

# Pensioners

- ◆ Pensioners were more likely to be in the bottom two quintiles on a BHC basis (or in the second and third quintiles AHC), and less likely to be in the top two quintiles.
- ◆ Single pensioners (in particular single male pensioners) are more likely to be at the bottom end of the income distribution BHC.
- ◆ Pensioners living in NIHE properties were particularly at risk of low-income, compared to pensioners in Housing Association properties.
- ◆ The older the age of the head, the greater the likelihood of low-income for all pensioners.
- ◆ Just under three in five pensioners lived in households where the head was Protestant and two in five lived in households where the head was Catholic (BHC).
- ◆ Households which cannot afford two pairs of shoes per adult in the household showed the greatest risk of low income both BHC and AHC.
- ◆ Three in five pensioners, below GB mean and median incomes, were not in receipt of any benefits listed.
- ◆ GB has a higher proportion of pensioners in the upper income bands (£500+).

## Introduction

This chapter analyses the pensioner population in Northern Ireland, and the position of this group within the income distribution in 2004/05.

Pensioners are defined as all individuals above state retirement age. It should be noted that any working-age partners have been excluded from results for any pensioner couples. This differs from the analysis of pensioners carried out in Chapter 3, where both adults in a couple, where one adult is over state pension age and the other below, are classified as a *pensioner couple*.

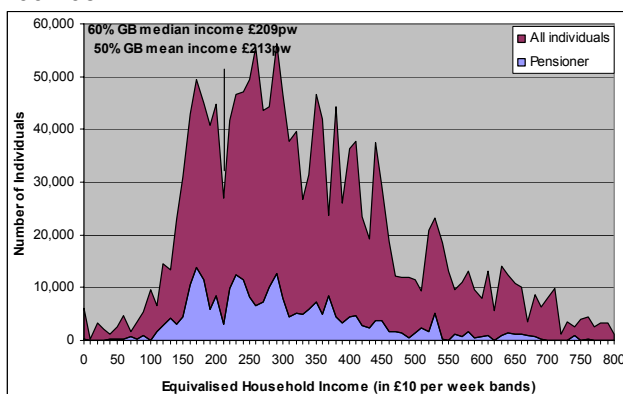
The position of pensioners in the income distribution is defined by the net equivalised income of the household in which they live. Care should be taken in comparing results for singles and couples in this chapter as conclusions drawn from them are often sensitive to the choice of equivalence scale. Comparisons within groups however, are not affected.

### The position of pensioners in the overall income distribution

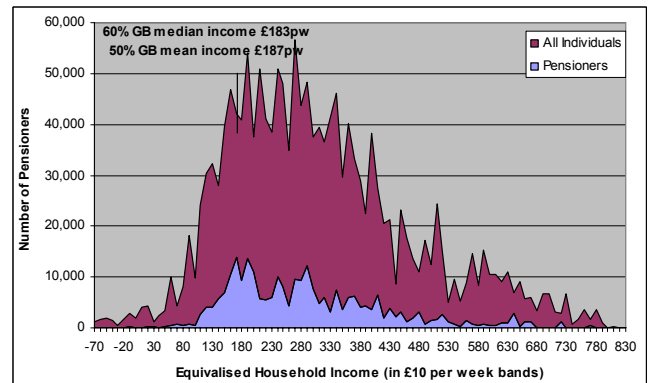
Figure 6.1 is a comparison of the pensioner and entire population's income distribution for 2004/05, showing that pensioners were over-represented in the lower end of the distribution.

Pensioners were skewed towards the bottom end of the distribution, with three in five pensioners falling within the bottom two quintiles (BHC), although the group tended to be higher up the income distribution on an after housing cost basis, with only 22% falling into the bottom quintile AHC, compared to 30% BHC.

**Figure 6.1 (BHC): Income distribution for all individuals and for pensioners by income band 2004/05**



**Figure 6.1 (AHC): Income distribution for all individuals and pensioners by income band, 2004/05**



### Economic status

Table 6.1 shows the economic status of pensioners across the income distribution. More than sixty percent of pensioners, living in families where no-one is working, fell into the bottom two quintiles (BHC), and were much less likely to be in the top quintile than those in families where one or more members were working.

### Family type and age of head

Table 6.1 also looks at pensioners by the family type in which they live and the age of the head of the household.

Pensioner couples were more likely to be in the top two quintiles than single pensioners. The opposite applied to the lower end of the distribution, where 63% of single pensioners were in the bottom two quintiles (BHC), compared to 57% of pensioner couples. On an AHC basis we notice that more pensioners had moved into the upper quintiles.

Single pensioners living alone or with others were more likely to be in the bottom two quintiles BHC (63%), with approximately one in three falling into the bottom quintile. On an AHC basis, pensioner couples living with others were more likely to be in the top two quintiles (35%).

### Gender

Male pensioners were slightly more likely to be in the bottom two quintiles BHC (61%), whereas female pensioners were more likely to be in the top two quintiles AHC (29%).

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

## Disability

Table 6.1 also looks at pensioner families with or without disabled adults. 62% of pensioners who were disabled or lived with at least one disabled adult fell into the bottom two quintiles (BHC), with approximately one in four in 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.

## Tenure

Pensioners living in other accommodation were very likely to be in the bottom quintiles, with more than four in ten concentrated in the bottom quintile BHC.

Very noticeable was that 73% of pensioners living in NIHE accommodation were in the bottom two quintiles (BHC), decreasing to 71% on an AHC basis.

Incomes of those pensioners who owned their property outright were skewed towards the bottom of the income distribution, with 33% falling in the bottom quintile and 58% between the bottom two quintiles. This percentage dropped to 42% of pensioners in the bottom two quintiles AHC, whereas those in the lower quintiles, living in Housing Association

properties increase on an AHC basis.

Pensioners living in accommodation owned with a mortgage, while slightly skewed towards the lower end of the distribution, were concentrated around the second, third and fourth quintiles both BHC and AHC.

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

## Pension provision

Table 6.2 looks at the pension provision by family type of pensioners. Pensioner families not in receipt of an occupational or personal pension were very likely to be at the lower end of the income distribution. This was particularly the case with pensioner couples, with 52% of pensioner couples, with no pension, falling into the bottom quintile and 81% in the bottom two quintiles. AHC this had decreased to 72%.

Pensioner couples with both individuals in receipt of an occupational/personal pension were much more likely to be in the top two quintiles BHC (48%), compared to 34% of single pensioners.

## Benefits

Receipt of benefits by pensioners is also shown in Table 6.2. We notice that when looking at both BHC and AHC, for pensioners in receipt of Disability Living Allowance (DLA) and Attendance Allowance (AA), the second and third quintiles were heavily concentrated.

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

Pensioners in receipt of Pension Credit were skewed towards the lower quintiles, with approximately two-thirds falling into the bottom two quintiles, and almost a third in the bottom quintile BHC. AHC, there were more than two in ten pensioners in the bottom quintile, and approximately a third fell into the second quintile.

## Deprivation Indicators

Those in receipt of Housing Benefit (HB) were highly concentrated in the second quintile on both a BHC and AHC basis. It should be noted that a large proportion of those in receipt of HB will also receive Income Support.

We notice that pensioners not in receipt of any benefits were skewed towards the lower quintiles BHC, while the AHC spread, while still skewed was more evenly distributed.

## Savings and assets

Approximately three-quarters of pensioners without any savings fell into the bottom two quintiles BHC. This figure fell to over three in five when housing costs were deducted.

