

Section

3

Income and State Support Receipt

Introduction

The primary function of the FRS is to collect information on the resources of households, that is income received from all sources, including wages and salaries, State benefits and tax credits, private (occupational and personal) pension schemes and investments. It is crucial for all DSD uses of the survey that this information on income is as accurate as possible. The FRS is also a valuable source of information for analysis of the nature of the support given by the Government to

individuals, and in particular, the types and combinations of benefits that households and benefit units receive. It also puts benefits in the context of other sources of income received.

In this section, sources of income and receipt of benefits at both household and benefit unit levels are examined.

Contents and points to note when interpreting tables

Tables 3.1 to 3.4 and 3.12 to 3.13 look at the sources of total weekly income for households and benefit units respectively. These sources include wages and salaries, self-employment income, private pensions,

State benefits, payable tax credits, and investment income. For households and benefit units which include an adult over pension age, Retirement Pension (including SERPS and graduated Retirement Pension) and Income Support/Minimum Income Guarantee (MIG) / Pension Credit are shown together in a separate category. This is due to known reporting problems: pensioners do not always recall that they are receiving MIG and sometimes record total income under

Retirement Pension. It is also thought that household surveys underestimate income from both self-employment and investment income (impacting particularly on the picture for pensioners), so these figures should be treated with caution.

Child Tax Credit and Working Tax Credit replaced Working Families Tax Credit, Disabled Persons

Tax Credit, Children's Tax Credit and the child element of new claims to Income Support and Jobseeker's Allowance as of May 2003. Analysis in this report therefore shows a marked rise in

recipients of Tax Credits for the 2003-04 survey year.

Tables 3.5, 3.6 and 3.8 show bands of total weekly household income. Income has been used as a classificatory variable and the tables do not show comparisons of the income distribution across the population.

These types of living standard comparisons can only be made following further work, for example, adjusting income for household size and composition, creating a measure of "disposable" income and assessing the impact of housing costs. The statistical series Households Below Average Income (HBAI) provides the most accurate picture of the disposable income distribution in Northern Ireland.

Tables 3.9 and 3.10 show information on benefit and payable tax credit receipt for households, whilst Tables 3.14 to 3.26 provide analyses on a benefit unit basis. Unlike the source of income tables, Retirement Pension is shown separately from Income Support. 78 per cent of all households in NI are in receipt of at least one form of state support. This apparently high figure is because of the inclusion of Retirement Pension and Child Benefit. In total, 63 per cent of households receive either one or the other.

Tables 3.25 and 3.26 show all benefit units by number of disability-related state support

payments and tax credits received, by family and economic status respectively. Note that no account is taken of rules of entitlement to disability benefits.

Table 3.11 shows tenure type proportions by banded household income.

Table 3.27 looks at receipt of maintenance and separation allowances, showing the proportion of all single parents and couples with children in the survey who received such payments. Figures include formal and informal money payments from a previous partner as reported by respondents in respect of themselves, their children, or both. This includes payments to individuals via the Child Support Agency (CSA) or DSD. Recipients of Income Support (IS) whose maintenance is collected by the CSA and then offset against the IS

already paid are not included, to avoid any double counting of income.

Table 3.28 analyses pension provision reported by pensioner benefit units.

Tables 3.29 to 3.31 show data on different types of cover from personal insurance policies other than life insurance. For insurance other than mortgage protection, the FRS asks whether anyone has any policies that cover the items shown in the tables. The tables show households where at least one person holds a policy that covers them for the specific items. It could be that one person holds a single policy that covers more than one item. In such cases, the household would be counted more than once in the table under each type of cover.

Tables 3.32 and 3.33 show data on household income by religious denomination.

<p>Key definitions used (for a full explanation of all definitions please refer to Glossary)</p>

- | | |
|---|---|
| <ul style="list-style-type: none"> • Adult • Age • All in receipt of benefit • All in receipt of tax credits • Benefit types - see glossary entries • Benefit unit • Child • Consumer durables • Disability-related state support • Economic status • Ethnic Group • Family status • Government Office Region • Head of household • Head of benefit unit • Household • Household composition | <ul style="list-style-type: none"> • Income related benefits • Income related state support • Insurance cover • Maintenance • Non-income related benefits • Non-income related state support • Pension age • Pension receipt • Pensioner benefit unit • Sick or disabled adult • Sources of income • State support • Tenure • Type of accommodation • Total weekly benefit unit income • Total weekly households income |
|---|---|

<p><i>Changes to tables between 2002-03 and 2003-04</i></p>
--

Pension Credit was introduced from October 2003 and is included in Tables 3.1 to 3.4 and 3.9 to 3.24 combined with Income Support and MIG (see Introduction for further details).

Working Tax Credit and Child Tax Credit were introduced in April 2003 and are included in Tables 3.1 to 3.4 and 3.9 to 3.24 combined with

other Tax Credits (see Introduction for further details).

The under £200 and above £900 categories for Table 3.6 have been combined due to volatility in these estimates because of sample sizes.

Table 3.8 has been rotated back onto the questionnaire for 2003-04.

Section 3 Summary

58% of household income in NI is sourced from wages and salaries, compared to 65% in the UK as a whole.

NI sources a higher proportion of household income from self-employment (13%) than the UK as a whole (9%).

NI, along with the North East, has the highest percentage of household income sourced from non-disability Social Security benefits (8%).

On average only 1% of NI household income comes from investments, compared to the majority of other UK regions which average between 2% and 3%.

84% of households reporting receipt of between £100 and less than £200 per week are those without children.

The main source of income of benefit units where the head or spouse is sick or disabled (51%) is from Social Security benefits.

