

3 Individual Income by Age Band

3.1 Introduction

Section 3 explores the individual incomes of women and men by age band and family type. Family responsibilities and economic activity varies across age groups and should be borne in mind when reviewing these results.

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.

Also important to note is that pensioners, either single or couples are not analysed separately. If a female is at least 60 and a man is at least 65 i.e. above state retirement age, then they are assumed to be pensioners.

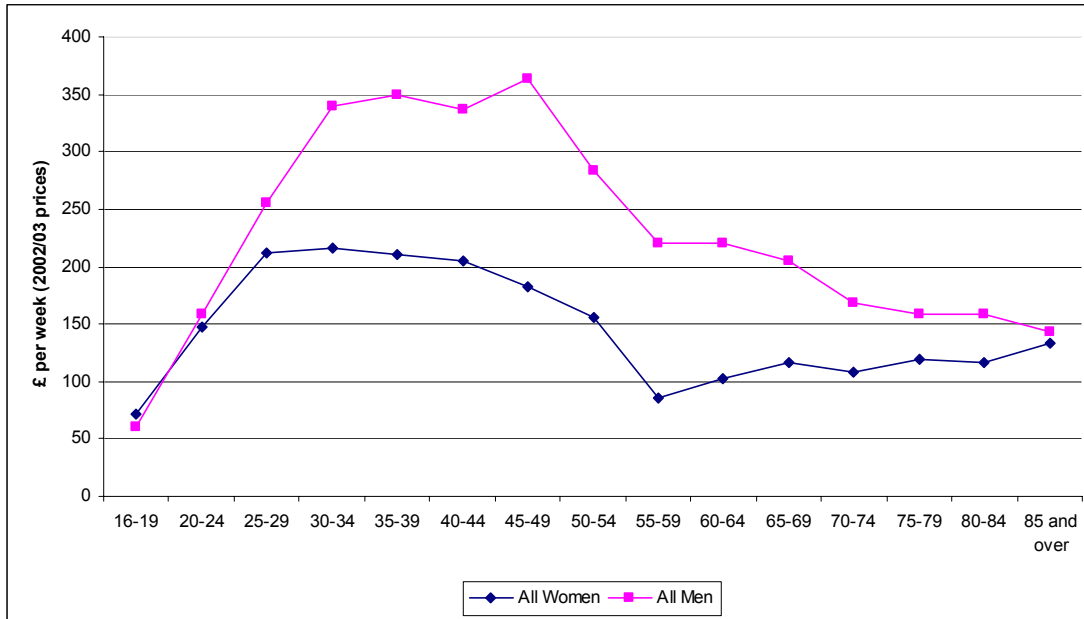
3.2 Key Findings

- The highest individual income for women was £216 per week and was received between the ages of 30 and 34.
- The highest individual income for men was £363 per week and was received between the ages of 45 and 49.
- The greatest divergence between male and female median total individual income is between the ages of 45 and 49 and amounts to £181 per week.
- All women aged 16-19 had income under £300 per week, with the majority earning under £100 per week.
- Of males aged 16-19, the majority earned under £100 per week.
- Almost half of women had incomes in the bottom two quintiles of the income distribution, compared to 30% of men.
- Earnings consistently made up the highest proportion of individual income for both sexes, up to age 60.
- Overall benefit receipt was higher for women than men, although for both sexes, the levels increased above pension age.

3.3 Individual Income by Age

Figure 3.1 presents the median total individual income by age and sex. Although women's incomes are lower than men's, they follow the same correlation across all age bands, with the exception of women aged 30 to 50, where there is a dip in female income, compared to males. This may indicate influence of family responsibilities on women's incomes, with many working reduced hours or not working at all. From the ages of 16 to 29 and again from 65 upwards, there was very little difference between male and female incomes.

Figure 3.1 Median Total Individual Income by Age Band, All Women and All Men, 2002/03



The greatest difference between men and women's median total individual income is between the ages of 45 and 49, where men earn £363 per week; £181 per week more than women. Women's income peaked between the ages of 30 and 34; the comparative age for men was between 45 and 49. The only stage of life where women's income exceeded that of men's was from the age of 16 to 19.

