

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 couple 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 Summary of 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 third of couples, women contributed less than 25% of the total family income and 45% contributed between 25% and 50%.
- For men in married couples, they contribute to 65% of total family income, compared to 64% of all couples. Women in married couples contribute to 34% of the total family income; the comparative figure for all couples is 35%.
- In families where women are in full-time employment, their income accounts for 45% of the families total income, compared to 55% of men's income.
- In families where women are self-employed, they contribute 39% of total family income.
- Women looking after the family and/or home contribute 15% of total family income.
- In families where the men are in full-time employment, their income makes up 65% of total family income.
- Men in part-time employment and those who are sick or disabled had a similar split between men and women's income. In both cases men's income accounts for 53% of total family income.
- Across all income bands, women's income contributed between 31% and 36% 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 over twice that of their female counterparts: Men's employment income was £296 per week, compared to £147 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 65% of family income, compared to 34% for women. This was similar to the percentage split for couples with dependent children, where men accounted for 63% of the family income, compared to 36% for women. For both family groups, women contribute very little from non-state pensions. 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 14% from employment, 24% from non-state pensions, 26% from benefits and 1% each from investments and other incomes. Women contributed to 32% of family income; made up of 7% from employment, 5% from non-state pensions, 18% 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 third of couples, women contributed to less than 25% of the total family income and 45% contributed between 25% and 50%. For pensioner couples alone, 85% of women contributed less than 50% of the total family income. The comparative figure for women in couples with children was 76%.

Men tended to contribute more to the total family income. 30% of men contributed 75% or more of the total family income, and 76% contributed more than 50% of the total family income. For couples with children, 74% of men contributed at least 50% of total family income, the comparative figures for pensioner couples and couples without children were 83% and 75% respectively.

Table 5.1 Mean Total Family Income and Composition by Source of Individual Income, by Family Type, All Couples, 2003/04

	Couple without children		Pensioner Couple		Couple With children		All Couples	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total Family Income	598	100	377	100	661	100	577	100
Adult income (including household level income)	598	100	377	100	657	99	575	100
Adult income (excluding household level income)	594	99	373	99	654	99	571	99
Women's Income	206	34	120	32	236	36	200	35
Employment Income	182	30	27	7	181	27	147	25
Non-state pensions	2	0	20	5	1	0	6	1
Investments	5	1	4	1	1	0	3	1
Tax Credits	0	0	0	0	14	2	6	1
Benefit income	15	2	68	18	37	6	37	6
Other Income	1	0	1	0	1	0	1	0
Men's Income	388	65	252	67	418	63	371	64
Employment Income	341	57	52	14	384	58	296	51
Non-state pensions	16	3	91	24	4	1	27	5
Investments	8	1	5	1	2	0	5	1
Tax Credits	1	0	0	0	7	1	4	1
Benefit income	20	3	99	26	15	2	36	6
Other Income	3	0	4	1	6	1	5	1
Population	127,000		88,000		177,000		784,000	

Table 5.2 Proportion of Total Family Income from the Income of Women and Men, by Family Type, All Couples, 2003/04

Proportion of Income	Percentage			
	Couple Without Children	Pensioner Couple	Couple with children	All Couples
From Women's Income				
Less than 25%	34	36	32	33
Between 25% and 50%	44	49	44	45
Between 50% and 75%	16	12	20	17
75% or greater	6	4	4	5
From Men's Income				
Less than 25%	7	4	6	6
Between 25% and 50%	18	14	20	18
Between 50% and 75%	44	51	45	46
75% or greater	31	32	29	30

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 25-34, their income contributed to 40% of total family income, compared to only 30% for those aged 55-64. For men aged 25-34, their income contributed to 59% of total family income, compared to men aged 75 and over, who contributed 70% of the total family income.

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 contribute to 65% of total family income, compared to 64% of all couples. Women in married couples contribute to 34% of the total family income; the comparative figure for all couples is 35%. Women in cohabiting couples contribute 41% of total family income and on average provide £30 per week more than their married counterparts. While married women receive 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 individuals' income is somewhat different. Overall, married men's income is £56 per week higher than that of cohabiting males, however employment income for married men is £6 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 no 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. More than a third of married females in couples contribute less than 25% to their total family income. This in addition to 44% contributing between 25% and 50%, makes 79% of married women in couples contributing 50% or less to family income. For cohabiting females, 19% contribute less than 25% to total family income and 53% contribute between 25% and 50%.

