

5 Individual Income within Couple Households

5.1 Introduction

This section looks at information relating to the mean total individual income and mean total family income for women and men living as couples in NI. It should be noted that total family income estimates relate only to the coupled family and have not been adjusted to take account of other individuals living in the same household.

The analyses in this section examine the differences in the **structure** of family incomes for different couple groups, rather than comparing differences in the **level** of family incomes. The presence of a small number of high income individuals in the sample makes mean incomes more sensitive to the income distribution, than median incomes. Such sample variations, may result in differences in the overall level of family incomes not reflecting differences in family groups.

5.2 Key Findings

- 64% of all couples family income came from men's individual income, compared to 35% from women's individual income.
- For approximately a quarter of couples, women contributed to less than 25% of the total family income and over a quarter contributed between 25% and 50%.
- For men in married couples, they contributed to 64% of total family income. Women in married couples contributed to 35% of the total family income; the comparative figure for all couples is also 35%.
- In families where women are in full-time employment, their income accounts for 46% of the families total income, compared to 54% of men's income.
- In families where women are self-employed, they contribute to 35% of total family income.
- Women looking after the family and/or home contribute to 11% of total family income.
- In families where the men are in full-time employment, their income made up 65% of total family income.
- Men who are sick or disabled had a similar split between men and women's income, with men contributing 49% to family income and women contributing to 46%.
- Across all income bands, women's income contributed to between 33% and 46% of the total family income.
- For families with incomes under £300 per week, three-fifths of total family income came from men's income.
- For almost three-quarters of couples, men's individual incomes were at least ten per cent more than women's.

5.3 Mean Total Family Income by Source of Individual Income and Family Type

Mean total family income and composition by source of individual income, by family type for couple families is shown in Table 5.1. 64% of total couples family income came from men's individual income, compared to 35% from women's individual income. This was largely due to men's income from employment (earnings and/or self-employment) amounting to more than twice that of their female counterparts: Men's employment income was £289 per week, compared to £146 for women. Women and men also each derived 6% of the family income from benefits. Men also derived 5% of the total family income from non-state pensions, compared to only 1% for women.

Amongst working-age couples without dependent children, men's income accounted for 63% of family income, compared to 37% for women. This was similar to the percentage split for couples with dependent children, where men accounted for 64% of the family income, compared to 35% for women. For both family groups, women contribute very little from non-state pensions (£1 - £2). As for men, 3% of family income for those in couples without dependent children came from non-state pensions, compared to 1% of their male counterparts with dependent children.

Among pensioner couples, 67% of family income is sourced from men; made up of 10% from employment, 23% from non-state pensions, 29% from benefits and 5% from investments and other incomes. Women contributed to 31% of family income; made up of 5% from employment, 5% from non-state pensions, 19% from benefits and 1% from investments.

Table 5.2 analyses the contribution of men and women's individual incomes to total family income, by various family types. For approximately a quarter of couples, women contributed to less than 25% of the total family income and a quarter contributed between 25% and 50%. For pensioner couples alone, 50% of women contributed between 25% and 50% of the total family income. The comparative figure for women in couples with and without children was 41% and 42% respectively.

Men tended to contribute to the total family income to a larger extent. 47% of men contributed 75% or more of the total family income, and 79% contributed more than 50% of the total family income. For couples with children, 73% of men contributed at least 50% of total family income, the comparative figures for pensioner couples and couples without children were 81% and 74% respectively.

Table 5.1 Mean Total Family Income and Composition by Source of Individual Income, by Family Type, All Couples, 2002/03

	Couple without children		Pensioner Couple		Couple With children		All Couples	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total Family Income	561	100	348	100	672	100	562	100
Adult income (including household level income)	561	100	348	100	668	99	561	100
Adult income (excluding household level income)	559	100	343	99	664	99	557	99
Women's Income	206	37	109	31	232	35	196	35
Employment Income	184	33	18	5	180	27	146	26
Non-state pensions	2	0	19	5	1	0	6	1
Investments	2	0	5	1	2	0	3	0
Tax Credits	0	0	0	0	8	1	3	1
Benefit income	14	3	65	19	39	6	36	6
Other Income	2	0	2	0	3	0	3	0
Men's Income	353	63	234	67	432	64	361	64
Employment Income	310	55	35	10	400	60	289	51
Non-state pensions	18	3	81	23	6	1	27	5
Investments	2	0	11	3	5	1	5	1
Tax Credits	0	0	0	0	3	0	1	0
Benefit income	21	4	100	29	15	2	36	6
Other Income	1	0	7	2	3	0	3	1
Population	134,000		86,000		170,000		390,000	