Table 3.1 presents median individual income by age band for all three income measures by sex. The highest disposable income from women was £182 per week, the highest figure for men was £261 per week. For women, this income was received between the ages of 25 and 29, for men it was between 45 and 49. The highest net income for women was £189 per week and was received between the age of 35 and 39. For men the highest net income was £300 per week, received between the ages of 45 to 49.

Figures 3.2 and 3.3 present the three median individual income measures by age and sex. For women, we notice that total individual income is the highest, followed by net income and then disposable income. This pattern continues up to the age of 59. From 60 onwards disposable income exceeds total and net income, although there is less disparity between these figures than at lower ages.

Table 3.1 Median Individual Income by Age Band, All Women and All Men, 2002/03
 £ per week (2002/03 prices)

Age Band	All Women						All Men		
	Total		Net		Disposable		Total	Net	Disposable
16-19	72	(118)	72	(120)	60	(102)	61	60	59
20-24	147	(93)	136	(97)	117	(94)	158	140	125
25-29	212	(83)	188	(91)	182	(94)	255	207	194
30-34	216	(64)	188	(70)	176	(76)	340	267	233
35-39	210	(60)	189	(67)	180	(74)	349	281	242
40-44	205	(61)	183	(69)	169	(68)	337	267	250
45-49	182	(50)	158	(53)	158	(61)	363	300	261
50-54	156	(55)	142	(57)	139	(59)	284	250	234
55-59	85	(39)	84	(45)	95	(51)	220	185	185
60-64	102	(46)	102	(53)	102	(55)	220	192	187
65-69	117	(57)	114	(57)	131	(66)	205	200	200
70-74	108	(64)	108	(65)	113	(67)	168	165	169
75-79	119	(75)	114	(73)	125	(74)	158	157	170
80-84	117	(74)	107	(70)	135	(78)	158	152	173
85 and over	134	(94)	134	(94)	134	(94)	143	143	143

For men, total income is consistently higher than net and disposable income across all ages up to the age of 69, after which all three income measures converge and show very little variation, although disposable income is slightly higher than net or total income.

Overall we also notice that men have a greater range of incomes than women. For example maximum total individual income for men is £363 per week, the minimum is £61; a range of £302 per week. For women the maximum total individual income is £216 and the minimum is £72; a range of £144 per week.

The greatest increase in women's income also occurs between the ages of 16 and 29, at which point it evens off and begins a gradual decrease, although it never falls below £50 per week.

The greatest rise in men's income occurs between the ages of 16 and 29. From 29 until the age of 49, men's income remained fairly constant, until it began to decrease. As with women's income, older men's income never fell below £50 per week.

