

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.

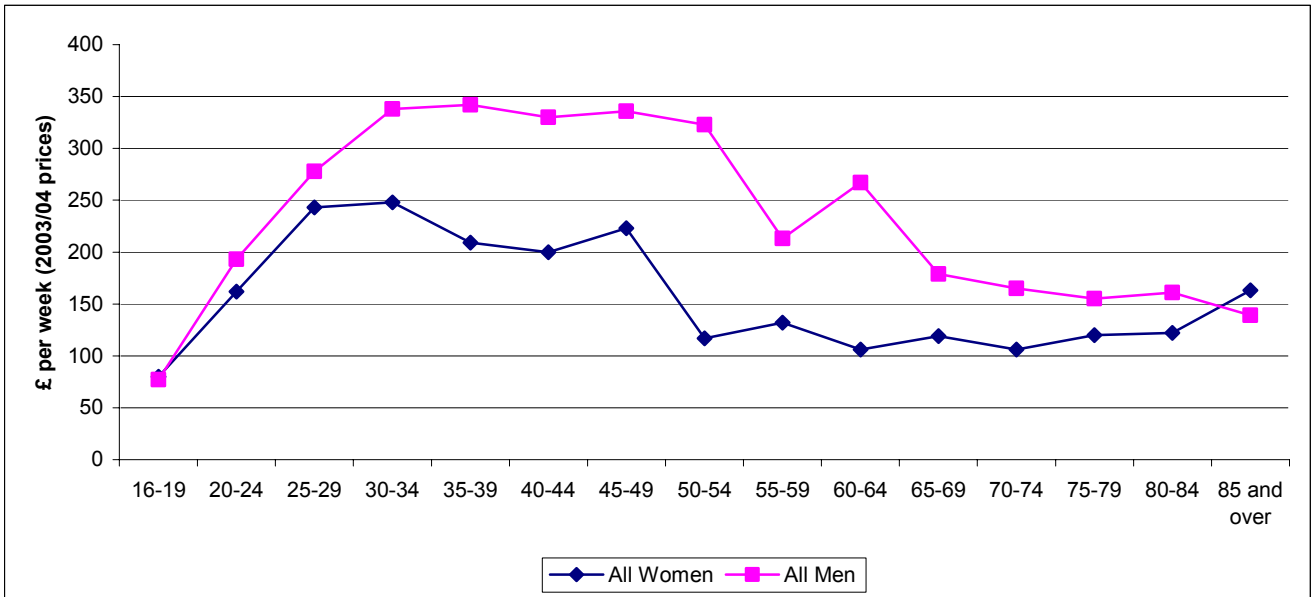
3.2 Summary of Key Findings

- The highest individual income for women was £248 per week and was received between the ages of 30 and 34.
- The highest individual income for men was £342 per week and was received between the ages of 35 and 39.
- The greatest divergence between male and female median total individual income is between the ages of 50 and 54 and amounts to £206 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 31% of men.
- Earnings consistently made up the highest proportion of individual income for both sexes, up to age 64.
- 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, 2003/04



The greatest difference between men and women's median total individual income is between the ages of 50 and 54, where men earn £323 per week; £206 per week more than women. Women's income peaked between the ages of 30 and 34; the comparative age for men was between 35 and 39. The only stage of life where women's income exceeded that of men's was from the age of 85 and over.

Table 3.1 presents median individual income by age band for all three income measures by sex. The highest disposable income from women was £191 per week, the comparative figure for men was £261 per week. In both cases these incomes were received between the ages of 35 and 39. The highest net income for women was £209 per week and was received between the age of 25 and 29. For men the highest net income was £275 per week, but was received later in life, from the age 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, 2003/04

