

Working-age adults

- ♦ Working-age adults in NI were relatively evenly spread across the income distribution, although there was a slight concentration in the second.
- ♦ Working-age adults living in workless households were much more likely to have low incomes, with half falling into the bottom quintile.
- ♦ Working-age adults with children were more likely to have incomes at the bottom of the income distribution than those without children.
- ♦ Female working-age adults were slightly more likely than males to have low-incomes, with 42% having fallen into the bottom two quintiles of the distribution.
- ♦ Working-age adults with children, with a head of household aged 24 and under were more likely to have low incomes.
- ♦ Students were more at risk of low-income, than those with no educational qualification or those who had any educational qualification above or below degree level.
- ♦ Working-age adults living in NIHE accommodation were most at risk of low-income, followed by those in Private-Rented accommodation. Adults in owner-occupied properties with a mortgage showed the least risk.
- ♦ Working-age adults living in the West of the Province showed the highest risk of low-income.
- ♦ NI had a higher proportion of working-age adults with incomes between £100 and £400 per week than GB, but the reverse was the case for incomes of £400 and over.
- ♦ Working age adults who indicated that they were unable to afford two pairs of all weather shoes per adult in the household showed the highest risk of low income.
- ♦ Working age adults living in Coleraine showed the highest risk of low income BHC. AHC, Derry and Cookstown & Magherafelt showed the highest risk.

Introduction

This chapter analyses the working-age adult population in Northern Ireland, and the position of this group within the income distribution in 2004/05. Links between this group and their family and household characteristics are also looked at in further detail.

Working-age adults are defined as all those adults below state pension age.

The position of working-age adults in the income distribution is defined by the net equivalised income of the household.

The position of working-age adults in the overall income distribution

Overall working-age adults had a relatively even spread across all quintiles, although there was a slightly higher concentration in the second quintile.

Figure 5.1 looks at the income distribution of working-age adults, both with and without children, within the entire population. Those adults with children were slightly skewed towards the bottom of the income distribution BHC and AHC, whilst those without were more evenly spread.

Figure 5.1 (BHC): Income distribution for all individuals and for working-age adults by income band

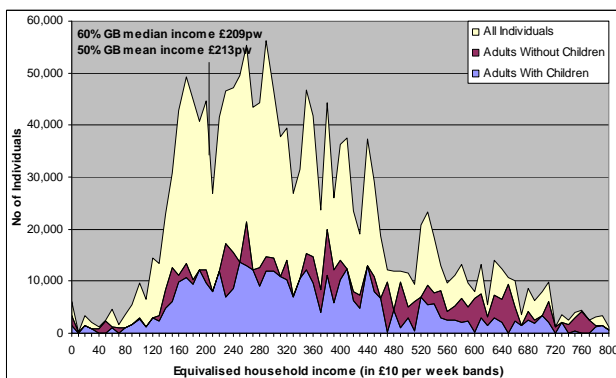
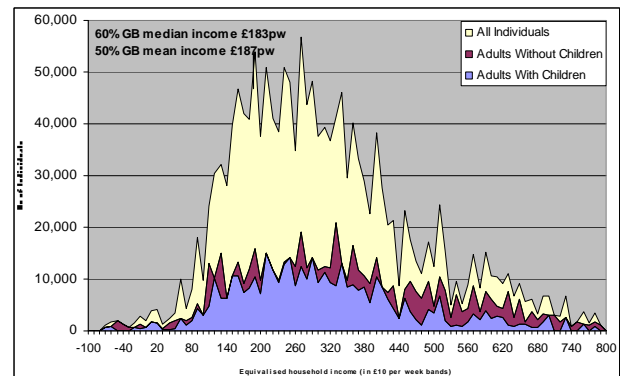


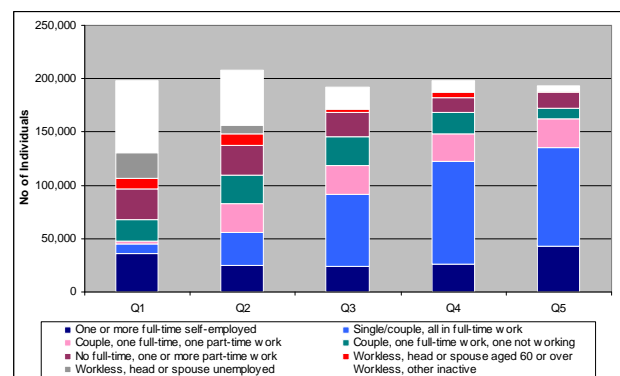
Figure 5.1 (AHC): Income distribution for all individuals and working-age adults by income band, 2004/05



Working-age adults by Economic status and family type

The relationship between work and income is demonstrated in Table 5.1 and Figure 5.2. Working-age adults living in families where at least one person was working were skewed towards the upper three quintiles, although those couples in which one was working full-time and the other worked part-time were less skewed toward the top quintiles, and fell nearer the middle of the distribution.

Figure 5.2 (BHC): Proportion of economic types within income quintiles



Single or couple working-age adults, all in full-time work had the highest incomes, with almost two-thirds of this group having incomes in the top two quintiles. Almost half of families with one or more in full-time self-employment, and couples with one full-time and one part-time worker, fell into the top two quintiles.

More than half of couple households where one was in full-time work, and the other not working were in the second and third income quintiles.

Workless families had lower incomes, with those where the head or spouse was unemployed particularly affected. More than nine in ten of this latter group had incomes in the bottom two quintiles (BHC).

Workless adults, where the head or spouse were aged sixty or over were also quite heavily skewed towards the bottom of the distribution, as approximately 80% of this group had incomes in the bottom three quintiles.

The “Workless, other inactive” group is made up of families in which all adults are economically inactive (i.e. where no adult is in work or unemployed). This includes working-age adults in receipt of sickness and disability benefits who, because of additional costs associated with their disability (for which no adjustment has been made here), may have living standards lower than those implied by the table.

It should be noted that a significant number of the self-employed report incomes which do not reflect their standard of living.

Working-age adults in workless households

Table 5.1 also looks at the economic status of the household in which the working-age adult lives. Workless households are heavily skewed towards the lower end of the distribution, with half falling into the bottom quintile. Conversely, households where all adults were in work were skewed towards the upper end of the distribution.

The “Workless, other inactive” group is made up of families in which all adults are economically inactive (i.e. where no adult is in work or unemployed). This includes working-age adults in receipt of sickness and disability benefits who, because of additional costs associated with their disability (for which no adjustment has been made here), may have living standards lower than those implied by the table.

It should be noted that a significant number of the self-employed report incomes which do not reflect their standard of living.

Working-age adults by family type

49% of singles had incomes in the bottom two quintiles, whilst 44% of couples had incomes in the top two quintiles.

Adults with children were more likely than adults without children to have incomes in the bottom two quintiles. Those couples without children were slightly more highly concentrated in the upper quintiles than singles without children. The AHC analysis of these groups was fairly similar, although the percentage of adults without children in the top two quintiles rose slightly AHC.

Single adults with children were heavily skewed towards the lower end of the distribution, with 40% falling into the bottom quintile and 74% between the bottom two quintiles (BHC).

Singles without children were more likely to have lower incomes than couples without children, with 22% of singles having incomes in the bottom quintile, compared to 13% of couples.

Gender

The gender of working-age adults is also analysed in Table 5.1. Male adults were slightly less likely to have incomes in the lower end of the distribution than females, with 40% falling in the bottom two quintiles, compared to 42% of females. Males were more likely to have higher incomes, with 41% falling into the top two quintiles, compared to 38% of females.

In any analysis of gender, it must be remembered that HBAI attempts to measure the living standards of the individual, as determined by household income. This assumes that both partners in a couple benefit equally from the household's income.

Both partners in a couple will therefore appear at the same position in the income distribution. Any differences in figures can only be driven by gender differences for single adults, which will themselves be diluted by the figures for couples. The lower level gender disaggregation in the family type classification is therefore likely to be more informative.

Research has suggested that, particularly in low-income households, the above assumption with regard to income sharing is not always valid as men sometimes benefit at the expense of women from shared household income. This means that it is possible that HBAI results broken down by gender could understate differences between the two groups.

Age of head of family

Table 5.2 analyses working-age adults by the age of the head of the family in which they live. In general childless adults were more likely to have a higher income than those with children. This was true for both BHC and AHC analysis.

Three-quarters of working-age adults with children where the head of the family was under 25 had incomes in the bottom two quintiles (BHC), rising to 96% for the bottom three quintiles.

Childless working-age adults aged 25 to 39 were heavily skewed towards the top of the income distribution. Those where the head was under 25 were least likely to be in the top quintile, while those where the head was aged 25 to 34 were least likely to be in the bottom quintile (BHC). More than a third of childless adults aged 25 to 34 and 40 to 44 fell into the top income quintile.