Figure 3.2 Median Total Individual Income by Age Band, All Women, 2002/03

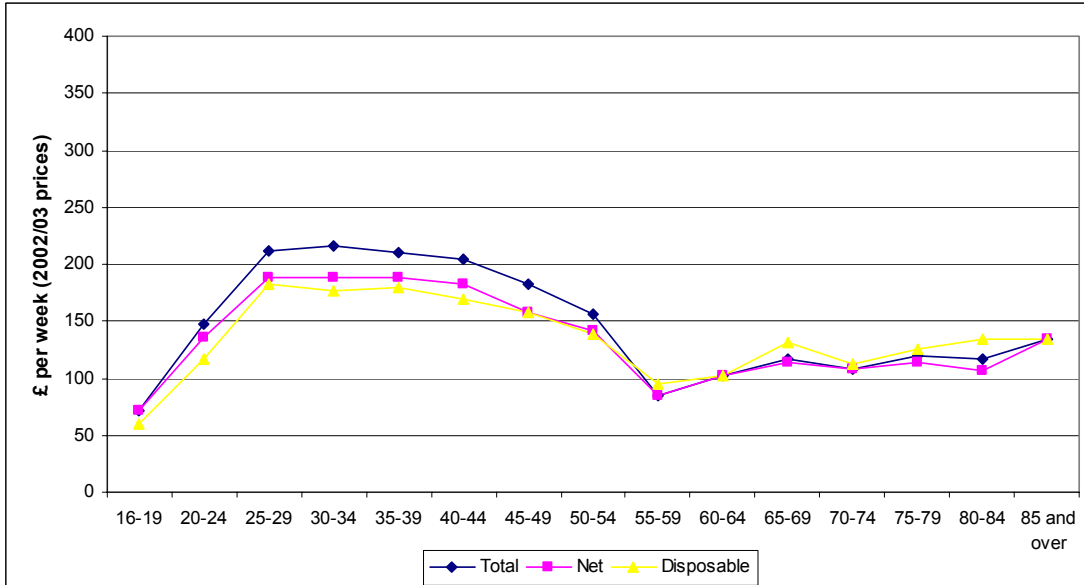
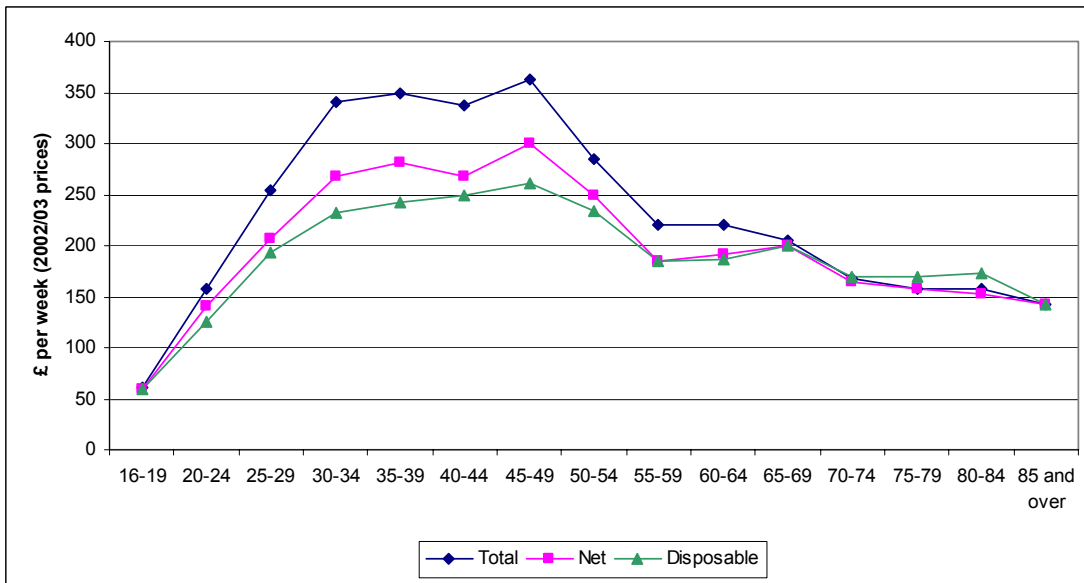


Figure 3.3 Median Total Individual Income by Age Band, All Men, 2002/03



3.4 Distribution of Total Individual Income by Income Band

Figures 3.4 and 3.5 represent the percentage distribution of total individual income band by income band and age band by sex. There were no women aged 16 -19 receiving more than £300 per week, with the majority of women in this group receiving under £100 per week. The majority of women acquiring at least £500 per week were aged between 30 and 49.

The majority of men aged 16-19 received under £100 per week, and there were no men in this category receiving over £400 per week. Men receiving at least £500 per week mainly fell into to 40 - 49 age group.

Figure 3.4 Percentage Distribution of Total Individual Income by Income Band, All Women, 2002/03