In general pensioners with less than £12,000 in savings were highly concentrated in the lower quintiles. Those with higher savings fell into the upper income 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 what interest is received on the assets they hold; therefore approximately 12% of 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.

## Religion

Protestant and Catholic pensioners had a relatively similar spread across the quintiles BHC, with both groups being skewed towards the bottom of the income distribution, with 60% of Protestants and 63% of Catholics falling into the bottom two quintiles (BHC).

Pensioners belonging to other religious denominations and those without a religion were skewed towards the middle of the income distribution.

Those unwilling to answer were concentrated in the bottom and third quintiles (BHC).

## Region

Pensioners living in the West of the Province particularly, were at the lower end of the income distribution, with 63% falling into the bottom two quintiles (BHC). This was followed by those in the East of the Province at 58%. AHC, the proportions of individuals in the bottom two quintiles reduced across all groups, although, the West remained skewed towards the bottom of the income distribution.

The 2004-05 FRS asked questions relating to deprivation for the first time. Table 6.3 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”.

50% 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 BHC.

Seventy-nine percent of those unable to save £10 per month or more fell into the bottom two quintiles. This was closely followed by those who do not go on holiday for more than one week a year (and not staying with relatives) (77%), and those who were unable to keep their homes in decent décor (75%).

All deprivation indicators for pensioners were highly skewed to the lower end of the income distribution both BHC and AHC, although when housing costs were deducted, pensioners move further up the income distribution.

## 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 6.3 shows the results of the quintile analysis of income.

Pensioners living in Cookstown & Magherafelt were highly skewed towards the bottom of the income distribution, with 79% having incomes in the bottom two quintiles (BHC), with more than half with incomes in the bottom quintile alone. This was followed by Ballymena, with almost seven in ten pensioners having incomes in the bottom two quintiles.

Pensioner incomes in Lisburn, were concentrated in the middle quintiles, with only 38% between the bottom two quintiles (BHC), this was followed by Ballymoney, with 44% between the bottom two quintiles.

This pattern followed on an AHC basis, with pensioners in Cookstown & Magherafelt having the lowest incomes, and those in Lisburn and Ballymoney having the highest incomes.

## Composition of low-income groups

Tables 6.4, 6.5 and 6.6 look at the household and family characteristics of pensioners 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 shows that of the pensioners living in households below 50% of the mean and 60% of the median income:

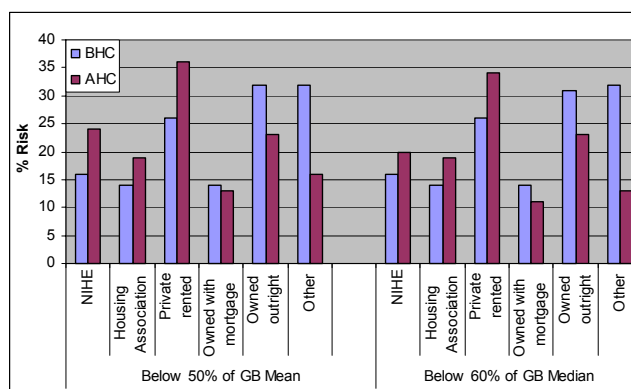
- ◆ Less than one in ten lived in households where one or more adults were working.
- ◆ Approximately six in ten were pensioner couples and four in ten were single pensioners.
- ◆ Approximately three in ten were over 75 years of age.
- ◆ More than three in five were female.
- ◆ Half lived in households where one or more adults were disabled.
- ◆ Approximately four in five lived in properties which they owned outright. BHC, 9% of pensioners lived in NIHE properties, AHC this figure increased to 15%.
- ◆ More than three-quarters were individuals with no occupational/personal pensions.
- ◆ Three in five pensioners were not in receipt of any of the benefits listed, with almost one in five reporting receipt of Pension Credit. BHC one in eleven reported receipt of Housing Benefit, whereas AHC this figure increased to approximately one in seven.
- ◆ Approximately three in five reported having no savings BHC. Approximately one in five reported less than £3,000 in savings.
- ◆ Just under three in five lived in households where the head was Protestant and two in five lived in households where the head was Catholic (BHC).
- ◆ More than four in ten lived in the West of the Province, slightly less lived in the East, and the remainder lived in Belfast.
- ◆ One in five could not afford a holiday of one week or more away from home (not staying with relatives).
- ◆ More than one in ten pensioners lived in Belfast.

## Risk of falling into low-income groups

Tables 6.7, 6.8 and 6.9 show the risk for pensioners of falling into various low-income groups, according to the characteristics of their family or household. The following are true for pensioners living in households with below 60 per cent of the GB median income, or 50 per cent of GB mean income:

- ◆ Pensioner households where no one was working were more at risk of low income than those where one or more was working.
- ◆ Single pensioners were slightly more at risk of low-income than pensioner couples. The opposite was the case AHC.
- ◆ Males showed a slightly higher risk of low income both BHC and AHC.
- ◆ Pensioners living in households with no disabled adults were more likely to be at risk of low income than those in households with one or more disabled adults.

**Figure 6.2: Risk of Falling Into Low-Income by Tenure BHC and AHC**



- ◆ Pensioners in Housing Association properties and who owned their homes with a mortgage were least at risk of low-income BHC. Pensioners who owned their homes with a mortgage also showed the least risk AHC.
- ◆ Pensioners living in households not in receipt of an occupational/personal pension had a greater risk of low income than those in receipt of at least one such pension. The risk increased for pensioner couples.
- ◆ Households where the head of the household was Catholic showed a higher risk of low-income than Protestants BHC and AHC.
- ◆ Households which cannot afford two pairs of shoes per adult in the household showed the greatest risk of low income both BHC and AHC.

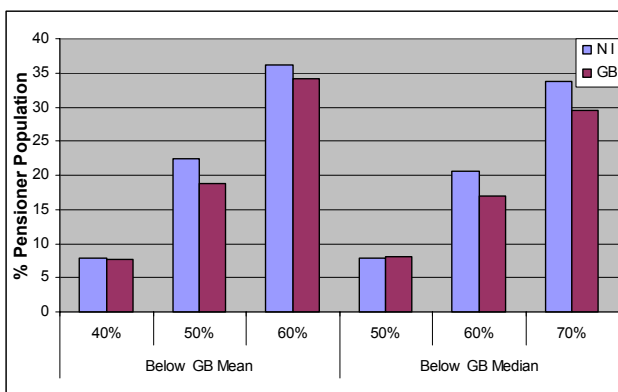
- ◆ Pensioners living in Cookstown & Magherafelt showed the greatest risk of low income BHC and AHC. Ballymoney showed the least risk BHC, while Craigavon and Ballymoney showed the least risk AHC.

### 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 6.10 shows the number and percentage of pensioners below GB thresholds of mean and median income. The following is an analysis of these results.

**Figure 6.3: Percentage of Pensioners Below Thresholds of Contemporary GB Mean and Median Income (AHC)**



- ◆ 22% of pensioners in NI fall below 50% of the GB mean. The comparable figure in GB is also 19%.
- ◆ 21% of pensioners in NI fall below 60% of the GB median, compared to 17% also in GB.