Benefit receipt is higher in NI (64% of benefit units) than the UK average (59%) but lower than the North East (67%).

52% of benefit units in one parent families are receiving Income Support.

50% of benefit units with children are in receipt of Tax Credits.

25% of benefit units receiving Retirement Pension are renting from Council/Housing Association.

70% of single males and 73% of single females without children are not receiving state support.

Pensioner couples are equally as likely to be receiving at least one disability related payment, than single female pensioners (38%).

The UK average for taking out private medical insurance is 17% compared to the NI average of 9%.

Mortgage protection is more likely to be taken out by households headed by younger people than by older people.

14% of Catholic household income is sourced from self-employment, compared to 11% of Protestant household income.

Table 3.1: Components of total weekly household income by region

Government Office Region	Percentage of total weekly household income									Sample Size (=100%)
	Source of income									
	Wages and salaries	Self employment income	Investments	Tax Credits	State Pension plus any IS/MIG/PC	Retirement Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
North East	62	5	1	2	8	7	4	8	1	1,215
North West and Merseyside	64	8	2	2	7	7	3	6	2	2,936
Yorkshire and the Humber	63	7	2	2	7	8	3	6	3	2,200
East Midlands	67	7	2	1	7	6	2	5	2	1,903
West Midlands	65	7	2	1	7	7	2	6	2	2,208
Eastern	65	10	2	1	6	7	2	4	3	2,248
London	67	11	2	1	4	5	1	6	3	2,670
South East	66	9	3	1	5	9	1	3	3	3,370
South West	62	9	2	1	7	9	2	5	3	2,120
England	65	9	2	1	6	7	2	5	3	20,870
Wales	60	8	2	2	8	8	4	7	2	1,278
Scotland	65	8	2	1	6	7	3	6	2	4,795
Northern Ireland	58	13	1	2	7	6	4	8	2	1,917
United Kingdom	65	9	2	1	6	7	2	5	3	28,860

The information presented in Table 3.2 has been omitted from NI Report due to small sample size of ethnic groups.

Table 3.3: Components of total weekly household income by age of head

Age	Percentage of total weekly household income									Sample Size (=100%)
	Source of income									
	Wages and salaries	Self employment income	Investments	Tax Credits	State Retirement Pension plus any IS/MIG/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
16 to 24	.	.	.	.	.	.	.	.	.	74
25 to 34	77	9	-	3	-	-	1	8	1	327
35 to 44	67	16	-	3	-	-	2	9	2	416
45 to 54	68	17	1	1	1	1	3	5	3	316
55 to 59	52	14	2	-	1	9	10	9	2	158
60 to 64	41	19	3	1	8	14	6	6	2	140
65 to 74	9	7	2	-	38	27	9	7	1	266
75 or over	3	1	3	-	46	25	12	8	2	220
All households	58	13	1	2	7	6	4	8	2	1,917

Table 3.4: Components of total weekly household income by household composition

Household composition	Percentage of total weekly household income				
	Source of income				
	Wages and salaries	Self employment income	Investments	Tax Credits	State Retirement Pension plus any IS/MIG/PC
Households without children					
One adult					
adult over pension age	1	1	2	0	49
adult under pension age	65	10	1	-	0
Two adults					
either over pension age	16	8	2	-	34
both under pension age	77	10	1	-	0
Three or more adults	61	18	3	-	3
Households with children					
One adult	31	6	1	11	-
Two adults	69	15	1	3	-
Three or more adults	.	.	.	.	.
All households without children	52	11	2	-	12
All households with children	64	15	1	4	-
Households with one or more adults over pension age					
	16	7	2	-	34
Households with one or more sick or disabled adults under pension age					
	50	6	1	2	3
Households with one or more unemployed adults under pension age					

Table 3.4: Continued

Household composition	Percentage of total weekly household income				Sample Size (=100%)
	Source of income				
	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
Households without children					
One adult					
adult over pension age	23	10	12	2	267
adult under pension age	4	6	12	2	314
Two adults					
either over pension age	26	9	5	1	281
both under pension age	4	4	3	1	250
Three or more adults	2	5	4	4	123
Households with children					
One adult	-	3	40	7	167
Two adults	1	2	7	1	434
Three or more adults	.	.	.	.	81
All households without children	9	6	6	2	1,235
All households with children	1	2	10	2	682
<i>Households with one or more adults over pension age</i>	22	9	7	1	593
<i>Households with one or more sick or disabled adults under pension age</i>	4	13	17	2	467
<i>Households with one or more unemployed adults under pension age</i>	.	.	.	.	63

Table 3.5: Households by composition and total weekly household income

Household composition	Percentage of households					
	Total weekly household income					
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600
Households without children						
One adult						
adult over pension age	.	35	19	4	1	1
adult under pension age	.	22	19	12	11	7
Two adults						
either over pension age	.	17	25	23	17	15
both under pension age	.	8	8	14	23	20
Three or more adults	.	2	2	10	10	15
Households with children						
One adult	.	12	15	11	5	2
Two adults	.	4	10	19	28	39
Three or more adults	.	0	3	7	5	2
All households without children	.	84	72	63	61	57
All households with children	.	16	28	37	39	43
Households with one or more adults over pension age						
	.	54	46	32	24	21
Households with one or more sick or disabled adults under pension age						
	.	29	27	34	25	22
Households with one or more unemployed adults under pension age						
	.	7	2	3	5	3
Sample size (=100%)	88	346	373	260	182	174