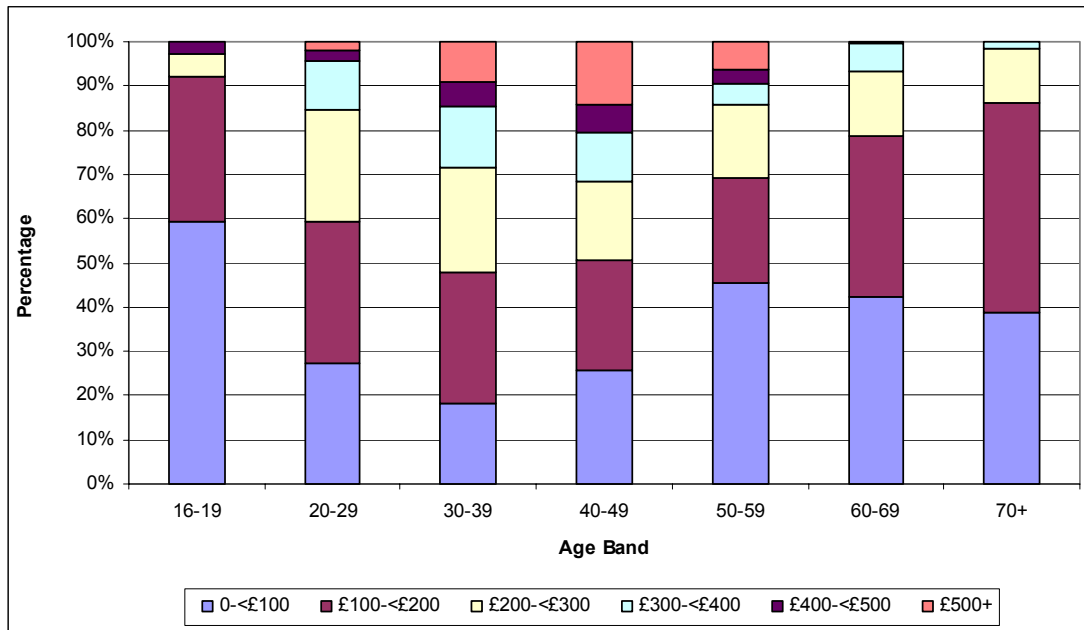
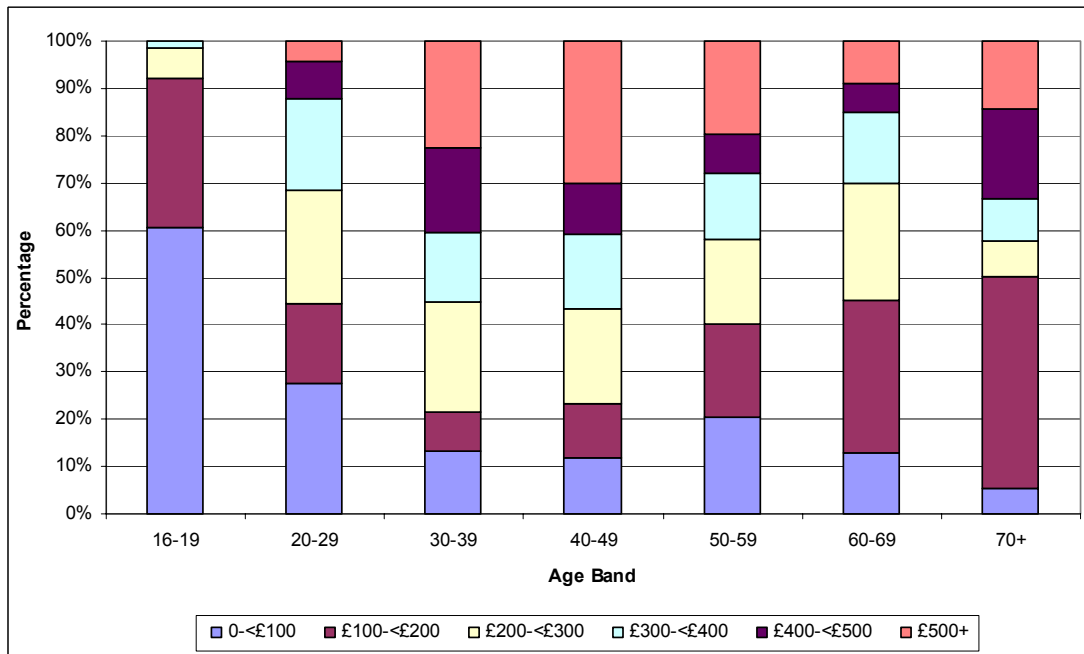


Figure 3.5 Percentage Distribution of Total Individual Income by Income Band, All Men, 2002/03



3.5 Median Individual Income by Age and Family Type

Tables 3.2, 3.3 and 3.4 present the median individual incomes for women and men by age band and family type for the three income measures; total, net and disposable. Table 3.5 shows the population size of each age band and family type group.

All women between the ages of 25 and 39 had consistently high incomes for all three income measures. Differences between incomes for different family types, were also apparent across income measures for females. Women in couples without children received more income between the ages of 20 and 39 than those in couples with children of the same age. Single females also showed variation in incomes depending on whether they had children or not.

All men had higher incomes between the ages of 20 and 49, across all three income measures. In general males in couples without children had lower incomes than those with children, with the exception of those aged between 45 to 49 for total individual income.