**Figure 6.4: Proportion of Pensioners in NI and GB in equivalised income bands, 2004/05**

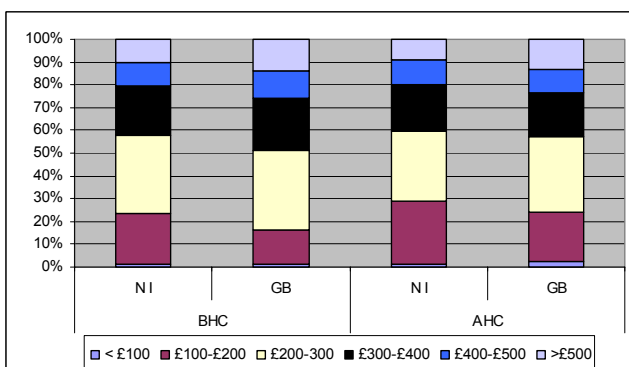


Figure 6.4 looks at pensioners in NI and GB by equivalised income bands. While results have been presented both BHC and AHC, comparisons between NI and GB are most robust on an AHC basis. The following comments have been made on an AHC basis.

- ◆ GB has a higher proportion of pensioners with more than £500 income (13%) than those in NI (9%).
- ◆ 51% of NI's pensioners have an income between £200 and £400 per week compared to 53% in GB.
- ◆ 1% of NI pensioners have an income of less than £100 per week, compared to 3% in GB.

**Please see overleaf for tables**

**Table 6.1 (BHC): Quintile distribution of income for pensioners by characteristics of family or household**

Percentage of pensioners	Source: FRS 2004/05					
	Net equivalised disposable household income					All
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	pensioners (thousands)
<b>Economic status of adults in the family</b>						
One or more working	18	13	16	23	30	31.3
No-one working	31	32	20	13	3	230.3
<b>Family type and age of head</b>						
Pensioner couples	28	29	20	16	7	148.1
of which						
70 and under	27	31	16	19	7	75.0
71 to 75	32	21	27	14	6	41.1
Over 75	26	36	19	11	9	32.1
Single pensioners	32	31	20	12	5	113.4
of which						
Male	38	31	18	7	6	28.8
of which						
70 and under	36	33	15	9	6	9.0
71 to 75	30	35	18	4	12	6.8
Over 75	43	27	20	8	2	13.0
Female	30	31	20	14	5	84.7
of which						
70 and under	26	29	16	17	12	27.6
71 to 75	36	35	12	16	0	17.8
Over 75	29	30	27	11	2	39.3
Couple living with others	21	25	29	19	6	28.0
Couple living alone	30	30	18	15	7	120.1
Single living with others	32	31	25	5	7	29.3
Single living alone	32	31	18	15	4	84.2
<b>Gender</b>						
Male	32	29	20	13	6	94.0
Female	28	31	20	15	6	167.6
<b>Disability</b>						
No disabled adult	35	22	16	17	10	114.3
One or more disabled adults	26	36	23	12	3	147.2
<b>Tenure</b>						
NIHE	22	51	16	10	2	40.7
Housing Association	14	37	39	10	0	6.5
Private rented	26	26	15	23	10	11.8
Owned with mortgage	18	29	27	20	5	21.9
Owned outright	33	25	19	15	8	171.7
Other	44	25	25	6	0	8.9
<b>All pensioners (NI)</b>	<b>30</b>	<b>30</b>	<b>20</b>	<b>14</b>	<b>6</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>24</b>	<b>29</b>	<b>21</b>	<b>15</b>	<b>11</b>	<b>10,419.9</b>

**Table 6.1 (AHC): Quintile distribution of income for pensioners by characteristics of family or household**

Percentage of pensioners	Source: FRS 2004/05					All pensioners (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Economic status of adults in the family</b>						
One or more working	15	12	12	25	37	31.3
No-one working	23	27	26	18	6	230.3
<b>Family type and age of head</b>						
Pensioner couples	23	22	24	19	11	148.1
of which						
70 and under	25	21	23	21	11	75.0
71 to 75	24	22	22	20	12	41.1
Over 75	19	25	32	12	12	32.1
Single pensioners	20	29	25	19	7	113.4
of which						
Male	21	29	29	15	7	28.8
of which						
70 and under	21	27	36	9	6	9.0
71 to 75	18	27	28	14	12	6.8
Over 75	22	31	24	18	6	13.0
Female	20	29	23	20	7	84.7
of which						
70 and under	18	31	17	17	18	27.6
71 to 75	26	31	22	19	2	17.8
Over 75	19	27	28	23	3	39.3
Couple living with others	20	17	28	20	15	28.0
Couple living alone	24	23	24	18	10	120.1
Single living with others	21	23	35	13	7	29.3
Single living alone	20	31	21	21	7	84.2
<b>Gender</b>						
Male	23	24	26	17	10	94.0
Female	21	26	24	20	9	167.6
<b>Disability</b>						
No disabled adult	26	21	19	17	17	114.3
One or more disabled adults	18	28	29	20	4	147.2
<b>Tenure</b>						
NIHE	22	49	17	11	2	40.7
Housing Association	19	38	33	10	0	6.5
Private rented	34	16	22	26	3	11.8
Owned with mortgage	11	25	39	16	10	21.9
Owned outright	23	19	25	21	13	171.7
Other	16	43	22	20	0	8.9
<b>All pensioners (NI)</b>	<b>22</b>	<b>25</b>	<b>25</b>	<b>19</b>	<b>10</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>17</b>	<b>30</b>	<b>21</b>	<b>18</b>	<b>14</b>	<b>10,419.9</b>

**Table 6.2 (BHC): Quintile distribution of income for pensioners by characteristics of family or household**

Percentage of pensioners	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2004/05</b>						
<b>Pension Provision</b>						
Couples	28	29	20	16	7	148.1
<i>of which</i>						
No occupational/personal pensions /personal pension	52	29	10	7	2	58.9
Only one with occupational /personal pension	17	25	32	20	6	65.2
Both with occupational /personal pension	1	40	10	27	21	24.0
Single	32	31	20	12	5	113.4
<i>of which</i>						
No occupational/personal pensions	36	33	21	8	1	75.8
Occupational/personal pension	22	26	18	21	13	37.6
<b>Benefit receipt of family</b>						
Disability Living Allowance	16	41	24	15	3	53.2
Attendance Allowance	14	47	26	12	1	52.3
Pension Credit	29	39	18	13	1	48.9
Housing Benefit	17	44	21	17	2	40.6
Not in receipt of any benefits listed above	39	18	18	16	9	141.3
<b>Savings &amp; Assets</b>						
No savings	43	32	16	7	2	104.6
Less than £3,000	29	32	22	14	2	53.0
£3,000 to £11,999	20	29	23	19	9	54.9
£12,000 to £19,000	19	23	24	24	10	15.2
£20,000 and more	10	22	20	27	21	33.8
<b>Religion of Head of Household</b>						
Protestant <sup>1</sup>	29	31	21	14	6	159.3
Catholic	34	29	18	13	5	82.7
Other <sup>2</sup>	17	35	17	14	16	5.8
No Religion	8	22	16	42	12	4.2
Unwilling to Answer	26	20	25	15	13	9.5
<b>Region</b>						
Belfast	20	37	14	22	7	45.7
East of the Province	27	31	22	14	6	127.9
West of the Province	38	25	20	11	6	88.0
<b>All pensioners (NI)</b>	<b>30</b>	<b>30</b>	<b>20</b>	<b>14</b>	<b>6</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>24</b>	<b>29</b>	<b>21</b>	<b>15</b>	<b>11</b>	<b>10,419.9</b>

**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 6.2 (AHC): Quintile distribution of income for pensioners by characteristics of family or household**