Disability

Table 5.2 also looks at the income distribution for working-age adults by whether there was a disabled person in the family. More than three in five of families with one or more disabled adult and almost half of families with at least one disabled child had incomes in the bottom two quintiles. Families with at least one disabled adult and at least one disabled child were also heavily skewed towards the bottom of the income distribution, with three in five families falling into the bottom quintile.

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

Protestant working-age adults were slightly skewed towards the top of the income distribution, with Catholics being skewed towards the bottom of the income distribution (BHC). The opposite was true when looking at the AHC analysis.

Working-age adults belonging to other religious denominations were highly skewed towards the top of the distribution both BHC and AHC. Those with no religion or who refused to answer were slightly skewed towards the bottom of the distribution BHC. AHC, three in five of those with no religion fell into the top two quintiles.

Region

45% of working-age adults in Belfast fell into the bottom two quintiles of the income distribution.

Those living in the East of the Province were skewed towards the higher end of the distribution, with almost half falling into the top two quintiles, whilst half of those living in the West of the Province fell into the bottom two quintiles.

Contribution to non-state pension schemes

Table 5.3 looks at non-state pension contributions made by working-age adults. Those who contributed to a non-state pension were highly skewed toward the upper end of the income distribution, while 52% of working-age adults who did not make any such contributions had incomes in the bottom two quintiles.

Tenure

The tenure in which working-age adults lived is also analysed in Table 5.3. Those living in social rented accommodation were very heavily skewed to the lower end of the distribution, with 79% of both NIHE and Housing Association tenants having income in the bottom two quintiles.

Over half of working-age adults living in Private Rented accommodation have incomes in the bottom two quintiles. Those who owned their home either outright or with a mortgage, were skewed towards the upper end of the distribution, with approximately a quarter of working age-adults falling into the top quintile in both groups.

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

Savings and assets

Savings and assets of working-age adults are also shown in Table 5.3. This analysis is based on the total savings and investments of the family, excluding property.

Working-age adults in families with no savings and assets were skewed towards the bottom of the income distribution, with approximately a third falling into the bottom income quintile.

As the amount of savings held by the family increases, so too does the proportion falling into the top of the distribution. Almost three-quarters of families with £20,000 or more fell into the top two quintiles.

It should be noted that questions relating to savings and assets are a sensitive section in the FRS questionnaire, producing a low response rate. Many respondents are unaware of what interest is received on the assets they hold, therefore approximately 12% of cases are inputted. 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.

Educational attainment

Table 5.3 also shows the income distribution of working-age adults by their highest level of educational attainment. Individuals with qualifications of at least degree level were very heavily skewed towards the top of the income distribution, with more than two in five having incomes in the top quintile and seven in ten in the top two quintiles.

Working-age adult students and those with qualifications below degree level were concentrated around the centre of the income distribution. Those with no qualifications were skewed towards the bottom of the distribution, with six in ten falling into the bottom two quintiles.

Information for students should be treated with caution because they are often dependent on irregular flows of income. They also receive a large proportion of their income from loans which, with the exception of student loans, are not counted as income in HBAI. The figures are also not necessarily representative of those for all students because HBAI only covers private households and excludes halls of residence.

Benefit/Tax Credit receipt

Table 5.3 also shows that working-age adults living in families claiming certain income-related benefits were highly skewed towards the bottom of the income distribution.

Those claiming Jobseeker's Allowance (JSA) were particularly likely to be at the bottom of the income distribution, with almost eight in ten falling into the bottom quintile and over nine in ten being between the bottom two quintiles (BHC).

Working-age adults claiming Housing Benefit (HB) and/or Income Support (IS) were also heavily skewed towards the bottom of the distribution.

Incapacity Benefit (IB) recipients were also skewed toward the bottom, although to a lesser extent than those in receipt of IS or JSA.

Recipients of Disability Living Allowance (DLA) were most heavily concentrated in the second and third quintiles.

Those in receipt of Tax Credits were concentrated around the centre of the distribution.

Almost three-quarters of those working-age adults not in receipt of any benefit or tax credit listed fell into one of the top three quintiles of the income distribution.

Figures shown for disabled groups may overstate their actual position in the income distribution. This is due to the fact that no allowance has been made for those in receipt of a disability-related benefit, to account for any extra costs incurred due to their illness or disability.

It should also be noted that claimants could be in receipt of more than one benefit.

Deprivation Indicators

The 2004-05 FRS asked questions relating to deprivation for the first time. Table 5.4 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".

In general all those who could not afford each of the indicators had low incomes both BHC and AHC. More than three in five 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, this rose to nine in ten when looking at the bottom two quintiles.

Approximately half of those who indicated that they were unable to keep their accommodation warm enough; were behind in one or more household bill; or could not afford household contents insurance, had incomes in the bottom quintile.

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 been produced. Those LGDs which still had inadequate sample sizes for analysis have been added together in pairs, for analysis. Table 5.4 shows the results of the quintile analysis of income.

Working-age adults living in Omagh & Strabane and Derry were highly skewed towards the bottom of the income distribution (BHC), with 55% falling into the bottom two quintiles in both areas.

Those living in North Down and Carrickfergus are highly skewed towards the top of the income distribution, with 58% and 50% in the top two quintiles respectively.

Composition of low-income groups

Tables 5.5, 5.6, 5.7 and 5.8 look at household and family characteristics of working-age adults living in low-income households in NI. For the purposes of this analysis “low-income” is defined using thresholds derived from fractions of both GB mean and median income. This analysis shows that of the working-age adults living in households below 50% of the mean and 60% of the median income:

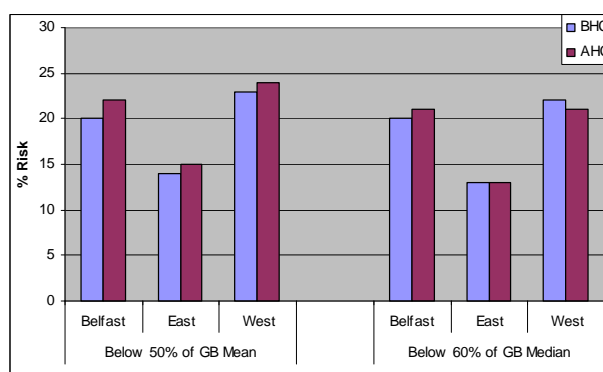
- ◆ More than four in ten lived in families where one or more adults was in work whilst a third lived in families where all adults were classified as ‘other inactive’.
- ◆ Approximately two in five lived in families where no one was working.
- ◆ 55% lived in families without children.
- ◆ Male working-age adults were proportionate to females BHC, although the proportion of females increased when housing costs had been deducted.
- ◆ Approximately three in ten lived in families with at least one disabled adult. One in twenty lived in families with at least one disabled child.
- ◆ Half lived in families where the head was Catholic, compared to two-fifths of Protestants.
- ◆ Almost half lived in the West of the Province and approximately four in ten lived in the East of the Province.
- ◆ Over four-fifths made no contribution to a non-state pension.
- ◆ A quarter lived in social housing, and almost two-fifths lived in houses owned with a mortgage.
- ◆ Almost three-quarters had no savings.
- ◆ Approximately half had no qualifications and four in ten had qualifications below degree level.
- ◆ Almost a quarter were in receipt of tax credits and Housing Benefit.
- ◆ More than one-third were not in receipt of any of the benefits or tax credits listed.
- ◆ Over half could not afford to save £10+ a month; a similar proportion could not afford holidays away from home one week of the year.
- ◆ One in six lived in Belfast and an additional one in ten lived in Derry.

Risk of falling into low-income groups

Tables 5.9, 5.10, 5.11 and 5.12 look at the risk of falling into serious low-income groups, according to their household and family characteristics. The following can be said of the working-age adults living in households with below 50% of the GB mean and 60% of the GB median income:

- ◆ Workless families were most likely to be at risk of low-income. This was particularly the case for those where the head of household was unemployed.
- ◆ Single working-age adults were more at risk than couples. Adults without children were also less likely to be at risk.
- ◆ While couple and single workless females appeared to be more at risk of low-income on both a BHC and AHC basis, overall, there was very little difference in the risk between males and females.
- ◆ In families with children, those where the head was aged 24 and under and 40 to 44 were most likely to fall below these thresholds. In childless families those with a head aged 55 and over showed the greatest risk both BHC and AHC.
- ◆ Those living in families where one or more adults or children were disabled were more likely to fall below these thresholds. This risk increased in families with at least one disabled child and one or more disabled adults.
- ◆ Catholics showed a slightly greater risk than Protestants both BHC and AHC, although those who indicated they had no religion showed the greatest risk, both BHC and AHC.