Table 3.2 Median Total Individual Income by Age Band, Gender and Family Type, 2002/03
£ per week (2002/03 prices)

Age Band	Women				All Women	Men			
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	All Men
16-19	58	.	.	.	72	61	.	.	61
20-24	140	.	168	.	147	129	.	.	158
25-29	249	146	246	206	212	212	286	318	255
30-34	.	.	295	176	216	238	341	370	340
35-39	.	213	.	202	210	202	360	404	349
40-44	.	203	170	219	205	240	.	375	337
45-49	.	.	185	182	182	.	403	391	363
50-54	136	.	119	197	156	.	294	379	284
55-59	.	.	77	.	85	.	240	.	220
60-64	128	.	89	.	102	.	228	.	220
65-69	151	.	95	.	117	.	222	.	205
70-74	140	.	78	.	108	.	169	.	168
75-79	143	.	102	.	119	.	138	.	158
80-84	134	.	.	.	117	.	.	.	.
85 and over	.	.	.	.	.	.	.	.	.

Table 3.3 Median Net Individual Income by Age Band, Gender and Family Type, 2002/03
£ per week (2002/03 prices)

Age Band	Women				All Women	Men			
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	All Men
16-19	58	.	.	.	72	60	.	.	60
20-24	126	.	152	.	136	128	.	.	140
25-29	201	139	208	188	188	180	230	271	207
30-34	.	.	241	168	188	220	267	295	267
35-39	.	208	.	186	189	192	282	330	281
40-44	.	203	136	195	183	196	.	295	267
45-49	.	.	156	165	158	.	303	316	300
50-54	136	.	116	182	142	.	267	298	250
55-59	.	.	77	.	84	.	206	.	185
60-64	127	.	89	.	102	.	192	.	192
65-69	148	.	95	.	114	.	205	.	200
70-74	140	.	75	.	108	.	169	.	165
75-79	143	.	102	.	114	.	138	.	157
80-84	131	.	.	.	107	.	.	.	.
85 and over	.	.	.	.	.	.	.	.	.

Table 3.4 Median Disposable Individual Income by Age Band, Gender and Family Type, 2002/03

£ per week (2002/03 prices)

Age Band	Women				All Women	Men			
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	All Men
16-19	32	.	.	.	60	59	.	.	59
20-24	100	.	133	.	117	115	.	.	125
25-29	182	199	174	177	182	156	200	225	194
30-34	.	.	212	139	176	190	224	250	233
35-39	.	238	.	160	180	179	216	293	242
40-44	.	203	131	174	169	166	.	273	250
45-49	.	.	156	132	158	.	267	290	261
50-54	152	.	116	178	139	.	248	262	234
55-59	.	.	77	.	95	.	196	.	185
60-64	150	.	93	.	102	.	187	.	187
65-69	158	.	95	.	131	.	205	.	200
70-74	150	.	75	.	113	.	169	.	169
75-79	147	.	102	.	125	.	157	.	170
80-84	158	.	.	.	135	.	.	.	.
85 and over	.	.	.	.	.	.	.	.	.

Table 3.5 Population Size by Age Band, Gender and Family Type, 2002/03

Thousands

Age Band	Women				All Women	Men			
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	All Men
16-19	15	.	.	.	20	31	.	.	31
20-24	39	.	10	.	61	43	.	.	52
25-29	10	10	15	21	56	28	12	14	54
30-34	.	.	15	34	64	18	12	31	61
35-39	.	12	.	41	66	14	16	32	64
40-44	.	10	11	34	61	11	.	37	58
45-49	.	.	16	23	52	.	14	31	53
50-54	10	.	32	10	54	.	23	16	48
55-59	.	.	32	.	42	.	30	.	45
60-64	11	.	26	.	37	.	29	.	36
65-69	16	.	21	.	36	.	22	.	29
70-74	18	.	14	.	32	.	20	.	26
75-79	15	.	12	.	27	.	14	.	19
80-84	16	.	.	.	22	.	.	.	.
85 and over	.	.	.	.	.	.	.	.	.

3.6 Individual Income Quintiles by Age for All Women and All Men

Tables 3.6 and 3.7 analyse the income distribution of women and men in NI by age band. Overall, women fell slightly more towards the lower part of the income distribution, with 49% of women having incomes in the bottom two quintiles. 81% of women aged between 16 and 19 had incomes in the bottom two quintiles. From the ages of 25 to 64, the proportion of women in low income increased with age. From 65 onwards, it decreased slightly, with some fluctuations for example between 70 and 74, after which the proportions in low income fell again as age increased.

