

1 Individual Income Distributions by Gender and Family Type

1.1 Introduction

Section 1 analyses individual income distributions in Northern Ireland, and variations in individual income by gender and family type.

It should be noted that the number of cases of single men with children (lone fathers) collected in the Family Resources Survey was small, hence this category is not presented separately within the tables, with the exception of Table 1.1. These figures should be treated with caution.

1.2 Key Findings

- Median values for men were generally higher than those for women.
- Total Individual Income for women was £149 per week, compared to £243 for men.
- 28,000 males and 24,000 females were recorded as having no income, which amounts to 5% of males and 4% of females.
- More than 205,000 women had a disposable individual income of less than £100 per week, the comparative figure for men was over 118,000.
- 30% of males had total individual incomes within the top quintile, the comparative figure for females was 11%.

1.3 Individual Incomes By Gender and Family Type

Table 1.1 shows the median weekly individual incomes by gender and family type. Figures in italics and brackets illustrate the income measures for women expressed as a percentage of the comparable income measure for men.

With the exception of singles without children, median values for each of the income measures were generally higher for men. Single females without children had slightly higher incomes than their male counterparts.

The median total individual income for females was 61% (£149) of that for males (£243). The corresponding net and disposable individual income values were 69% and 72% respectively.

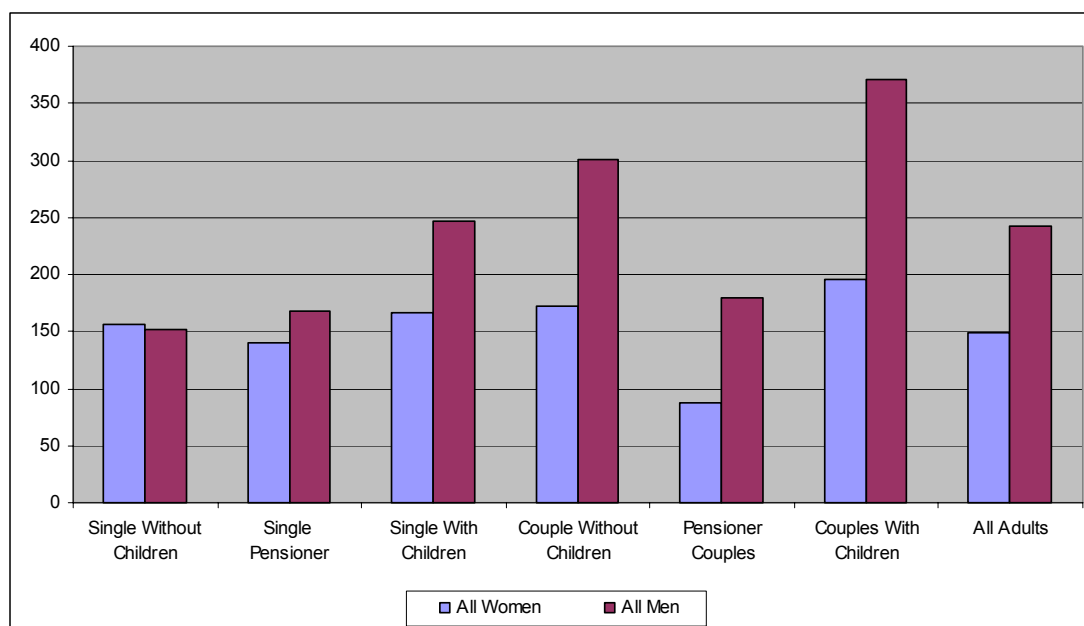
Figure 1.1 shows disparities between gender and where the greatest differences lie. Clearly coupled individuals demonstrate a more marked difference in incomes between gender, with females in couples with children having a total median income of £195, equating to only 53% of their male counterparts (£371). Single individuals with children also display a marked difference in incomes, with females having a median total individual income of £167, 68% of the comparable figure for males.