Figure 5.3: Risk of Falling Into Low-Income by Region



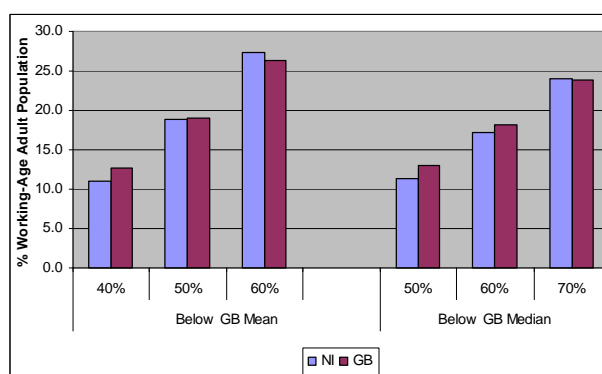
- ◆ Figure 5.3 shows the risk of low-income by region. We notice that those living in the East of the Province were less at risk, than those living in the West and Belfast.
- ◆ Those living in the NIHE properties were at greatest risk of low-income. The Private Rented sector also showed a moderate risk, which increased significantly on an AHC basis. Those living in the Housing Association properties showed a significant risk AHC. Working-age adults who owned their own home with a mortgage were least at risk, both BHC and AHC.
- ◆ Families with no savings were most likely to fall below these thresholds.
- ◆ Adults with no qualifications were more than five times as likely, as those with degree qualifications and less likely as students to be at risk of low-income.
- ◆ Working-age adults receiving JSA showed the highest risk of low income. Those in receipt of no benefits/tax credits were least at risk.
- ◆ Working age adults who indicated that they were unable to afford two pairs of all weather shoes per adult in the household showed the highest risk of low income. This was followed by those who were unable to keep their homes warm enough.
- ◆ Working age adults living in Coleraine showed the highest risk of low income BHC. AHC, Derry and Cookstown & Magherafelt showed the highest risk.

Comparison of Northern Ireland and Great Britain low-income groups

The analysis that follows is on an AHC basis, since BHC comparisons between GB and NI are not robust due to differences in the way water charges are collected. (see Appendix 2 for full explanation)

Table 5.13 shows the percentage and number of working-age adults below GB mean and median income thresholds. Analysis of these results are below.

Figure 5.4: Percentage of Working-Age Adults Below Thresholds of Contemporary GB Mean and Median Income (AHC)



- ◆ 18.8% of working-age adults in NI fall below 50% of the GB mean AHC. The comparable figure for GB is 19.0%.
- ◆ 17.2% of working-age adults in NI fall below 60% of the GB median AHC, compared to 18.1% in GB.

Figure 5.5: Proportion of Working-Age Adults in NI and GB in equivalised income bands, 2004/05

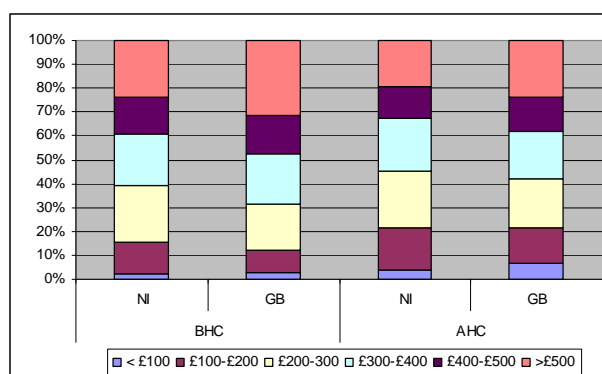


Figure 5.5 looks at working-age adults in NI and GB by the equivalised income band in which they fall. Results have been presented on both BHC and AHC basis, but it must be borne in mind that comparisons between NI and GB are comparable on an AHC basis only. Analysis of these results include:

- ◆ 4% of NI working-age adults had an income of less than £100, compared to 6% in GB.
- ◆ NI had a consistently higher proportion in the £100-£200, £200-£300 and £300-£400 income bands than GB.
- ◆ 13% of NI working-age adults had income between £400 and £500 income, compared to 14% in GB.
- ◆ GB had a higher proportion with more than £500 per week at 24%, compared to 19% in NI.

Please see overleaf for tables

Table 5.1 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05					
	Net equivalised disposable household income					All working-age adults
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	(thousands)
Economic status of adults in the family						
One or more full-time self-employed	23	16	16	17	28	153.9
Single/couple, all in full-time work	3	10	23	33	31	296.1
Couple, one full-time, one part-time work	3	24	24	24	25	110.9
Couple, one full-time work, one not working	19	26	26	19	10	102.9
No full-time, one or more part-time work	26	26	21	13	14	108.5
Workless, head or spouse aged 60 or over	33	36	10	17	3	29.8
Workless, head or spouse unemployed	72	22	1	1	4	34.2
Workless, other inactive	44	34	13	7	2	154.3
Economic status of household ^{1,2}						
All adults in work	7	14	21	26	31	552.4
At least one adult in work, but not all	27	29	21	15	6	297.9
Workless households	54	31	8	5	1	140.1
Family Type						
Couples	17	19	19	22	22	625.5
Singles	25	24	20	16	15	365.0
All Working-Age adults with children	23	22	21	20	14	404.6
<i>of which</i>						
Couples	20	20	22	22	15	344.7
Singles	40	34	15	8	3	59.9
All Working-Age adults without children	18	20	18	20	24	585.9
<i>of which</i>						
Couples	13	19	15	22	31	280.8
Singles	22	22	21	18	17	305.1
<i>of which</i>						
Male	22	21	21	18	19	180.9
Female	22	23	23	19	14	124.2
Gender						
Males	19	21	19	20	21	508.7
<i>Of which in family type</i>						
Couple, in work	13	17	20	24	25	276.2
Couple, workless	44	38	7	7	3	45.4
Single, in work	9	16	24	25	26	119.5
Single, workless	44	32	14	5	5	67.6
Females	21	21	20	20	18	481.7
<i>Of which in family type</i>						
Couple, in work	13	17	20	24	26	267.5
Couple, workless	50	32	9	8	1	36.3
Single, in work	14	23	27	19	16	109.0
Single, workless	49	30	11	9	1	68.9
All working-age adults (NI)	20	21	19	20	19	990.4
All working-age adults (GB)	17	16	19	23	25	34,107.7

Notes

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.

2 'In Work' is identified as one or more adults in the family in part-time or full-time work.

Table 5.1 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2004/05
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All working-age adults (thousands)
Economic status of adults in the family						
One or more full-time self-employed	21	16	15	22	27	153.9
Single/couple, all in full-time work	2	8	24	32	33	296.1
Couple, one full-time, one part-time work	3	21	26	22	29	110.9
Couple, one full-time work, one not working	15	26	27	21	11	102.9
No full-time, one or more part-time work	21	24	25	16	15	108.5
Workless, head or spouse aged 60 or over	28	31	22	12	7	29.8
Workless, head or spouse unemployed	69	24	2	1	4	34.2
Workless, other inactive	42	29	19	7	3	154.3
Economic status of household ^{1,2}						
All adults in work	6	13	21	27	32	552.4
At least one adult in work, but not all	23	26	26	16	9	297.9
Workless households	54	26	13	5	2	140.1
Family Type						
Couples	15	18	22	22	23	625.5
Singles	23	21	21	18	17	365.0
All Working-Age adults with children	20	22	23	21	14	404.6
<i>of which</i>						
Couples	16	21	24	22	16	344.7
Singles	40	28	18	10	3	59.9
All Working-Age adults without children	17	16	20	21	26	585.9
<i>of which</i>						
Couples	14	13	18	23	32	280.8
Singles	19	20	22	20	20	305.1
<i>of which</i>						
Male	19	21	20	20	20	180.9
Female	20	18	25	20	19	124.2
Gender						
Males	17	19	21	21	22	508.7
<i>Of which in family type</i>						
Couple, in work	11	16	22	25	26	276.2
Couple, workless	43	28	19	6	4	45.4
Single, in work	8	14	22	28	29	119.5
Single, workless	39	34	17	5	5	67.6
Females	19	18	22	20	20	481.7
<i>Of which in family type</i>						
Couple, in work	11	16	22	25	26	267.5
Couple, workless	48	26	18	6	2	36.3
Single, in work	12	18	28	22	20	109.0
Single, workless	49	24	14	10	3	68.9
All working-age adults (NI)	18	19	21	21	21	990.4
All working-age adults (GB)	18	16	19	22	25	34,107.7

Notes

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.

2 'In Work' is identified as one or more adults in the family in part-time or full-time work.