It should be noted that females aged between 35 and 49 experienced a fairly even spread across all quintiles.

The male income distribution varied radically from that of female's, with over half of males having incomes in the upper two quintiles. Between the age of 30 and 49, more than two-fifths of men in each age group had incomes in the top quintile. The only male age group with worryingly low incomes were those aged 16 to 19, of which 57% had incomes in the bottom quintile, and 76% between the bottom two quintiles, and none in the top quintile.

While men aged between 25 to 54 experienced high incomes, from 70 onwards, the proportion with low incomes steadily increased; almost half of males aged 75 and over had incomes in the bottom two quintiles, although, the majority were heavily concentrated in the second quintile, in each age band.

Table 3.6 Percentage Distribution of Women by Age Band within the All Adult Total Individual Income Quintiles, 2002/03

Age Band						Percentage
	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile	Population (Thousands)
16-19	54	27	12	5	3	20.2
20-24	27	23	27	18	5	61.2
25-29	17	15	25	29	13	55.9
30-34	16	16	23	26	19	64.0
35-36	15	16	26	29	14	66.2
40-44	15	22	21	18	23	61.4
45-49	19	22	18	19	22	52.2
50-54	33	16	23	17	12	53.9
55-59	46	18	21	7	8	42.3
60-64	36	39	12	11	1	37.3
65-69	27	37	18	15	3	36.3
70-74	28	43	21	8	3	31.8
75-79	16	52	18	12	2	26.7
80 and over	9	57	30	3	2	30.3
All Women	24	25	22	18	11	639.7
All Adults	20	20	20	20	20	1231.7

Table 3.7 Percentage Distribution of Men by Age Band within the All Adult Total Individual Income Quintiles, 2002/03

Age Band	Percentage					Population (Thousands)
	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile	
16-19	57	19	20	4	.	31.0
20-24	36	14	15	25	11	51.5
25-29	19	6	19	33	24	53.6
30-34	10	4	14	26	45	61.4
35-36	11	5	12	25	46	64.0
40-44	12	10	10	23	45	58.5
45-49	6	7	16	21	49	52.5
50-54	14	15	15	18	38	47.9
55-59	17	16	19	20	28	45.4
60-64	13	20	24	26	18	35.9
65-69	3	24	29	23	20	29.3
70-74	7	35	29	18	11	26.2
75-79	8	41	23	21	8	18.5
80 and over	6	42	41	9	2	16.3
All Men	16	14	18	22	30	592.0
All Adults	20	20	20	20	20	1,231.7

3.7 Total Individual Income by Source of Income and Age Band

Tables 3.8 and 3.9, along with Figures 3.6 and 3.7, display the mean values of total individual income by age band and source of income for males and females.

Earnings were consistently the highest proportion of individual income irrespective of sex up to pension age. Income from self-employment was however higher for men than women, particularly between the ages of 30 and 64. Women also derived a higher proportion of their income from benefits than men.

The percentage of female income derived from earnings peaked between the ages of 20 and 29 (78% - 79%). From 30 to 59, this percentage fluctuated between 62% and 75%. From 60 onwards this proportion rapidly declined in line with retirement. Percentage of income from benefits for women hovered between 11% and 27%, up to retirement age, where it jumped significantly to over 60% and continued to rise with age.

The proportion of male income derived from earnings increased from 80% to 90% between the ages of 16 and 29, where it peaked. From 30 to 59, the proportion fluctuated between 64% and 73%, after which it dramatically declined as age increased. Between the ages of 16 and 64, males received between 2% and 21% of their income from benefits. This increased to 43% at the age of 65 and continued to increase with age.