Table 1.1 Median Individual Income by Gender and Family Type, 2002/03

£ per week (2002/03 prices)								
Family Type	Women				Men			
	Total Net	Disposable	Population		Total	Net Disposable	Population	
	(Thousands)	(Thousands)	(Thousands)		(Thousands)	(Thousands)	(Thousands)	
Single without children	156 (103)	144 (102)	134 (103)	106	152	141	130	173
Single Pensioner	140 (83)	138 (85)	154 (88)	83	168	163	175	24
Single with children	167 (68)	167 (101)	202 (108)	61	<u>246</u>	<u>166</u>	<u>187</u>	<u>6</u>
Couple without children	172 (57)	152 (61)	135 (61)	134	301	250	221	134
Pensioner Couple	88 (49)	88 (50)	89 (50)	86	180	175	178	86
Couple with children	195 (53)	177 (59)	159 (60)	170	371	298	265	170
All Adults	149 (61)	143 (69)	142 (72)	640	243	207	196	592

Note: Numbers underlined in **bold** identify figures that have been derived from a particularly small sample size and caution should be used when referring to the results

Figure 1.1 Median Total Individual Income by Gender and Family Type, 2002/03



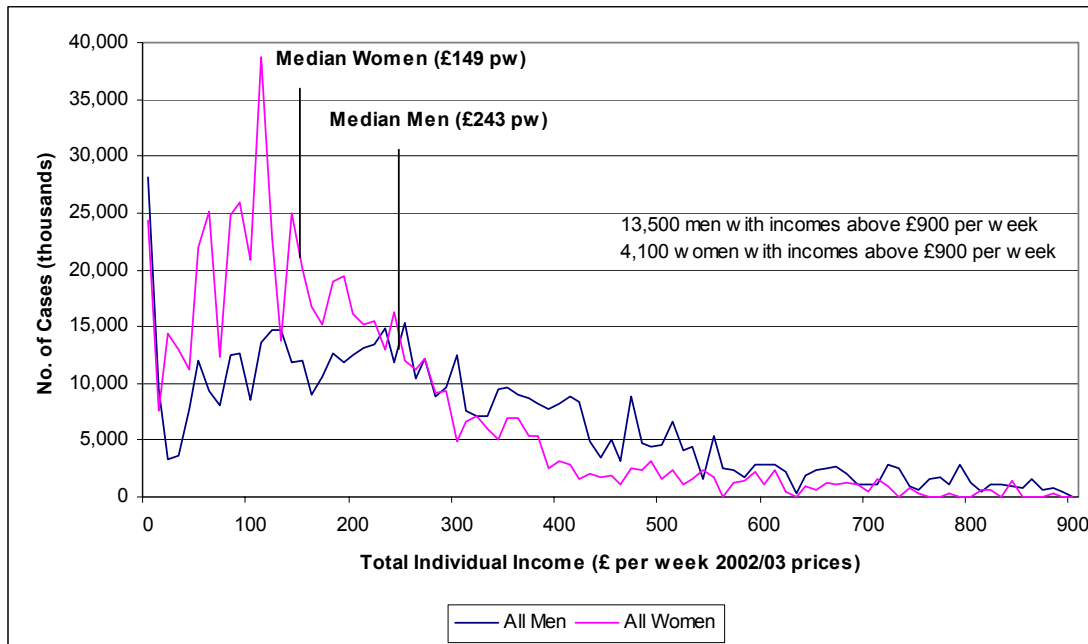
1.4 Distribution of Individual Income by Gender

Total Individual Income

Figure 1.2 presents the distribution of total weekly individual income for all women and men in NI in 2002/03. Women clearly overtake men at the lower end of the distribution, with more than 205,000 women having income less than £100, compared to only 118,000 men.

There are three distinct peaks at the bottom of the income distribution for women. The first corresponds to income levels between £0 and £10 per week. Supplementary analysis of this group showed women without children to be in the majority. The second peak corresponds to income levels between £60 and £70 per week, where married female pensioners are in the majority. The third peak corresponds to income levels between £120 and £130 per week, which is made up mainly of married females.

Figure 1.2 Distribution of Total Individual Income by £10 Bands, All Adults, 2002/03



The men's distribution had fewer distinct peaks at the bottom of the income distribution. As in the women's distribution, the first peak corresponds to income levels between £0 and £10 per week. Single males without children dominated this group.