Table 5.2 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2004/05						
Age of head of family¹						
With children						
24 and under	32	43	22	4	0	11.7
25 to 29	22	19	14	34	11	35.1
30 to 34	21	15	23	27	14	66.5
35 to 39	22	26	20	21	10	102.6
40 to 44	28	22	23	16	11	79.3
45 to 49	23	20	24	17	17	63.9
50 to 54	20	24	18	12	27	30.8
55 and over	20	26	14	18	22	15.5
Without children						
24 and under	21	23	23	19	14	153.8
25 to 29	9	18	14	20	39	63.4
30 to 34	9	14	19	25	33	49.2
35 to 39	17	13	10	32	29	32.5
40 to 44	15	26	15	11	33	38.4
45 to 49	20	17	13	21	30	50.2
50 to 54	15	26	21	18	21	73.1
55 and over	24	19	19	19	19	124.5
Disability						
No disabled adults	17	18	19	23	22	780.5
One or more disabled adults	30	32	19	10	9	209.9
No disabled children	20	21	19	20	20	966.3
One or more disabled children	37	12	23	11	16	24.1
<i>of which</i>						
no disabled adults in family	22	15	28	18	16	14.4
one or more disabled adults in family	60	7	16	0	16	9.7
Religion						
Protestant ²	16	18	20	24	21	495.5
Catholic	24	25	19	15	17	408.2
Other ³	15	13	10	34	27	23.7
No religion	27	19	19	13	23	33.3
Refused to respond	15	36	18	9	23	29.7
Region						
Belfast	22	23	19	15	21	140.4
East of the Province	16	18	20	25	21	498.4
West of the Province	25	25	18	15	17	351.6
All working-age adults (NI)	20	21	19	20	19	990.4
All working-age adults (GB)	17	16	19	23	25	34,107.7

Notes

1. Percentages may not add due to rounding.

2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

Table 5.2 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2004/05						
Age of head of family¹						
With children						
24 and under	38	41	16	6	0	11.7
25 to 29	25	14	18	26	17	35.1
30 to 34	16	19	26	27	12	66.5
35 to 39	20	25	24	19	12	102.6
40 to 44	22	24	25	18	12	79.3
45 to 49	18	21	24	19	19	63.9
50 to 54	13	24	22	16	24	30.8
55 and over	15	20	22	28	15	15.5
Without children						
24 and under	20	19	25	21	15	153.8
25 to 29	11	14	17	24	35	63.4
30 to 34	12	8	18	26	36	49.2
35 to 39	15	14	9	28	33	32.5
40 to 44	15	21	19	15	31	38.4
45 to 49	18	12	17	21	33	50.2
50 to 54	15	17	25	18	26	73.1
55 and over	21	18	19	20	22	124.5
Disability						
No disabled adults	16	16	21	23	24	780.5
One or more disabled adults	27	29	23	12	10	209.9
No disabled children						
One or more disabled children	18	19	22	21	21	966.3
<i>of which</i>						
no disabled adults in family	30	19	20	15	16	24.1
one or more disabled adults in family	12	24	23	24	16	14.4
	55	12	16	0	16	9.7
Religion						
Protestant ²	20	19	25	21	15	153.8
Catholic	11	14	17	24	35	63.4
Other ³	12	8	18	26	36	49.2
No religion	15	14	9	28	33	32.5
Refused to respond	15	21	19	15	31	38.4
Region						
Belfast	22	18	26	11	23	140.4
East of the Province	14	16	23	26	22	498.4
West of the Province	23	23	18	18	18	351.6
All working-age adults (NI)	18	19	21	21	21	990.4
All working-age adults (GB)	18	16	19	22	25	34,107.7

Notes

1. Percentages may not add due to rounding.

2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

Table 5.3 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2004/05						
Non-state pension contributions						
Contributing to a non-state pension	9	12	18	28	34	356.5
Not contributing to a non-state pension	26	26	20	16	12	634.0
Tenure						
NIHE	45	34	13	6	1	111.3
Housing Association	26	53	17	4	0	7.0
Private rented	27	31	17	16	7	87.2
Owned with mortgage	14	19	19	25	24	552.5
Owned outright	20	15	24	18	24	225.1
Other	36	35	18	11	0	7.3
Savings and Assets						
No savings	32	27	20	13	9	443.5
Less than £3,000	11	21	22	25	21	266.3
£3,000 - £7,999	14	16	20	24	26	129.2
£8,000 - £19,999	7	10	16	26	41	93.4
£20,000 or more	7	10	10	29	44	58.0
Educational attainment						
Qualification degree level or above	7	9	14	26	44	176.0
Qualification below degree level	18	22	20	22	18	514.3
Student	29	19	23	16	13	51.1
No qualifications	32	28	20	12	7	249.0
Benefit/Tax Credit receipt of family¹						
Disability Living Allowance	20	38	24	10	8	118.2
Jobseeker's Allowance	79	17	2	2	0	28.5
Incapacity Benefit	29	34	24	9	4	92.5
Tax Credits	22	24	25	22	6	229.0
Income Support	45	40	13	2	0	89.6
Housing Benefit	51	36	10	3	0	93.0
Not in receipt of any Benefit/Tax Credit listed above	12	15	19	24	30	562.5
All working-age adults (NI)	20	21	19	20	19	990.4
All working-age adults (GB)	17	16	19	23	25	34,107.7

Notes

1 Figures for Benefit/tax credit receipt are not mutually exclusive since families may be in receipt of more than one.

Table 5.3 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics

Percentage of working-age adults	Net equivalised disposable household income					All working-age adults (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Source: FRS 2004/05						
Non-state pension contributions						
Contributing to a non-state pension	7	11	19	29	34	356.5
Not contributing to a non-state pension	24	23	23	16	13	634.0
Tenure						
NIHE	44	34	12	9	1	111.3
Housing Association	39	41	20	0	0	7.0
Private rented	38	22	20	13	7	87.2
Owned with mortgage	12	16	23	24	25	552.5
Owned outright	13	14	22	24	28	225.1
Other	21	46	23	11	0	7.3
Savings and Assets						
No savings	29	23	23	13	11	443.5
Less than £3,000	10	19	23	28	21	266.3
£3,000 - £7,999	12	15	20	25	28	129.2
£8,000 - £19,999	3	11	15	25	46	93.4
£20,000 or more	7	5	15	29	44	58.0
Educational attainment						
Qualification degree level or above	6	7	17	24	46	176.0
Qualification below degree level	15	20	23	23	19	514.3
Student	28	15	24	19	14	51.1
No qualifications	30	26	20	15	8	249.0
Benefit/Tax Credit receipt of family¹						
Disability Living Allowance	17	34	27	12	10	118.2
Jobseeker's Allowance	72	22	4	2	0	28.5
Incapacity Benefit	27	26	34	8	5	92.5
Tax Credits	17	24	29	22	7	229.0
Income Support	46	34	14	5	0	89.6
Housing Benefit	56	32	8	4	0	93.0
Not in receipt of any Benefit/Tax Credit listed above	11	13	19	25	32	562.5
All working-age adults (NI)	18	19	21	21	21	990.4
All working-age adults (GB)	18	16	19	22	25	34,107.7

Notes

1 Figures for Benefit/tax credit receipt are not mutually exclusive since families may be in receipt of more than one.

Table 5.4 (BHC): Quintile distribution of income for working-age adults by various family and household characteristics

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2004/05
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All working-age adults (thousands)
Deprivation Indicator¹						
Enough Money to keep home in decent décor	44	34	13	8	2	108.6
Hobby or Leisure Activity	47	33	11	6	3	107.4
Hols away from home one week a year (not staying with relatives)	38	29	18	12	3	285.0
Household Contents Insurance	54	36	7	3	0	101.0
Have friends / family round for drink/ meal at least once a month	48	38	10	3	2	112.0
Save £10+ a month	41	31	16	9	3	270.0
2 pairs of all weather shoes per adult in household	62	28	7	2	0	53.5
Replace any worn out furniture	43	33	16	6	3	182.6
Replace/repair broken electrical goods	46	34	14	5	1	138.0
Money to spend on yourself each week (not on your family)	41	31	14	11	3	193.4
Able to keep accommodation warm enough	55	26	7	10	3	42.6
Behind in one or more household bill ²	52	34	9	3	3	67.7
Local Government District (3-year average)						
Antrim	16	16	31	21	17	27.2
Ards	19	16	25	22	18	41.7
Armagh	13	16	23	26	20	35.6
Ballymena	17	19	28	18	18	42.1
Ballymoney	26	22	20	12	20	23.2
Banbridge	12	20	25	27	16	31.1
Belfast	20	21	22	18	18	127.1
Carrickfergus	12	14	24	26	24	20.6
Castlereagh	12	19	23	18	29	39.1
Coleraine	26	26	16	19	13	29.4
Craigavon	20	19	20	25	15	48.2
Downpatrick	20	22	22	24	12	49.5
Dungannon	27	18	29	16	10	29.3
Fermanagh	28	19	21	19	14	34.8
Limavady	18	21	19	21	21	24.6
Lisburn	13	21	24	22	19	66.5
Derry	30	25	17	17	11	66.4
Newry & Mourne	24	22	20	12	22	36.8
Newtownabbey	16	12	25	26	21	59.5
North Down	12	13	17	31	27	52.0
Cookstown & Magherafelt ³	31	19	26	18	7	34.2
Larne & Moyle ³	19	19	25	24	13	24.8
Omagh & Strabane ³	31	24	20	11	13	39.2
All working-age adults⁴ (NI)	20	21	19	20	19	990.4
All working-age adults⁴ (GB)	17	16	19	23	25	34,107.7

Notes:

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.