Percentage of pensioners	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Pension Provision</b>						
Couples	23	22	24	19	11	148.1
<i>of which</i>						
No occupational/personal pensions /personal pension	44	28	16	9	3	58.9
Only one with occupational /personal pension	12	21	28	26	12	65.2
Both with occupational /personal pension	4	11	34	22	28	24.0
Single	20	29	25	19	7	113.4
<i>of which</i>						
No occupational/personal pensions	24	34	26	14	2	75.8
Occupational/personal pension	11	20	22	28	18	37.6
<b>Benefit receipt of family</b>						
Disability Living Allowance	10	31	33	23	3	53.2
Attendance Allowance	7	29	37	24	3	52.3
Pension Credit	22	33	21	23	1	48.9
Housing Benefit	22	40	21	16	2	40.6
Not in receipt of any benefits listed above	29	19	19	18	15	141.3
<b>Savings &amp; Assets</b>						
No savings	34	33	21	9	3	104.6
Less than £3,000	21	26	27	20	6	53.0
£3,000 to £11,999	11	20	31	25	13	54.9
£12,000 to £19,000	21	17	9	42	12	15.2
£20,000 and more	4	13	28	26	30	33.8
<b>Religion of Head of Household</b>						
Protestant <sup>1</sup>	20	28	25	19	9	159.3
Catholic	27	21	24	19	8	82.7
Other <sup>2</sup>	23	12	35	0	30	5.8
No Religion	8	16	6	37	33	4.2
Unwilling to Answer	13	30	27	14	16	9.5
<b>Region</b>						
Belfast	11	32	24	21	12	45.7
East of the Province	21	25	27	17	10	127.9
West of the Province	29	22	21	20	8	88.0
<b>All pensioners (NI)</b>	<b>22</b>	<b>25</b>	<b>25</b>	<b>19</b>	<b>10</b>	<b>261.6</b>
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**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 6.3 (BHC): Quintile distribution of income for pensioners by characteristics of family or household**

Percentage of pensioners	Net equivalised disposable household income					All pensioners (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
<b>Source: FRS 2004/05</b>						
<b>Deprivation Indicator<sup>1</sup></b>						
Enough Money to keep home in decent décor	34	41	19	4	3	19.1
Hobby or Leisure Activity	33	39	13	12	3	9.1
Hols away from home one week a year (not staying with relatives)	36	41	15	6	1	43.6
Household Contents Insurance	30	43	22	2	3	17.4
Have friends / family round for drink/ meal at least once a month	36	38	15	10	1	20.3
Save £10+ a month	37	42	14	7	0	44.3
2 pairs of all weather shoes per adult in household	50	11	33	6	0	4.9
Replace any worn out furniture	44	31	14	9	3	33.0
Replace/repair broken electrical goods	38	35	16	10	1	27.9
Money to spend on yourself each week (not on your family)	35	39	19	7	0	26.3
Able to keep accommodation warm enough	37	13	32	16	2	11.5
Behind in one or more household bill <sup>2</sup>	24	18	37	21	0	3.3
<b>Local Government District (3-year average)</b>						
Antrim	27	37	13	19	4	6.1
Ards	34	30	21	13	3	9.1
Armagh	28	22	31	15	4	10.0
Ballymena	42	26	17	13	2	10.7
Ballymoney	21	23	21	16	19	6.0
Banbridge	23	33	19	23	2	6.3
Belfast	21	33	25	14	7	41.6
Carrickfergus	19	40	30	6	5	4.4
Castlereagh	26	28	19	22	5	12.6
Coleraine	30	22	22	21	4	8.8
Craigavon	21	25	32	14	9	11.9
Downpatrick	37	23	16	15	9	14.6
Dungannon	24	40	23	13	0	6.0
Fermanagh	43	17	26	10	3	9.0
Limavady	29	36	23	9	2	5.5
Lisburn	20	18	26	28	8	16.2
Derry	22	40	15	16	7	9.4
Newry & Mourne	37	23	15	13	12	8.8
Newtownabbey	31	34	20	14	1	13.1
North Down	21	26	25	13	15	15.9
Cookstown & Magherafelt <sup>3</sup>	55	24	11	7	3	8.0
Larne & Moyle <sup>3</sup>	33	13	29	11	14	10.9
Omagh & Strabane <sup>3</sup>	38	17	22	20	3	11.7
<b>All pensioners (NI)<sup>4</sup></b>	<b>30</b>	<b>30</b>	<b>20</b>	<b>14</b>	<b>6</b>	<b>261.6</b>
<b>All pensioners (GB)<sup>4</sup></b>	<b>24</b>	<b>29</b>	<b>21</b>	<b>15</b>	<b>11</b>	<b>10,419.9</b>

**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 6.3 (AHC): Quintile distribution of income for pensioners by characteristics of family or household**

Percentage of pensioners	Net equivalised disposable household income					Source: FRS 2004/05
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All pensioners (thousands)
<b>Deprivation Indicator<sup>1</sup></b>						
Enough Money to keep home in decent décor	32	26	30	9	3	19.1
Hobby or Leisure Activity	36	24	19	18	3	9.1
Hols away from home one week a year (not staying with relatives)	24	38	25	11	1	43.6
Household Contents Insurance	22	48	19	9	3	17.4
Have friends / family round for drink/ meal at least once a month	26	33	22	19	1	20.3
Save £10+ a month	27	37	23	13	1	44.3
2 pairs of all weather shoes per adult in household	39	23	18	20	0	4.9
Replace any worn out furniture	29	33	19	16	3	33.0
Replace/repair broken electrical goods	26	39	16	19	1	27.9
Money to spend on yourself each week (not on your family)	28	37	17	18	0	26.3
Able to keep accommodation warm enough	30	17	13	38	2	11.5
Behind in one or more household bill <sup>2</sup>	16	26	28	30	0	3.3
<b>Local Government District (3-year average)</b>						
Antrim	16	33	26	12	13	6.1
Ards	26	31	25	11	8	9.1
Armagh	13	24	26	28	9	10.0
Ballymena	34	28	20	15	4	10.7
Ballymoney	9	26	18	27	19	6.0
Banbridge	19	20	31	26	4	6.3
Belfast	15	32	25	19	9	41.6
Carrickfergus	14	41	24	14	7	4.4
Castlereagh	14	32	24	23	7	12.6
Coleraine	22	23	21	25	9	8.8
Craigavon	10	25	30	24	12	11.9
Downpatrick	29	24	16	18	13	14.6
Dungannon	9	48	20	18	4	6.0
Fermanagh	26	29	20	21	4	9.0
Limavady	18	40	18	14	10	5.5
Lisburn	14	16	27	28	14	16.2
Derry	14	37	22	21	6	9.4
Newry & Mourne	27	21	24	14	14	8.8
Newtownabbey	18	35	29	16	3	13.1
North Down	15	22	25	22	17	15.9
Cookstown & Magherafelt <sup>3</sup>	44	26	19	3	7	8.0
Larne & Moyle <sup>3</sup>	23	19	27	16	15	10.9
Omagh & Strabane <sup>3</sup>	28	19	20	20	13	11.7
<b>All pensioners (NI)<sup>4</sup></b>	<b>22</b>	<b>25</b>	<b>25</b>	<b>19</b>	<b>10</b>	<b>261.6</b>
<b>All pensioners (GB)<sup>4</sup></b>	<b>17</b>	<b>30</b>	<b>21</b>	<b>18</b>	<b>14</b>	<b>10,419.9</b>