Table 3.5: Continued

Household composition	Percentage of households			
	Total weekly household income			All households
	£600 and less than £800	£800 and less than £1000	£1,000 and above	
Households without children				
One adult				
adult over pension age	1	0	0	11
adult under pension age	5	3	2	13
Two adults				
either over pension age	7	2	4	15
both under pension age	22	19	18	15
Three or more adults	15	22	19	10
Households with children				
One adult	2	1	-	7
Two adults	38	38	36	23
Three or more adults	10	15	20	6
All households without children	49	46	44	63
All households with children	51	54	56	37
<i>Households with one or more adults over pension age</i>	10	7	8	29
<i>Households with one or more sick or disabled adults under pension age</i>	24	22	14	26
<i>Households with one or more unemployed adults under pension age</i>	1	0	2	4
Sample size (=100%)	239	110	145	1,917

Table 3.6: Households by region and total weekly household income

Government Office Region	Percentage of households					
	Total weekly household income					
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600
North East	3	6	5	4	5	4
North West and Merseyside	8	13	12	11	12	10
Yorkshire and the Humber	8	10	10	10	10	8
East Midlands	7	7	7	8	8	7
West Midlands	9	9	9	9	9	10
Eastern	10	8	8	8	8	9
London	20	11	11	12	11	11
South East	12	10	10	11	11	14
South West	7	8	9	10	9	9
England	83	81	81	84	82	83
Wales	5	6	6	5	6	5
Scotland	8	11	10	8	9	9
Northern Ireland	3	2	3	3	3	3
Sample size (=100%)	847	5,003	5,055	3,579	2,877	2,482

Table 3.6: Continued

Government Office Region	Percentage of households					
	Total weekly household income					
	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1,000	£1,000 and above	All households
North East	4	4	4	3	2	4
North West and Merseyside	12	11	11	12	9	11
Yorkshire and the Humber	7	7	7	8	6	8
East Midlands	7	7	7	8	6	7
West Midlands	9	9	8	7	7	9
Eastern	9	11	9	10	11	9
London	10	13	13	15	20	13
South East	16	15	16	18	20	13
South West	9	8	9	7	7	9
England	85	84	84	87	89	84
Wales	4	5	5	3	2	5
Scotland	9	8	8	7	7	9
Northern Ireland	3	3	2	2	2	3
Sample size (=100%)	2,029	1,584	1,203	968	3,233	28,860

The information presented in Table 3.7 has been omitted from NI Report due to small sample size of ethnic groups.

Table 3.8: Households by access to consumer durables and total weekly household income

Consumer durables	Percentage of households					
	Total weekly household income					
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600
Cars/light vans	.	32	51	74	83	94
Central heating	.	93	96	97	98	99
Deep freeze or fridge-freezer	.	79	89	95	98	97
Washing machine	.	90	94	97	97	100
Tumble dryer	.	37	48	55	65	65
Dishwasher	.	15	21	32	44	48
Microwave	.	82	88	90	98	92
Television	.	98	99	100	99	99
Satellite dish/Cable/Digital	.	24	39	53	56	57
Video recorder	.	69	82	91	93	92
Telephone	.	85	91	93	95	96
Mobile telephone	.	48	59	75	89	94
Compact disc player	.	50	67	82	86	92
Home computer	.	19	29	41	52	65
Internet access	.	13	22	32	42	55
Sample size (base=100%)	88	346	373	260	182	174
Consumer durables	Total weekly household income					All households
	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1000	£1,000 and above	
Cars/light vans	96	97	.	.	99	72
Central heating	100	98	.	.	100	97
Deep freeze or fridge-freezer	96	98	.	.	99	92
Washing machine	99	99	.	.	100	96
Tumble dryer	73	67	.	.	87	59
Dishwasher	47	63	.	.	72	38
Microwave	94	96	.	.	97	90
Television	99	98	.	.	99	99
Satellite dish/Cable/Digital	58	62	.	.	74	49
Video recorder	94	96	.	.	97	87
Telephone	96	99	.	.	99	93
Mobile telephone	95	97	.	.	96	77
Compact disc player	98	96	.	.	98	79
Home computer	73	76	.	.	89	50
Internet access	59	69	.	.	83	42
Sample size (base=100%)	131	108	65	45	145	1,917

Table 3.9: Households by composition and percentage of total weekly household income from state support

Household composition	Percentage of income from state support				Percentage of households
	No state support	Any state support	50% or more from state support	50% or more from income related state support	Sample Size (=100%)
Households without children					
One adult					
adult over pension age	1	99	82	5	267
Two adults					
adult under pension age	55	45	37	25	314
either over pension age	0	100	62	2	281
both under pension age	68	32	15	6	250
Three or more adults	42	58	15	1	123
Households with children					
One adult	2	98	66	52	167
Two adults	2	98	13	7	434
Three or more adults	.	.	.	.	81
All households without children	34	66	42	8	1,235
All households with children	2	98	25	16	682
All households	22	78	36	11	1,917
Households with one or more adults over pension age					
	1	99	67	3	593
Households with one or more sick or disabled adults under pension age					
	13	87	51	23	467
Households with one or more unemployed adults under pension age					
	.	.	.	.	63

Table 3.10: Households by state support receipt and region

State support received	Percentage of households					
	Government Office Region					
	North East	North West and Mersey- side	Yorkshire and the Humber	East Midlands	West Midlands	Eastern
Tax Credit	16	17	17	16	16	14
Income Support / MIG / Pension Credit	18	15	13	11	13	9
Housing Benefit	22	16	16	13	13	11
Retirement Pension	32	31	30	30	31	31
Widow's Benefits	1	2	1	1	1	1
Jobseeker's Allowance	4	2	3	2	3	2
Incapacity Benefit	9	7	6	5	5	4
Severe Disablement Allowance	1	1	1	-	1	1
Attendance Allowance	5	4	4	4	4	3
Invalid Care Allowance	3	2	2	2	2	1
Disability Living Allowance (care component)	9	8	6	6	6	5
Disability Living Allowance (mobility component)	10	9	7	6	6	5
Industrial Injuries Disablement Benefit	3	1	1	1	1	1
War Disablement or War Widow's Pension	1	1	1	1	-	1
Child Benefit	28	29	28	27	29	28
On any income related benefit	32	25	25	20	23	17
On any non-income related benefit	72	70	68	66	68	66
All in receipt of benefit	76	72	72	68	70	68
All in receipt of Tax Credits	16	17	17	16	16	14
All not in receipt of state support	24	27	28	32	29	32
Sample size (=100%)	1,215	2,936	2,200	1,903	2,208	2,248