28,000 males and 24,000 females were recorded as having no income, which amounts to 5% of males and 4% of females.

In addition 13,500 men have incomes over £900 per week, compared to only 4,100 women. Couples dominated both groups.

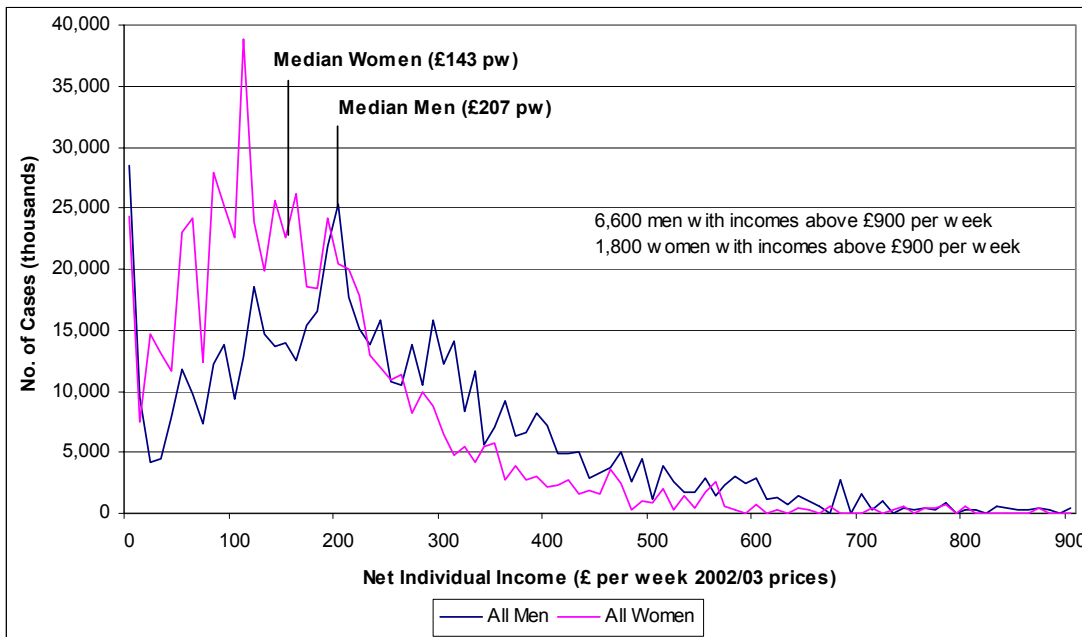
Net Individual Income

Figure 1.3 presents the distribution of weekly net individual income for all women and men in NI in 2002/03. As was the case with total individual income, women clearly overtake men at the lower end of the distribution, with more than 184,000 women having income less than £100, compared to only 109,000 men.

There were three distinguishable peaks at the bottom of the male individual income distribution. The first corresponds to income levels between £40 and £50 per week. This group was dominated by single males without children. The second peak corresponds to income levels between £80 and £90 per week, which is made up of mainly pensioner couples. The third peak corresponds to income levels between £110 and £120 per week, which is dominated by pensioner couples and singles males without children.

Of the individuals earning over £900 per week, 7,000 were male and only 1,800 were women. The male group was made up of mainly singles with children and couples with children. The female group was mainly made up of couples with children, followed by pensioner couples and singles with children.

Figure 1.3 Distribution of Net Individual Income by £10 Bands, All Adults, 2002/03



Disposable Individual Income

Disposable individual income is individual income which has been adjusted to take account of various incomes and expenses which are shared across benefit units or household. This measure is net of income tax and national insurance contributions, childcare and travel to work costs. A full definition of this measure can be found in Appendix 2.

Figure 1.4 presents the distribution of weekly disposable individual income for all women and men in NI in 2002/03. The distribution of women’s disposable income fell at the lower part of the income distribution. The men’s income distribution, however, is much closer to the shape of a normal distribution curve.

More than 186,000 women had a disposable income of less than £100 per week, the comparative figure for men was over 108,000. Conversely, there were under 3,800 women with a disposable income less than £0, compared to more than 6,100 men.