£ per week (2003/04 prices)								
Age Band	All Women			All Men				
	Total	Net	Disposable	Total	Net	Disposable		
16-19	80 (104)	80 (107)	79 (122)	77	75	65		
20-24	162 (84)	151 (93)	139 (97)	193	163	144		
25-29	243 (87)	209 (93)	188 (94)	278	225	201		
30-34	248 (73)	207 (77)	184 (77)	338	270	240		
35-39	209 (61)	195 (71)	191 (73)	342	274	261		
40-44	200 (61)	179 (67)	173 (77)	330	266	226		
45-49	223 (66)	197 (72)	179 (73)	336	275	244		
50-54	117 (36)	109 (42)	112 (49)	323	259	229		
55-59	132 (62)	127 (61)	124 (60)	213	207	207		
60-64	106 (40)	106 (49)	108 (51)	267	217	212		
65-69	119 (66)	119 (68)	130 (74)	179	175	175		
70-74	106 (64)	106 (64)	106 (63)	165	165	169		
75-79	120 (77)	114 (74)	124 (76)	155	155	163		
80-84	122 (76)	118 (73)	128 (73)	161	161	176		
85 and over	163 (117)	163 (117)	165 (119)	139	139	139		

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 £342 per week, the minimum is £77; a range of £265 per week. For women the maximum total individual income is £248 and the minimum is £80; a range of £168 per week.

The greatest increase in women's income occurs between the ages of 16 and 29, at which point it evens off and begins a gradual decrease, although it never falls below £100 per week.

The greatest rise in men's income occurs between the ages of 16 and 34. From 35 until the age of 54, men's income remained fairly constant, until it began to decrease. As with women's income, older men's income never fell below £100 per week.

Figure 3.2 Median Total Individual Income by Age Band, All Women, 2003/04

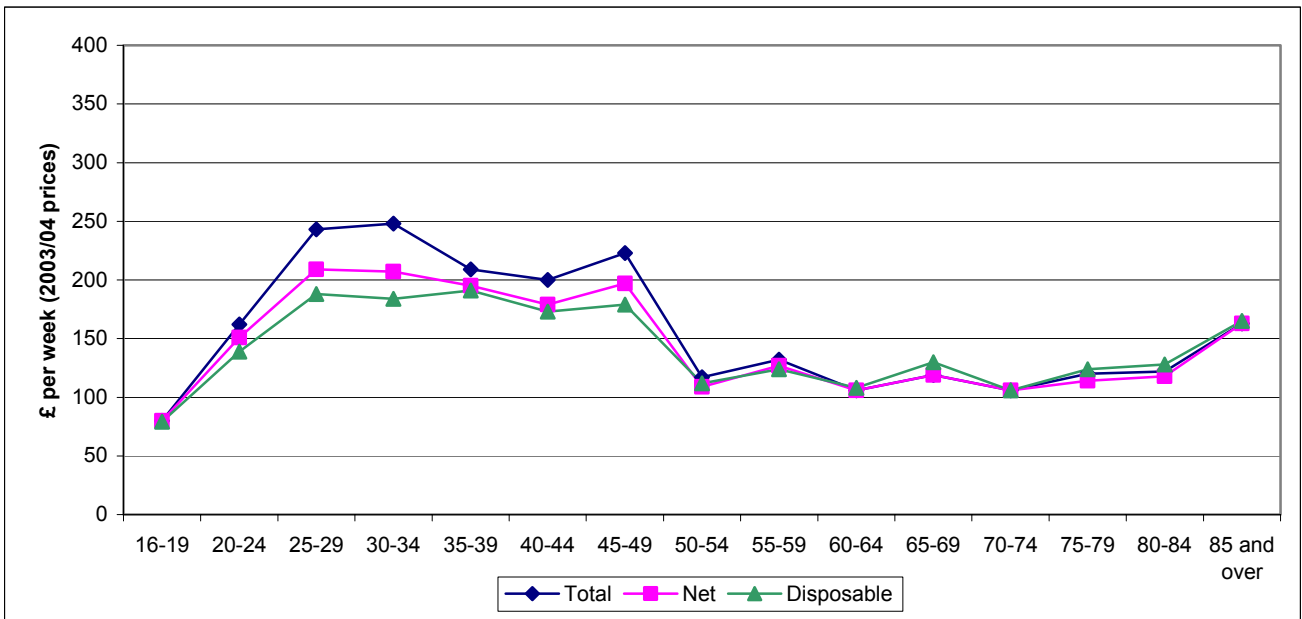
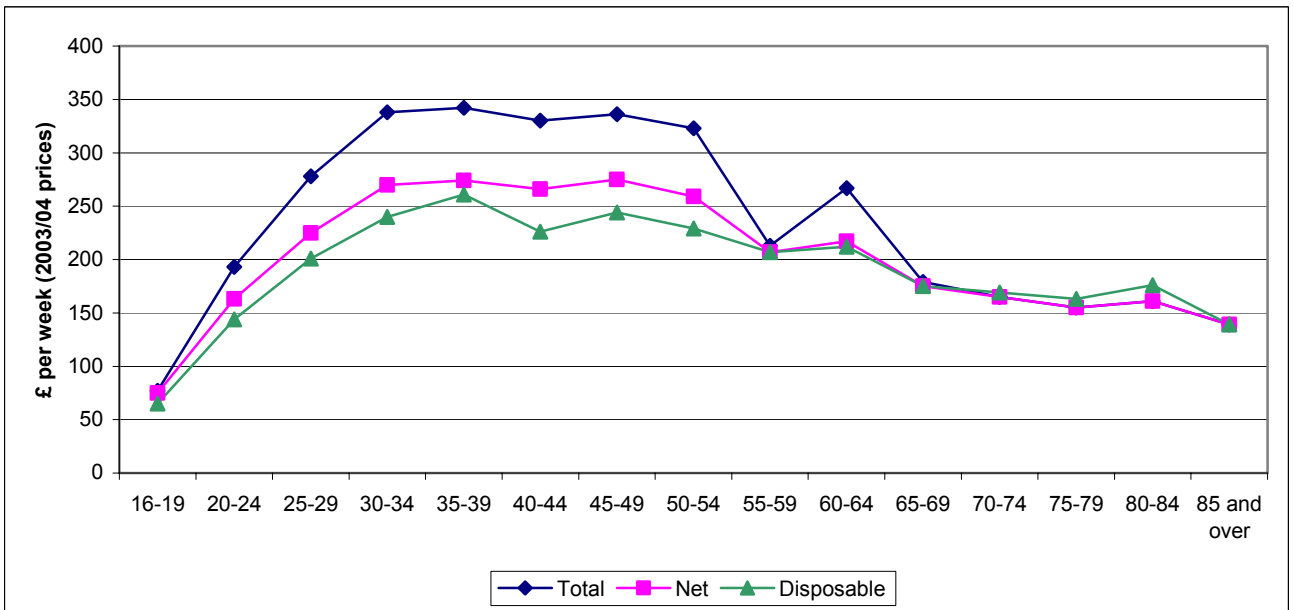