3 Two LGDs combined due to sample size requirements.

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

Table 5.4 (AHC): Quintile distribution of income for working-age adults by various family and household characteristics

Percentage of working-age adults	Net equivalised disposable household income					Source: FRS 2004/05
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All working-age adults (thousands)
Deprivation Indicator¹						
Enough Money to keep home in decent décor	45	31	14	8	3	108.6
Hobby or Leisure Activity	46	32	13	6	3	107.4
Hols away from home one week a year (not staying with relatives)	36	26	21	13	3	285.0
Household Contents Insurance	53	37	7	3	0	101.0
Have friends / family round for drink/ meal at least once a month	46	34	14	5	1	112.0
Save £10+ a month	37	29	20	10	3	270.0
2 pairs of all weather shoes per adult in household	58	29	10	3	0	53.5
Replace any worn out furniture	41	29	20	7	3	182.6
Replace/repair broken electrical goods	46	29	18	6	2	138.0
Money to spend on yourself each week (not on your family)	38	31	16	14	3	193.4
Able to keep accommodation warm enough	59	20	11	8	3	42.6
Behind in one or more household bill ²	56	25	11	5	3	67.7
Local Government District (3-year average)						
Antrim	16	13	28	23	20	27.2
Ards	18	16	25	20	21	41.7
Armagh	9	19	21	30	21	35.6
Ballymena	15	16	30	17	22	42.1
Ballymoney	24	23	19	15	19	23.2
Banbridge	7	20	27	29	17	31.1
Belfast	20	19	24	18	19	127.1
Carrickfergus	10	12	24	25	29	20.6
Castlereagh	11	17	21	22	29	39.1
Coleraine	21	27	18	21	13	29.4
Craigavon	15	18	25	22	20	48.2
Downpatrick	16	20	27	23	14	49.5
Dungannon	22	21	28	17	12	29.3
Fermanagh	24	19	16	27	14	34.8
Limavady	15	19	21	19	25	24.6
Lisburn	10	23	20	27	20	66.5
Derry	26	26	20	17	11	66.4
Newry & Mourne	22	24	18	11	25	36.8
Newtownabbey	12	14	22	32	20	59.5
North Down	10	13	16	34	27	52.0
Cookstown & Magherafelt ³	25	21	26	18	9	34.2
Larne & Moyle ³	16	21	24	25	14	24.8
Omagh & Strabane ³	31	22	19	13	15	39.2
All working-age adults⁴ (NI)	18	19	21	21	21	990.4
All working-age adults⁴ (GB)	18	16	19	22	25	34,107.7

Notes:

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.

3 Two LGDs combined due to sample size requirements.

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

Table 5.5 (BHC): Composition of low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	24	19	16	23	19	17	16
Single/couple, all in full-time work	4	4	6	3	5	6	30
Couple, one full-time, one part-time work	2	2	3	2	2	2	11
Couple, one full-time work, one not working	5	8	12	5	8	11	10
No full-time, one or more part-time work	11	14	12	10	14	13	11
Workless, head or spouse aged 60 or over	7	5	5	7	5	5	3
Workless, head or spouse unemployed	15	13	11	15	13	12	3
Workless, other inactive	32	34	34	34	34	34	16
Economic status of household ^{1,2}							
All adults in work	21	20	22	21	20	21	56
At least one adult in work, but not all	37	40	41	37	40	41	30
Workless households	42	40	37	43	40	38	14
Family type							
Couples	57	54	55	56	54	54	63
Singles	43	46	45	44	46	46	37
All Working-Age adults with children	41	46	46	41	45	46	41
<i>of which</i>							
Couples	32	34	34	31	34	34	35
Singles	9	11	12	9	11	12	6
All Working-Age adults without children	59	54	54	59	55	54	59
<i>of which</i>							
Couples	25	20	21	24	20	20	28
Singles	34	35	33	35	35	34	31
<i>of which</i>							
Male	23	21	20	22	21	20	18
Female	11	14	13	13	14	14	13
Gender							
Males	53	50	50	52	50	49	51
<i>Of which in family type</i>							
Couple, in work	17	17	18	16	17	18	28
Couple, workless	13	11	10	13	11	10	5
Single, in work	7	6	6	7	6	6	12
Single, workless	16	16	15	17	16	15	7
Females	47	50	50	48	50	51	49
<i>Of which in family type</i>							
Couple, in work	17	17	18	16	17	17	27
Couple, workless	11	10	9	11	10	9	4
Single, in work	6	7	7	5	7	8	11
Single, workless	14	17	16	16	17	17	7
All working-age adults (NI) (thousands)	91.4	70.4	111.6	36.0	69.3	98.0	990.4
All working-age adults (GB) (thousands)	2,721.3	4,892.2	7,642.8	2,914.0	4,671.5	6,991.2	34,107.7

Notes

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.

2 'In Work' is identified as one or more adults in the family in part-time or full-time work.

Table 5.5 (AHC): Composition of low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	19	18	16	19	18	16	16
Single/couple, all in full-time work	4	4	6	4	4	5	30
Couple, one full-time, one part-time work	1	2	4	1	2	3	11
Couple, one full-time work, one not working	5	9	11	5	8	10	10
No full-time, one or more part-time work	9	12	13	9	12	13	11
Workless, head or spouse aged 60 or over	5	5	5	5	5	5	3
Workless, head or spouse unemployed	16	13	11	16	13	12	3
Workless, other inactive	41	37	35	40	37	35	16
Economic status of household ^{1,2}							
All adults in work	18	19	23	18	20	22	56
At least one adult in work, but not all	36	39	41	36	37	39	30
Workless households	47	42	36	46	43	39	14
Family type							
Couples	50	54	55	51	53	54	63
Singles	50	46	45	49	47	46	37
All Working-Age adults with children	44	45	45	43	45	44	41
<i>of which</i>							
Couples	31	32	33	30	31	32	35
Singles	13	13	12	13	14	12	6
All Working-Age adults without children	56	55	55	57	55	56	59
<i>of which</i>							
Couples	19	23	21	21	22	22	28
Singles	37	33	33	37	33	34	31
<i>of which</i>							
Male	23	19	21	23	19	21	18
Female	14	14	13	14	14	13	13
Gender							
Males	50	48	50	50	47	50	51
<i>Of which in family type</i>							
Couple, in work	14	17	18	14	16	18	28
Couple, workless	12	11	10	12	11	10	5
Single, in work	6	5	6	5	5	6	12
Single, workless	19	14	16	18	15	15	7
Females	50	52	50	50	53	50	49
<i>Of which in family type</i>							
Couple, in work	14	16	18	14	16	17	27
Couple, workless	11	10	9	11	10	9	4
Single, in work	5	7	7	5	7	7	11
Single, workless	21	19	16	20	20	17	7
All working-age adults (NI) (thousands)	108.7	186.6	271.1	112.5	170.8	238.5	990.4
All working-age adults (GB) (thousands)	4,311.1	6,478.4	8,960.0	4,419.2	6,177.9	8,136.4	34,107.7

Notes

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.

2 'In Work' is identified as one or more adults in the family in part-time or full-time work.