Figure 1.4 Distribution of Disposable Individual Income by £10 Bands, All Adults, 2002/03

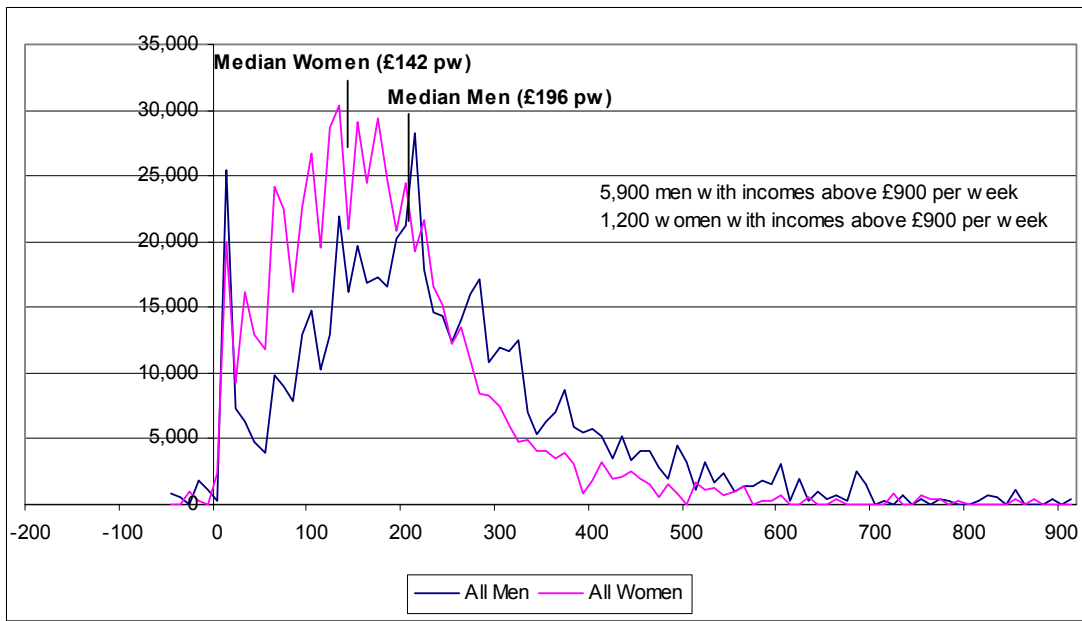
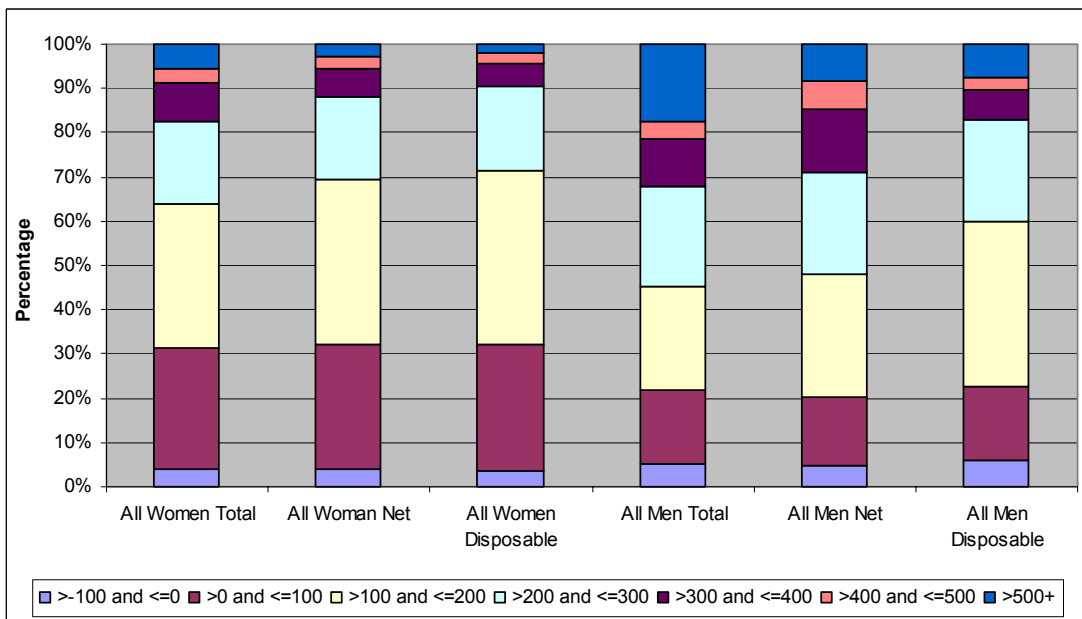