Table 5.2 Proportion of Total Family Income from the Income of Women and Men, by Family Type, All Couples, 2002/03

Proportion of Income	Percentage			
	Couple Without Children	Pensioner Couple	Couple with children	All Couples
From Women's Income				
Less than 25%	34	34	33	22
Between 25% and 50%	42	50	41	27
Between 50% and 75%	20	14	19	17
75% or greater	4	2	7	35
From Men's Income				
Less than 25%	5	2	8	8
Between 25% and 50%	21	17	19	13
Between 50% and 75%	43	49	44	32
75% or greater	31	32	29	47

5.4 Mean Total Family Income by Source of Individual Income and Age Band

Mean total family income and composition by source of individual income by age and sex are shown in Tables 5.3 and 5.4. For women aged 55-74, their income contributed to 30% of total family income, compared to 38% for those aged 25-34.

5.5 Mean Total Family Income by Source of Individual Income and Marital Status

Table 5.5 shows the mean total family income and composition by source of income and marital status.

Married couples accounted for over 90% of couples in NI, and therefore figures for this group are very similar to that for all couples. For men in married couples, they contributed to 64% of total family income. Women in married couples contributed to 35% of the total family income; the comparative figure for all couples was also 35%. Women in cohabiting couples also contributed 35% of total family income and on average provide £2 per week more than their married counterparts. While married women receive more income from non-state pensions, benefits and investments, cohabiting women tend not to, but they do have a higher employment income and tax credits. This may reflect a higher number of married pensioner females, receiving pensions and investments versus cohabiting working-age females, receiving higher incomes and increased tax credits.

For men, the relationship between married and cohabiting individual's income is somewhat different. While married men's income is only £1 per week lower than that of cohabiting males, employment income for married men is £62 per week lower. Therefore it is income from non-state pensions, investments, benefits and other sources which boost their income; benefit income for married men is more than double that of their cohabiting counterparts. Cohabiting males, also receive minimal income from pensions or investments, indicating a low number of pensioner males cohabiting.

Table 5.6 analyses the contribution of men and women's individual incomes to total family income, by marital status. Approximately a third of married females in couples contribute less than 25% to their total family income. This in addition to 43% contributing between 25% and 50%, makes 77% of married women in couples contributing 50% or less to family income. For cohabiting females, 27% contribute less than 25% to total family income and 52% contribute between 25% and 50%.

Almost a third of married men in couples contribute 75% or more to total family income and 44% contribute between 50% and 75%. For cohabiting men in couples, 55% contribute between 50% and 75% of total family income and only 19% contribute 75% or more.

Table 5.3 Mean Total Family Income and Composition by Source of Individual Income, by Age of the Woman, All Couples, 2002/03

Source of Income	16-24		25-34		35-44		45-54		55-64		65-74		75 and over	
	£ pw	%	£ pw	%	£ pw	%	£ pw	%	£ pw	%	£ pw	%	£ pw	%
Total family income	413	100	634	100	691	100	650	100	389	100	342	100	317	100
Adult income (including household level income)	413	100	634	100	687	99	647	99	389	100	342	100	317	100
Adult income (excluding household level income)	408	99	632	100	684	99	644	99	383	98	337	99	312	98
Women's Income	146	35	238	38	254	37	214	33	118	30	103	30	102	32
Employment income	125	30	203	32	207	30	178	27	61	16	24	7	0	0
Non-state pensions	0	0	0	0	1	0	4	1	11	3	24	7	10	3
Investments	0	0	1	0	1	0	4	1	4	1	5	1	6	2
Tax Credits	6	2	5	1	7	1	2	0	0	0	0	0	0	0
Benefit income	13	3	28	4	35	5	21	3	42	11	69	20	80	25
Other income	2	0	1	0	3	0	6	1	1	0	0	0	5	2
Men's Income	261	63	393	62	430	62	430	66	265	68	234	69	210	66
Employment income	250	61	375	59	409	59	370	57	132	34	15	4	4	1
Non-state pensions	0	0	0	0	3	0	19	3	67	17	99	29	51	16
Investments	0	0	5	1	1	0	7	1	7	2	9	3	15	5
Tax Credits	0	0	4	1	1	0	1	0	0	0	1	0	0	0
Benefit income	11	3	9	1	15	2	27	4	58	15	106	31	120	38
Other income	0	0	1	0	1	0	7	1	1	0	4	1	21	7
Population	16,000		84,000		94,000		81,000		61,000		34,000		19,000	