Table 5.6 (BHC): Composition of low-income groups of working age adults by various family and household characteristics

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Age of head of family¹							
With children							
24 and under	4	4	4	4	4	4	3
25 to 29	7	8	9	7	7	10	9
30 to 34	14	14	13	14	14	13	16
35 to 39	28	24	26	29	25	25	25
40 to 44	25	25	24	24	24	23	20
45 to 49	17	14	13	18	15	14	16
50 to 54	4	7	7	5	7	7	8
55 and over	4	4	4	4	4	4	4
Without children							
24 and under	31	31	31	30	31	30	26
25 to 29	7	7	8	8	6	9	11
30 to 34	5	6	6	5	6	6	8
35 to 39	5	5	5	4	5	6	6
40 to 44	7	5	6	7	6	7	7
45 to 49	10	9	7	11	10	8	9
50 to 54	12	12	12	11	10	11	12
55 and over	24	26	24	23	26	24	21
Disability							
No disabled adults	74	69	67	72	70	68	79
One or more disabled adults	26	31	33	28	30	32	21
No disabled children	97	95	96	96	95	96	98
One or more disabled children	3	5	4	4	5	4	2
<i>of which</i>							
no disabled adults in family	1	2	1	1	2	2	1
one or more disabled adults in family	2	3	2	3	3	3	1
Religion							
Protestant ²	40	40	41	41	40	42	50
Catholic	49	51	51	48	51	50	41
Other ³	1	2	2	1	2	2	2
No religion	6	5	4	6	5	4	3
Refused to respond	4	2	2	3	3	2	3
Region							
Belfast	13	16	16	13	16	16	14
East of the Province	34	39	39	35	39	39	50
West of the Province	52	45	45	53	45	45	36
All working-age adults (NI) (thousands)	91.4	179.3	266.2	98.0	172.4	240.3	990.4
All working-age adults (GB) (thousands)	2,721.3	4,892.2	7,642.8	2,914.0	4,671.5	6,991.2	34,107.7

Notes

1. Percentages may not add due to rounding.

2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

Table 5.6 (AHC): Composition of low-income groups of working age adults by various family and household characteristics

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Age of head of family¹							
With children							
24 and under	6	6	5	6	6	5	3
25 to 29	9	11	8	9	10	10	9
30 to 34	13	13	13	13	13	12	16
35 to 39	25	25	26	25	27	26	25
40 to 44	26	24	23	27	21	23	20
45 to 49	14	14	13	14	15	13	16
50 to 54	4	5	7	4	5	8	8
55 and over	3	3	4	3	3	4	4
Without children							
24 and under	31	31	31	30	31	30	26
25 to 29	7	7	8	8	6	9	11
30 to 34	5	6	6	5	6	6	8
35 to 39	5	5	5	4	5	6	6
40 to 44	7	5	6	7	6	7	7
45 to 49	10	9	7	11	10	8	9
50 to 54	12	12	12	11	10	11	12
55 and over	24	26	24	23	26	24	21
Disability							
No disabled adults	70	68	67	71	69	66	79
One or more disabled adults	30	32	33	29	31	34	21
No disabled children	96	96	96	96	96	96	98
One or more disabled children	4	4	4	4	4	4	2
<i>of which</i>							
no disabled adults in family	1	1	1	1	1	1	1
one or more disabled adults in family	3	3	2	3	3	3	1
Religion							
Protestant ²	37	40	41	38	40	41	50
Catholic	52	51	50	51	50	51	41
Other ³	2	2	2	2	2	2	2
No religion	7	5	5	7	6	4	3
Refused to respond	2	3	2	2	3	2	3
Region							
Belfast	15	17	16	16	17	16	14
East of the Province	39	39	39	39	39	39	50
West of the Province	46	44	45	46	44	45	36
All working-age adults (NI) (thousands)	108.7	186.6	271.1	112.5	170.8	238.5	990.4
All working-age adults (GB) (thousands)	4,311.1	6,478.4	8,960.0	4,419.2	6,177.9	8,136.4	34,107.7

Notes

1. Percentages may not add due to rounding.

2. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'.

3. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'.

Table 5.7 (BHC): Composition of low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05						All working-age adults
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Non-state pension contributions							
Contributing to a non-state pension	18	16	16	17	16	16	36
Not contributing to a non-state pension	82	84	84	83	84	84	64
Tenure							
NIHE	20	25	27	23	25	27	11
Housing Association	1	1	1	1	1	1	1
Private rented	7	12	14	8	12	13	9
Owned with mortgage	43	39	39	41	39	38	56
Owned outright	28	22	19	27	23	20	23
Other	1	1	1	1	1	1	1
Savings and Assets							
No savings	71	72	69	72	73	70	45
Less than £3,000	15	14	18	14	14	17	27
£3,000 - £7,999	10	9	9	10	8	8	13
£8,000 - £19,999	2	3	3	2	3	3	9
£20,000 or more	3	2	2	3	2	2	6
Educational attainment							
Qualification degree level or above	7	6	6	7	6	6	19
Qualification below degree level	38	41	42	38	40	43	48
Student	3	3	3	3	3	3	2
No qualifications	52	51	49	52	51	49	31
Benefit/Tax Credit receipt of family¹							
Disability Living Allowance	8	12	15	8	11	14	12
Jobseeker's Allowance	12	12	10	12	13	10	3
Incapacity Benefit	15	14	14	16	14	14	9
Tax Credits	21	24	24	20	23	24	23
Income Support	15	20	22	16	19	21	9
Housing Benefit	18	24	24	19	24	24	9
Not in receipt of any Benefit/Tax Credit listed above	37	35	35	37	36	35	57
All working-age adults (NI) (thousands)	91.4	179.3	266.2	98.0	172.4	240.3	990.4
All working-age adults (GB) (thousands)	2,721.3	4,892.2	7,642.8	2,914.0	4,671.5	6,991.2	34,107.7

Notes

¹ Figures for Benefit/tax credit receipt are not mutually exclusive since families may be in receipt of more than one.

Table 5.7 (AHC): Composition of low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Non-state pension contributions							
Contributing to a non-state pension	14	15	15	15	15	15	36
Not contributing to a non-state pension	86	85	85	85	85	85	64
Tenure							
NIHE	28	26	27	28	27	27	11
Housing Association	1	2	2	1	2	1	1
Private rented	18	18	16	18	18	16	9
Owned with mortgage	39	37	38	40	36	38	56
Owned outright	13	16	16	13	16	16	23
Other	1	1	1	1	1	1	1
Savings and Assets							
No savings	75	72	69	75	73	71	45
Less than £3,000	14	16	18	14	15	17	27
£3,000 - £7,999	7	9	8	7	8	8	13
£8,000 - £19,999	1	2	3	2	2	3	9
£20,000 or more	2	2	2	3	2	2	6
Educational attainment							
Qualification degree level or above	8	7	7	7	6	7	19
Qualification below degree level	40	41	43	40	41	42	48
Student	3	4	3	4	4	3	2
No qualifications	49	48	47	49	49	48	31
Benefit/tax credit receipt of family¹							
Disability Living Allowance	8	12	16	9	11	15	12
Jobseeker's Allowance	14	11	10	13	11	11	3
Incapacity Benefit	16	15	15	16	14	15	9
Tax Credits	20	22	23	19	22	22	23
Income Support	20	23	22	21	23	22	9
Housing Benefit	29	29	26	30	29	27	9
Not in receipt of any Benefit/Tax Credit listed above	35	34	36	35	34	36	57
All working-age adults (NI) (thousands)	108.7	186.6	271.1	112.5	170.8	238.5	990.4
All working-age adults (GB) (thousands)	4,311.1	6,478.4	8,960.0	4,419.2	6,177.9	8,136.4	34,107.7

Notes

¹ Figures for Benefit/tax credit receipt are not mutually exclusive since families may be in receipt of more than one.

Table 5.8 (BHC): Composition of low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05						All working-age adults
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Deprivation Indicator¹							
Enough Money to keep home in decent décor	25	25	25	24	25	25	11
Hobby or Leisure Activity	25	25	25	27	25	26	11
Hols away from home one week a year (not staying with relatives)	53	55	52	54	56	54	29
Household Contents Insurance	23	27	26	25	27	27	10
Have friends / family round for drink/ meal at least once a month	25	27	27	27	26	28	11
Save £10+ a month	57	56	54	57	56	54	27
2 pairs of all weather shoes per adult in household	14	17	15	14	17	15	5
Replace any worn out furniture	34	39	39	36	39	40	18
Replace/repair broken electrical goods	30	33	32	31	33	33	14
Money to spend on yourself each week (not on your family)	38	40	40	39	40	41	20
Able to keep accommodation warm enough	14	12	11	14	12	11	4
Behind in one or more household bill ²	19	18	16	19	18	17	7
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 ³	8	5	5	8	6	5	4
Larne & Moyle ³	3	2	2	3	2	2	2
Omagh & Strabane ³	6	6	6	6	6	6	5
All working-age adults (NI)⁴ (thousands)	91.4	179.3	266.2	98.0	172.4	240.3	990.4
All working-age adults (GB)⁴ (thousands)	2,721.3	4,892.2	7,642.8	2,914.0	4,671.5	6,991.2	34,107.7

Notes:

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.

