

6 Individual Income by Economic Activity

6.1 Introduction

This examines the individual incomes of women and men, analysed by economic activity status. Economic activity status has been categorised using International Labour Organisation (ILO) definitions (see Appendix 2).

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.

In the following analyses, some figures may appear in italics, this indicates that the population size was small and information should be treated with caution.

6.2 Key Findings

- The highest total individual incomes came from those in full-time employment; £273 per week for women and £352 per week for men.
- Amongst women, singles employed full-time with children were the highest earners at £357 per week.
- Amongst men, couples employed part-time without children were the highest earners at £365 per week.
- 49% of women's incomes fell into the bottom two quintiles of the income distribution, compared to only 30% of men.
- Among men and women earnings was the main source of income for full-time and part-time employees.

6.3 Median Total Family Income by Economic Activity Status

Figure 6.1 shows the median total individual income by economic activity status for all women and all men in NI. The greatest difference between sex was for the full-time employed, where women earned £273 per week, 78% of their male counterparts, who earned £352 per week.

Men's total individual income exceeded that of women's in most categories with the exception of part-time employees, where part-time employed women earned £26 more than men. Females in Other occupations, also had higher incomes than men, but sample size for males in this group was small.

Table 6.1 shows the median individual incomes by economic activity status for all three income measures. Figures in italics and brackets give the income measures for women expressed as a percentage of their male counterparts.

For women, the highest total individual incomes came from those in full-time employment (£273 per week). This was 78% of the figure for their male counterparts (£352), also the source of highest income for males. Women's individual incomes being lower than men's for this category may reflect women often working reduced hours, hence reduced wages.

For men, the highest total individual incomes came from full-time employed (£352), followed by full-time self-employed (£288).

Figure 6.1 Median Total Individual Income by Economic Activity Status, All Women and All Men, 2002/03

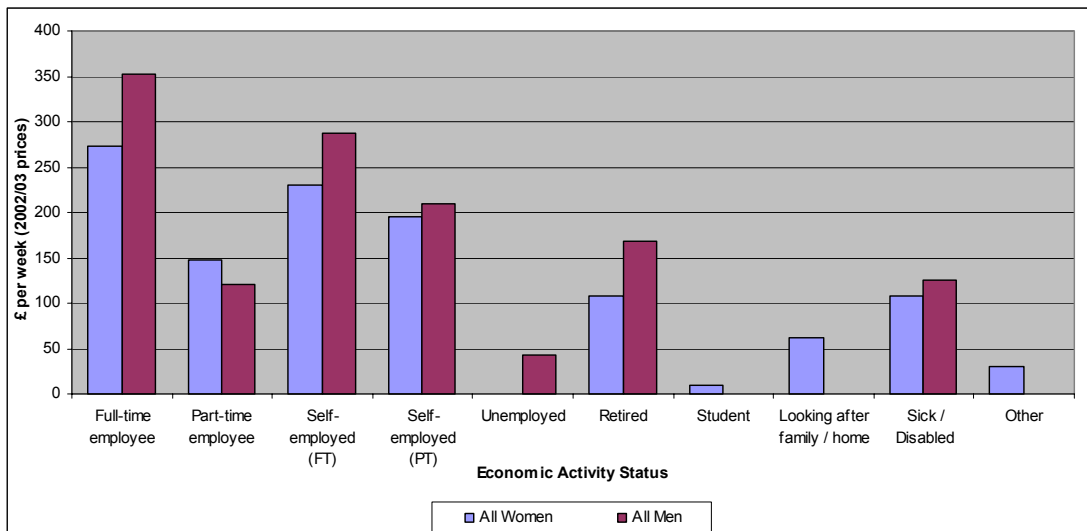


Table 6.1 Median Total Individual Income by Economic Activity Status, All Women and All Men, 2002/03

Economic Activity Status	£ per week (2002/03 prices)					
	All Women			All Men		
	Total	Net	Disposable	Total	Net	Disposable
Full-time employee	273 (78)	230 (82)	203 (81)	352	282	250
Part-time employee	147 (121)	139 (49)	121 (48)	121	117	114
Self-employed (FT)	230 (80)	190 (67)	190 (76)	288	261	220
Self-employed (PT)	195 (93)	158 (56)	158 (63)	210	192	192
Unemployed	.	.	.	43	43	54
Retired	108 (64)	105 (37)	120 (48)	168	162	174
Student	10	10	10	0	0	0
Looking after family / home	62	62	68	.	.	.
Sick / Disabled	108 (86)	108 (38)	122 (49)	126	126	138
Other	30	30	42	0	0	0

