

Children

- ◆ **In 2004/05, more than half of children were NI lived in households with incomes in the bottom two quintiles of the income distribution.**
- ◆ **Children in households with two adults were less likely to be in lowest income quintile than children in households with one adult.**
- ◆ **The greater the number of children in a family, the increased likelihood of low-income.**
- ◆ **Children living in families with at least one disabled adult or child were more likely to experience low-income than those living in households with no disabled persons.**
- ◆ **Children living in families where the head of household was Catholic were more likely to experience low-income, compared to those where the head was Protestant, of another denomination or of no religion at all.**
- ◆ **Children living in families in receipt of JSA were most likely to be in low-income families.**
- ◆ **Children living in families where they could not afford to have at least 2 pairs of all weather shoes per adult in the household, were most likely to be in low-income BHC.**
- ◆ **Children living in Derry were most at risk of low income BHC.**

Introduction

This chapter analyses the family and household characteristics of children in NI and their position within the 2004/05 income distribution.

A child is defined here as an individual under sixteen years of age, or an unmarried sixteen to eighteen year old in full-time education. The position of children in the income distribution is defined by the net equivalised income of the household in which they live.

Many of the results in percentage terms are sensitive to the choice of equivalence scale. (Equivalence scales are outlined in Appendix 2.)

The position of children in the overall income distribution

Figure 4.1 looks at the income distribution of both children and the entire population for 2004/05, showing that children are skewed towards the lower end of the overall distribution.

Just over half of the child population in NI lived in families with incomes in the bottom two quintiles of the distribution and approximately one in ten were in the top quintile (BHC).

Figure 4.1 (BHC): Income distribution for all individuals and for all children by income band, 2004/05

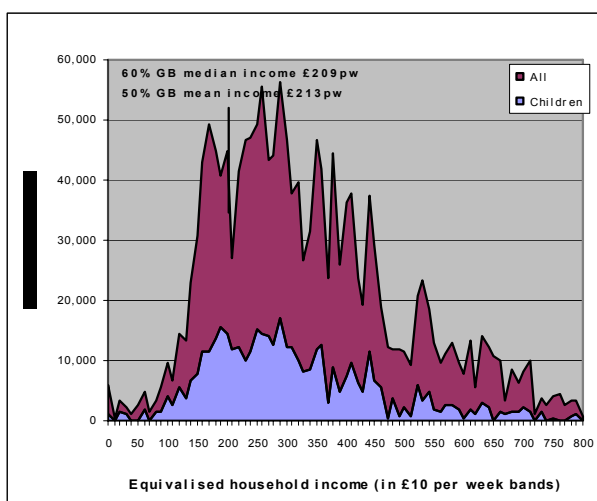
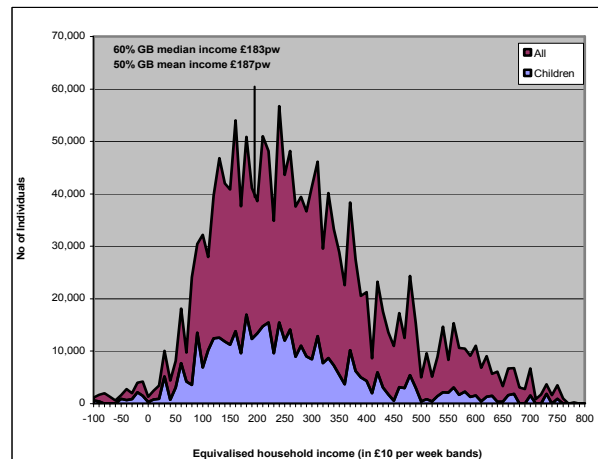


Figure 4.1 (AHC): Income distribution for all individuals and all children by income band, 2004/05



Economic status and family type

Table 4.1 looks at the economic status and family type of children. Almost four in five children in lone parent families were in the bottom two quintiles. Within this group, those children in families where the parent was not working were most affected, with nine in ten falling into the bottom two quintiles. Children in part-time working, lone parent families were slightly better off, whilst those whose lone parent worked full-time were best off of the lone parent families.

Couples with children were also skewed towards the bottom of the overall distribution, with 47% falling into the bottom two quintiles. Self-employed families with children were also negatively skewed. Families where both adults were in full-time work were best off, with two in three having incomes in the top two quintiles, followed by families with one adult in full-time work and one in part-time work. Of the couples households, the latter two family types were also least represented in the lowest quintile.

Children from workless couple families were worst off, with seven in ten having incomes in the bottom quintile, rising to more than nine in ten in the bottom two quintiles. Those in families where one or more adults were in part-time work were also highly concentrated at the bottom of the distribution, with three-quarters falling into the bottom two quintiles.

Economic status of household

The economic status of households with children is analysed in Table 4.1. Workless households were very heavily skewed towards the bottom of the income distribution, with two-thirds of this group in the bottom quintile and nine in ten within the bottom two quintiles.

Children in households with at least one adult working, but not all, were also highly concentrated towards the lower end of the distribution, with 68% falling into the bottom two quintiles. By comparison, children in households where all adults worked were concentrated in the middle of the distribution, with almost half falling into the third and fourth quintiles.

A family or benefit unit may be defined as a single adult or a couple, together with any dependent children. E.g. an adult still living with his/her parents would qualify as an independent benefit unit from his parents.

A household is defined as a single person or group of people living at the same address as their only main residence, who either share one meal a day together or share the living accommodation (i.e. the living room). A household will consist of one or more benefit units.

For the purposes of this analysis, households contain a working-age adult or a working pensioner. The status of non-working pensioners has been ignored.

Number of children in the family

Table 4.1 also looks at the effect of the number of children in the family on household income. Clearly, the more children in a household, the more likely the household income falls at the bottom of the distribution.

Two in five lone children fall into the bottom two quintiles. Almost eight in ten families with four or more children had incomes in the bottom two quintiles.

Disability

Table 4.1 looks at the income distribution of children by whether they had a disabled adult living with them. Three in five families with at least one disabled adult and at least one disabled child, had incomes in the bottom quintile.

60% of children in families with one or more disabled children fell into the bottom two quintiles, compared to 67% of children in families with one or more disabled adults. Those children in families with one or more disabled adults and one or more disabled children were particularly at risk, with 77% concentrated in the bottom two quintiles.

It should be noted that for the purposes of this disability analysis, disability has been defined as having any disability, infirmity or long-standing illness, making one or more areas of the individuals' life significantly difficult. Disposable household income in these cases has 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.

Religion of head of household

Children in families where the head was Protestant or Catholic were skewed towards the bottom of the income distribution, with almost three-fifths of Catholic children falling into the bottom two quintiles (62% compared to only 47% of Protestant children, BHC).

Those children belonging to other religious denominations were skewed towards the top of the distribution, with three-fifths falling into the top two quintiles.

Benefit/Tax Credit receipt

Table 4.2 looks at the benefit/tax receipt of families with children. Children in families not in receipt of at least one of the benefits listed were less likely to be in the lower quintiles, than those in receipt.

Children living in families in receipt of Jobseekers Allowance (JSA) were very heavily skewed toward the bottom of the income distribution, with 92% in the bottom quintile (BHC).

Those in receipt of Income Support (IS) and Housing Benefit (HB) were also heavily skewed towards the bottom of the distribution, with both groups having 60% and 59% of children in the bottom quintile, respectively.

Those in receipt of Disability Living Allowance (DLA), Incapacity Benefit (IB) and Tax Credits were skewed towards the bottom and middle of the distribution.

