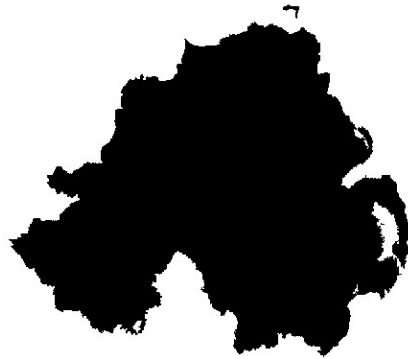


# Households Below Average Income



**Northern Ireland**  
**2002/03**

An analysis of the income distribution in  
Northern Ireland



The 2002/03 Households Below Average Income, Northern Ireland report is primarily an Internet publication that can be accessed through our homepage on:

[www.dsdni.gov.uk/index/publications/households.htm](http://www.dsdni.gov.uk/index/publications/households.htm)

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



# Households Below Average Income

An analysis of the income distribution in  
Northern Ireland  
2002/03





# Contents

<b>1</b>	<b>Introduction and summary of key findings</b>	<b>11</b>
	Introduction	11
	Summary of key findings	15
<b>2</b>	<b>The income distribution</b>	<b>17</b>
2.1	Income sources as a proportion of total income by quintile	18
<b>3</b>	<b>Whole population</b>	<b>21</b>
	Tables	
3.1	Quintile distribution of income by: Economic status Family type Gender Religion	28
3.2	Quintile distribution of income by: Disability Tenure Bank accounts Savings and assets Region	30
3.3	Composition of low-income groups by: Economic status Family type Gender Religion	32
3.4	Composition of low-income groups by: Disability Tenure Bank accounts Savings and assets Region	34
3.5	Risk of being in low-income groups by: Economic status Family type Gender Religion	36
3.6	Risk of being in low-income groups by: Disability Tenure Bank accounts Savings and assets Region	38
3.7	Comparison of Northern Ireland and Great Britain Low-Income Estimates	40
<b>4</b>	<b>Children</b>	<b>41</b>
	Tables	
4.1	Quintile distribution of income by: Economic status and family type Economic status of household Number of children in family Disability Religion	48

4.2	Quintile distribution of income by: Benefit/tax credit receipt Age of mother Age of youngest child in family Region	50
4.3	Quintile distribution of income by: Tenure Savings	52
4.4	Composition of low-income groups by: Economic status and family type Economic status of household Number of children in family Disability Religion	54
4.5	Composition of low-income groups by: Benefit/tax credit receipt Age of mother Age of youngest child in family Region	56
4.6	Composition of low-income groups by: Tenure Savings	58
4.7	Risk of being in low-income groups by: Economic status and family type Economic status of household Number of children in family Disability Religion	60
4.8	Risk of being in low-income groups by: Benefit/tax credit receipt Age of mother Age of youngest child in family Region	62
4.9	Risk of being in low-income groups by: Tenure Savings	64
4.10	Comparison of Northern Ireland and Great Britain Low-Income Estimates	66

## **5 Working-age adults 67**

### Tables

5.1	Quintile distribution of income by: Economic status Economic status of household Family type Gender	74
5.2	Quintile distribution of income by: Age of head of family Disability Religion Region	76
5.3	Quintile distribution of income by: Non-state pension contributions Tenure Savings and assets Educational attainment Benefit / tax receipt	78

5.4	Composition of low-income groups by: Economic status Economic status of household Family type Gender	80
5.5	Composition of low-income groups by: Age of head of family Disability Religion Region	82
5.6	Composition of low-income groups by : Non-state pension contributions Tenure Savings and assets Educational attainment Benefit / tax receipt	84
5.7	Risk of being in low-income groups by: Economic status Economic status of household Family type Gender	86
5.8	Risk of being in low-income groups by: Age of head of family Disability Religion Region	88
5.9	Risk of being in low-income groups by: Non-state pension contributions Tenure Savings and assets Educational attainment Benefit / tax receipt	90
5.10	Comparison of Northern Ireland and Great Britain Low-Income Estimates	92
<b>6</b>	<b>Pensioners</b>	<b>93</b>
Tables		
6.1	Quintile distribution of income by: Economic status Family type and age of head Gender Disability Tenure	100
6.2	Quintile distribution of income by: Pension provision Benefit receipt Savings and assets Religion Region	102
6.3	Composition of low-income groups by: Economic status Family type and age of head Gender Disability Tenure	104

6.4	Composition of low-income groups by: Pension provision Benefit receipt Savings and assets Religion Region	106
6.5	Risk of being in low-income groups by: Economic status Family type and age of head Gender Disability Tenure	108
6.6	Risk of being in low-income groups by: Pension provision Benefit receipt Savings and assets Religion Region	110
6.7	Comparison of Northern Ireland and Great Britain Low-Income Estimates	112

## **Appendices**

1	Glossary and definitions	113
2	Methodology	121