6.4 Median Total Family Income by Economic Activity Status and Family Type

Tables 6.2 to 6.4 show the total, net and disposable median individual incomes by economic activity status and family type, by sex. The population sizes for these breakdowns are shown in Table 6.5. For the purposes of this analysis, single pensioners have been included in the single without children category, and pensioner couples have been included with couples without children.

Amongst women, singles employed full-time with children were the highest earners (£357 per week), followed by self-employed couples, with children (£266 per week). Those with the lowest incomes were couples without children, in the 'Other' category (£1 per week), followed by singles without children, in the 'Other' category (£10 per week). These patterns were similar across all income measures.

Amongst men, couples employed part-time, with children had the highest incomes (£365 per week), followed by couples employed full-time, without children (£360 per week). Those with the lowest incomes were singles without children in the 'Other' category (£0 per week), followed by unemployed couples with children (£32 per week). These patterns were also similar for net and disposable income measures.

Table 6.2 Median Total Individual Income by Economic Activity Status, Gender and Family Type, 2002/03

£ per week (2002/03 prices)

Economic Activity Status	Women				All Women	Men			All Men
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	
Full-time employee	53	357	.	.	273	248	360	.	352
Part-time employee	.	203	117	182	147	103	365	90	121
Self-employed	260	242	181	266	204	216	.	.	285
Unemployed	.	.	.	.	.	42	54	32	43
Retired	.	.	.	.	108	142	.	.	168
Looking after family / home	.	.	20	.	62	.	.	.	.
Sick / Disabled	107	153	81	112	108	116	125	.	126
Other	10	.	1	72	26	0	179	158	0

Table 6.3 Median Net Individual Income by Economic Activity Status, Gender and Family Type, 2002/03

£ per week (2002/03 prices)

Economic Activity Status	Women				All Women	Men			All Men
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	
Full-time employee	53	320	.	.	230	200	284	.	0
Part-time employee	.	203	112	165	139	100	330	90	117
Self-employed	82	240	158	251	183	198	.	.	252
Unemployed	.	.	.	.	.	42	54	32	43
Retired	.	.	.	.	105	142	.	.	162
Looking after family / home	.	.	18	.	62	.	.	.	.
Sick / Disabled	136	153	81	112	108	116	125	.	126
Other	107	.	1	72	26	0	161	158	0

Table 6.4 Median Disposable Individual Income by Economic Activity Status, Gender and Family Type, 2002/03

£ per week (2002/03 prices)

Economic Activity Status	Women				All Women	Men			All Men
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	
Full-time employee	53	305	.	.	203	188	257	.	250
Part-time employee	.	212	106	144	121	100	328	90	114
Self-employed	239	247	158	251	179	175	.	.	213
Unemployed	.	.	.	.	.	47	54	45	54
Retired	.	.	.	.	120	160	.	.	174
Looking after family / home	.	.	22	.	68	.	.	.	.
Sick / Disabled	141	165	83	117	122	131	138	.	138
Other	14	.	7	75	27	0	161	182	-

Table 6.5 Population Size by Economic Activity Status, Gender and Family Type, 2002/03

Thousands

Economic Activity Status	Women				All Women	Men			All Men
	Single without children	Single with children	Couple without children	Couple with children		Single without children	Couple without children	Couple with children	
Full-time employee	53	26	.	.	193	14	10	.	281
Part-time employee	.	14	67	60	117	84	90	106	21
Self-employed	24	11	33	49	23	12	.	.	83
Unemployed	.	.	.	.	.	15	28	40	17
Retired	.	.	.	.	145	10	.	.	92
Looking after family / home	.	.	66	.	64	.	.	.	.
Sick / Disabled	77	21	14	29	60	24	67	.	59
Other	16	.	21	14	31	26	23	10	35

6.5 Individual Income Quintiles by Economic Activity Status

Tables 6.6 and 6.7 analyse the income distribution of all men and women when ranked by total individual income and divided into quintile groups. Overall women fell at the lower part of the income distribution, with 49% of women having income in the bottom two quintiles. The one category that was an exception to this was the full-time employed, where only 9% of women had income in the bottom two quintiles and 67% fell into the top two quintiles. 90% of women in the 'Other' category had incomes in the bottom two quintiles, along with 84% of women looking after family / home. Most notable was 76% of women in the 'Other' category had incomes in the bottom quintile. It should be noted that self-employed and 'Other' groups had a small population in this group, these figure should be treated with caution.