No allowance has been made for the extra costs that may be incurred due to the illness or disability. This means that the figures shown for those receiving disability-related benefits may overstate their ranking in the income distribution.

Age of mother

Table 4.2 shows the position of children in the income distribution by the age of the mother. Children with a mother aged under 25 were heavily skewed towards the bottom of the distribution, with

73% falling into the bottom two quintiles and 39% in the second quintile alone. Between 25% and 33% of children whose mothers were aged 25 and upwards, fell into the lowest income quintile. The remainder of the children were quite evenly spread across all quintiles.

Age of youngest child

Table 4.2 also shows that children in families where the youngest child was under 5, while slightly skewed towards the bottom of the income distribution, were quite evenly spread across all quintiles.

Families where the youngest child is aged from 5 to 15 were heavily skewed at the bottom of the income distribution, particularly for the ages of 5 to 10, where a third of children fell into the bottom quintile.

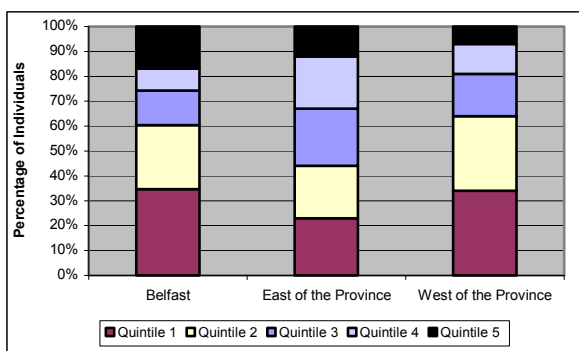
Conversely, in families where the youngest child was aged between 16 and 18, the highest concentrations were at the top and the bottom of the distribution, with very few in the middle quintile.

Results by age of child are likely to be particularly sensitive to the choice of equivalence scale, depending on the assumptions made about the extra cost involved in bringing up children in different age groups.

Region

Figure 4.2 looks at the proportion of children within each quintile by region. Children in Belfast and the West of the Province were skewed towards the bottom of the income distribution. Approximately a third of those living in these two regions fell into the bottom quintile. In the West, almost two-thirds of children fell into the bottom two quintiles.

Figure 4.2 (BHC): Proportion of Individuals per Quintile by Region.



Children living in the East of the Province were more evenly distributed across the income distribution, with two-thirds falling into the middle three quintiles.

Deprivation

The 2004-05 FRS asked questions relating to deprivation for the first time. Table 4.2 details the proportion of adults who, when asked questions relating to key deprivation indicators, responded that they “would like to do this but cannot afford to”.

62% of children in families who could not afford household contents insurance, and 72% of those who could not afford two pairs of all-weather shoes per adult in the household, fell into the bottom quintile of the income distribution, compared to none of those in the top quintile.

Between 75% and 92% of those who could not afford listed items or activities fell into the bottom two quintiles. Almost nine in ten of those children who lived in households which were behind in one or more household bill, fell into the bottom two income quintiles.

Tenure

Table 4.3 shows the position of children in the income distribution based on various household characteristics. Children living in the social rented sector were highly concentrated at the bottom of the distribution both BHC and AHC, although those living in privately rented accommodation were to a lesser extent than those renting NIHE and Housing Association properties. The proportion of children within the lowest income quintile rose after housing costs were taken into consideration for those in privately rented accommodation.

Children living in accommodation owned with a mortgage were more evenly distributed across the quintiles BHC. AHC this group were concentrated in the third and fourth quintiles.

Children living in accommodation owned outright and ‘Other’ accommodation were slightly skewed towards the bottom of the distribution with three in ten in the bottom quintile (BHC).

Figures shown for Housing Association tenants should be treated with caution due to the small sample size.

Savings and assets

Children in families reporting no savings were heavily skewed towards the lower end of the distribution, with more than seven in ten families falling into the bottom two quintiles (BHC).

As the amount of savings within a family increased, the distribution became increasingly skewed towards the top end of the distribution, with more than half of all children in families with savings in excess of £8,000 falling into the top two quintiles, both before and after housing costs.

It should be noted that questions related 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 one in eight 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.

Furthermore, approximately a quarter children in families with savings in excess of £20,000, fell into the top income quintile, both before and after housing costs.

Local Government District

Due to the limited sample size of a number of Local Government Districts (LGDs), it has not been possible to perform analysis on this level, prior to 2004/05. With the FRS now in its third year, three-year average figures have now been produced. Those LGDs which still had inadequate sample sizes for analysis have been added together in pairs, for analysis. Table 4.3 shows the results of the quintile analysis of income.

Only three in ten of those children living in Carrickfergus fell into the bottom two quintiles (BHC), compared to approximately two-thirds of those living in Ballymoney and Coleraine. In Derry seven in ten children fell into the bottom two quintiles (BHC).

North Down had the highest proportion of children in families within the top two income quintiles at 43%, whilst Derry had the lowest proportion at only 17%. After housing costs, the lowest proportion of children in families within the top two income brackets was found in Ballymoney, at only 13%.

Composition of low-income groups

Tables 4.4, 4.5 and 4.6 look at the family and household characteristics of children 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 showed that of the children living in households below 50% of the mean and 60% of the median income:

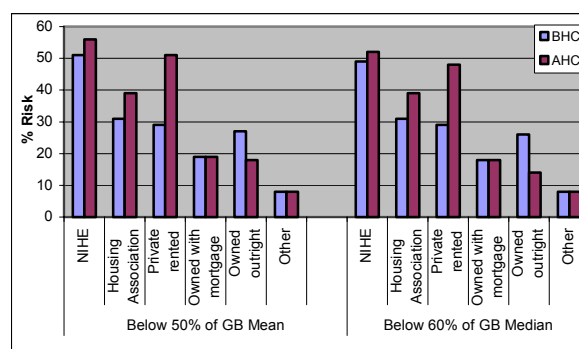
- ◆ Approximately a third lived in lone-parent families.
- ◆ Approximately three in ten lived in workless, lone parent households.
- ◆ Almost half lived in households where at least one adult, but not all, was in work.
- ◆ Just over a half lived in families with at least three children.
- ◆ Just over a quarter lived in families with at least one disabled adult.
- ◆ Almost nine in ten children were in families with no disabled children.
- ◆ Almost two-thirds lived in families where the head was Catholic, and a third where the head was Protestant.
- ◆ Around one in five children were in families not in receipt of any of the benefits/tax credits listed.
- ◆ Half had a mother aged between thirty and thirty-nine.
- ◆ More than eight in ten lived in families where the youngest child was ten or under.
- ◆ Approximately half lived in the West of the Province, just over a third lived in the East and approximately one in six lived in Belfast.
- ◆ More than six in ten lived in families who could not afford a holiday away from home for one week.
- ◆ Almost two-thirds lived in owner-occupied accommodation.
- ◆ Almost nine in ten had less than £3,000 savings, with seven in ten having no savings.
- ◆ Almost one in seven lived in Belfast and one in ten lived in Derry.