Figure 3.3 Median Total Individual Income by Age Band, All Men, 2003/04



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 30 - 59 age group.

Figure 3.4 Percentage Distribution of Total Individual Income by Income Band, All Women, 2003/04

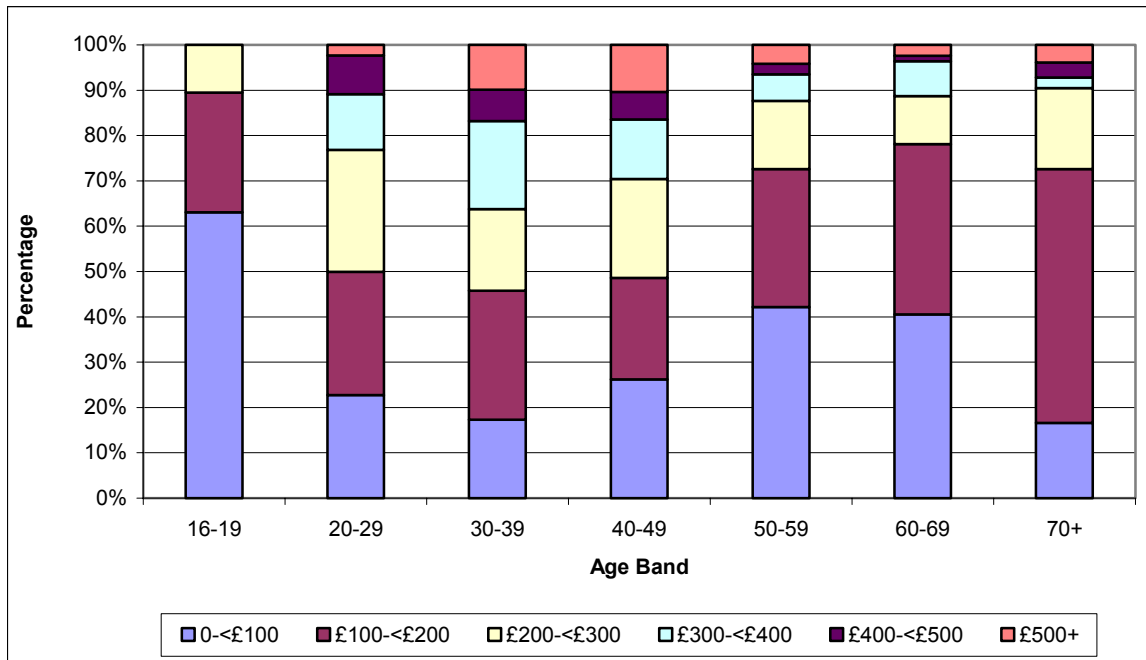
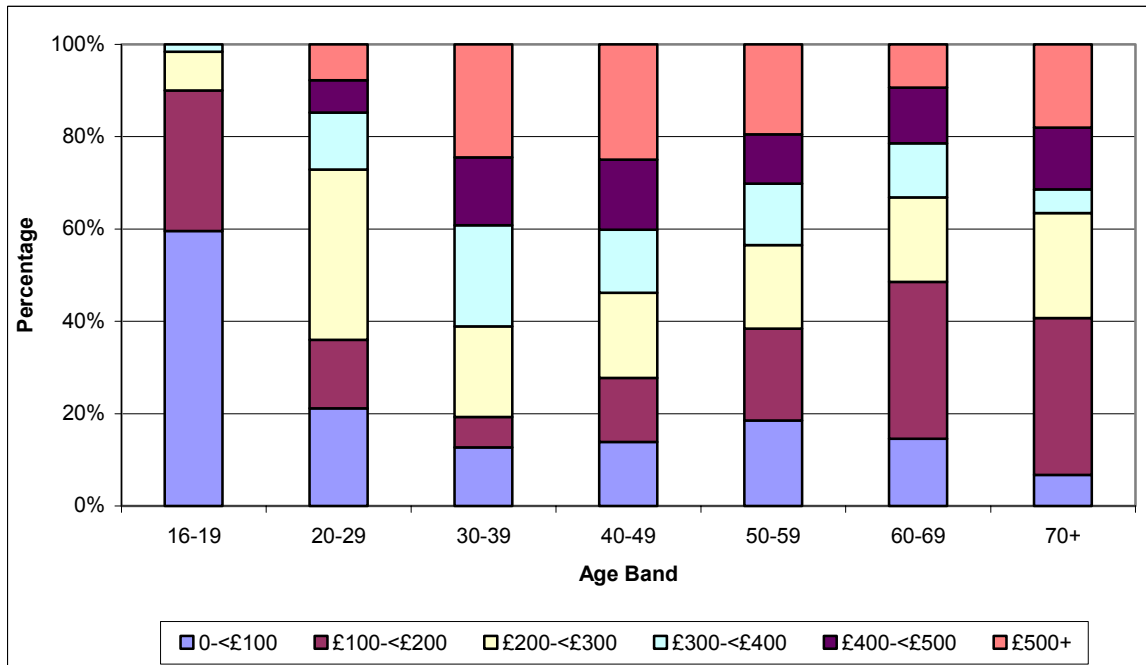


Figure 3.5 Percentage Distribution of Total Individual Income by Income Band, All Men, 2003/04



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 25 and 39 than those in couples without children of the same age. Single females also showed variation in incomes depending on whether they had children or not. In general, female lone parents had higher incomes, than single females without children, with the exception of those aged 30 to 34, who consistently received more income, regardless of income measure.

All men had higher incomes between the ages of 30 and 39, 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 25 to 34 and 45 to 49.