Table 3.10: Continued

State support received	Government Office Region							Percentage of households
	London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Tax Credit	9	12	15	14	17	15	19	15
Income Support / MIG / Pension Credit	13	8	10	12	14	15	18	12
Housing Benefit	18	9	11	14	15	19	18	15
Retirement Pension	22	31	34	30	32	30	27	30
Widow's Benefits	1	-	1	1	1	1	1	1
Jobseeker's Allowance	3	2	1	2	3	3	5	2
Incapacity Benefit	3	3	4	5	8	7	8	5
Severe Disablement Allowance	1	1	-	1	1	1	1	1
Attendance Allowance	2	2	4	3	5	4	6	4
Invalid Care Allowance	1	2	1	2	2	2	4	2
Disability Living Allowance (care component)	5	4	5	6	9	8	12	6
Disability Living Allowance (mobility component)	5	4	4	6	11	8	12	7
Industrial Injuries Disablement Benefit	-	1	1	1	1	1	1	1
War Disablement or War Widow's Pension	1	1	1	1	1	1	1	1
Child Benefit	26	28	26	28	28	26	36	28
On any income related benefit	25	15	18	21	24	27	28	22
On any non-income related benefit	56	65	68	66	71	67	74	66
All in receipt of benefit	60	67	69	68	73	71	78	69
All in receipt of Tax Credits	9	12	15	14	17	15	19	15
All not in receipt of state support	40	33	30	31	26	29	22	31
Sample size (=100%)	2,670	3,370	2,120	20,870	1,278	4,795	1,917	28,860

Table 3.11: Households by tenure, type of accommodation and weekly household income

Tenure of dwelling	Percentage of households					
	Total weekly household income					
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600
Rented accommodation						
Rented from:						
NIHE	.	30	30	16	12	6
Housing Association	.	5	4	2	1	1
All social rented sector tenants	.	35	34	18	13	7
Rented privately						
Unfurnished	.	13	11	9	6	3
Furnished	.	8	6	3	1	3
All rented privately	.	21	17	12	7	6
Owner occupiers						
Owned outright	.	37	30	34	32	29
Buying with mortgage	.	7	19	36	48	58
All owners	.	44	49	70	80	87
Sample size (=100%)	88	346	373	260	182	174

Tenure of dwelling	Total weekly household income					All households
	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1,000	£1,000 and above	
Rented accommodation						
Rented from:						
NIHE	3	2	.	.	0	15
Housing Association	0	0	.	.	0	2
All social rented sector tenants	3	2	.	.	0	18
Rented privately						
Unfurnished	3	4	.	.	2	7
Furnished	1	3	.	.	1	4
All rented privately	4	8	.	.	3	11
Owner occupiers						
Owned outright	24	23	.	.	27	30
Buying with mortgage	69	67	.	.	70	41
All owners	92	90	.	.	97	72
Sample size (=100%)	131	108	65	45	145	1,917

Table 3.12: Components of total weekly benefit unit income by family status

Family status	Percentage of total weekly benefit unit income									Sample Size (=100%)
	Source of income									
	Wages and salaries	Self employment income	Investments	Tax Credits	State Retirement Pension plus any IS/MIG/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other Sources	
Pensioner couple	6	5	3	-	40	33	8	3	2	216
Single male pensioner	.	.	.	.	.	.	.	.	.	90
Single female pensioner	3	0	2	0	50	20	11	13	2	258
Couple with children	69	17	1	3	-	1	2	7	1	487
Couple without children	67	18	2	-	1	4	4	3	1	340
Single with children	31	6	1	12	0	1	4	40	6	193
Single male without children	69	10	1	-	0	2	6	8	4	432
Single female without children	73	1	1	-	0	3	5	9	7	320
All benefit units	58	13	1	2	7	6	4	8	2	2,336

Table 3.13: Components of total weekly benefit unit income by economic status

Economic status	Percentage of total weekly benefit unit income									Sample Size (=100%)
	Source of income									
	Wages and salaries	Self employment income	Investments	Tax Credits	State Retirement Pension plus any IS/MIG/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other Sources	
Self employed	20	73	1	1	-	1	-	2	1	203
Single or couple, all in full-time work	95	-	-	1	-	-	-	2	1	607
Couple, one in full-time work, one in part-time work	91	2	1	2	-	1	-	3	-	157
Couple, one in full-time work, one not working	79	0	2	4	1	3	4	5	2	146
One or more in part-time work	43	16	1	9	5	9	3	8	7	214
Head or spouse aged 60 or over	0	0	4	-	44	29	11	9	2	580
Head or spouse unemployed	.	.	.	.	.	.	.	.	.	83
Head or spouse sick or disabled	2	0	1	1	0	3	40	51	2	239
Others	2	0	2	1	0	12	0	58	26	107
All benefit units	58	13	1	2	7	6	4	8	2	2,336