Risk of falling into low-income groups

Tables 4.7, 4.8 and 4.9 look at the risk experienced by children falling into various low-income groups, and their family and household characteristics. The following are true for children living in households with below 60% of the GB median income or 50% of the GB mean income:

- ◆ Children in lone-parent families were more than one and a half times as likely to be at risk of low-income as those in couple families BHC. This ratio increased to more than twice as likely on an AHC basis.
- ◆ Children from workless households were at a much greater risk of low-income both BHC and particularly AHC.
- ◆ Children in larger families had a greater risk both BHC and AHC; with two in five children in families with four or more children, falling below these thresholds both BHC and AHC.
- ◆ A third of children living with at least one disabled adult were at risk of low-income, compared to just less than one in four of children who lived in a family with no disabled adults.
- ◆ Children living in Catholic headed households were at an increased risk when compared to those living in Protestant headed households. Least at risk were those where the head was unwilling to answer.
- ◆ Children in families in receipt of HB, IS and particularly JSA had a much higher risk of low-income.
- ◆ Children with mothers in all age bands had a relatively similar risk of low-income BHC. After housing costs were deducted, children with mothers under 25 showed the highest risk, whilst the children of the oldest mothers were at least risk.
- ◆ Children living in Belfast were at a higher risk than those in the other regions, with those in the East of the Province being least at risk.
- Children living in families where they could not afford to have at least 2 pairs of all weather shoes per adult in the household, showed the greatest risk BHC. After housing costs were deducted, families who were unable to keep their home warm enough showed the greatest risk.

Figure 4.3: Risk of Falling into Low-Income by Tenure, BHC and AHC



- ◆ Children living in NIHE and Housing Association accommodation were particularly at risk, with those living in NIHE accommodation showing the greatest risk both BHC and AHC. Those living in Private Rented accommodation, showed the largest increase in risk of being 60% below the GB median AHC compared to BHC. Children in Other accommodation, showed the least risk on both a BHC and AHC basis.
- ◆ In general the risk of low-income decreased as amount of savings decreased.
- ◆ Children living in Coleraine, Derry and Cookstown & Magherafelt were most at risk BHC deduction. When housing costs were deducted, Omagh & Strabane joined the former LGDs in showing the greatest risk of low income.

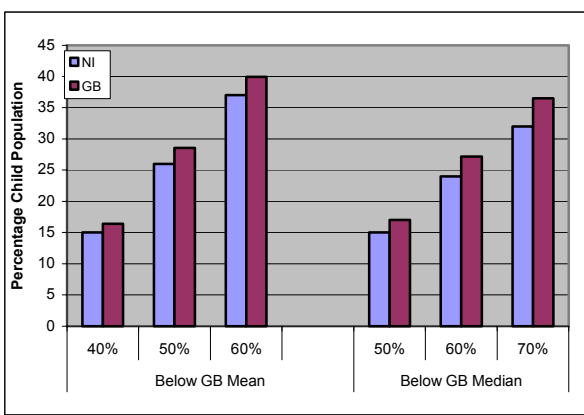
Comparison of Northern Ireland and Great Britain low-income groups

Comparisons made between NI and GB are on an AHC basis. Comparisons made before housing costs have been removed are not robust due to the differences in the way water charges are collected (see Appendix 2 for full explanation).

Table 4.10 and Figure 4.4 analyse the percentage and number of children in both NI and GB, below GB thresholds of mean and median income.

- ◆ GB has a higher proportion of children in families with an income of more than £500 (17%), than those in NI (13%) BHC, however there is only a marginal difference AHC, with NI at 11% and GB at 12%.
- ◆ 19% of NI's children have an income between £100 and £200 per week, compared to 14% in GB BHC, increasing to 23% and 26% respectively AHC.

Figure 4.4: Percentage of Children Below Thresholds of Contemporary GB Mean and Median Income (AHC)



This analysis shows:

- ◆ 26% of children in NI fall below 50% of GB mean, compared to 29% in GB, AHC.
- ◆ 24% of NI children and 27% of GB children fall below 60% of the GB median, AHC.

Figure 4.5: Proportion of Children in NI and GB in Equivalised Income Bands, 2004/05

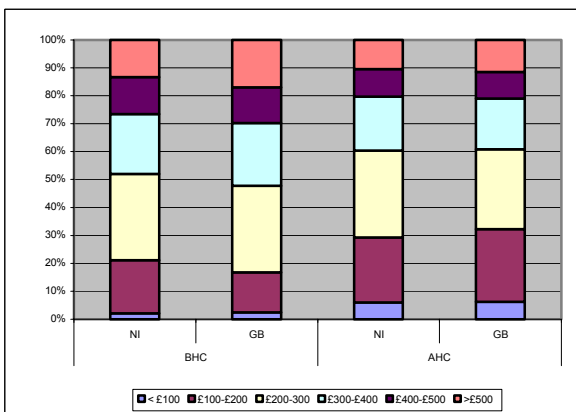


Table 4.1(BHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Source: FRS 2004/05					
	Net equivalised disposable household income					All children
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
Economic status and family type						
Lone parent:	44	34	14	7	2	99.7
<i>of which</i>						
in full-time work	6	40	25	19	9	15.9
in part-time work	28	43	16	12	2	25.0
not working	61	29	10	1	0	58.8
Couple with children:	24	23	21	19	13	330.6
<i>of which</i>						
self-employed	30	24	16	17	12	91.2
both in full-time work	0	7	28	39	27	58.6
one in full-time work, one in part-time work	3	38	25	20	14	68.5
one in full-time work, one not working	29	23	30	12	7	65.0
one or more in part-time work	61	13	7	8	11	23.5
both not in work	73	23	3	2	0	23.9
Economic status of household						
All adults in work	10	26	22	24	17	239.4
At least one in work, but not all	44	24	19	8	5	125.7
Workless households	67	24	8	1	0	65.1
Number of children in family						
One	21	21	20	22	16	101.0
Two	24	24	22	20	10	171.5
Three	33	30	21	8	9	94.8
Four or more	48	30	9	7	7	62.9
Disability						
No disabled adults	26	25	19	18	12	346.4
One or more disabled adults	40	27	22	7	4	83.9
No disabled children	28	26	19	17	11	397.9
One or more disabled children	41	19	20	9	11	32.4
<i>of which</i>						
no disabled adults in family	30	20	24	14	13	20.6
one or more disabled adults in family	60	17	14	0	8	11.8
Religion of Head of Household						
Protestant ¹	23	24	23	20	10	181.6
Catholic	36	26	17	12	9	218.9
Other ²	18	15	6	41	19	7.2
No Religion	15	30	26	7	21	12.1
Unwilling to Answer	4	41	9	20	27	10.5
All children (NI)	29	25	19	16	11	430.3
All children (GB)	25	24	21	17	13	12,552.0

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 4.1(AHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Economic status and family type						
Lone parent:	42	31	16	9	2	99.7
<i>of which</i>						
in full-time work	3	33	36	19	9	15.9
in part-time work	20	40	20	17	3	25.0
not working	62	26	9	3	0	58.8
Couple with children:	19	23	25	18	14	330.6
<i>of which</i>						
self-employed	27	21	22	17	13	91.2
both in full-time work	0	3	34	35	28	58.6
one in full-time work, one in part-time work	2	31	32	19	16	68.5
one in full-time work, one not working	15	33	30	14	8	65.0
one or more in part-time work	51	24	4	11	11	23.5
both not in work	65	28	5	2	0	23.9
Economic status of household						
All adults in work	8	23	28	24	17	239.4
At least one in work, but not all	33	30	22	10	5	125.7
Workless households	68	23	7	2	0	65.1
Number of children in family						
One	20	19	21	24	16	101.0
Two	20	25	24	19	11	171.5
Three	25	31	26	10	9	94.8
Four or more	43	26	19	6	7	62.9
Disability						
No disabled adults	22	24	23	18	13	346.4
One or more disabled adults	36	29	22	8	5	83.9
No disabled children	24	25	23	17	11	397.9
One or more disabled children	35	23	19	12	11	32.4
<i>of which</i>						
no disabled adults in family	19	27	22	18	13	20.6
one or more disabled adults in family	61	16	14	0	8	11.8
Religion of Head of Household						
Protestant ¹	19	21	29	20	11	181.6
Catholic	31	28	18	13	10	218.9
Other ²	18	15	21	34	12	7.2
No Religion	18	30	25	7	21	12.1
Unwilling to Answer	4	22	28	20	27	10.5
All children (NI)	25	25	23	16	11	430.3
All children (GB)	27	24	21	16	12	12,552.0