**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 6.4 (BHC): Composition of low-income groups of pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	6	7	8	5	8	8	12
No-one working	94	93	92	95	92	92	88
<b>Family type and age of head</b>							
Pensioner couples	55	56	56	62	56	55	57
<i>of which</i>							
70 and under	23	28	29	27	27	28	29
71 to 75	20	18	16	21	18	17	16
Over 75	12	10	11	14	11	10	12
Single pensioners	45	44	44	38	44	45	43
<i>of which</i>							
Male	13	12	12	11	12	13	11
<i>of which</i>							
70 and under	4	3	3	4	3	4	3
71 to 75	3	2	3	3	2	3	3
Over 75	6	7	6	5	7	6	5
Female	32	32	32	27	32	32	32
<i>of which</i>							
70 and under	7	9	10	6	9	10	11
71 to 75	7	9	8	6	9	8	7
Over 75	18	14	15	15	14	15	15
Couple living with others	8	8	8	8	9	9	11
Couple living alone	48	47	48	54	47	45	46
Single living with others	9	11	10	7	11	11	11
Single living alone	36	33	34	31	33	34	32
<b>Gender</b>							
Male	37	38	37	40	38	38	36
Female	63	62	63	60	62	62	64
<b>Disability</b>							
No disabled adult	49	51	45	46	50	47	44
One or more disabled adults	51	49	55	54	50	53	56
<b>Tenure</b>							
NIHE	2	9	18	4	9	19	16
Housing Association	1	1	2	1	1	2	2
Private Rented	1	4	4	1	4	4	5
Owned with mortgage	2	4	7	2	5	6	8
Owned outright	90	77	65	89	76	65	66
Other	5	4	5	4	4	4	3
<b>All pensioners (NI) (thousands)</b>	<b>29.9</b>	<b>70.4</b>	<b>111.6</b>	<b>36.0</b>	<b>69.3</b>	<b>98.0</b>	<b>261.6</b>
<b>All pensioners (GB) (thousands)</b>	<b>870.3</b>	<b>2,132.8</b>	<b>3,725.3</b>	<b>971.3</b>	<b>2,015.6</b>	<b>3,307.2</b>	<b>10,419.9</b>

**Table 6.4 (AHC): Composition of low-income groups of pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	10	8	8	10	8	8	12
No-one working	90	92	92	90	92	92	88
<b>Family type and age of head</b>							
Pensioner couples	60	60	54	60	62	55	57
<i>of which</i>							
70 and under	36	33	29	36	33	30	29
71 to 75	16	17	17	16	19	17	16
Over 75	8	10	9	8	11	8	12
Single pensioners	40	40	46	40	38	45	43
<i>of which</i>							
Male	14	11	10	14	11	11	11
<i>of which</i>							
70 and under	4	4	3	4	3	3	3
71 to 75	4	2	2	4	2	2	3
Over 75	6	5	5	6	5	5	5
Female	26	29	35	26	27	34	32
<i>of which</i>							
70 and under	15	9	10	15	8	11	11
71 to 75	6	8	9	6	8	9	7
Over 75	6	12	15	6	11	15	15
Couple living with others	4	10	10	4	11	10	11
Couple living alone	56	50	45	56	52	45	46
Single living with others	5	10	11	5	11	11	11
Single living alone	35	30	35	35	27	34	32
<b>Gender</b>							
Male	39	38	35	39	39	36	36
Female	61	62	65	61	61	64	64
<b>Disability</b>							
No disabled adult	61	53	47	61	51	47	44
One or more disabled adults	39	47	53	39	49	53	56
<b>Tenure</b>							
NIHE	19	17	24	19	15	24	16
Housing Association	3	2	3	3	2	3	2
Private Rented	12	7	6	12	6	6	5
Owned with mortgage	4	5	7	4	4	6	8
Owned outright	63	67	57	63	70	58	66
Other	2	2	4	2	2	3	3
<b>All pensioners (NI) (thousands)</b>	<b>20.8</b>	<b>58.7</b>	<b>94.3</b>	<b>20.8</b>	<b>53.9</b>	<b>88.4</b>	<b>261.6</b>
<b>All pensioners (GB) (thousands)</b>	<b>802.2</b>	<b>1,948.7</b>	<b>3,558.2</b>	<b>850.0</b>	<b>1,764.3</b>	<b>3,080.1</b>	<b>10,419.9</b>

**Table 6.5 (BHC): Composition of low-income groups of pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Pensions Provision</b>							
Couples	57	56	56	62	56	55	<b>57</b>
<i>of which</i>							
No occupational/personal pensions	46	41	36	48	42	37	<b>23</b>
Only one with occupational/personal pension	10	14	17	13	13	17	<b>25</b>
Both with occupational/personal pensions	1	0	3	1	0	1	<b>9</b>
Singles	43	44	44	38	44	45	<b>43</b>
<i>of which</i>							
No occupational/personal pensions	33	34	33	29	35	35	<b>29</b>
Occupational/personal pension	10	10	11	9	9	11	<b>14</b>
<b>Benefit receipt of family</b>							
Disability Living Allowance	7	11	16	6	12	14	<b>20</b>
Attendance Allowance	1	10	14	5	10	12	<b>20</b>
Pension Credit	13	19	20	17	19	18	<b>19</b>
Housing Benefit	2	9	13	3	9	14	<b>16</b>
Not in receipt of any benefits listed above	80	60	51	73	60	54	<b>50</b>
<b>Savings and Assets</b>							
No savings	59	58	55	59	59	57	<b>40</b>
Less than £3,000	21	20	22	22	20	21	<b>20</b>
£3,000 to £11,999	13	14	14	11	13	14	<b>21</b>
£12,000 to £19,999	6	4	4	5	4	3	<b>6</b>
£20,000 and more	1	4	4	3	4	4	<b>13</b>
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	61	58	61	60	58	62	<b>61</b>
Catholic	33	38	33	36	39	33	<b>32</b>
Other <sup>2</sup>	3	1	2	3	1	1	<b>2</b>
No Religion	1	0	1	1	0	1	<b>2</b>
Unwilling to Answer	1	2	3	1	2	3	<b>4</b>
<b>Region</b>							
Belfast	9	10	15	9	10	15	<b>17</b>
East of the Province	43	45	47	48	46	47	<b>49</b>
West of the Province	47	45	38	43	45	38	<b>34</b>
<b>All pensioners (NI)</b>	<b>29.9</b>	<b>70.4</b>	<b>111.6</b>	<b>36.0</b>	<b>69.3</b>	<b>98.0</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>870.3</b>	<b>2,132.8</b>	<b>3,725.3</b>	<b>971.3</b>	<b>2,015.6</b>	<b>3,307.2</b>	<b>10,419.9</b>

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 6.5 (AHC): Composition of low-income groups of pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Pensions Provision</b>							
Couples	60	60	54	59	61	54	<b>57</b>
<i>of which</i>							
No occupational/personal pensions	40	44	38	40	45	38	<b>23</b>
Only one with occupational/personal pension	15	13	15	14	14	15	<b>25</b>
Both with occupational/personal pensions	5	2	1	5	2	1	<b>9</b>
Singles	40	40	46	41	39	46	<b>43</b>
<i>of which</i>							
No occupational/personal pensions	36	33	37	37	31	36	<b>29</b>
Occupational/personal pension	4	7	9	4	8	9	<b>14</b>
<b>Benefit receipt of family</b>							
Disability Living Allowance	7	10	15	7	10	15	<b>20</b>
Attendance Allowance	5	6	10	5	7	10	<b>20</b>
Pension Credit	12	19	19	12	19	19	<b>19</b>
Housing Benefit	21	17	20	20	14	21	<b>16</b>
Not in receipt of any benefits listed above	63	59	51	63	62	51	<b>50</b>
<b>Savings and Assets</b>							
No savings	58	60	59	58	62	59	<b>40</b>
Less than £3,000	25	21	20	25	20	21	<b>20</b>
£3,000 to £11,999	10	11	13	9	11	14	<b>21</b>
£12,000 to £19,999	6	6	4	6	6	5	<b>6</b>
£20,000 and more	2	2	3	2	2	2	<b>13</b>
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	64	56	60	64	55	61	<b>61</b>
Catholic	29	39	34	29	41	34	<b>32</b>
Other <sup>2</sup>	2	2	2	2	2	2	<b>2</b>
No Religion	2	1	1	2	1	1	<b>2</b>
Unwilling to Answer	4	2	3	4	2	2	<b>4</b>
<b>Region</b>							
Belfast	12	9	15	13	9	15	<b>17</b>
East of the Province	56	48	47	55	47	47	<b>49</b>
West of the Province	32	43	39	32	45	38	<b>34</b>
<b>All pensioners (NI)</b>	<b>20.8</b>	<b>58.7</b>	<b>94.3</b>	<b>20.8</b>	<b>53.9</b>	<b>88.4</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>802.2</b>	<b>1,948.7</b>	<b>3,558.2</b>	<b>850.0</b>	<b>1,764.3</b>	<b>3,080.1</b>	<b>10,419.9</b>