Table 3.14: Benefit Units by state support receipt and region

State support received	Government Office Region					
	North East	North West and Mersey-side	Yorkshire and the Humber	East Midlands	West Midlands	Eastern
Tax Credit	13	14	15	13	13	12
Income Support / MIG / Pension Credit	16	13	11	9	11	8
Housing Benefit	17	13	13	11	11	9
Retirement Pension	26	25	26	25	26	26
Widow's Benefits	1	1	1	1	1	1
Jobseeker's Allowance	3	2	3	1	2	1
Incapacity Benefit	7	6	5	4	4	3
Severe Disablement Allowance	1	1	1	-	1	1
Attendance Allowance	4	3	3	3	3	3
Invalid Care Allowance	3	2	1	2	1	1
Disability Living Allowance (care component)	8	7	5	5	5	4
Disability Living Allowance (mobility component)	8	7	5	5	5	4
Industrial Injuries Disablement Benefit	9	8	6	5	5	4
War Disablement or War Widow's Pension	2	1	1	1	1	1
	1	1	-	1	-	1
Child Benefit	23	24	24	22	24	24
On any income related benefit	28	21	22	17	19	14
On any non-income related benefit	61	59	58	56	58	56
All in receipt of benefit	67	62	62	58	61	58
All in receipt of Tax Credits	13	14	15	13	13	12
All not in receipt of state support	33	38	37	41	39	41
Sample size (=100%)	1,474	3,484	2,547	2,232	2,611	2,634

Table 3.14: Continued

State support received	Government Office Region							Percentage of benefit units
	London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Tax Credit	7	10	13	12	14	12	14	12
Income Support / MIG / Pension Credit	11	7	9	10	12	12	15	10
Housing Benefit	14	8	9	11	12	16	13	12
Retirement Pension	17	26	29	25	27	25	21	25
Widow's Benefits	1	-	1	1	1	1	1	1
Jobseeker's Allowance	3	2	1	2	3	2	4	2
Incapacity Benefit	3	2	4	4	7	6	6	4
Severe Disablement Allowance	1	1	-	1	1	1	1	1
Attendance Allowance	2	2	3	3	4	4	5	3
Invalid Care Allowance	1	1	1	1	2	2	3	1
Disability Living Allowance (care component)	4	3	4	5	8	7	10	5
Disability Living Allowance (mobility component)	4	4	4	5	9	7	9	5
Industrial Injuries Disablement Benefit	-	1	1	1	1	1	1	1
War Disablement or War Widow's Pension	-	1	1	1	1	1	-	1
Child Benefit	20	23	22	23	24	22	28	23
On any income related benefit	20	13	16	18	21	23	23	19
On any non-income related benefit	45	55	58	55	62	57	60	56
All in receipt of benefit	49	57	61	58	65	61	64	59
All in receipt of Tax Credits	7	10	13	12	14	12	14	12
All not in receipt of state support	51	43	39	41	35	39	35	41
Sample size (=100%)	3,404	3,942	2,432	24,760	1,487	5,660	2,336	34,243

Table 3.15: Benefit units by state support receipt and family status

State support received	Percentage of benefit units								All benefit units	
	Family status							Single male without children		Single female without children
	Pensioner couple	Single Male pensioner	Single Male pensioner	Couple with children	Couple without children	Single with children				
Tax Credit	-	.	0	53	2	40	-	1	14	
Income Support / MIG / Pension Credit	13	.	32	7	7	52	10	12	15	
Housing Benefit	10	.	26	6	7	45	12	10	13	
Retirement Pension	98	.	93	-	8	0	0	0	21	
Widow's Benefits	0	.	4	0	0	2	0	4	1	
Jobseeker's Allowance	0	.	0	3	3	1	11	4	4	
Incapacity Benefit	2	.	-	6	14	5	8	5	6	
Severe Disablement Allowance	1	.	0	0	1	0	1	2	1	
Attendance Allowance	20	.	25	0	0	0	0	0	5	
Invalid Care Allowance	4	.	2	4	5	5	1	2	3	
Disability Living Allowance (care component)	13	.	10	7	13	10	7	8	10	
Disability Living Allowance (mobility component)	16	.	9	6	12	7	6	8	9	
Industrial Injuries Disablement Benefit	1	.	1	1	1	1	-	-	1	
War Disablement or War Widow's Pension	-	.	-	-	-	1	0	0	-	
Child Benefit	1	.	-	98	-	97	0	-	28	
On any income related benefit	22	.	46	10	12	59	22	18	23	
On any non-income related benefit	100	.	99	98	35	98	17	19	60	
All in receipt of benefit	100	.	99	98	38	98	30	26	64	
All in receipt of Tax Credits	-	.	0	53	2	40	-	1	14	
All not in receipt of state support	0	.	1	2	61	2	70	73	35	
Sample size (=100%)	216	90	258	487	340	193	432	320	2,336	

Table 3.16: Benefit units by state support receipt and economic status

State support received	Percentage of benefit units				
	Self-employed	Economic status			
Single or couple, all in full-time work		Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not working	One or more in part-time work	
Tax Credit	19	13	47	36	28
Income Support / MIG / Pension Credit	0	1	0	2	4
Housing Benefit	1	1	0	4	9
Retirement Pension	4	-	2	9	11
Widow's Benefits	0	-	0	0	3
Jobseeker's Allowance	1	1	0	3	4
Incapacity Benefit	1	0	0	19	5
Severe Disablement Allowance	0	0	0	1	0
Attendance Allowance	0	0	0	0	0
Invalid Care Allowance	1	-	1	2	2
Disability Living Allowance (care component)	-	1	2	11	5
Disability Living Allowance (mobility component)	1	1	1	10	4
Industrial Injuries Disablement Benefit	1	-	0	1	-
War Disablement or War Widow's Pension	0	0	1	0	-
Child Benefit	50	21	71	55	34
On any income related benefit	2	2	1	6	14
On any non-income related benefit	60	23	74	78	54
All in receipt of benefit	61	25	74	78	57
All in receipt of Tax Credits	19	13	47	36	28
All not in receipt of state support	39	75	26	21	42
Sample size (=100%)	203	607	157	146	214