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 4.2(BHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Source: FRS 2004/05					
	Net equivalised disposable household income					All children
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
Benefit/Tax Credit receipt of family						
Disability Living Allowance	29	30	29	6	6	54.0
Jobseeker's Allowance	92	0	0	8	0	8.5
Incapacity Benefit	32	24	34	6	3	29.5
Tax Credits	26	28	24	17	4	236.9
Income Support	60	30	9	1	0	71.2
Housing Benefit	59	31	10	1	0	59.8
Not in receipt of any Benefit/Tax Credit listed above	19	19	14	21	27	117.2
Age of mother in family						
under 25	34	39	20	7	0	15.4
25 to 29	25	23	24	23	5	39.1
30 to 34	30	20	19	19	12	86.8
35 to 39	30	30	18	14	8	118.5
40 to 44	25	26	21	14	14	95.2
45 to 49	33	20	17	16	14	51.3
50 and over	25	30	15	15	16	23.9
Age of youngest child in family						
under 5	26	23	18	20	13	177.6
5 to 10	34	26	21	13	5	155.7
11 to 15	23	29	19	14	14	83.0
16 to 18	27	24	11	14	24	14.0
Region						
Belfast	35	26	14	9	17	51.8
East of the Province	23	21	23	21	12	196.4
West of the Province	34	30	17	12	7	182.1
Deprivation Indicator¹						
Enough Money to keep home in decent décor	50	34	10	5	2	71.7
Hobby or Leisure Activity	52	33	10	4	1	83.4
Hols away from home one week a year (not staying with relatives)	45	30	16	9	0	171.0
Household Contents Insurance	62	30	8	1	0	61.6
Have friends / family round for drink/ meal at least once a month	57	31	9	2	0	64.1
Save £10+ a month	51	30	14	5	1	150.2
2 pairs of all weather shoes per adult in household	72	19	9	0	0	31.0
Replace any worn out furniture	51	29	15	3	1	120.5
Replace/repair broken electrical goods	55	30	13	2	0	91.7
Money to spend on yourself each week (not on your family)	47	31	12	8	2	137.8
Able to keep accommodation warm enough	61	25	11	4	0	25.0
Behind in one or more household bill ²	53	34	8	3	1	45.8
All children (NI)	29	25	19	16	11	430.3
All children (GB)	25	24	21	17	13	12,552.0

Note:

¹ Deprivation Indicator taken as cases where adults responded "would like to do this but cannot afford".

² Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 4.2(AHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2004/05						
Benefit/Tax Credit receipt of family						
Disability Living Allowance	24	32	27	9	8	54.0
Jobseeker's Allowance	76	15	0	8	0	8.5
Incapacity Benefit	26	25	36	10	3	29.5
Tax Credits	20	28	29	18	5	236.9
Income Support	60	30	8	2	0	71.2
Housing Benefit	63	28	6	3	0	59.8
Not in receipt of any Benefit/Tax Credit listed above	14	19	20	20	28	117.2
Age of mother in family						
under 25	34	40	18	8	0	15.4
25 to 29	29	16	29	19	7	39.1
30 to 34	26	21	21	19	12	86.8
35 to 39	28	27	21	16	8	118.5
40 to 44	20	27	24	15	14	95.2
45 to 49	22	21	27	15	15	51.3
50 and over	15	34	19	16	15	23.9
Age of youngest child in family						
under 5	25	21	21	19	14	177.6
5 to 10	28	28	25	12	6	155.7
11 to 15	18	27	24	18	13	83.0
16 to 18	24	23	13	16	24	14.0
Region						
Belfast	31	26	19	7	18	51.8
East of the Province	19	20	27	21	13	196.4
West of the Province	28	30	20	14	7	182.1
Deprivation Indicator¹						
Enough Money to keep home in decent décor	49	28	16	4	3	71.7
Hobby or Leisure Activity	50	31	13	4	2	83.4
Hols away from home one week a year (not staying with relatives)	41	29	20	9	0	171.0
Household Contents Insurance	59	32	8	1	0	61.6
Have friends / family round for drink/ meal at least once a month	54	29	13	4	0	64.1
Save £10+ a month	45	33	16	6	1	150.2
2 pairs of all weather shoes per adult in household	64	25	11	0	0	31.0
Replace any worn out furniture	47	29	18	4	2	120.5
Replace/repair broken electrical goods	48	34	15	3	0	91.7
Money to spend on yourself each week (not on your family)	43	32	14	10	2	137.8
Able to keep accommodation warm enough	69	15	10	6	0	25.0
Behind in one or more household bill ²	56	29	9	5	1	45.8
All children (NI)	25	25	23	16	11	430.3
All children (GB)	25	24	21	17	13	12,552.0

Note:

1 Deprivation Indicator taken as cases where adults responded "would like to do this but cannot afford".

2 Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 4.3(BHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Source: FRS 2004/05					
	Net equivalised disposable household income					All children
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
Tenure						
NIHE	60	28	10	2	0	55.1
Housing Association	39	50	11	0	0	4.1
Private rented	37	31	17	7	8	28.6
Owned with mortgage	22	25	21	20	12	281.9
Owned outright	29	20	19	16	15	57.6
Other	30	19	37	14	0	2.9
Savings and Assets						
No savings	44	27	16	9	3	196.0
Less than £3,000	17	28	22	19	14	117.9
£3,000 - £7,999	24	27	25	15	9	54.0
£8,000 - £19,999	8	12	23	23	33	39.7
£20,000 or more	3	16	14	43	24	22.7
Local Government District (3-year average)						
Antrim	24	18	26	17	15	14.4
Ards	28	18	24	17	14	15.1
Armagh	20	28	27	16	10	14.3
Ballymena	24	20	35	14	9	18.2
Ballymoney	25	40	23	7	6	12.3
Banbridge	17	30	19	22	12	13.4
Belfast	32	29	17	10	13	54.8
Carrickfergus	15	15	41	18	12	8.3
Castlereagh	16	25	28	15	16	14.3
Coleraine	41	24	10	17	9	14.8
Craigavon	30	19	23	20	8	26.7
Downpatrick	28	22	22	18	9	19.8
Dungannon	36	23	18	15	8	15.0
Fermanagh	28	26	17	17	12	16.8
Limavady	33	25	20	16	6	8.2
Lisburn	18	28	21	22	12	23.1
Derry	43	27	14	9	8	30.2
Newry & Mourne	32	25	21	10	12	22.6
Newtownabbey	18	19	26	22	15	23.1
North Down	19	22	17	24	19	20.3
Cookstown & Magherafelt ¹	40	16	25	18	1	16.9
Larne & Moyle ¹	28	11	31	24	5	9.6
Omagh & Strabane ¹	30	31	19	12	9	21.0
All children² (NI)	29	25	19	16	11	430.3
All children² (GB)	25	24	21	17	13	12,552.0

Note

1 Two LGDs combined due to sample size requirements.

2 The totals for NI and GB are shown for the 2004/05 survey year only and are not a 3-year average.

Table 4.3(AHC): Quintile distribution of income for children by various family and household characteristics