Table 5.4 Mean Total Family Income and Composition by Source of Individual Income, by Age of the Man, All Couples, 2002/03

Source of Income	16-24		25-34		35-44		45-54		55-64		65-74		75 and over	
	£ pw	%	£ pw	%	£ pw	%	£ pw	%	£ pw	%	£ pw	%	£ pw	%
Total family income	.	.	620	100	674	100	672	100	438	100	373	100	301	100
Adult income (including household level income)	.	.	620	100	671	100	669	99	437	100	373	100	301	100
Adult income (excluding household level income)	.	.	618	100	669	99	665	99	431	99	369	99	296	98
Women's Income	.	.	225	36	249	37	222	33	146	33	116	31	97	32
Employment income	.	.	196	32	200	30	184	27	96	22	29	8	0	0
Non-state pensions	.	.	0	0	0	0	4	1	8	2	23	6	12	4
Investments	.	.	1	0	1	0	3	0	4	1	5	1	5	2
Tax Credits	.	.	5	1	6	1	3	1	0	0	0	0	0	0
Benefit income	.	.	23	4	37	6	25	4	36	8	58	16	78	26
Other income	.	.	1	0	4	1	4	1	2	0	2	0	1	0
Men's Income	.	.	392	63	419	62	443	66	286	65	253	68	200	66
Employment income	.	.	376	61	400	59	400	59	180	41	25	7	4	1
Non-state pensions	.	.	1	0	2	0	10	2	56	13	98	26	57	19
Investments	.	.	6	1	1	0	6	1	7	2	8	2	13	4
Tax Credits	.	.	3	1	1	0	1	0	0	0	1	0	0	0
Benefit income	.	.	6	1	14	2	20	3	42	9	114	31	116	38
Other income	.	.	1	0	1	0	6	1	2	0	7	2	11	4
Population	9,000		69,000		94,000		84,000		67,000		42,000		25,000	

Table 5.5 Mean Total Family Income and Composition by Source of Individual Income, by Marital Status, All Couples, 2002/03

Source of Income	Married Couple		Cohabiting Couple		All Couples	
	£ per week	%	£ per week	%	£ per week	%
Total family income	562	100	567	100	562	100
Adult income (including household level income)	560	100	567	100	561	100
Adult income (excluding household level income)	557	99	561	99	557	99
Women's Income	196	35	198	35	196	35
Employment Income	144	26	164	29	146	26
Non-state pensions	6	1	0	0	6	1
Investments	3	0	1	0	3	0
Tax Credits	3	1	7	1	3	1
Benefit income	37	7	21	4	36	6
Other income	2	0	5	1	3	0
Men's Income	361	64	362	64	361	64
Employment income	284	51	346	61	289	51
Non-state pensions	29	5	0	0	27	5
Investments	6	1	1	0	5	1
Tax Credits	1	0	1	0	1	0
Benefit Income	38	7	15	3	36	6
Other Income	4	1	0	0	3	1
Population	714,000		65,000		780,000	

Table 5.6 Proportion of Total Family Income from the Income of Women and Men, by Marital Status, All Couples, 2002/03

Proportion of Income	Percentage		
	Married Couple	Cohabiting Couple	All Couples
From Women's Income			
Less than 25%	34	27	33
Between 25% and 50%	43	52	44
Between 50% and 75%	19	14	18
75% or greater	5	7	5
From Men's Income			
Less than 25%	6	10	6
Between 25% and 50%	19	16	19
Between 50% and 75%	44	55	45
75% or greater	31	19	30

5.6 Mean Total Family Income by Source of Individual Income and Economic Activity Status

Tables 5.7 and 5.8 look at the percentage of mean total family income by source of individual income and economic activity status by sex.

In families where women are in full-time employment, their income accounts for 46% of the families total income, compared to 54% of men's income. The next highest group of female contributors are those which are self-employed, whose incomes accounted for 35% of total family income. Couples where the woman was employed part-time source 69% of their total family income from the man and 31% from the woman.

Women looking after the family and/or home contributed to 11% of total family income, the majority of which came from benefits, compared to men's contribution of 87%. Women in couples in Other economic activities, contributed to 17% of total family income, again mainly from benefits, while their male partners contributed 80% of total family income.

In families where the men are in full-time employment, their income made up 65% of total family income, the majority of which comes from employment. Men who are sick or disabled had a similar split between men and women's income. In this case men's income accounts for 49% of total family income, with 41% being sourced from benefits and the remainder from non-state pensions (7%) and other income (1%). For their female counterparts, 25% of their income is sourced from employment, 17% from benefits and 3% from non-state pensions.