**Table 3.16: Benefit units by state support receipt and economic status
(continued)**

State support received	Percentage of benefit units				All benefit units
	Economic status			Others	
	Head or spouse aged 60 or over	Head or spouse unemployed	Head or spouse sick or disabled		
Tax Credit	1	.	3	1	14
Income Support / MIG / Pension Credit	24	.	63	41	15
Housing Benefit	20	.	45	31	13
Retirement Pension	89	.	0	0	21
Widow's Benefits	2	.	2	2	1
Jobseeker's Allowance	-	.	0	0	4
Incapacity Benefit	4	.	37	0	6
Severe Disablement Allowance	1	.	5	0	1
Attendance Allowance	22	.	0	0	5
Invalid Care Allowance	3	.	11	11	3
Disability Living Allowance (care component)	14	.	48	0	10
Disability Living Allowance (mobility component)	14	.	45	0	9
Industrial Injuries Disablement Benefit	1	.	2	0	1
War Disablement or War Widow's Pension	1	.	1	0	-
Child Benefit	1	.	28	38	28
On any income related benefit	37	.	69	42	23
On any non-income related benefit	99	.	85	45	60
All in receipt of benefit	99	.	94	47	64
All in receipt of Tax Credits	1	.	3	1	14
All not in receipt of state support	1	.	6	53	35
Sample size (=100%)	580	83	239	107	2,336

The information presented in Table 3.17 has been omitted from NI Report due to small sample size of ethnic groups.

Table 3.18: Benefit units by state support receipt and age of head

State support received	Percentage of benefit units								All benefit units
	Age								
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 59	60 to 64	65 to 74	75 or over	
Tax Credit	4	25	34	18	3	3	-	0	14
Income Support / MIG / Pension Credit	7	11	14	14	23	16	20	26	15
Housing Benefit	8	11	15	11	20	13	19	19	13
Retirement Pension	0	0	0	-	5	43	96	99	21
Widow's Benefits	0	-	-	1	7	3	1	1	1
Jobseeker's Allowance	8	5	5	3	2	1	0	0	4
Incapacity Benefit	1	5	7	11	22	15	-	0	6
Severe Disablement Allowance	0	-	-	1	3	1	1	0	1
Attendance Allowance	0	0	0	0	0	0	10	42	5
Invalid Care Allowance	1	2	4	4	6	6	4	-	3
Disability Living Allowance (care component)	2	5	10	12	24	17	17	6	10
Disability Living Allowance (mobility component)	1	4	7	11	26	14	20	5	9
Industrial Injuries Disablement Benefit	0	-	1	1	2	-	2	-	1
War Disablement or War Widow's Pension	0	0	-	-	1	1	-	1	-
Child Benefit	10	42	64	39	9	4	1	0	28
On any income related benefit	15	18	21	19	31	26	31	39	23
On any non-income related benefit	13	46	72	57	60	91	100	100	60
All in receipt of benefit	20	52	77	62	64	91	100	100	64
All in receipt of Tax Credits	4	25	34	18	3	3	-	0	14
All not in receipt of state support	80	48	22	37	36	9	-	0	35
Sample size (=100%)	328	402	446	332	167	147	280	234	2,336

Table 3.19: Benefit units by state support receipt and number of children

State support received	Percentage of benefit units					
	Number of children					
	One	Two	Three or more	All two parent families	All one parent families	All benefit units
Tax Credit	47	57	58	53	40	50
Income Support / MIG / Pension Credit	8	4	8	7	52	18
Housing Benefit	7	1	12	6	45	16
Retirement Pension	0	1	0	-	0	-
Widow's Benefits	0	0	0	0	2	-
Jobseeker's Allowance	3	2	4	3	1	2
Incapacity Benefit	4	5	9	6	5	6
Severe Disablement Allowance	0	0	0	0	0	0
Attendance Allowance	0	0	0	0	0	0
Invalid Care Allowance	3	4	7	4	5	4
Disability Living Allowance (care component)	6	4	15	7	10	8
Disability Living Allowance (mobility component)	6	3	11	6	7	6
Industrial Injuries Disablement Benefit	2	1	0	1	1	1
War Disablement or War Widow's Pension	-	1	0	-	1	1
Child Benefit	98	98	100	98	97	98
On any income related benefit	12	7	15	10	59	23
On any non-income related benefit	98	98	100	98	98	98
All in receipt of benefit	98	98	100	98	98	98
All in receipt of Tax Credits	47	57	58	53	40	50
All not in receipt of state support	2	2	0	2	2	2
Sample size (=100%)	189	181	117	487	193	680

Table 3.20: Benefit units by state support receipt and tenure type

State support received	Percentage of benefit units				All benefit units
	Tenure type				
	Rented		Owner occupiers		
	From NIHE / Housing Association	Privately	Owned outright	Owned with mortgage	
Tax Credit	7	10	6	25	14
Income Support / MIG / Pension Credit	44	23	9	5	15
Housing Benefit	63	28	0	0	13
Retirement Pension	25	20	41	4	21
Widow's Benefits	1	1	2	1	1
Jobseeker's Allowance	10	6	1	3	4
Incapacity Benefit	11	5	5	6	6
Severe Disablement Allowance	1	0	1	-	1
Attendance Allowance	8	7	8	-	5
Invalid Care Allowance	8	4	2	2	3
Disability Living Allowance (care component)	19	9	9	6	10
Disability Living Allowance (mobility component)	18	8	8	6	9
Industrial Injuries Disablement Benefit	1	1	1	1	1
War Disablement or War Widow's Pension	1	-	-	-	-
Child Benefit	27	24	12	41	28
On any income related benefit	70	37	12	8	23
On any non-income related benefit	73	53	65	53	60
All in receipt of benefit	84	60	67	55	64
All in receipt of Tax Credits	7	10	6	25	14
All not in receipt of state support	16	40	33	44	35
Sample size (=100%)	434	256	752	894	2,336