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 6.6 (BHC): Composition of low-income groups of pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Deprivation Indicator<sup>1</sup></b>							
Enough Money to keep home in decent décor	8	9	9	9	9	10	7
Hobby or Leisure Activity	6	4	5	7	4	5	3
Hols away from home one week a year (not staying with relatives)	25	20	21	20	20	22	17
Household Contents Insurance	8	7	9	7	7	9	7
Have friends / family round for drink/ meal at least once a month	12	9	10	11	9	10	8
Save £10+ a month	23	21	22	21	21	23	17
2 pairs of all weather shoes per adult in household	2	4	2	1	4	3	2
Replace any worn out furniture	19	18	17	18	18	19	13
Replace/repair broken electrical goods	8	13	15	9	13	15	11
Money to spend on yourself each week (not on your family)	18	13	14	17	13	14	10
Able to keep accommodation warm enough	9	6	5	7	6	5	4
Behind in one or more household bill <sup>2</sup>	2	1	1	1	1	1	1
<b>Local Government District (3-year average)</b>							
Antrim	3	2	3	2	2	2	2
Ards	5	5	4	5	5	4	4
Armagh	2	3	3	2	3	3	4
Ballymena	7	6	6	6	6	6	4
Ballymoney	0	1	2	0	1	2	2
Banbridge	3	2	2	4	2	2	2
Belfast	10	12	14	10	12	14	16
Carrickfergus	0	1	2	1	1	2	2
Castlereagh	4	5	5	5	4	5	5
Coleraine	5	4	3	5	4	3	3
Craigavon	1	3	3	2	3	3	5
Downpatrick	9	7	6	9	7	7	6
Dungannon	1	2	3	1	2	2	2
Fermanagh	3	5	4	4	6	5	4
Limavady	3	2	3	2	2	3	2
Lisburn	3	4	4	3	4	5	6
Derry	4	3	4	3	3	4	4
Newry & Mourne	4	4	4	4	5	4	3
Newtownabbey	6	5	5	5	5	5	5
North Down	6	5	5	6	5	5	6
Cookstown & Magherafelt <sup>3</sup>	8	6	5	8	6	5	3
Larne & Moyle <sup>3</sup>	5	5	4	5	5	4	4
Omagh & Strabane <sup>3</sup>	8	6	5	8	7	6	5
<b>All pensioners (NI)<sup>4</sup> (thousands)</b>	<b>29.9</b>	<b>70.4</b>	<b>111.6</b>	<b>36.0</b>	<b>69.3</b>	<b>98.0</b>	<b>261.6</b>
<b>All pensioners (GB)<sup>4</sup> (thousands)</b>	<b>870.3</b>	<b>2,132.8</b>	<b>3,725.3</b>	<b>971.3</b>	<b>2,015.6</b>	<b>3,307.2</b>	<b>10,419.9</b>

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 6.6 (AHC): Composition of low-income groups of pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Deprivation Indicator<sup>1</sup></b>							
Enough Money to keep home in decent décor	7	10	10	7	10	11	7
Hobby or Leisure Activity	7	6	6	7	6	6	3
Hols away from home one week a year (not staying with relatives)	18	19	23	18	19	21	17
Household Contents Insurance	5	7	11	5	6	10	7
Have friends / family round for drink/ meal at least once a month	8	9	10	8	9	10	8
Save £10+ a month	25	22	25	25	21	24	17
2 pairs of all weather shoes per adult in household	3	3	3	3	4	2	2
Replace any worn out furniture	13	18	20	13	17	18	13
Replace/repair broken electrical goods	12	13	16	12	12	15	11
Money to spend on yourself each week (not on your family)	18	13	15	18	13	15	10
Able to keep accommodation warm enough	4	6	5	4	6	5	4
Behind in one or more household bill <sup>2</sup>	2	1	1	2	1	1	1
<b>Local Government District (3-year average)</b>							
Antrim	4	2	2	3	2	2	2
Ards	6	5	4	5	5	4	4
Armagh	2	3	4	3	3	3	4
Ballymena	8	7	6	7	7	6	4
Ballymoney	1	1	2	0	1	2	2
Banbridge	3	2	2	3	2	2	2
Belfast	13	12	15	14	13	15	16
Carrickfergus	1	1	2	0	1	2	2
Castlereagh	3	4	4	3	4	4	5
Coleraine	3	4	3	3	4	3	3
Craigavon	2	2	4	2	2	4	5
Downpatrick	9	8	7	9	9	6	6
Dungannon	1	1	2	1	1	2	2
Fermanagh	3	5	5	3	5	6	4
Limavady	3	2	2	3	2	2	2
Lisburn	5	5	5	5	5	5	6
Derry	2	3	4	2	3	4	4
Newry & Mourne	4	5	4	4	4	4	3
Newtownabbey	4	5	6	4	5	5	5
North Down	4	5	4	4	5	4	6
Cookstown & Magherafelt <sup>3</sup>	6	7	5	6	7	5	3
Larne & Moyle <sup>3</sup>	5	5	4	5	5	4	4
Omagh & Strabane <sup>3</sup>	8	7	5	8	7	5	5
<b>All pensioners (NI)<sup>4</sup> (thousands)</b>	<b>20.8</b>	<b>58.7</b>	<b>94.3</b>	<b>20.8</b>	<b>53.9</b>	<b>88.4</b>	<b>261.6</b>
<b>All pensioners (GB)<sup>4</sup> (thousands)</b>	<b>802.2</b>	<b>1,948.7</b>	<b>3,558.2</b>	<b>850.0</b>	<b>1,764.3</b>	<b>3,080.1</b>	<b>10,419.9</b>