Percentage of children	Net equivalised disposable household income					All children (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Tenure						
NIHE	55	32	7	5	0	55.1
Housing Association	39	50	11	0	0	4.1
Private rented	49	22	15	6	8	28.6
Owned with mortgage	18	24	26	20	13	281.9
Owned outright	15	21	30	17	18	57.6
Other	8	41	37	14	0	2.9
Savings and Assets						
No savings	39	27	21	9	3	196.0
Less than £3,000	14	28	22	21	14	117.9
£3,000 - £7,999	19	28	29	15	9	54.0
£8,000 - £19,999	5	11	27	21	36	39.7
£20,000 or more	3	3	25	46	24	22.7
Local Government District (3-year average)						
Antrim	24	13	29	17	17	14.4
Ards	25	20	27	15	14	15.1
Armagh	12	37	22	20	8	14.3
Ballymena	20	20	36	16	9	18.2
Ballymoney	19	43	25	6	7	12.3
Banbridge	11	28	29	21	12	13.4
Belfast	27	31	19	9	14	54.8
Carrickfergus	13	12	45	17	13	8.3
Castlereagh	23	19	28	14	16	14.3
Coleraine	32	30	11	19	9	14.8
Craigavon	25	21	25	18	11	26.7
Downpatrick	25	22	26	16	11	19.8
Dungannon	32	25	19	16	8	15.0
Fermanagh	27	20	17	23	12	16.8
Limavady	25	33	19	17	6	8.2
Lisburn	14	28	17	28	12	23.1
Derry	35	32	17	9	8	30.2
Newry & Mourne	27	28	22	10	14	22.6
Newtownabbey	17	21	23	23	16	23.1
North Down	16	26	15	25	19	20.3
Cookstown & Magherafelt ¹	36	16	27	18	3	16.9
Larne & Moyle ¹	22	17	31	24	5	9.6
Omagh & Strabane ¹	35	19	26	10	10	21.0
All children² (NI)	25	25	23	16	11	430.3
All children² (GB)	27	24	21	16	12	12,552.0

Note

1 Two LGDs combined due to sample size requirements.

2 The totals for NI and GB are shown for the 2004/05 survey year only and are not a 3-year average.

Table 4.4(BHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status and family type							
Lone parent:	32	34	36	32	33	36	23
<i>of which</i>							
in full-time work	0	1	2	0	0	1	4
in part-time work	6	5	5	6	5	5	6
not working	26	28	29	26	28	31	14
Couple with children:	68	66	64	68	67	64	77
<i>of which</i>							
self-employed	34	25	23	32	26	23	21
both in full-time work	0	0	0	0	0	0	14
one in full-time work, one in part-time work	2	2	4	1	1	2	16
one in full-time work, one not working	9	13	15	8	12	15	15
one or more in part-time work	11	12	10	11	12	10	5
both not in work	13	15	13	15	15	13	6
Economic status of household							
All adults in work	21	18	25	20	18	22	56
At least one in work, but not all	47	46	41	45	45	42	29
Workless households	32	36	34	35	37	36	15
Number of children in family							
One	15	17	17	15	16	17	23
Two	29	31	36	29	31	36	40
Three	26	26	24	28	26	24	22
Four or more	30	26	22	28	27	23	15
Disability							
No disabled adults	85	73	73	82	74	73	81
One or more disabled adults	15	27	27	18	26	27	19
No disabled children	91	88	90	90	88	89	92
One or more disabled children	9	12	10	10	12	11	8
<i>of which</i>							
no disabled adults in family	5	6	5	4	6	5	5
one or more disabled adults in family	4	6	5	6	6	6	3
Religion of Head of Household							
Protestant ¹	38	33	33	39	33	33	42
Catholic	61	63	64	60	64	64	51
Other ²	1	1	1	1	1	1	2
No Religion	3	2	1	3	2	1	3
Unwilling to Answer	3	0	1	3	0	0	2
All children (NI) (thousands)	50.3	107.9	158.8	53.3	103.6	143.6	430.3
All children (GB) (thousands)	1,184.4	2,563.0	4,333.2	1,304.3	2,430.0	3,942.9	12,552.0

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 4.4(AHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Source: FRS 2004/05						
	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status and family type							
Lone parent:	39	39	37	39	41	36	23
<i>of which</i>							
in full-time work	1	0	1	1	0	1	4
in part-time work	6	5	6	5	5	4	6
not working	33	34	31	33	36	31	14
Couple with children:	61	61	63	61	59	64	77
<i>of which</i>							
self-employed	28	24	23	28	24	24	21
both in full-time work	0	0	0	0	0	0	14
one in full-time work, one in part-time work	0	1	4	0	1	3	16
one in full-time work, one not working	8	11	14	8	9	12	15
one or more in part-time work	10	11	10	10	11	11	5
both not in work	14	15	12	15	14	14	6
Economic status of household							
All adults in work	21	17	26	21	19	23	56
At least one in work, but not all	38	41	39	37	38	40	29
Workless households	42	41	35	42	43	37	15
Number of children in family							
One	19	18	19	19	20	18	23
Two	25	34	35	26	33	35	40
Three	29	22	23	29	23	23	22
Four or more	26	25	23	26	25	24	15
Disability							
No disabled adults	78	72	71	78	73	71	81
One or more disabled adults	22	28	29	22	27	29	19
No disabled children	91	89	90	91	91	89	92
One or more disabled children	9	11	10	9	9	11	8
<i>of which</i>							
no disabled adults in family	4	4	5	4	4	5	5
one or more disabled adults in family	5	7	6	5	6	6	3
Religion of Head of Household							
Protestant ¹	34	33	33	35	33	34	42
Catholic	63	64	62	62	63	63	51
Other ²	2	1	2	2	1	1	2
No Religion	1	2	2	1	2	2	3
Unwilling to Answer	3	0	1	3	0	0	2
All children (NI) (thousands)	64.2	110.3	157.4	64.7	101.8	138.3	430.3
All children (GB) (thousands)	2,058.4	3,582.4	5,014.0	2,135.6	3,411.5	4,577.3	12,552.0

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 4.5(BHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Benefit/Tax Credit receipt of family							
Disability Living Allowance	9	13	15	8	13	15	13
Jobseeker's Allowance	5	6	5	4	7	5	2
Incapacity Benefit	7	8	8	8	8	8	7
Tax Credits	50	49	48	49	48	48	55
Income Support	24	34	35	27	34	36	17
Housing Benefit	13	28	29	16	28	30	14
Not in receipt of any Benefit/Tax Credit listed above	22	19	18	21	19	17	27
Age of mother in family							
under 25	3	3	5	2	2	5	4
25 to 29	9	8	9	9	8	9	9
30 to 34	21	20	20	21	21	21	20
35 to 39	35	30	29	36	31	28	28
40 to 44	16	20	21	15	21	20	22
45 to 49	15	13	11	15	13	12	12
50 and over	2	5	6	2	5	6	6
Age of youngest child in family							
under 5	45	38	38	43	37	38	41
5 to 10	39	44	43	42	45	42	36
11 to 15	14	15	17	14	15	17	19
16 to 18	2	3	3	1	3	3	3
Region							
Belfast	10	16	14	11	16	15	12
East of the Province	36	36	33	35	35	34	46
West of the Province	54	49	52	54	49	51	42
Deprivation Indicator¹							
Enough Money to keep home in decent décor	26	29	27	25	30	28	17
Hobby or Leisure Activity	36	35	35	36	36	35	19
Hols away from home one week a year (not staying with relatives)	55	63	60	57	64	61	40
Household Contents Insurance	22	30	28	25	30	30	14
Have friends / family round for drink/ meal at least once a month	23	29	28	26	29	29	15
Save £10+ a month	60	63	58	61	63	60	35
2 pairs of all weather shoes per adult in household	14	17	15	15	18	16	7
Replace any worn out furniture	43	50	48	46	50	49	28
Replace/repair broken electrical goods	34	42	38	34	42	39	21
Money to spend on yourself each week (not on your family)	45	54	51	47	54	53	32
Able to keep accommodation warm enough	13	12	12	13	12	12	6
Behind in one or more household bill ²	15	19	18	15	20	19	11
All children (NI) (thousands)	50.3	107.9	158.8	53.3	103.6	143.6	430.3
All children (GB) (thousands)	1,184.4	2,563.0	4,333.2	1,304.3	2,430.0	3,942.9	12,552.0