Self-employed and retired males in couples showed the greatest disparity between men and women's contributions to total family income. Self-employed men contributed 69% of the total income, while females in this group contributed 30%. Retired men contributed 67% of the total family income, while females in this group contributed 32%.

Table 5.7 Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Woman, All Couples, 2002/03

Source of Income	Full-time employee		Part-time employee		Self-employed		Unemployed	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income	746	100	579	100	813	100	.	.
Adult income (including household level income)	743	100	577	100	812	100	.	.
Adult income (excluding household level income)	742	100	576	99	812	100	.	.
Women's Income	343	46	177	31	285	35	.	.
Employment Income	321	43	145	25	243	1	.	.
Non-state pensions	1	0	1	0	7	1	.	.
Investments	1	0	3	0	5	0	.	.
Tax Credits	2	0	4	1	0	3	.	.
Benefit income	15	2	23	4	23	1	.	.
Other income	3	0	2	0	7	0	.	.
Men's Income	400	54	399	69	527	65	.	.
Employment income	377	51	360	62	478	59	.	.
Non-state pensions	10	1	15	3	26	3	.	.
Investments	3	0	3	0	3	0	.	.
Tax Credits	0	0	1	0	1	0	.	.
Benefit Income	9	1	18	3	16	2	.	.
Other Income	1	0	1	0	3	0	.	.
Population	127,000		82,000		18,000		3,000	

Table 5.7 cont. Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Woman, All Couples, 2002/03

Source of Income	Retired		Looking after Family/Home		Sick / Disabled		Other	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income	350	100	486	100	375	100	307	100
Adult income (including household level income)	350	100	485	100	373	100	307	100
Adult income (excluding household level income)	345	98	475	98	363	97	298	97
Women's Income	97	28	52	11	104	28	53	17
Employment Income	0	0	0	0	0	0	0	0
Non-state pensions	19	5	2	0	10	3	10	3
Investments	7	2	1	0	1	0	1	0
Tax Credits	0	0	11	2	4	1	8	2
Benefit income	69	20	34	7	90	24	31	10
Other income	1	0	4	1	0	0	3	1
Men's Income	248	71	424	87	259	69	245	80
Employment income	44	25	356	73	172	46	160	52
Non-state pensions	86	4	15	3	21	6	14	5
Investments	14	0	10	2	2	0	1	0
Tax Credits	0	27	6	1	1	0	2	1
Benefit Income	95	2	30	6	62	16	68	22
Other Income	8	0	7	1	3	1	0	0
Population	68,000		43,000		36,000		15,000	

Table 5.8 Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Man, All Couples, 2002/03

Source of Income	Full-time employee		Part-time employee		Self-employed		Unemployed	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income	678	100	.	.	658	100	.	.
Adult income (including household level income)	676	100	.	.	656	100	.	.
Adult income (excluding household level income)	676	100	.	.	655	100	.	.
Women's Income	237	35	.	.	201	30	.	.
Employment Income	205	30	.	.	155	24	.	.
Non-state pensions	2	0	.	.	6	1	.	.
Investments	1	0	.	.	4	1	.	.
Tax Credits	3	0	.	.	4	1	.	.
Benefit income	23	3	.	.	30	5	.	.
Other income	4	1	.	.	2	0	.	.
Men's Income	438	65	.	.	455	69	.	.
Employment income	428	63	.	.	407	62	.	.
Non-state pensions	3	0	.	.	17	3	.	.
Investments	1	0	.	.	14	2	.	.
Tax Credits	1	0	.	.	2	0	.	.
Benefit Income	3	0	.	.	10	2	.	.
Other Income	2	0	.	.	4	1	.	.
Population	196,000		9,000		67,000		7,000	

Table 5.8 cont. Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Man, All Couples, 2002/03

Source of Income	Retired		Sick / Disabled		Other	
	£ per week	%	£ per week	%	£ per week	%
Total family income	337	100	307	100	.	.
Adult income (including household level income)	337	100	306	100	.	.
Adult income (excluding household level income)	332	99	291	95	.	.
Women's Income	107	32	140	46	.	.
Employment Income	20	6	77	25	.	.
Non-state pensions	16	5	10	3	.	.
Investments	6	2	1	0	.	.
Tax Credits	0	0	1	0	.	.
Benefit income	64	19	51	17	.	.
Other income	1	0	0	0	.	.
Men's Income	225	67	151	49	.	.
Employment income	0	0	0	0	.	.
Non-state pensions	104	31	20	7	.	.
Investments	10	3	1	0	.	.
Tax Credits	0	0	0	0	.	.
Benefit Income	104	31	125	41	.	.
Other Income	6	2	4	1	.	.
Population	68,000		33,000		8,000	

5.7 Mean Total Family Income by Source of Individual Income and Income Band

Table 5.9 analyses mean total family income by source and income band for couple families. Across all income bands, women's income contributed to between 33% and 36% of the total family income. It was highest in families with income between £200-£300 per week (36%), and lowest for those with income between £400-£500 per week (33%).