Table 3.2 Median Total Individual Income by Age Band, Gender and Family Type, 2003/04

£ per week (2003/04 prices)

Age Band	Women				Men				
	Single without children	Single with children	Couple without children	Couple with children	All Women	Single without children	Couple without children	Couple with children	All Men
16-19	60	.	53	.	80	80	.	1	77
20-24	156	187	.	.	162	189	.	.	193
25-29	237	.	261	252	243	240	374	307	278
30-34	.	174	302	215	248	284	459	362	338
35-39	.	219	.	197	209	230	371	380	342
40-44	.	.	200	203	200	174	.	384	330
45-49	.	.	196	169	223	165	417	359	336
50-54	.	.	90	.	117	.	336	374	323
55-59	181	132	123	.	132	132	235	.	213
60-64	133	.	88	.	106	.	297	.	267
65-69	145	.	91	.	119	.	182	.	179
70-74	140	.	62	.	106	.	165	.	165
75-79	163	.	70	.	120	.	165	.	155
80-84	144	.	.	.	122	.	.	.	161
85 and over	165	.	.	.	163	.	.	.	.

Table 3.3 Median Net Individual Income by Age Band, Gender and Family Type, 2003/04

£ per week (2003/04 prices)

Age Band	Women				Men				
	Single without children	Single with children	Couple without children	Couple with children	All Women	Single without children	Couple without children	Couple with children	All Men
16-19	60	.	53	.	80	75	.	1	75
20-24	140	182	.	.	151	160	.	.	163
25-29	203	.	215	215	209	200	290	243	225
30-34	.	174	239	196	207	224	349	302	270
35-39	.	219	.	186	195	215	290	301	274
40-44	.	.	170	179	179	174	.	300	266
45-49	.	.	169	163	197	164	311	296	275
50-54	.	.	90	.	109	.	264	326	259
55-59	171	132	122	.	127	132	214	.	207
60-64	132	.	88	.	106	.	237	.	217
65-69	143	.	90	.	119	.	182	.	175
70-74	140	.	62	.	106	.	165	.	165
75-79	162	.	70	.	114	.	165	.	155
80-84	144	.	.	.	118	.	.	.	161
85 and over	165	.	.	.	163	.	.	.	.

Table 3.4 Median Disposable Individual Income by Age Band, Gender and Family Type, 2003/04

£ per week (2003/04 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	60	.	90	.	79	65	.	37	65
20-24	122	200	.	.	139	142	.	.	144
25-29	192	.	182	170	188	156	230	232	201
30-34	.	202	210	159	184	198	264	249	240
35-39	.	231	.	165	191	185	272	291	261
40-44	.	.	170	162	173	135	.	256	226
45-49	.	.	165	152	179	164	265	255	244
50-54	.	.	90	.	112	.	234	254	229
55-59	158	132	120	.	124	148	214	.	207
60-64	150	.	88	.	108	.	214	.	212
65-69	159	.	90	.	130	.	182	.	175
70-74	165	.	77	.	106	.	169	.	169
75-79	176	.	71	.	124	.	166	.	163
80-84	148	.	.	.	128	.	.	.	176
85 and over	165	.	.	.	165	.	.	.	.

Table 3.5 Population Size by Age Band, Gender and Family Type, 2003/04

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	19	.	.	.	22	32	.	.	32
20-24	36	10	.	.	59	48	.	.	52
25-29	12	.	16	20	54	24	13	15	52
30-34	.	12	12	32	63	16	14	29	61
35-39	.	10	.	45	66	14	11	39	64
40-44	.	.	10	36	63	11	.	41	60
45-49	.	.	18	26	54	10	15	28	54
50-54	.	.	28	.	47	.	24	16	48
55-59	13	.	33	.	50	10	32	.	46
60-64	13	.	28	.	41	.	28	.	37
65-69	14	.	21	.	35	.	22	.	28
70-74	15	.	17	.	32	.	23	.	29
75-79	16	.	11	.	27	.	14	.	19
80-84	12	.	.	.	19	.	.	.	11
85 and over	11	.	.	.	12	.	.	.	.