Note:

1 Deprivation Indicator taken as cases where adults responded "would like to do this but cannot afford".

2 Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 4.5(AHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Benefit/Tax Credit receipt of family							
Disability Living Allowance	8	12	14	9	11	14	13
Jobseeker's Allowance	5	6	5	5	4	6	2
Incapacity Benefit	8	8	9	9	8	8	7
Tax Credits	43	45	48	43	45	46	55
Income Support	32	40	36	32	40	37	17
Housing Benefit	28	35	31	29	35	32	14
Not in receipt of any Benefit/Tax Credit listed above	23	16	18	23	16	19	27
Age of mother in family							
under 25	4	5	6	4	5	5	4
25 to 29	9	10	9	9	10	9	9
30 to 34	21	21	20	21	22	20	20
35 to 39	34	31	29	33	32	30	28
40 to 44	17	19	20	18	16	19	22
45 to 49	12	11	11	12	11	12	12
50 and over	2	3	6	2	4	6	6
Age of youngest child in family							
under 5	45	41	38	45	42	38	41
5 to 10	38	42	41	39	41	43	36
11 to 15	15	13	18	15	14	16	19
16 to 18	2	3	3	2	3	3	3
Region							
Belfast	13	14	14	14	16	14	12
East of the Province	36	37	35	35	36	37	46
West of the Province	51	49	50	51	48	49	42
Deprivation Indicator¹							
Enough Money to keep home in decent décor	26	26	26	26	26	26	26
Hobby or Leisure Activity	39	39	39	39	39	39	39
Hols away from home one week a year (not staying with relatives)	64	64	64	64	64	64	64
Household Contents Insurance	29	29	29	29	29	29	29
Have friends / family round for drink/ meal at least once a month	29	29	29	29	29	29	29
Save £10+ a month	59	59	59	59	59	59	59
2 pairs of all weather shoes per adult in household	14	14	14	14	14	14	14
Replace any worn out furniture	48	48	48	48	48	48	48
Replace/repair broken electrical goods	39	39	39	39	39	39	39
Money to spend on yourself each week (not on your family)	52	52	52	52	52	52	52
Able to keep accommodation warm enough	16	16	16	16	16	16	16
Behind in one or more household bill ²	16	23	20	17	25	20	11
All children (NI) (thousands)	64.2	110.3	157.4	64.7	101.8	138.3	430.3
All children (GB) (thousands)	2,058.4	3,582.4	5,014.0	2,135.6	3,411.5	4,577.3	12,552.0

Note:

¹ Deprivation Indicator taken as cases where adults responded "would like to do this but cannot afford".

² Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 4.6(BHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Tenure							
NIHE	19	26	25	22	26	27	13
Housing Association	1	1	1	1	1	1	1
Private rented	3	8	9	3	8	10	7
Owned with mortgage	63	50	52	61	50	50	66
Owned outright	14	14	12	13	14	12	13
Other	0	0	1	0	0	1	1
Savings and Assets							
No savings	68	71	67	70	71	69	46
Less than £3,000	17	17	19	16	17	19	27
£3,000 - £7,999	13	9	11	12	9	9	13
£8,000 - £19,999	2	3	3	2	2	3	9
£20,000 or more	6	1	0	6	1	0	5
Local Government District (3-year average)							
Antrim	3	3	2	3	3	3	3
Ards	3	3	3	3	4	3	3
Armagh	1	2	2	2	2	2	3
Ballymena	4	4	3	3	4	4	4
Ballymoney	1	3	3	1	3	2	3
Banbridge	2	1	2	1	1	2	3
Belfast	14	15	15	16	15	14	13
Carrickfergus	1	1	1	1	1	1	2
Castlereagh	3	2	3	3	2	2	3
Coleraine	4	5	5	4	5	5	3
Craigavon	6	7	6	6	7	7	6
Downpatrick	7	4	4	6	5	5	5
Dungannon	5	4	4	5	4	5	3
Fermanagh	4	4	4	4	4	3	4
Limavady	3	2	2	3	2	2	2
Lisburn	2	3	4	2	3	4	5
Derry	8	10	10	9	10	10	7
Newry & Mourne	8	6	6	7	6	6	5
Newtownabbey	3	4	3	3	3	3	5
North Down	2	3	3	2	3	3	5
Cookstown & Magherafelt ¹	8	5	5	8	6	5	4
Larne & Moyle ¹	3	2	2	3	2	2	2
Omagh & Strabane ¹	6	6	6	6	6	6	5
All children (NI)² (thousands)	50.3	107.9	158.8	53.3	103.6	143.6	430.3
All children (GB)² (thousands)	1,184.4	2,563.0	4,333.2	1,304.3	2,430.0	3,942.9	12,552.0

Note

1 Two LGDs combined due to sample size requirements.

2 The totals for NI and GB are shown for the 2004/05 survey year only and are not a 3-year average.

Table 4.6(AHC): Composition of low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Tenure							
NIHE	25	28	27	25	28	27	13
Housing Association	1	1	1	1	2	1	1
Private rented	13	13	11	13	13	11	7
Owned with mortgage	57	48	49	56	49	50	66
Owned outright	5	9	11	4	8	11	13
Other	0	0	1	0	0	0	1
Savings and Assets							
No savings	67	72	67	68	72	68	46
Less than £3,000	19	17	21	19	16	19	27
£3,000 - £7,999	10	9	9	10	9	10	13
£8,000 - £19,999	3	2	3	3	2	2	9
£20,000 or more	1	1	0	1	1	0	5
Local Government District (3-year average)							
Antrim	2	3	3	2	3	3	3
Ards	3	4	3	3	4	3	3
Armagh	2	2	3	2	2	2	3
Ballymena	4	3	4	4	3	4	4
Ballymoney	1	2	2	1	2	2	3
Banbridge	2	1	2	1	1	2	3
Belfast	16	14	15	16	14	14	13
Carrickfergus	1	1	1	1	1	1	2
Castlereagh	3	3	3	3	3	3	3
Coleraine	3	5	5	3	5	5	3
Craigavon	7	7	6	7	6	6	6
Downpatrick	6	5	5	6	5	5	5
Dungannon	5	4	5	5	4	4	3
Fermanagh	4	4	4	4	4	4	4
Limavady	2	2	2	2	2	2	2
Lisburn	3	3	5	3	3	4	5
Derry	9	10	10	10	10	10	7
Newry & Mourne	6	6	6	5	6	6	5
Newtownabbey	3	4	3	3	4	3	5
North Down	2	3	3	2	3	3	5
Cookstown & Magherafelt ¹	6	5	5	7	6	5	4
Larne & Moyle ¹	3	2	2	3	2	2	2
Omagh & Strabane ¹	5	7	6	6	7	6	5
All children (NI)² (thousands)	64.2	110.3	157.4	64.7	101.8	138.3	430.3
All children (GB)² (thousands)	2,058.4	3,582.4	5,014.0	2,135.6	3,411.5	4,577.3	12,552.0