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 6.7 (BHC): Risk of falling into low-income groups for pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	6	17	27	6	17	26	31.3
No-one working	13	28	45	15	28	39	230.3
<b>Family type and age of head</b>							
Pensioner couples	12	27	42	15	26	37	148.1
<i>of which</i>							
70 and under	10	26	43	13	25	36	75.0
71 to 75	14	30	45	18	30	42	41.1
Over 75	13	23	38	16	23	30	32.1
Single pensioners	12	28	44	12	27	39	113.4
<i>of which</i>							
Male	13	31	47	14	30	44	28.8
<i>of which</i>							
70 and under	12	27	42	15	27	39	9.0
71 to 75	14	22	49	14	22	41	6.8
Over 75	14	37	49	14	36	49	13.0
Female	11	27	42	11	26	38	84.7
<i>of which</i>							
70 and under	8	24	38	8	23	35	27.6
71 to 75	11	34	51	11	34	44	17.8
Over 75	14	25	41	14	25	37	39.3
Couple living with others	8	21	32	11	21	32	28.0
Couple living alone	13	28	45	16	27	38	120.1
Single living with others	9	27	41	9	27	38	29.3
Single living alone	13	28	45	13	27	40	84.2
<b>Gender</b>							
Male	13	29	44	15	28	40	94.0
Female	12	26	42	13	25	37	167.6
<b>Disability</b>							
No disabled adult	13	32	44	14	30	40	114.3
One or more disabled adults	11	24	42	13	24	36	147.2
<b>Tenure</b>							
NIHE	1	16	49	4	16	46	40.7
Housing Association	3	14	38	3	14	27	6.5
Private Rented	3	26	38	3	26	34	11.8
Owned with mortgage	3	14	34	3	14	27	21.9
Owned outright	16	32	42	19	31	38	171.7
Other	16	32	58	16	32	47	8.9
<b>All pensioners (NI)</b>	<b>11</b>	<b>27</b>	<b>43</b>	<b>14</b>	<b>26</b>	<b>37</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>8</b>	<b>20</b>	<b>36</b>	<b>9</b>	<b>19</b>	<b>32</b>	<b>10,419.9</b>

**Table 6.7 (AHC): Risk of falling into low-income groups for pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Economic status of adults in the family</b>							
One or more working	7	15	24	7	15	23	31.3
No-one working	8	24	38	8	22	36	230.3
<b>Family type and age of head</b>							
Pensioner couples	8	24	35	8	23	33	148.1
<i>of which</i>							
70 and under	10	26	36	10	25	35	75.0
71 to 75	8	24	39	8	24	37	41.1
Over 75	5	19	26	5	19	23	32.1
Single pensioners	7	21	38	8	19	36	113.4
<i>of which</i>							
Male	10	22	34	11	20	33	28.8
<i>of which</i>							
70 and under	9	24	36	9	21	36	9.0
71 to 75	12	18	29	12	18	29	6.8
Over 75	9	22	35	11	20	33	13.0
Female	6	21	40	6	19	37	84.7
<i>of which</i>							
70 and under	11	20	38	11	16	35	27.6
71 to 75	7	27	50	7	24	42	17.8
Over 75	3	19	37	3	19	36	39.3
Couple living with others	3	20	32	3	20	32	28.0
Couple living alone	10	25	35	10	24	33	120.1
Single living with others	4	21	36	4	21	34	29.3
Single living alone	9	21	39	9	19	36	84.2
<b>Gender</b>							
Male	9	24	35	9	23	34	94.0
Female	8	22	37	8	21	34	167.6
<b>Disability</b>							
No disabled adult	11	27	39	11	26	36	114.3
One or more disabled adults	5	19	34	6	18	32	147.2
<b>Tenure</b>							
NIHE	10	24	57	10	20	54	40.7
Housing Association	0	19	44	3	19	44	6.5
Private Rented	21	36	45	21	34	45	11.8
Owned with mortgage	4	13	29	4	11	24	21.9
Owned outright	8	23	31	8	23	30	171.7
Other	5	16	41	5	13	29	8.9
<b>All pensioners (NI)</b>	<b>8</b>	<b>22</b>	<b>36</b>	<b>8</b>	<b>21</b>	<b>34</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>8</b>	<b>19</b>	<b>34</b>	<b>8</b>	<b>17</b>	<b>30</b>	<b>10,419.9</b>

**Table 6.8 (BHC): Risk of falling into low-income groups for pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Pensions Provision</b>							
Couples	11	27	42	15	26	36	148.1
<i>of which</i>							
No occupational/personal pensions	22	49	69	30	49	61	58.9
Only one with occupational/personal pension	5	15	29	7	14	25	65.2
Both with occupational/personal pensions	0	1	14	0	1	4	24.0
Singles	12	27	43	12	27	39	113.4
<i>of which</i>							
No occupational/personal pensions	13	32	49	14	32	45	75.8
Occupational/personal pension	8	18	32	8	17	28	37.6
<b>Benefit receipt of family</b>							
Disability Living Allowance	3	15	33	4	15	27	53.2
Attendance Allowance	0	13	31	4	13	21	52.3
Pension Credit	9	28	46	12	27	36	48.9
Housing Benefit	1	16	37	3	16	33	40.6
Not in receipt of any benefits listed above	19	35	48	22	35	45	141.3
<b>Savings and Assets</b>							
No savings	16	39	59	20	39	54	104.6
Less than £3,000	12	27	46	15	26	37	53.0
£3,000 to £11,999	7	18	28	7	17	26	54.9
£12,000 to £19,999	12	19	33	12	19	23	15.2
£20,000 and more	1	7	15	3	7	12	33.8
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	12	26	43	13	25	38	159.3
Catholic	14	32	44	16	32	40	82.7
Other <sup>2</sup>	17	17	34	17	17	23	5.8
No Religion	8	8	24	8	8	24	4.2
Unwilling to Answer	3	16	39	3	12	32	9.5
<b>Region</b>							
Belfast	5	14	37	7	14	32	45.7
East of the Province	11	25	41	13	25	36	127.9
West of the Province	16	36	48	18	35	42	88.0
<b>All pensioners (NI)</b>	<b>11</b>	<b>27</b>	<b>43</b>	<b>14</b>	<b>26</b>	<b>37</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>8</b>	<b>20</b>	<b>36</b>	<b>9</b>	<b>19</b>	<b>32</b>	<b>10,419.9</b>

**Notes**

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 6.8 (AHC): Risk of falling into low-income groups for pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Pensions Provision</b>							
Couples	8	24	35	8	23	33	<b>148.1</b>
<i>of which</i>							
No occupational/personal pensions	14	45	61	14	43	58	<b>58.9</b>
Only one with occupational/personal pension	5	12	22	5	11	21	<b>65.2</b>
Both with occupational/personal pensions	0	4	4	0	4	4	<b>24.0</b>
Singles	7	21	38	7	18	35	<b>113.4</b>
<i>of which</i>							
No occupational/personal pensions	10	25	46	10	22	42	<b>75.8</b>
Occupational/personal pension	2	11	22	2	10	22	<b>37.6</b>
<b>Benefit receipt of family</b>							
Disability Living Allowance	3	11	26	3	10	26	<b>53.2</b>
Attendance Allowance	2	7	19	2	7	16	<b>52.3</b>
Pension Credit	5	23	37	5	20	33	<b>48.9</b>
Housing Benefit	11	24	47	11	20	44	<b>40.6</b>
Not in receipt of any benefits listed above	10	29	40	10	27	38	<b>141.3</b>
<b>Savings and Assets</b>							
No savings	11	34	53	11	32	50	<b>104.6</b>
Less than £3,000	10	23	36	10	20	34	<b>53.0</b>
£3,000 to £11,999	4	11	23	4	10	22	<b>54.9</b>
£12,000 to £19,999	8	23	27	8	21	27	<b>15.2</b>
£20,000 and more	1	4	9	1	3	7	<b>33.8</b>
<b>Religion of Head of Household</b>							
Protestant <sup>1</sup>	8	21	36	8	19	34	<b>159.3</b>
Catholic	7	27	39	7	27	36	<b>82.7</b>
Other <sup>2</sup>	6	23	34	6	23	34	<b>5.8</b>
No Religion	8	8	24	8	8	24	<b>4.2</b>
Unwilling to Answer	9	13	26	9	13	20	<b>9.5</b>
<b>Region</b>							
Belfast	5	11	30	5	11	29	<b>45.7</b>
East of the Province	9	22	34	9	19	32	<b>127.9</b>
West of the Province	8	29	42	8	27	39	<b>88.0</b>
<b>All pensioners (NI)</b>	<b>8</b>	<b>22</b>	<b>36</b>	<b>8</b>	<b>21</b>	<b>34</b>	<b>261.6</b>
<b>All pensioners (GB)</b>	<b>8</b>	<b>19</b>	<b>34</b>	<b>8</b>	<b>17</b>	<b>30</b>	<b>10,419.9</b>

