those in receipt, 2002/03-2003/04	35
Table 11	The proportion of pensioner units with income from disability benefits and the average amount for those in receipt, 2002/03-2003/04	37
Table 12	The proportion of pensioner units with investment income and the average amount for those in receipt, 2002/03-2003/04	39
Table 13	The proportion of pensioner units with occupational pension income and the average amount for those in receipt, 2002/03-2003/04	41
Table 14	The proportion of pensioner units with personal pension income and the average amount for those in receipt, 2002/03-2003/04	43
Table 15	The proportion of pensioner units with private pension income and the average amount for those in receipt, 2002/03-2003/04	45
Table 16	The proportion of pensioner units with income from earnings and the average amount for those in receipt, 2002/03-2003/04	47
Table 17	The median net income of pensioner units by quintile of the net income distribution, 2002/03-2003/04	50
Table 18	Age and gender of pensioners by quintile of the net income distribution, 2003/04	52
Table 19	Components of mean gross income of pensioner units by quintile of the net income distribution, 2003/04-2003/04	54
Table 20	The proportion of pensioner units with selected sources of income by quintile of the net income distribution, 2003/04	56
Table 21	The proportion of individuals in pensioner families in each quintile of the overall population net income distribution, 2002/03 and 2003/04	58

Table 22	The proportion of individuals in pensioner families in the top half of the overall population net income distribution, 2002/03-2003/04	59
Table 23	The average incomes of couples where one partner is over state pension age but the other is not, 2002/03-2003/04	62
Table 24	The proportion of different groups of pensioner couples with income from earnings and the average amounts for those in receipt, 2003/04	63

List of Figures:

Figure 1	Real income of pensioners, 2002/03-2003/04	11
Figure 2	Sources of gross income, 2003/04	12
Figure 3	Growth in sources of income, 2002/03-2003/04	13
Figure 4	Sources of gross income of pensioner couples by age of head, 2003/04	16
Figure 5	Sources of gross income of single pensioners by age of head, 2003/04	18
Figure 6	Sources of gross income of all pensioner units by age of head, 2003/04	20
Figure 7	Net income of single pensioners by gender, 2002/03-2003/04	22
Figure 8	Average gross income for pensioner couples by Country, 2001-04	24
Figure 9	Benefit and non-benefit income, 2002/03-2003/04	28
Figure 10	Proportion of pensioner units in receipt of selected sources of income, 2003/04	29
Figure 11	Distribution of income from selected income sources for those in receipt, 2003/04	30-31
Figure 12	Pensioner units in receipt of State Pension, 2002/03-2003/04	32
Figure 13	Pensioner units in receipt of income related benefits, 2002/03-2003/04	34
Figure 14	Pensioner units in receipt of disability benefits, 2002/03-2003/04	36
Figure 15	Pensioner units in receipt of investment income, 2002/03-2003/04	38
Figure 16	Pensioner units in receipt of occupational pension income, 2002/03-2003/04	40
Figure 17	Pensioner units in receipt of personal pension income, 2002/03-2003/04	42
Figure 18	Pensioner units in receipt of private pension income, 2002/03-2003/04	44
Figure 19	Pensioner units in receipt of income from earnings, 2002/03-2003/04	46
Figure 20	Net income (BHC) of pensioner couples by position in the income distribution, 2002/03-2003/04	49
Figure 21	Pensioner couples by age and position in the net income distribution, 2003/04	51
Figure 22a	Sources of gross income of pensioner couples by position in the net income distribution, 2003/04	53
Figure 22b	Sources of gross income of single pensioners by position in the net income distribution, 2003/04	53
Figure 23	Pensioners' position in the overall net income distribution, 2002/03-2003/04	57
Figure 24	Proportion of individuals in pensioner families in the top half of the overall population net income (before housing costs) distribution, 2002/03-2003/04	59
Figure 25	Sources of gross income for different types of pensioner couples, 2003/04	61