Table 3.8 Mean Total Individual Income and Composition by Source of Income and Age Band, All Women, 2002/03

Source of Income	Age Band															Percentage
	16-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 and over	
Earnings	67	78	79	70	67	71	74	75	62	16	3	0	0	0	0	
Self-employment	0	2	-	11	5	7	7	-	3	0	5	0	0	0	0	
Non-state pensions	0	0	0	1	1	-	0	5	5	17	23	17	21	11	11	
Investment	-	-	-	-	-	1	1	2	2	4	4	1	4	3	4	
Tax Credits	0	3	4	2	5	4	2	1	0	0	0	0	0	0	0	
Benefit Income																
Dependent Benefits	15	8	13	11	15	11	9	6	0	-	0	0	0	0	0	
Mainly Personal Benefits	0	2	1	1	2	2	3	5	8	48	51	64	57	66	65	
Individual Benefits	4	2	3	2	3	2	1	5	12	13	12	14	15	16	17	
Total	19	11	17	15	20	15	13	16	27	61	63	78	73	82	82	
Other	14	5	-	1	2	2	3	2	1	1	2	4	3	4	3	
Total Income (£ per week 2002/03 prices)	87	155	218	261	241	261	248	193	133	124	141	119	143	128	132	

Table 3.9 Mean Total Individual Income and Composition by Source of Income and Age Band, All Men, 2002/03

Source of Income	Age Band															Percentage
	16-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85 and over	
Earnings	80	89	90	68	72	69	68	73	64	28	12	1	1	0	0	
Self-employment	0	1	6	27	22	23	23	12	10	14	7	3	2	0	0	
Non-state pensions	0	0	0	-	0	1	1	4	11	31	33	37	30	26	10	
Investment	-	-	-	2	1	1	1	2	1	4	3	3	6	5	4	
Tax Credits	0	0	-	1	1	-	-	-	0	0	0	-	0	0	0	
Benefit Income																
Dependent Benefits	2	3	1	1	2	2	3	2	4	8	0	0	0	0	0	
Mainly Personal Benefits	1	2	1	1	2	2	1	3	7	10	39	47	49	56	65	
Individual Benefits	0	3	1	-	1	1	1	2	3	3	4	5	7	13	17	
Total	3	7	3	2	4	6	6	8	13	21	43	52	55	68	82	
Other	17	2	-	-	-	-	1	1	-	1	2	3	6	1	5	
Total Income (£ per week 2002/03 prices)	81	173	288	407	394	376	409	402	286	245	266	210	203	182	148	

Figure 3.6 Mean Total Individual Income and Composition by Source of Income and Age Band, All Women, 2002/03

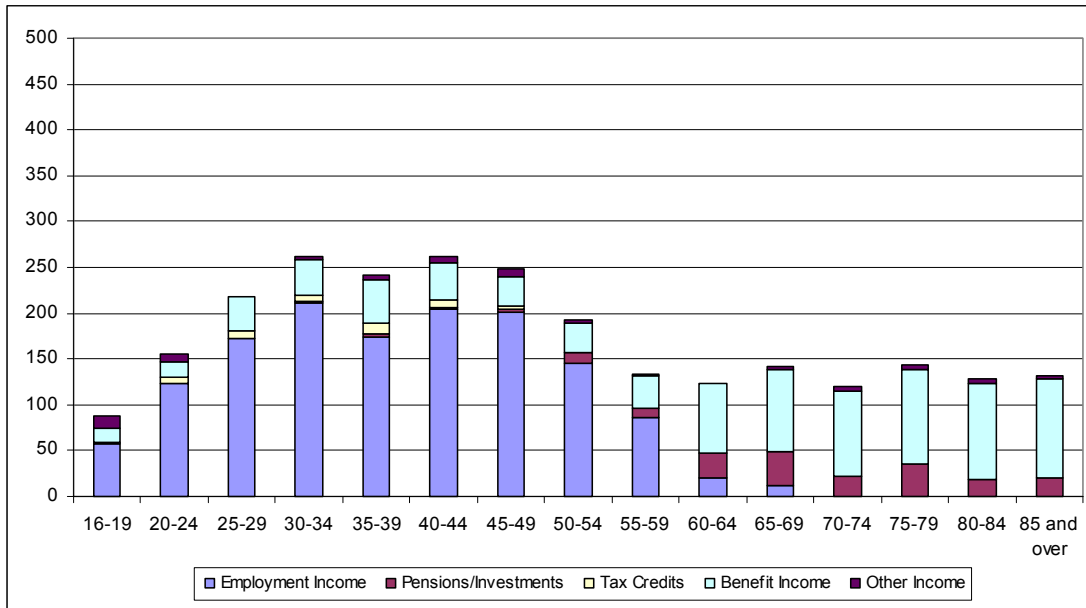


Figure 3.7 Mean Total Individual Income and Composition by Source of Income and Age Band, All Men, 2002/03