**Notes**

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 6.9 (BHC): Risk of falling into low-income groups for pensioners by characteristics of family or household**

Percentage of pensioners	Source: FRS 2004/05						
	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Deprivation Indicator<sup>1</sup></b>							
Enough Money to keep home in decent décor	13	34	55	18	34	49	19.1
Hobby or Leisure Activity	19	33	62	26	33	55	9.1
Hols away from home one week a year (not staying with relatives)	17	32	54	17	32	50	43.6
Household Contents Insurance	13	28	61	13	28	51	17.4
Have friends / family round for drink/ meal at least once a month	18	31	53	20	31	47	20.3
Save £10+ a month	15	33	56	17	33	50	44.3
2 pairs of all weather shoes per adult in household	10	50	55	10	50	50	4.9
Replace any worn out furniture	17	39	59	20	39	55	33.0
Replace/repair broken electrical goods	9	33	60	12	33	54	27.9
Money to spend on yourself each week (not on your family)	20	34	60	23	34	54	26.3
Able to keep accommodation warm enough	22	35	45	22	35	42	11.5
Behind in one or more household bill <sup>2</sup>	16	24	42	16	24	42	3.3
<b>Local Government District (3-year average)</b>							
Antrim	15	26	51	15	26	37	6.1
Ards	17	34	46	19	34	43	9.1
Armagh	7	19	36	8	17	32	10.0
Ballymena	21	39	57	21	37	49	10.7
Ballymoney	2	14	39	2	14	35	6.0
Banbridge	14	23	39	20	23	28	6.3
Belfast	8	18	36	9	18	30	41.6
Carrickfergus	3	19	40	8	17	33	4.4
Castlereagh	11	24	42	13	21	36	12.6
Coleraine	19	28	36	19	28	32	8.8
Craigavon	4	16	30	6	16	23	11.9
Downpatrick	20	33	46	23	30	43	14.6
Dungannon	7	20	49	7	20	35	6.0
Fermanagh	12	39	48	16	39	46	9.0
Limavady	15	29	56	15	25	48	5.5
Lisburn	6	17	28	6	17	26	16.2
Derry	13	21	40	13	21	36	9.4
Newry & Mourne	14	33	45	16	33	40	8.8
Newtownabbey	14	26	40	14	23	35	13.1
North Down	13	21	33	13	21	28	15.9
Cookstown & Magherafelt <sup>3</sup>	32	51	62	36	51	59	8.0
Larne & Moyle <sup>3</sup>	14	30	38	16	29	34	10.9
Omagh & Strabane <sup>3</sup>	21	36	44	25	36	44	11.7
<b>All pensioners (NI)<sup>4</sup></b>	<b>11</b>	<b>27</b>	<b>43</b>	<b>14</b>	<b>26</b>	<b>37</b>	<b>261.6</b>
<b>All pensioners (GB)<sup>4</sup></b>	<b>8</b>	<b>20</b>	<b>36</b>	<b>9</b>	<b>19</b>	<b>32</b>	<b>10,419.9</b>

**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 6.9 (AHC): Risk of falling into low-income groups for pensioners by characteristics of family or household**

Percentage of pensioners	Income Thresholds						All pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>Deprivation Indicator<sup>1</sup></b>							
Enough Money to keep home in decent décor	8	32	52	8	29	49	19.1
Hobby or Leisure Activity	17	36	60	17	36	60	9.1
Hols away from home one week a year (not staying with relatives)	9	25	49	9	23	43	43.6
Household Contents Insurance	6	23	58	6	20	49	17.4
Have friends / family round for drink/ meal at least once a month	8	27	48	8	24	45	20.3
Save £10+ a month	12	29	53	12	26	47	44.3
2 pairs of all weather shoes per adult in household	11	39	55	11	39	43	4.9
Replace any worn out furniture	8	31	57	8	28	48	33.0
Replace/repair broken electrical goods	9	27	54	9	24	47	27.9
Money to spend on yourself each week (not on your family)	14	29	52	14	27	50	26.3
Able to keep accommodation warm enough	8	33	42	8	27	39	11.5
Behind in one or more household bill <sup>2</sup>	16	16	42	16	16	33	3.3
<b>Local Government District (3-year average)</b>							
Antrim	15	16	28	15	16	28	6.1
Ards	15	32	41	15	26	40	9.1
Armagh	6	16	33	9	14	27	10.0
Ballymena	18	34	48	18	31	44	10.7
Ballymoney	2	9	27	2	9	21	6.0
Banbridge	13	19	27	13	19	27	6.3
Belfast	8	15	32	8	15	29	41.6
Carrickfergus	3	16	38	3	10	38	4.4
Castlereagh	6	18	29	6	16	29	12.6
Coleraine	8	23	30	8	22	28	8.8
Craigavon	4	11	28	4	9	26	11.9
Downpatrick	15	31	42	16	31	37	14.6
Dungannon	4	13	33	4	13	25	6.0
Fermanagh	8	30	52	8	29	52	9.0
Limavady	12	18	39	12	18	36	5.5
Lisburn	8	16	26	8	15	24	16.2
Derry	7	18	38	7	14	33	9.4
Newry & Mourne	12	30	43	12	26	38	8.8
Newtownabbey	8	22	40	8	19	33	13.1
North Down	6	16	24	6	15	22	15.9
Cookstown & Magherafelt <sup>3</sup>	18	47	56	18	44	56	8.0
Larne & Moyle <sup>3</sup>	13	23	37	13	23	33	10.9
Omagh & Strabane <sup>3</sup>	18	31	40	18	28	37	11.7
<b>All pensioners (NI)<sup>4</sup></b>	<b>8</b>	<b>22</b>	<b>36</b>	<b>8</b>	<b>21</b>	<b>34</b>	<b>261.6</b>
<b>All pensioners (GB)<sup>4</sup></b>	<b>8</b>	<b>19</b>	<b>34</b>	<b>8</b>	<b>17</b>	<b>30</b>	<b>10,419.9</b>

**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 6.10: Number and Percentage of Pensioners below thresholds of contemporary GB mean and median income**

	Percentage of Pensioners						Source: FRS 2004/05
	Income Thresholds						All Pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>BHC</b>							
Northern Ireland	11	27	43	14	26	37	261.6
Great Britain	8	20	36	9	19	32	10,419.9
<b>AHC</b>							
Northern Ireland	8	22	36	8	21	34	261.6
Great Britain	8	19	34	8	17	30	10,419.9

	Number of Pensioners (thousands)						Source: FRS 2004/05
	Income Thresholds						All Pensioners (thousands)
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
<b>BHC</b>							
Northern Ireland	29.9	70.4	111.6	36.0	69.3	98.0	261.6
Great Britain	870.3	2,132.8	3,725.3	971.3	2,015.6	3,307.2	10,419.9
<b>AHC</b>							
Northern Ireland	20.8	58.7	94.3	20.8	53.9	88.4	261.6
Great Britain	802.2	1,948.7	3,558.2	850.0	1,764.3	3,080.1	10,419.9

**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.