For families with incomes under £400 per week, approximately three-fifths of total family income came from men's income. Between £400 and £500 per week, men's income contributed to two thirds of total family income. This proportion reduced slightly from £500 per week and over.

5.8 Women's Individual Income compared with Men's Individual Income

Table 5.10 shows the distribution of women's total individual income by income band, compared to men's total individual income by income band.

Couples where both the man and the woman had an income of under £200 per week, amounted to 17% of all couples. For 37% of couples, both the woman and the man woman had an income of under £300 per week. For 7% of couples both the woman and the man woman had an income of over £400 per week.

Table 5.11 analyses women's incomes relative to their partner's income. For almost three-quarters of couples, men's individual incomes were at least ten per cent more than women's; one in fourteen couples had virtually equal incomes; and for one in five couples, women's incomes were at least ten per cent more than men's.

Couples with and without children, followed a similar pattern to all couples, although pensioner couples showed a marked difference. For four in five couples, men's incomes were at least ten per cent more than women's. Only one in seventeen pensioner couples had virtually equal incomes, and for one in eight pensioner couples, women's incomes were at least ten per cent more than men's.

Table 5.9 Mean Total Family Income and Composition by Source of Individual Income and Income Band, All Couples, 2002/03

Source of Income	Under £200		£200 to £300		£300 to £400		£400 to £500		£500 to £700		£700 and over	
	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%	£pw	%
Total family income	134	100	252	100	347	100	447	100	591	100	1,081	100
Adult income (including household level income)	133	100	252	100	346	100	446	100	589	100	1,077	100
Adult income (excluding household level income)	126	94	240	95	341	98	445	100	589	100	1,077	100
Women's Income	46	35	91	36	121	35	147	33	208	35	378	35
Employment Income	4	3	25	10	57	16	95	21	170	29	334	31
Non-state pensions	1	1	2	1	5	1	8	2	6	1	8	1
Investments	1	0	1	0	1	0	3	1	3	0	5	0
Tax Credits	1	1	9	4	6	2	5	1	1	0	1	0
Benefit income	38	29	54	21	52	15	35	8	28	5	23	2
Other income	0	0	0	0	0	0	1	0	1	0	7	1
Men's Income	80	60	149	59	219	63	298	67	381	64	699	65
Employment Income	7	5	45	18	134	38	220	72	323	55	644	60
Non-state pensions	4	3	17	7	25	7	42	8	37	6	24	2
Investments	1	1	1	1	1	0	3	1	3	0	15	1
Tax Credits	1	1	0	0	5	1	1	0	0	0	0	0
Benefit income	65	49	84	33	52	15	30	3	14	2	9	1
Other income	2	1	1	0	2	1	1	1	3	1	7	1
Population	39,000		54,000		60,000		58,000		80,000		98,000	

Table 5.10 Women's Total Individual Income by Income Band, compared with Men's Total Individual Income by Income Band, All Couples, 2002/03

Women's Total Individual Income (£ per week 2002/03 prices)	Men's Total Individual Income (£ per week 2002/03 prices)						Total	Percentage
	Under £100	£100 to £200	£200 to £300	£300 to £400	£400 to £500	£500 and over	Population	
Under £50	3	1	0	1	1	2	9	72,000
£50 to £100	2	4	4	3	1	3	17	67,000
£100 to £200	2	5	7	5	3	3	25	102,000
£200 to £300	3	2	4	4	2	4	20	75,000
£300 to £400	2	1	2	2	1	2	10	32,000
£400 and over	1	0	1	1	2	5	11	42,000
Total	13	14	18	16	11	20	91	
Population	46,000	68,000	81,000	66,000	47,000	80,000		390,000

Table 5.11 Relative Total Individual Income by Family Type, All Couples, 2002/03

Relative Income	Percentage			
	Couple without children	Pensioner Couple	Couple with children	All Couples
Women's income at least 10 per cent more than men's	20	13	24	20
Equal (within 10 per cent)	9	6	7	7
Men's income at least 10 per cent more than women's	71	80	69	72