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 were fell slightly towards the lower part of the income distribution, with 49% of women having incomes in the bottom two quintiles. 79% of women aged between 16 and 19 had incomes in the bottom two quintiles. From the ages of 25 to 74, the proportion of women in low income increased with age. From 75 onwards, it decreased, but only slightly, with over three-fifths in the bottom two quintiles.

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 54, 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 55% had incomes in the bottom quintile.

While men aged between 30 to 54 experienced high incomes, from 55 onwards, the proportion with low incomes steadily increased; almost half of males aged 80 and over had incomes in the bottom two quintiles, although, the majority were heavily concentrated in the second quintile.

Table 3.6 Percentage Distribution of Women by Age Band within the All Adult Total Individual Income Quintiles, 2003/04

Age Band	Percentage					Population (Thousands)
	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile	
16-19	53	26	18	3	.	22.4
20-24	20	26	30	18	6	59.3
25-29	15	13	22	30	20	54.0
30-34	11	19	19	31	20	62.9
35-36	16	18	25	22	19	66.2
40-44	18	20	25	20	17	62.5
45-49	23	19	14	22	22	54.0
50-54	40	22	19	12	7	46.8
55-59	34	23	21	15	7	50.1
60-64	36	32	17	8	7	40.5
65-69	31	38	16	13	2	35.0
70-74	33	39	21	6	2	31.8
75-79	28	36	26	6	3	26.6
80 and over	7	53	31	7	1	31.1
All Women	24	25	22	18	11	643.4
All Adults	20	20	20	20	20	1,241.3

Table 3.7 Percentage Distribution of Men by Age Band within the All Adult Total Individual Income Quintiles, 2003/04

Age Band	Percentage					Population (Thousands)
	Bottom Quintile	Second Quintile	Third Quintile	Fourth Quintile	Top Quintile	
16-19	55	22	16	6	2	32.0
20-24	30	9	32	26	3	52.4
25-29	11	6	17	34	32	52.2
30-34	12	6	9	29	44	60.7
35-36	10	6	9	34	41	64.0
40-44	14	9	13	20	43	59.6
45-49	12	8	16	21	43	53.6
50-54	15	9	16	19	41	47.8
55-59	16	21	19	19	25	46.5
60-64	11	20	18	23	28	37.4
65-69	11	28	28	13	20	28.0
70-74	9	38	22	16	16	28.7
75-79	6	45	24	18	7	18.5
80 and over	7	42	39	11	2	16.7
All Men	16	15	18	23	29	598.0
All Adults	20	20	20	20	20	1241.3

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 and up to pension age. Income from self-employment was however higher for men than women, particularly between the ages 25 and 64. Women also derived a higher proportion of their income from benefits than men.

Between the ages of 16 and 29, the percentage of female income derived from earnings steadily increased to 80%, after which it began to decrease as age increased. Percentage of income from benefits for women hovered between 11% and 25%, up to retirement age, where it jumped significantly to over 50% and continued to rise with age.

With the exception of those ages 16 to 19, the proportion of male income derived from earnings decreased with age. The proportion from self-employment increased from 1% (16-19) to a peak of 30% between the ages of 60 to 64. Between the ages of 16 and 64, males received between 4% and 17% of their income from benefits. This increased to 45% 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, 2003/04

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	61	72	80	76	70	63	75	68	53	23	1	0	0	0	0	
Self-employment	0	5	3	3	2	11	6	6	4	2	0	20	0	0	0	
Non-state pensions	0	0	0	0	-	-	1	2	11	21	27	13	20	17	18	
Investment	-	-	-	-	-	1	3	3	4	2	3	3	2	2	1	
Tax Credits	2	5	4	5	7	5	3	1	-	0	0	0	0	0	0	
Benefit Income																
Dependent Benefits	18	11	8	10	14	13	7	8	5	1	-	0	0	0	0	
Mainly Personal Benefits	2	1	1	2	2	3	3	5	8	42	58	52	58	63	67	
Individual Benefits	2	2	2	2	3	3	1	7	12	8	10	11	18	17	15	
Total	23	13	11	14	19	18	11	21	25	51	68	63	76	81	81	
Other	14	5	1	2	2	2	2	0	2	2	1	-	2	-	0	
Total Income (£ per week 2003/04 prices)	94	182	250	270	253	241	245	155	163	145	144	153	141	143	173	