There were no women with incomes in the top quintile for those in the 'other' category and those looking after family/home, although as previously mentioned 67% of full-time employed and 46% of self-employed females had incomes in the top two quintiles. 29% of full-time employed females alone, had incomes in the top quintile.

Overall men's incomes fell towards the top of the income distribution, with 52% having incomes in the top two quintiles. 78% of full-time employed men had incomes in the top two quintiles, with almost half having incomes in the top quintile alone (47%). This was followed by 60% of self-employed males with incomes in the top two quintiles. Almost two-thirds of sick/disabled men had incomes in the bottom two quintiles. Unemployed males and those in the 'Other' category were very heavily clustered at the lower part of the distribution with 95% of unemployed and 86% of 'Other' males with incomes in the bottom two quintiles, although population sizes for these groups are small, so should be treated with caution.

Table 6.6 Percentage Distribution of All Women within the All Adult Total Individual Income Quintiles by Economic Activity Status, 2002/03

Economic Activity Status	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Full-time employee	4	5	24	38	29	193.4
Part-time employee	19	30	29	16	5	116.6
Self-employed	23	14	18	21	25	23.1
Unemployed	.	.	.	.	.	6.6
Retired	25	45	20	9	1	145.1
Looking after family/ home	56	28	14	2	0	63.8
Sick/disabled	30	39	25	5	1	60.3
Other	76	14	7	3	0	30.7
All Women	24	25	22	18	11	639.7
All Adults	20	20	20	20	20	1,231.7

Table 6.7 Percentage Distribution of All Men within the All Adult Total Individual Income Quintiles by Economic Activity Status, 2002/03

Economic Activity Status	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Full-time employee	4	4	15	31	47	280.8
Part-time employee	29	30	13	15	12	21.1
Self-employed	11	11	19	24	36	83.1
Unemployed	85	10	4	2	0	17.2
Retired	8	34	30	16	12	92.0
Sick/disabled	25	38	26	9	1	59.0
Other	77	9	8	6	1	38.8
All Men	16	14	18	22	30	592.0
All Adults	20	20	20	20	20	1,231.7

6.6 Mean Total Individual Income by Economic Activity Status and Source of Income

Tables 6.8 and 6.9 and Figures 6.2 and 6.3 show the mean total individual income for all women and men by economic activity status and source of income. For women, earnings were the major source of income for both full-time and part-time employees; 92% and 74% respectively. Retired women sourced 19% of their income from non-state pensions and 58% from mainly personal benefits. 88% of sick/disabled women's income was derived from benefits, the largest proportion of which is from dependent benefits.

Amongst men in full-time and part-time employment, earnings was the major source of income, 97% and 61% respectively. Male part-time employees also sourced 14% of their income from non-state pensions. Retired males sourced 41% of income from non-state pensions and 44% from mainly personal benefits. Sick/disabled males derived 87% of their income from benefits, the largest proportion of which is from mainly personal benefits.

Men's individual incomes were higher for all economic status categories except the unemployed, where women received slightly more than men.

Table 6.8 Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Women, 2002/03

Source of Income	Percentage			
	Full-time employee	Part-time employee	Self-employed	ILO unemployed
Earnings	92	74	2	0
Self-employment	-	-	78	0
Non-state pensions	-	1	3	0
Investments	-	1	2	1
Tax Credits	1	6	2	12
Benefit income				
Dependent Benefits	3	9	6	55
Mainly Personal Benefits	-	3	3	8
Individual Benefits	1	2	1	14
Total	4	14	10	77
Other	1	2	4	11
Total income (£ per week 2002/03 prices)	331	170	271	70

Table 6.8 cont. Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Women, 2002/03