3 Two LGDs combined due to sample size requirements.

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

Table 5.8 (AHC): Composition of low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Income Thresholds						All working-age adults
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Deprivation Indicator¹							
Enough Money to keep home in decent décor	25	25	25	24	25	25	11
Hobby or Leisure Activity	25	25	25	27	25	26	11
Hols away from home one week a year (not staying with relatives)	53	55	52	54	56	54	29
Household Contents Insurance	23	27	26	25	27	27	10
Have friends / family round for drink/ meal at least once a month	25	27	27	27	26	28	11
Save £10+ a month	57	56	54	57	56	54	27
2 pairs of all weather shoes per adult in household	14	17	15	14	17	15	5
Replace any worn out furniture	34	39	39	36	39	40	18
Replace/repair broken electrical goods	30	33	32	31	33	33	14
Money to spend on yourself each week (not on your family)	38	40	40	39	40	41	20
Able to keep accommodation warm enough	14	12	11	14	12	11	4
Behind in one or more household bill ²	19	18	16	19	18	17	7
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 ³	8	5	5	8	6	5	4
Larne & Moyle ³	3	2	2	3	2	2	2
Omagh & Strabane ³	6	6	6	6	6	6	5
All working-age adults (NI)⁴ (thousands)	108.7	186.6	271.1	112.5	170.8	238.5	990.4
All working-age adults (GB)⁴ (thousands)	4,311.1	6,478.4	8,960.0	4,419.2	6,177.9	8,136.4	34,107.7

Notes:

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.

3 Two LGDs combined due to sample size requirements.

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

Table 5.9 (BHC): Risk of being in low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	15	22	28	15	21	26	153.9
Single/couple, all in full-time work	1	3	5	1	3	5	296.1
Couple, one full-time, one part-time work	2	3	7	2	3	5	110.9
Couple, one full-time work, one not working	4	15	30	5	13	25	102.9
No full-time, one or more part-time work	9	23	31	9	22	29	108.5
Workless, head or spouse aged 60 or over	21	33	46	23	30	42	29.8
Workless, head or spouse unemployed	40	68	88	43	68	82	34.2
Workless, other inactive	19	40	59	21	38	54	154.3
Economic status of household ^{1,2}							
All adults in work	3	6	11	4	6	9	552.4
At least one adult in work, but not all	11	24	37	12	23	33	297.9
Workless households	27	52	69	30	50	65	140.1
Family type							
Couples	8	16	23	9	15	21	625.5
Singles	11	22	33	12	22	30	365.0
All Working-Age adults with children <i>of which</i>	9	20	30	10	19	27	404.6
Couples	9	18	26	9	17	24	344.7
Singles	14	33	52	15	31	47	59.9
All Working-Age adults without children <i>of which</i>	9	17	25	10	16	22	581.1
Couples	8	13	20	9	12	17	276.0
Singles	10	20	29	11	20	27	305.1
<i>of which</i>							
Male	11	20	30	12	20	27	180.9
Female	8	20	28	10	20	27	124.2
Gender							
Males	9	18	26	10	17	23	508.7
<i>Of which in family type</i>							
Couple, in work	6	11	18	6	11	15	276.2
Couple, workless	26	43	61	27	41	55	45.4
Single, in work	5	9	14	5	8	12	119.5
Single, workless	22	41	60	24	41	54	67.6
Females	9	19	27	10	18	25	481.7
<i>Of which in family type</i>							
Couple, in work	6	11	17	6	11	15	267.5
Couple, workless	28	48	65	30	46	59	36.3
Single, in work	5	12	18	5	12	17	109.0
Single, workless	19	43	62	22	42	59	68.9
All working-age adults (NI)	9	18	27	10	17	24	990.4
All working-age adults (GB)	8	14	22	9	14	20	34,107.7

Notes

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.

2 'In Work' is identified as one or more adults in the family in part-time or full-time work.

Table 5.9 (AHC): Risk of being in low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Income Thresholds						All working-age adults (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Economic status of adults in the family							
One or more full-time self-employed	13	21	29	14	20	25	153.9
Single/couple, all in full-time work	1	3	6	1	2	4	296.1
Couple, one full-time, one part-time work	1	3	9	1	3	6	110.9
Couple, one full-time work, one not working	6	17	29	6	13	24	102.9
No full-time, one or more part-time work	9	21	32	10	19	29	108.5
Workless, head or spouse aged 60 or over	20	33	42	20	28	39	29.8
Workless, head or spouse unemployed	49	70	88	52	67	82	34.2
Workless, other inactive	29	44	61	29	41	55	154.3
Economic status of household ^{1,2}							
All adults in work	3	6	11	4	6	10	552.4
At least one adult in work, but not all	13	24	37	13	21	31	297.9
Workless households	36	56	70	37	52	66	140.1
Family type							
Couples	9	16	24	9	14	21	625.5
Singles	15	23	34	15	22	30	365.0
All Working-Age adults with children	12	21	30	12	19	26	404.6
<i>of which</i>							
Couples	10	17	26	10	15	22	344.7
Singles	23	41	54	23	40	47	59.9
All Working-Age adults without children	10	18	25	11	16	23	581.1
<i>of which</i>							
Couples	7	15	21	8	13	19	276.0
Singles	13	20	30	13	18	26	305.1
<i>of which</i>							
Male	14	19	31	14	18	27	180.9
Female	12	21	27	13	19	25	124.2
Gender							
Males	11	17	27	11	16	23	508.7
<i>Of which in family type</i>							
Couple, in work	5	11	18	6	10	15	276.2
Couple, workless	29	47	60	30	42	55	45.4
Single, in work	5	8	14	5	7	12	119.5
Single, workless	30	40	63	30	38	54	67.6
Females	11	20	28	12	19	25	481.7
<i>Of which in family type</i>							
Couple, in work	6	11	18	6	10	15	267.5
Couple, workless	31	51	65	33	46	59	36.3
Single, in work	5	12	18	6	11	15	109.0
Single, workless	33	52	63	33	49	59	68.9
All working-age adults (NI)	11	19	27	11	17	24	990.4
All working-age adults (GB)	13	19	26	13	18	24	34,107.7

Notes

1 Pensioners are excluded from analysis if they are not working i.e. A household with all working-age adults in work and one pensioner not working would be classified as 'All Adults In Work'.

2 'In Work' is identified as one or more adults in the family in part-time or full-time work.

Table 5.10 (BHC): Risk of being in low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05						
	Income Thresholds						All working-age adults (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Age of head of family¹							
With children							
24 and under	14	28	44	14	24	38	11.7
25 to 29	8	18	31	8	16	30	35.1
30 to 34	8	17	24	8	17	22	66.5
35 to 39	10	19	31	11	19	27	102.6
40 to 44	12	26	37	12	24	32	79.3
45 to 49	10	18	26	11	18	25	63.9
50 to 54	5	19	30	6	17	27	30.8
55 and over	0	20	29	0	20	29	15.5
Without children							
24 and under	9	20	30	10	19	27	153.8
25 to 29	4	9	15	5	9	11	63.4
30 to 34	4	9	11	5	9	11	49.2
35 to 39	10	15	24	10	15	22	32.5
40 to 44	9	12	20	9	12	19	38.4
45 to 49	10	19	24	10	17	21	50.2
50 to 54	10	15	23	11	15	18	73.1
55 and over	13	22	31	14	21	29	124.5
Disability							
No disabled adults	9	16	23	9	15	21	780.5
One or more disabled adults	11	26	42	13	25	37	209.9
No disabled children							
One or more disabled children	9	18	26	10	17	24	966.3
<i>of which</i>	13	35	43	15	35	42	24.1
no disabled adults in family	7	22	28	7	22	26	14.4
one or more disabled adults in family	21	55	66	29	55	66	9.7
Religion							
Protestant ²	7	15	22	8	14	20	495.5
Catholic	11	22	33	12	22	30	408.2
Other ³	6	15	21	6	15	19	23.7
No religion	18	25	29	18	25	28	33.3
Refused to respond	11	15	20	11	15	15	29.7
Region							
Belfast	9	20	31	9	20	28	140.4
East of the Province	6	14	21	7	13	19	498.4
West of the Province	14	23	34	15	22	31	351.6
All working-age adults (NI)	9	18	27	10	17	24	990.4
All working-age adults (GB)	8	14	22	9	14	20	34,107.7

Notes

1 Percentages may not add due to rounding

2 Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

3 Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

Table 5.10 (AHC): Risk of being in low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Income Thresholds						All working-age adults (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Age of head of family¹							
With children							
24 and under	24	40	55	24	38	42	11.7
25 to 29	13	25	29	13	22	29	35.1
30 to 34	9	17	24	9	15	20	66.5
35 to 39	12	20	31	12	20	27	102.6
40 to 44	16	25	36	16	20	31	79.3
45 to 49	10	18	25	10	18	21	63.9
50 to 54	7	13	29	7	13	26	30.8
55 and over	8	15	29	8	15	24	15.5
Without children							
24 and under	12	21	30	12	19	26	153.8
25 to 29	7	11	20	8	9	19	63.4
30 to 34	6	12	18	6	12	16	49.2
35 to 39	9	15	24	9	15	23	32.5
40 to 44	11	15	24	11	15	23	38.4
45 to 49	12	18	22	14	18	21	50.2
50 to 54	10	16	25	10	13	20	73.1
55 and over	12	22	28	12	20	26	124.5
Disability							
No disabled adults	10	16	23	10	15	20	780.5
One or more disabled adults	15	28	43	16	25	38	209.9
No disabled children	11	19	27	11	17	24	966.3
One or more disabled children	17	32	42	17	26	41	24.1
<i>of which</i>							
no disabled adults in family	7	12	25	7	12	24	14.4
one or more disabled adults in family	33	61	68	33	47	66	9.7
Religion							
Protestant ²	8	15	22	9	14	20	495.5
Catholic	14	23	33	14	21	30	408.2
Other ³	11	12	22	11	12	21	23.7
No religion	22	30	39	22	29	32	33.3
Refused to respond	9	17	22	9	17	17	29.7
Region							
Belfast	12	22	30	13	21	28	140.4
East of the Province	8	15	21	9	13	18	498.4
West of the Province	14	24	35	15	21	31	351.6
All working-age adults (NI)	11	19	27	11	17	24	990.4
All working-age adults (GB)	13	19	26	13	18	24	34,107.7