Table 3.9 Mean Total Individual Income and Composition by Source of Income and Age Band, All Men, 2003/04

Source of Income	Percentage														
	Age Band														
	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	82	82	81	74	65	61	63	45	32	10	-	-	0	0
Self-employment	1	9	9	12	19	26	28	26	24	30	5	2	0	0	0
Non-state pensions	0	0	0	0	-	1	1	2	11	16	36	43	47	20	11
Investment	-	-	-	-	-	1	2	1	3	4	2	2	3	8	1
Tax Credits	0	-	-	1	1	2	1	-	1	1	0	0	0	0	0
Benefit Income															
Dependent Benefits	4	3	2	3	2	3	2	3	5	2	-	0	0	0	0
Mainly Personal Benefits	1	1	1	1	1	2	2	2	7	9	40	45	42	59	75
Individual Benefits	0	1	-	1	1	1	1	1	5	3	5	6	7	12	13
Total	5	5	4	4	4	5	5	7	17	13	45	51	48	71	88
Other	13	4	-	1	-	1	3	1	1	2	2	2	2	1	1
Total Income (£ per week 2003/04 prices)	97	175	319	359	388	375	439	390	283	324	238	227	242	186	140

Figure 3.6 Mean Total Individual Income and Composition by Source of Income and Age Band, All Women, 2003/04

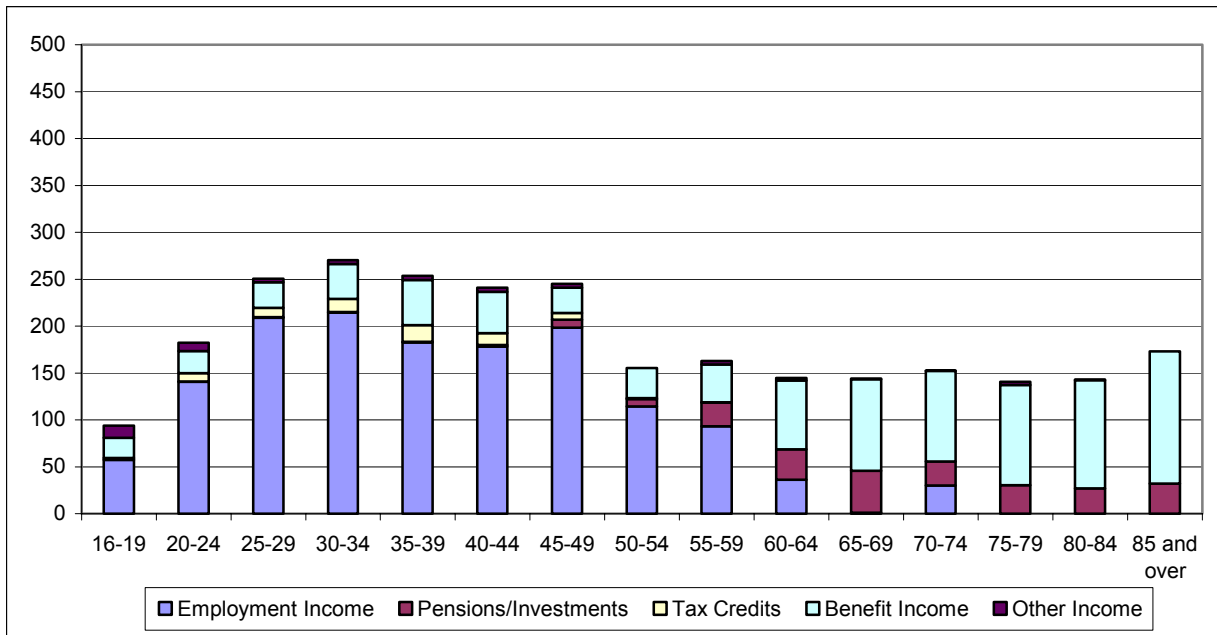


Figure 3.7 Mean Total Individual Income and Composition by Source of Income and Age Band, All Men, 2003/04