Source of Income	Percentage			
	Retired	Looking after family/ home	Sick/ Disabled	Other
Earnings	0	0	0	0
Self-employment	0	0	0	0
Non-state pensions	19	1	6	11
Investments	4	1	1	2
Tax Credits	-	10	2	10
Benefit income				
Dependent Benefits	1	72	32	23
Mainly Personal Benefits	58	9	29	27
Individual Benefits	14	3	27	8
Total	74	84	88	58
Other	3	4	3	19
Total income (£ per week 2002/03 prices)	125	78	120	50

Table 6.9 Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Men, 2002/03

Source of Income	Percentage			
	Full-time employee	Part-time employee	Self-employed	ILO unemployed
Earnings	97	61	12	0
Self-employment	-	2	78	0
Non-state pensions	1	14	3	11
Investments	-	4	3	1
Tax Credits	-	1	1	0
Benefit income				
Dependent Benefits	-	1	1	59
Mainly Personal Benefits	-	9	2	12
Individual Benefits	-	3	-	16
Total	1	12	2	87
Other	1	6	1	1
Total income (£ per week 2002/03 prices)	396	186	438	48

Table 6.9 cont. Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Men, 2002/03

Source of Income	Percentage		
	Retired	Sick/Disabled	Other
Earnings	0	0	0
Self-employment	0	0	0
Non-state pensions	41	10	22
Investments	4	1	2
Tax Credits	-	0	1
Benefit income			
Dependent Benefits	1	24	44
Mainly Personal Benefits	44	40	19
Individual Benefits	7	22	4
Total	52	87	67
Other	3	2	7
Total income (£ per week 2002/03 prices)	205	134	52

Figure 6.2 Mean Total Individual Income and Composition by Source of Income, Economic Activity Status, All Women, 2002/03

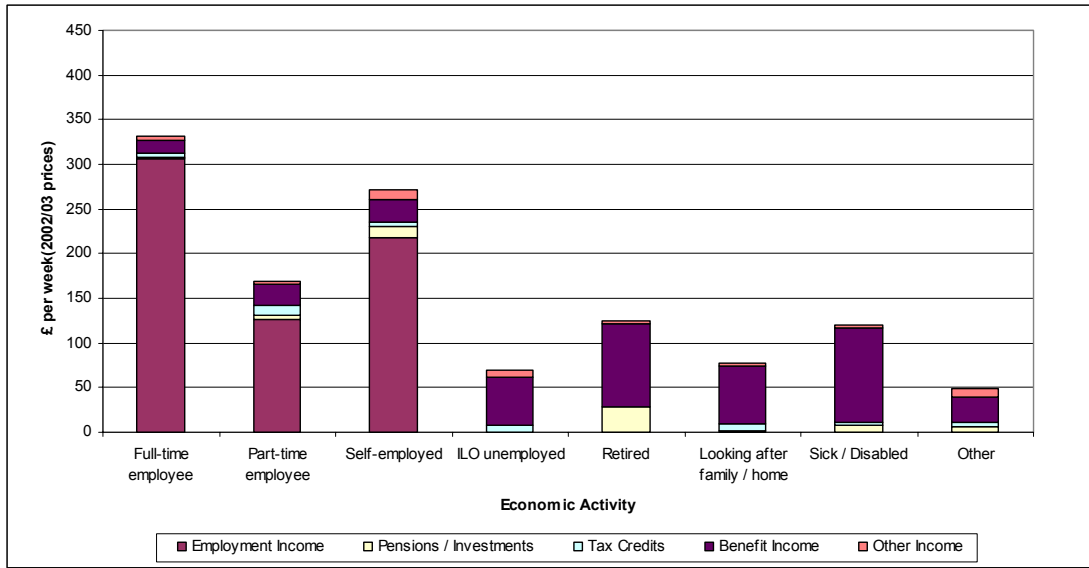
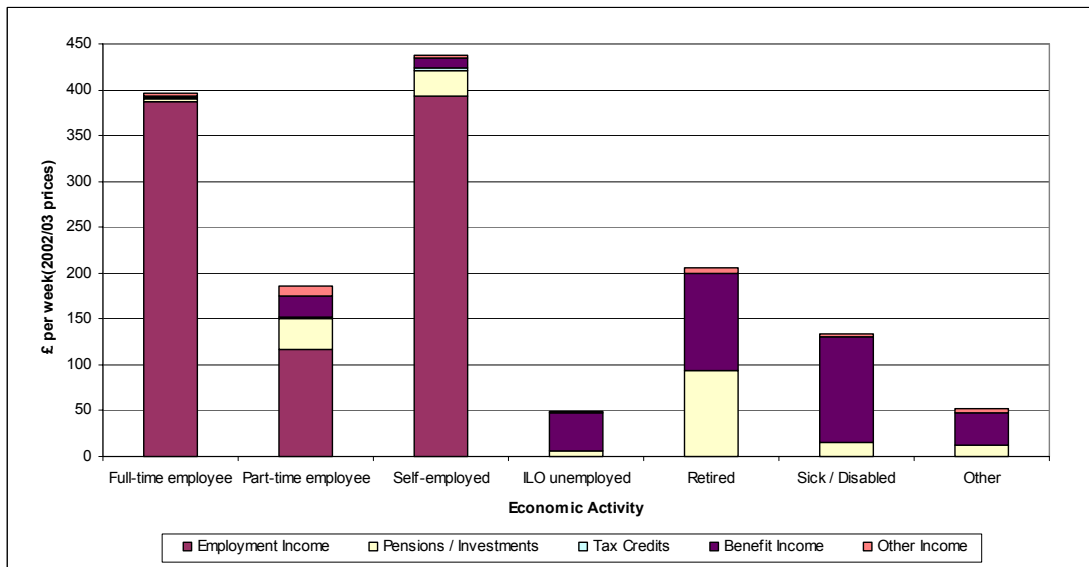