Notes

1 Percentages may not add due to rounding

2 Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

3 Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

Table 5.11 (BHC): Risk of being in low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Non-state pension contributions							
Contributing to a non-state pension	5	8	12	5	8	11	356.5
Not contributing to a non-state pension	12	24	35	13	23	32	634.0
Tenure							
NIHE	17	40	64	20	38	57	111.3
Housing Association	11	21	41	15	21	37	7.0
Private rented	8	24	41	9	24	37	87.2
Owned with mortgage	7	13	19	7	12	17	552.5
Owned outright	11	18	22	12	17	21	225.1
Other	13	21	36	13	21	36	7.3
Savings and Assets							
No savings	15	29	41	16	28	38	443.5
Less than £3,000	5	10	18	5	9	15	266.3
£3,000 - £7,999	7	12	18	8	11	15	129.2
£8,000 - £19,999	2	6	10	2	5	8	93.4
£20,000 or more	4	7	8	5	7	8	58.0
Educational attainment							
Qualification degree level or above	3	5	8	3	5	7	304.9
Qualification below degree level	7	15	22	7	14	20	776.5
Student	18	30	47	19	30	43	27.2
No qualifications	15	28	40	16	27	36	507.3
Benefit/Tax Credit receipt of family¹							
Disability Living Allowance	6	18	34	7	17	29	118.2
Jobseeker's Allowance	40	76	90	43	76	87	28.5
Incapacity Benefit	15	26	40	17	26	37	92.5
Tax Credits	9	19	28	9	18	25	229.0
Income Support	15	40	66	17	37	57	89.6
Housing Benefit	17	46	70	20	45	62	93.0
Not in receipt of any Benefit/Tax Credit listed above	6	11	17	6	11	15	562.5
All working-age adults (NI)	9	18	27	10	17	24	990.4
All working-age adults (GB)	8	14	22	9	14	20	34,107.7

Notes

¹ Figures for Benefit/Tax Credit receipt are not mutually exclusive since families may be in receipt of more than one hence totals do not sum to 100.

Table 5.11 (AHC): Risk of being in low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05						
	Income Thresholds						All working-age adults (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Non-state pension contributions							
Contributing to a non-state pension	4	8	12	5	7	10	356.5
Not contributing to a non-state pension	15	25	36	15	23	32	634.0
Tenure							
NIHE	27	44	67	28	42	58	111.3
Housing Association	18	46	61	18	39	49	7.0
Private rented	23	39	50	23	35	44	87.2
Owned with mortgage	8	12	19	8	11	17	552.5
Owned outright	6	13	19	6	12	17	225.1
Other	10	21	29	10	21	21	7.3
Savings and Assets							
No savings	18	30	42	19	28	38	443.5
Less than £3,000	6	11	19	6	9	15	266.3
£3,000 - £7,999	6	13	17	6	11	15	129.2
£8,000 - £19,999	2	3	8	2	3	6	93.4
£20,000 or more	3	7	8	5	6	7	58.0
Educational attainment							
Qualification degree level or above	4	6	9	4	6	8	304.9
Qualification below degree level	8	15	23	9	14	20	776.5
Student	21	42	48	22	36	45	27.2
No qualifications	16	27	39	16	25	35	507.3
Benefit/tax credit receipt of family¹							
Disability Living Allowance	8	19	36	8	16	30	118.2
Jobseeker's Allowance	53	72	92	53	66	89	28.5
Incapacity Benefit	19	29	44	20	26	38	92.5
Tax Credits	9	18	27	9	17	23	229.0
Income Support	24	47	67	26	44	59	89.6
Housing Benefit	34	57	77	36	54	69	93.0
Not in receipt of any Benefit/Tax Credit listed above	7	11	17	7	10	15	562.5
All working-age adults (NI)	11	19	27	11	17	24	990.4
All working-age adults (GB)	13	19	26	13	18	24	34,107.7

Notes

¹ Figures for Benefit/Tax Credit receipt are not mutually exclusive since families may be in receipt of more than one hence totals do not sum to 100.

Table 5.12 (BHC): Risk of being in low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Deprivation Indicator¹							
Enough Money to keep home in decent décor	21	40	61	22	40	55	108.6
Hobby or Leisure Activity	21	42	63	24	40	57	107.4
Hols away from home one week a year (not staying with relatives)	17	35	49	19	34	45	285.0
Household Contents Insurance	20	47	70	24	46	65	101.0
Have friends / family round for drink/ meal at least once a month	20	43	65	24	40	60	112.0
Save £10+ a month	19	37	53	21	36	48	270.0
2 pairs of all weather shoes per adult in household	23	58	73	26	55	68	53.5
Replace any worn out furniture	17	38	57	19	37	53	182.6
Replace/repair broken electrical goods	20	42	61	22	41	57	138.0
Money to spend on yourself each week (not on your family)	18	37	55	20	35	51	193.4
Able to keep accommodation warm enough	30	51	68	32	50	60	42.6
Behind in one or more household bill ²	25	48	61	27	46	59	67.7
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 ³	22	35	47	26	34	45	16.9
Larne & Moyle ³	15	24	38	15	24	32	9.6
Omagh & Strabane ³	15	30	46	16	29	43	21.0
All working-age adults (NI)⁴	9	18	27	10	17	24	990.4
All working-age adults (GB)⁴	8	14	22	9	14	20	34,107.7

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.

3 Two LGDs combined due to sample size requirements.

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

Table 5.12 (AHC): Risk of being in low-income groups of working-age adults by various family and household characteristics

Percentage of working-age adults	Source: FRS 2004/05						All working-age adults (thousands)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
Deprivation Indicator¹							
Enough Money to keep home in decent décor	26	46	62	27	42	57	108.6
Hobby or Leisure Activity	29	47	64	30	44	56	107.4
Hols away from home one week a year (not staying with relatives)	23	37	51	23	35	46	285.0
Household Contents Insurance	31	54	75	33	49	68	101.0
Have friends / family round for drink/ meal at least once a month	28	47	65	29	44	60	112.0
Save £10+ a month	23	39	55	23	37	49	270.0
2 pairs of all weather shoes per adult in household	32	59	75	34	55	70	53.5
Replace any worn out furniture	23	43	59	24	39	55	182.6
Replace/repair broken electrical goods	28	47	63	30	43	58	138.0
Money to spend on yourself each week (not on your family)	24	39	57	25	36	52	193.4
Able to keep accommodation warm enough	41	60	66	44	58	61	42.6
Behind in one or more household bill ²	35	57	68	35	55	62	67.7
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 ³	25	36	45	28	36	42	16.9
Larne & Moyle ³	21	22	35	21	22	34	9.6
Omagh & Strabane ³	16	37	44	19	35	39	21.0
All working-age adults (NI)⁴	11	19	27	11	17	24	990.4
All working-age adults (GB)⁴	13	19	26	13	18	24	34,107.7

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.

3 Two LGDs combined due to sample size requirements.

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

Table 5.13: Number and Percentage of Working-Age Adults below thresholds of contemporary GB mean and median income

Percentage of Working-Age Adults							Source: FRS 2004/05
	Income Thresholds						All working-age adults (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Northern Ireland	9	18	27	10	17	24	990.4
Great Britain	8	14	22	9	14	20	34,107.7
AHC							
Northern Ireland	11	19	27	11	17	24	990.4
Great Britain	13	19	26	13	18	24	34,107.7

Number of Working-Age Adults (thousands)							Source: FRS 2004/05
	Income Thresholds						All working-age adults (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BHC							
Northern Ireland	91.4	179.3	266.2	98.0	172.4	240.3	990.4
Great Britain	2,721.3	4,892.2	7,642.8	2,914.0	4,671.5	6,991.2	34,107.7
AHC							
Northern Ireland	108.7	186.6	271.1	112.5	170.8	238.5	990.4
Great Britain	4,311.1	6,478.4	8,960.0	4,419.2	6,177.9	8,136.4	34,107.7

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.