Figure 1.5 illustrates the percentage distribution of weekly individual income in £100 bands by sex. 21% of men had total individual incomes over £400 per week, compared to only 9% of women. At the bottom of the income distributions, 32% of women had individual incomes less than £100 per week, compared to 22% of men. The majority of males and females earn between £100 and £300 per week.

Figure 1.5 Percentage Distribution of Weekly Individual Income in £100 Bands, All Adults, 2002/03



1.5 Individual Income Quintile Analysis by Gender

Quintile analysis looks at the population ranked by income and divided into five equal groups known as quintiles. Each quintile therefore contains twenty percent of the population. A full definition is available in Appendix 1.

Table 1.2 looks at the distribution of men and women across quintile groups. Almost half of women had incomes in the bottom two quintiles, compared to men who were over-represented in the top two quintiles. 24% of women had incomes in the bottom quintile, compared to 16% of males.

Table 1.2 Percentage Distribution of All Women and All Men within the All Adult Total Individual Income Quintiles, 2002/03

	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	Percentage Population (Thousands)
Lower Boundary Marker (£ per week)		79	146	231	366	
All Women	24	25	22	18	11	640
All Men	16	14	18	22	30	592
All Adults	20	20	20	20	20	1,232

1.6 Individual Income Quintile Analysis by Gender and Family Type

Table 1.3 shows the income distribution of women in NI by family type. Women, living as a couple with children had a relatively even spread across all quintiles. Female pensioners living as a couple, on the other hand were heavily clustered at the lower part of the distribution, with 44% having incomes in the bottom quintile and 81% with income between the bottom two quintiles. Single pensioners on the other hand are highly concentrated in the second quintile (50%), with only 6% in the bottom quintile.

Female lone parents had the lowest proportion in the bottom quintile (3%) and only 41% between the bottom two quintiles.

Individuals without children, (couples or singles) although slightly skewed, had a more even distribution. Approximately two-fifths of women in these categories had incomes in the bottom two quintiles (43% for couples and 47% for singles).

Table 1.4 shows the income distribution of men in NI by family type. 45% of single male pensioners have incomes in the bottom two quintiles and only 13% have incomes falling into the top two quintiles.

Couples with children and couples without children were heavily clustered at the top of the income distribution, with 66% and 75% in the top two quintiles respectively. In particular, more than half of male couples with children have incomes in the top quintile, and only 8% in the bottom quintile.

Table 1.3 Percentage Distribution of Women by Family Type within the All Adult Total Individual Income Quintiles, 2002/03

Family Type	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Single without children	30	17	24	17	12	106.2
Single pensioner	6	50	27	13	3	83.0
Single with children	3	38	23	22	13	60.8
Couple without children	29	14	23	21	13	134.5
Pensioner couple	44	37	12	7	1	85.7
Couple with children	22	17	22	22	17	169.6
All Women	24	25	22	18	11	639.7
<i>All Adults</i>	<i>20</i>	<i>20</i>	<i>20</i>	<i>20</i>	<i>20</i>	<i>1,231.7</i>

Table 1.4 Percentage Distribution of Men by Family Type within the All Adult Total Individual Income Quintiles, 2002/03

Family Type	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Single without children	34	15	20	18	13	172.9
Single pensioner	6	39	42	7	6	23.6
Single with children	5.8
Couple without children	9	8	16	30	36	134.5
Pensioner couple	8	31	23	22	16	85.7
Couple with children	8	6	11	23	52	169.6
All Men	16	14	18	22	30	592.0
<i>All Adults</i>	<i>20</i>	<i>20</i>	<i>20</i>	<i>20</i>	<i>20</i>	<i>1,231.7</i>