Note

1 Two LGDs combined due to sample size requirements.

2 The totals for NI and GB are shown for the 2004/05 survey year only and are not a 3-year average.

Table 4.7(BHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Source: FRS 2004/05						All children (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status and family type							
Lone parent:	16	37	57	17	35	52	99.7
<i>of which</i>							
in full-time work	0	6	17	0	3	6	15.9
in part-time work	12	21	30	13	21	28	25.0
not working	22	51	79	24	49	75	58.8
Couple with children:	10	22	31	11	21	28	330.6
<i>of which</i>							
self-employed	19	29	39	19	29	36	91.2
both in full-time work	0	0	1	0	0	1	58.6
one in full-time work, one in part-time work	1	3	9	1	2	5	68.5
one in full-time work, one not working	7	22	36	7	20	32	65.0
one or more in part-time work	25	55	66	25	53	64	23.5
both not in work	27	67	86	34	67	79	23.9
Economic status of household							
All adults in work	4	8	16	5	8	13	239.4
At least one in work, but not all	19	39	52	19	37	48	125.7
Workless households	24	60	84	29	58	79	65.1
Number of children in family							
One	8	18	27	8	16	25	101.0
Two	9	19	33	9	19	30	171.5
Three	14	30	41	16	29	36	94.8
Four or more	24	44	56	24	44	52	62.9
Disability							
No disabled adults	12	23	33	13	22	30	346.4
One or more disabled adults	9	34	51	11	33	47	83.9
No disabled children	12	24	36	12	23	32	397.9
One or more disabled children	13	40	49	17	40	48	32.4
<i>of which</i>							
no disabled adults in family	12	30	37	12	30	35	20.6
one or more disabled adults in family	16	56	69	25	56	69	11.8
Religion of Head of Household							
Protestant ¹	11	20	29	11	19	26	181.6
Catholic	14	31	46	15	30	42	218.9
Other ²	8	18	28	8	18	18	7.2
No Religion	0	15	17	0	15	17	12.1
Unwilling to Answer	0	4	15	0	4	4	10.5
All children (NI)	12	25	37	12	24	33	430.3
All children (GB)	9	20	35	10	19	31	12,552.0

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 4.7(AHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status and family type							
Lone parent:	25	44	59	25	42	51	99.7
<i>of which</i>							
in full-time work	3	3	8	3	3	6	15.9
in part-time work	14	20	35	14	20	24	25.0
not working	36	64	82	36	62	74	58.8
Couple with children:	12	20	30	12	18	27	330.6
<i>of which</i>							
self-employed	20	28	40	20	27	36	91.2
both in full-time work	0	2	9	0	2	5	68.5
one in full-time work, one in part-time work	8	18	34	8	15	27	65.0
one in full-time work, one not working	29	51	66	29	47	65	23.5
one or more in part-time work	39	67	80	41	58	79	23.9
both not in work	15	26	37	15	24	32	430.3
Economic status of household							
All adults in work	6	8	17	6	8	13	239.4
At least one in work, but not all	19	36	49	19	31	44	125.7
Workless households	41	70	85	42	67	79	65.1
Number of children in family							
One	12	20	30	12	20	24	101.0
Two	10	22	32	10	19	28	171.5
Three	20	26	39	20	25	34	94.8
Four or more	27	44	57	27	40	53	62.9
Disability							
No disabled adults	15	23	32	15	22	28	346.4
One or more disabled adults	17	37	54	17	32	48	83.9
No disabled children	15	25	35	15	23	31	397.9
One or more disabled children	18	36	50	18	30	45	32.4
<i>of which</i>							
no disabled adults in family	12	19	35	12	19	32	20.6
one or more disabled adults in family	29	65	77	29	48	69	11.8
Religion of Head of Household							
Protestant ¹	12	20	28	12	18	26	181.6
Catholic	18	32	45	18	29	40	218.9
Other ²	14	18	33	14	18	28	7.2
No Religion	8	18	31	8	18	20	12.1
Unwilling to Answer	0	4	15	0	4	4	10.5
All children (NI)	15	26	37	15	24	32	430.3
All children (GB)	16	29	40	17	27	36	12,552.0

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 4.8(BHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Source: FRS 2004/05						All children (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Benefit/Tax Credit receipt of family							
Disability Living Allowance	8	26	44	8	26	40	54.0
Jobseeker's Allowance	28	82	92	28	82	92	8.5
Incapacity Benefit	13	29	42	15	29	38	29.5
Tax Credits	11	22	32	11	21	29	236.9
Income Support	17	51	79	20	49	73	71.2
Housing Benefit	11	51	76	15	49	72	59.8
Not in receipt of any Benefit/Tax Credit listed above	10	17	25	10	17	21	117.2
Age of mother in family							
under 25	8	24	48	8	17	42	15.4
25 to 29	12	21	38	12	21	34	39.1
30 to 34	12	25	36	13	25	34	86.8
35 to 39	15	28	39	16	27	34	118.5
40 to 44	8	23	34	8	22	30	95.2
45 to 49	14	27	34	16	26	33	51.3
50 and over	4	23	37	5	21	36	23.9
Age of youngest child in family							
under 5	13	23	34	13	22	31	177.6
5 to 10	13	31	44	14	30	39	155.7
11 to 15	8	20	32	9	19	29	83.0
16 to 18	6	24	33	6	20	33	14.0
Region							
Belfast	10	32	44	11	32	40	51.8
East of the Province	9	20	27	9	19	25	196.4
West of the Province	15	29	46	16	28	40	182.1
Deprivation Indicator¹							
Enough Money to keep home in decent décor	19	44	60	19	44	56	71.7
Hobby or Leisure Activity	22	45	67	23	44	61	83.4
Hols away from home one week a year (not staying with relatives)	16	40	55	18	39	51	171.0
Household Contents Insurance	18	53	73	22	51	70	61.6
Have friends / family round for drink/ meal at least once a month	18	49	68	22	47	64	64.1
Save £10+ a month	20	45	62	22	43	57	150.2
2 pairs of all weather shoes per adult in household	23	60	78	25	59	76	31.0
Replace any worn out furniture	18	44	63	20	43	59	120.5
Replace/repair broken electrical goods	19	49	66	20	48	61	91.7
Money to spend on yourself each week (not on your family)	16	42	59	18	40	56	137.8
Able to keep accommodation warm enough	27	53	77	27	52	68	25.0
Behind in one or more household bill ²	17	46	62	17	45	60	45.8
All children (NI)	12	25	37	12	24	33	430.3
All children (GB)	9	20	35	10	19	31	12,552.0

Note:

¹ Deprivation Indicator taken as cases where adults responded "would like to do this but cannot afford".

² Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 4.8(AHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Benefit/Tax Credit receipt of family							
Disability Living Allowance	10	25	41	11	21	36	54.0
Jobseeker's Allowance	38	76	92	38	48	92	8.5
Incapacity Benefit	17	31	46	19	26	35	29.5
Tax Credits	12	21	32	12	19	27	236.9
Income Support	29	62	80	30	57	72	71.2
Housing Benefit	30	65	83	31	59	73	59.8
Not in receipt of any Benefit/Tax Credit listed above	13	15	24	13	14	22	117.2
Age of mother in family							
under 25	18	37	56	18	34	45	15.4
25 to 29	16	29	35	16	26	31	39.1
30 to 34	16	26	36	16	25	31	86.8
35 to 39	18	28	38	18	28	35	118.5
40 to 44	12	22	34	12	17	28	95.2
45 to 49	15	23	33	15	22	32	51.3
50 and over	6	15	38	6	15	32	23.9
Age of youngest child in family							
under 5	16	26	34	16	24	30	177.6
5 to 10	16	30	42	16	27	38	155.7
11 to 15	11	18	33	11	18	26	83.0
16 to 18	10	24	35	10	20	26	14.0
Region							
Belfast	16	31	44	17	31	39	51.8
East of the Province	12	21	28	12	19	26	196.4
West of the Province	18	30	43	18	27	37	182.1
Deprivation Indicator¹							
Enough Money to keep home in decent décor	23	50	61	24	45	57	71.7
Hobby or Leisure Activity	30	52	65	30	47	58	83.4
Hols away from home one week a year (not staying with relatives)	24	41	56	24	39	50	171.0
Household Contents Insurance	30	61	77	31	55	70	61.6
Have friends / family round for drink/ meal at least once a month	29	56	69	29	50	63	64.1
Save £10+ a month	25	47	62	25	44	55	150.2
2 pairs of all weather shoes per adult in household	29	67	78	29	59	74	31.0
Replace any worn out furniture	26	49	63	26	44	57	120.5
Replace/repair broken electrical goods	27	50	68	28	44	60	91.7
Money to spend on yourself each week (not on your family)	24	45	61	25	41	55	137.8
Able to keep accommodation warm enough	40	69	72	40	68	71	25.0
Behind in one or more household bill ²	23	56	69	24	55	61	45.8
All children (NI)	15	26	37	15	24	32	430.3
All children (GB)	16	29	40	17	27	36	12,552.0

Note:

1 Deprivation Indicator taken as cases where adults responded "would like to do this but cannot afford".

2 Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 4.9(BHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Tenure							
NIHE	17	51	73	21	49	69	55.1
Housing Association	10	31	39	10	31	39	4.1
Private rented	6	29	50	6	29	48	28.6
Owned with mortgage	11	19	29	12	18	25	281.9
Owned outright	12	27	34	12	26	31	57.6
Other	8	8	30	8	8	30	2.9
Savings and Assets							
No savings	17	39	54	19	38	50	196.0
Less than £3,000	7	15	25	7	15	23	117.9
£3,000 - £7,999	12	18	32	12	17	25	54.0
£8,000 - £19,999	2	7	13	2	6	10	39.7
£20,000 or more	0	3	3	0	3	3	22.7
Local Government District (3-year average)							
Antrim	10	24	28	10	24	26	14.4
Ards	11	24	31	11	24	31	15.1
Armagh	3	16	27	7	11	23	14.3
Ballymena	10	21	30	10	21	29	18.2
Ballymoney	3	25	36	3	25	25	12.3
Banbridge	6	11	22	6	11	21	13.4
Belfast	13	30	45	15	29	37	54.8
Carrickfergus	4	12	20	4	10	18	8.3
Castlereagh	11	15	31	11	13	24	14.3
Coleraine	14	35	53	15	35	51	14.8
Craigavon	11	27	37	11	26	36	26.7
Downpatrick	16	24	35	16	24	34	19.8
Dungannon	17	31	47	17	30	45	15.0
Fermanagh	13	27	34	13	27	29	16.8
Limavady	18	28	41	18	26	35	8.2
Lisburn	5	14	30	5	14	26	23.1
Derry	14	34	54	16	33	50	30.2
Newry & Mourne	16	28	43	16	27	39	22.6
Newtownabbey	6	17	23	6	15	20	23.1
North Down	5	18	26	5	17	24	20.3
Cookstown & Magherafelt ¹	22	35	47	26	34	45	16.9
Larne & Moyle ¹	15	24	38	15	24	32	9.6
Omagh & Strabane ¹	15	30	46	16	29	43	21.0
All children (NI)²	12	25	37	12	24	33	430.3
All children (GB)²	9	20	35	10	19	31	12,552.0

Note

1. Two LGDs combined due to sample size requirements.

2. The totals for NI and GB are shown for the 2004/05 survey year only and are not a 3-year average.

Table 4.9(AHC): Risk of being in low-income groups of children by various family and household characteristics

Percentage of children	Income Thresholds						All children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Tenure							
NIHE	29	56	78	30	52	67	55.1
Housing Association	10	39	46	10	39	39	4.1
Private rented	29	51	59	29	48	54	28.6
Owned with mortgage	13	19	27	13	18	24	281.9
Owned outright	5	18	30	5	14	27	57.6
Other	8	8	30	8	8	8	2.9
Savings and Assets							
No savings	22	40	54	22	37	48	196.0
Less than £3,000	10	16	28	10	14	22	117.9
£3,000 - £7,999	12	19	27	12	18	26	54.0
£8,000 - £19,999	5	5	10	5	5	8	39.7
£20,000 or more	3	3	3	3	3	3	22.7
Local Government District (3-year average)							
Antrim	11	24	29	11	24	26	14.4
Ards	14	27	34	14	27	32	15.1
Armagh	10	15	32	11	14	25	14.3
Ballymena	14	20	33	14	19	30	18.2
Ballymoney	5	19	30	8	19	28	12.3
Banbridge	8	11	21	8	11	21	13.4
Belfast	20	29	43	21	28	38	54.8
Carrickfergus	5	13	21	5	13	19	8.3
Castlereagh	16	24	32	16	23	28	14.3
Coleraine	15	38	53	15	34	46	14.8
Craigavon	18	28	35	18	26	34	26.7
Downpatrick	20	27	39	20	25	36	19.8
Dungannon	23	34	49	25	32	42	15.0
Fermanagh	14	27	34	17	27	32	16.8
Limavady	19	28	47	19	25	36	8.2
Lisburn	8	17	32	8	16	28	23.1
Derry	21	39	53	23	36	49	30.2
Newry & Mourne	17	31	45	17	30	39	22.6
Newtownabbey	10	19	22	11	19	21	23.1
North Down	5	17	27	7	17	23	20.3
Cookstown & Magherafelt ¹	25	36	45	28	36	42	16.9
Larne & Moyle ¹	21	22	35	21	22	34	9.6
Omagh & Strabane ¹	16	37	44	19	35	39	21.0
All children (NI)²	15	26	37	15	24	32	430.3
All children (GB)²	16	29	40	17	27	36	12,552.0

Note

1. Two LGDs combined due to sample size requirements.

2. The totals for NI and GB are shown for the 2004/05 survey year only and are not a 3-year average.

Table 4.10: Number and Percentage of Children below thresholds of contemporary GB mean and median income

Percentage of Children							Source: FRS 2004/05
	Income Thresholds						All Children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Northern Ireland	12	25	37	12	24	33	430.3
Great Britain	9	20	35	10	19	31	12,552.0
AHC							
Northern Ireland	15	26	37	15	24	32	430.3
Great Britain	16	29	40	17	27	36	12,552.0

Number of Children (thousands)							Source: FRS 2004/05
	Income Thresholds						All Children (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Northern Ireland	50.3	107.9	158.8	53.3	103.6	143.6	430.3
Great Britain	1,184.4	2,563.0	4,333.2	1,304.3	2,430.0	3,942.9	12,552.0
AHC							
Northern Ireland	64.2	110.3	157.4	64.7	101.8	138.3	430.3
Great Britain	2,058.4	3,582.4	5,014.0	2,135.6	3,411.5	4,577.3	12,552.0

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.