Table 3.21: Benefit units by family status and number of state support payments received

Family status	Percentage of benefit units						Sample size (=100%)
	Number of state support payments received						
	None	One	Two	Three	Four	Five or more	
Pensioner couple	0	1	3	2	52	42	216
Single male pensioner	.	.	.	.	.	.	90
Single female pensioner	1	1	40	25	21	13	258
Couple with children	2	34	39	14	6	5	487
Couple without children	60	13	9	6	4	7	340
Single with children	2	5	18	51	16	8	193
Single male without children	70	11	10	5	2	1	432
Single female without children	73	11	6	5	4	1	320
All benefit units	35	14	19	13	11	8	2,336

Table 3.22: Benefit units by economic status and number of state support payments received

Economic status	Percentage of benefit units						Sample size (=100%)
	Number of state support payments received						
	None	One	Two	Three	Four	Five or more	
Self employed	38	36	18	6	2	-	203
Single or couple, all in full-time work	75	10	11	3	1	-	607
Couple, one in full-time work, one in part-time work	26	25	41	6	2	1	157
Couple, one in full-time work, one not working	21	20	24	24	6	5	146
One or more in part-time work	42	13	12	18	11	4	214
Head or spouse aged 60 or over	1	1	25	16	30	26	580
Head or spouse unemployed	.	.	.	.	.	.	83
Head or spouse sick or disabled	6	10	20	24	18	21	239
Others	53	6	9	23	8	1	107
All benefit units	35	14	19	13	11	8	2,336

Table 3.23: Benefit units by family status and combination of state support payments received

Family status	State support received					Percentage of benefit units	Sample size (=100%)
	On no state support	Only Child Benefit	Only non-income related support	Only income related support	Income related & non-income related support		
Pensioner couple	0	-	77	0	23		216
Single male pensioner	.	.	.	.	.		90
Single female pensioner	1	0	54	0	46		258
Couple with children	2	34	5	0	60		487
Couple without children	61	0	26	4	10		340
Single with children	2	5	2	0	91		193
Single male without children	70	0	7	12	10		432
Single female without children	73	-	8	9	10		320
All benefit units	35	7	21	4	31		2,336

Table 3.24: Benefit units by economic status and combination of state support payments received

Economic status	State support received					Percentage of benefit units	Sample size (=100%)
	On no state support	Only Child Benefit	Only non-income related support	Only income related support	Income related & non-income related support		
Self employed	39	29	12	1	19		203
Single or couple, all in full-time work	75	7	3	2	14		607
Couple, one in full-time work, one in part-time work	26	23	5	.	47		157
Couple, one in full-time work, one not working	21	11	26	1	41		146
One or more in part-time work	42	3	19	4	33		214
Head or spouse aged 60 or over	1	.	61	.	38		580
Head or spouse unemployed	.	.	.	.	.		83
Head or spouse sick or disabled	6	0	24	9	61		239
Others	53	1	3	2	40		107
All benefit units	35	7	21	4	31		2,336

Table 3.25: Benefit units by family status and number of disability-related state support payments received

Family status	Number of disability-related state support payments received				Percentage of benefit units	Sample size (=100%)
	None	One	Two	Three or more		
Pensioner couple	62	22	11	5		216
Single male pensioner	.	.	.	.		90
Single female pensioner	62	30	7	1		258
Couple with children	88	6	3	3		487
Couple without children	80	5	6	9		340
Single with children	86	7	5	2		193
Single male without children	87	6	4	3		432
Single female without children	89	4	4	4		320
All benefit units	81	10	5	4		2,336

Table 3.26: Benefit units by economic status and number of disability-related state support payments received

Economic status	Number of disability-related state support payments received				Percentage of benefit units	Sample size (=100%)
	None	One	Two	Three or more		
Self employed	97	3	0	0		203
Single or couple, all in full-time work	99	1	-	0		607
Couple, one in full-time work, one in part-time work	97	3	1	0		157
Couple, one in full-time work, one not working	76	12	7	6		146
One or more in part-time work	91	4	3	2		214
Head or spouse aged 60 or over	59	28	10	4		580
Head or spouse unemployed	.	.	.	.		83
Head or spouse sick or disabled	31	23	21	25		239
Others	100	0	0	0		107
All benefit units	81	10	5	4		2,336

Table 3.27: Benefit units with children by weekly amount of maintenance received

Amount of maintenance	Percentage of benefit units with children	
	All couples with children	All single parents
None received	99	85
Received maintenance	1	15
Sample size (=100%)	487	193

Table 3.28: Pensioner benefit units by pension provision and age of head

Pension provision	Age				All pensioner benefit units
	60 to 64	65 to 69	70 to 74	75 or over	
Total pensioners					
None	.	2	1	-	2
Includes RP / MIG / Pension Credit only	.	50	49	56	53
and Employee	.	40	38	31	34
and Personal	.	3	5	3	4
and Employee and Personal	.	1	2	0	1
and Other: no Employee / Personal	.	1	4	9	5
Other combinations: no RP / MIG / Pension Credit	.	2	0	-	1
Sample size (=100%)	50	139	141	234	564