Figure 6.3 Mean Total Individual Income and Composition by Source of Income, Economic Activity Status, All Men, 2002/03



6.7 Percentage Distribution of Economic Activity Status by Age Band

The percentage distribution of economic activity status by age band for all woman and all men is shown in Figures 6.4 and 6.5. It should be noted that the Family Resources Survey covers only private households and people living in communal establishments such as nursing homes, halls of residence etc are not included. Age bands most effected by this would be 16-24 and those over pension age, particularly 75 and over.

Figure 6.4 Percentage Distribution of Economic Activity Status by Age Band, All Women, 2002/03

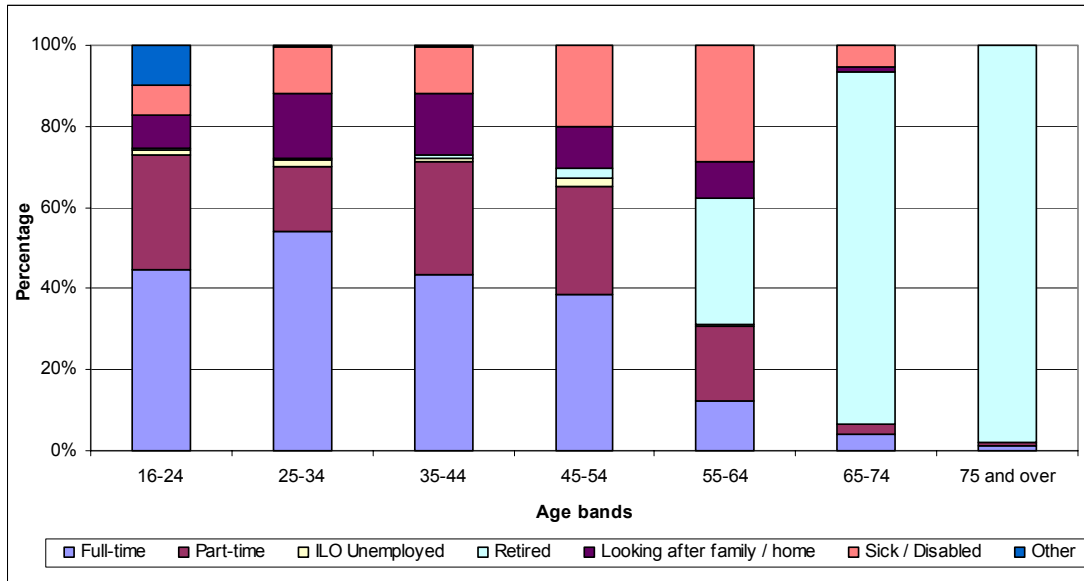


Figure 6.5 Percentage Distribution of Economic Activity Status by Age Band, All Men, 2002/03