Pension provision	All pensioner couples	All single male pensioners	All single female pensioners
Total pensioners			
None	-	.	3
Includes RP / MIG / Pension Credit only	40	.	64
and Employee	51	.	17
and Personal	7	.	2
and Employee and Personal	1	.	-
and Other: no Employee / Personal	0	.	11
Other combinations: no RP / MIG / Pension Credit	1	.	2
Sample size (=100%)	216	90	258

Table 3.29: Households by insurance cover and composition

Insurance cover	Percentage of households						
	Households without children				Households with children		
	One male adult	One female adult	Two adults	Three or more adults	One adult	Two adults	Three or more adults
Mortgage protection	17	9	21	21	23	48	.
Personal accident	6	2	10	10	8	13	.
Private medical insurance	9	4	9	11	4	13	.
Permanent health insurance	3	1	3	3	-	4	.
Critical illness cover	6	4	7	6	8	20	.
Friendly society sickness insurance	0	0	-	0	0	2	.
Nursing home or long term care	0	0	-	0	0	0	.
Any other sickness insurance	1	0	1	1	1	3	.
Redundancy policy	1	1	1	1	0	4	.
Sample size (=100%)	258	323	531	123	167	434	81
	<i>Households with one or more adults over pension age</i>	<i>Households with one or more sick or disabled adults under pension age</i>	<i>Households with one or more unemployed adults under pension age</i>				<i>All households</i>
Insurance cover							
Mortgage protection	5		19		.		26
Personal accident	5		8		.		10
Private medical insurance	4		8		.		9
Permanent health insurance	1		2		.		3
Critical illness cover	1		6		.		10
Friendly society sickness insurance	-		-		.		1
Nursing home or long term care	0		-		.		-
Any other sickness insurance	1		1		.		1
Redundancy policy	-		1		.		2
Sample size (=100%)	593		467		63		1,917

Table 3.30: Households by insurance cover and region

Insurance cover	Percentage of households						
	Region						
	North East	North West and Mersey-side	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London
Mortgage protection	23	22	22	24	21	23	17
Personal accident	9	10	11	12	11	15	13
Private medical insurance	9	14	14	14	15	22	22
Permanent health insurance	2	2	2	2	3	5	4
Critical illness cover	7	6	8	9	8	10	8
Friendly society sickness insurance	1	4	6	2	2	2	1
Nursing home or long term care	-	-	-	-	-	-	-
Any other sickness insurance	2	2	3	2	3	2	2
Redundancy policy	2	2	2	2	2	2	1
Sample size (=100%)	1,215	2,936	2,200	1,903	2,208	2,248	2,670
Insurance cover	Region						United Kingdom
	South East	South West	England	Wales	Scotland	Northern Ireland	
	East	West	England	Wales	Scotland	Ireland	
Mortgage protection	22	20	21	21	21	26	21
Personal accident	15	14	12	11	10	10	12
Private medical insurance	26	17	18	12	10	9	17
Permanent health insurance	5	3	3	2	3	3	3
Critical illness cover	10	8	8	6	6	10	8
Friendly society sickness insurance	2	3	3	1	-	1	2
Nursing home or long term care	-	-	-	-	-	-	-
Any other sickness insurance	2	2	2	1	1	1	2
Redundancy policy	2	2	2	3	1	2	2
Sample size (=100%)	3,370	2,120	20,870	1,278	4,795	1,917	28,860

Table 3.31: Households by insurance cover and age of head

Insurance cover	Age								Percentage of households
	16 to 24	25 to 34	35 to 44	45 to 54	55 to 59	60 to 64	65 to 74	75 or over	All households
Mortgage protection	.	53	38	27	11	11	2	1	26
Personal accident	.	11	15	13	10	10	5	3	10
Private medical insurance	.	12	12	12	9	7	3	4	9
Permanent health insurance	.	5	3	4	1	1	2	1	3
Critical illness cover	.	24	16	6	3	2	1	1	10
Friendly society sickness insurance	.	1	1	-	1	1	0	0	1
Nursing home or long term care	.	0	-	0	1	0	0	0	-
Any other sickness insurance	.	2	2	1	1	0	1	1	1
Redundancy policy	.	6	2	1	0	1	0	0	2
Sample size (=100%)	74	327	416	316	158	140	266	220	1,917

Table 3.32: Components of total weekly household income by religious denomination of head

Religion	Percentage of total weekly household income									Sample Size (=100%)
	Source of income									
	Wages and salaries	Self employment income	Investments	Tax Credits	State Retirement Pension plus any IS/MIG/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
Protestant ¹	61	11	1	2	7	8	3	6	2	1,803
Catholic	58	14	1	2	5	4	5	9	2	1,239
Other ²	54	29	1	2	3	3	2	3	3	130
No Religion	.	.	.	.	.	.	.	.	.	86
Unwilling to Answer	56	14	3	1	7	6	6	5	2	112
All households	60	13	1	2	6	6	4	7	2	3,370

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 3.33: Households by religion³ and total weekly household income

Ethnic Group	Percentage of households					
	Total weekly household income					
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600
Protestant ¹	.	56	56	56	54	56
Catholic	.	37	34	35	35	35
Other ²
No Religion
Unwilling to Answer
All Households	88	346	373	260	182	174

Ethnic Group	Total weekly household income					Sample Size (100%)
	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1000	£1,000 and above	
Protestant ¹	50	55	.	.	54	1,058
Catholic	35	38	.	.	35	670
Other ²	.	.	.	.	.	65
No Religion	.	.	.	.	.	57
Unwilling to Answer	.	.	.	.	.	67
All Households	131	108	65	45	145	1,917

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'

³ Religion of household is taken as the religion of head of household