Almost a third of married men in couples contribute 75% or more to total family income and 46% contribute between 50% and 75%. For cohabiting men in couples, 53% contribute between 50% and 75% of total family income and only 13% 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, 2003/04

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	574	100	664	100	651	100	642	100	476	100	368	100	303	100
Adult income (including household level income)	574	100	664	100	647	99	640	100	475	100	368	100	303	100
Adult income (excluding household level income)	562	98	660	99	644	99	638	99	472	99	363	99	300	99
Women's Income	201	35	263	40	243	37	189	29	143	30	132	36	96	32
Employment income	160	28	226	34	191	29	158	25	79	17	25	7	0	0
Non-state pensions	0	0	0	0	0	0	1	0	16	3	25	7	13	4
Investments	0	0	1	0	1	0	6	1	5	1	5	1	5	1
Tax Credits	8	1	11	2	12	2	4	1	0	0	0	0	0	0
Benefit income	32	6	24	4	36	6	21	3	41	9	75	20	78	26
Other income	2	0	1	0	1	0	0	0	3	1	1	0	0	0
Men's Income	361	63	398	60	401	62	449	70	328	69	231	63	204	67
Employment income	345	60	380	57	371	57	387	60	199	42	17	5	0	0
Non-state pensions	0	0	1	0	3	1	14	2	64	13	100	27	70	23
Investments	0	0	1	0	2	0	9	1	7	1	7	2	7	2
Tax Credits	2	0	4	1	7	1	5	1	1	0	0	0	0	0
Benefit income	14	2	10	2	16	2	21	3	55	12	103	28	125	41
Other income	0	0	2	0	2	0	12	2	3	1	5	1	2	1
Population	15,000		79,000		97,000		80,000		65,000		38,000		18,000	

Table 5.4 Mean Total Family Income and Composition by Source of Individual Income, by Age of the Man, All Couples, 2003/04

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	.	.	657	100	672	100	661	100	477	100	388	100	327	100
Adult income (including household level income)	.	.	657	100	669	100	657	99	476	100	388	100	327	100
Adult income (excluding household level income)	.	.	653	99	665	99	656	99	472	99	383	99	323	99
Women's Income	.	.	262	40	250	37	200	30	146	31	135	35	95	29
Employment income	.	.	223	34	202	30	168	25	90	19	37	10	0	0
Non-state pensions	.	.	0	0	0	0	1	0	12	2	23	6	17	5
Investments	.	.	1	0	1	0	5	1	6	1	4	1	4	1
Tax Credits	.	.	11	2	12	2	5	1	1	0	0	0	0	0
Benefit income	.	.	26	4	33	5	22	3	36	7	70	18	74	23
Other income	.	.	2	0	1	0	0	0	2	0	2	0	0	0
Men's Income	.	.	391	59	415	62	455	69	326	68	248	64	228	70
Employment income	.	.	376	57	387	58	416	63	224	47	22	6	0	0
Non-state pensions	.	.	0	0	3	0	5	1	44	9	107	28	96	29
Investments	.	.	1	0	2	0	6	1	11	2	5	1	9	3
Tax Credits	.	.	3	0	7	1	3	1	3	1	0	0	0	0
Benefit income	.	.	10	1	14	2	16	2	39	8	108	28	120	37
Other income	.	.	2	0	2	0	9	1	5	1	6	1	3	1
Population	5,000		72,000		98,000		83,000		66,000		44,000		25,000	

Table 5.5 Mean Total Family Income and Composition by Source of Individual Income, by Marital Status, All Couples, 2003/04

Source of Income	Married Couple		Cohabiting Couple		All Couples	
	£ per week	%	£ per week	%	£ per week	%
Total family income	578	100	562	100	577	100
Adult income (including household level income)	576	100	561	100	575	100
Adult income (excluding household level income)	574	99	548	98	571	99
Women's Income	198	34	228	41	200	35
Employment Income	143	25	185	33	147	25
Non-state pensions	6	1	0	0	6	1
Investments	3	1	0	0	3	1
Tax Credits	6	1	10	2	6	1
Benefit income	37	6	31	5	37	6
Other income	1	0	1	0	1	0
Men's Income	376	65	320	57	371	64
Employment income	295	51	301	54	296	51
Non-state pensions	30	5	0	0	27	5
Investments	5	1	0	0	5	1
Tax Credits	4	1	3	0	4	1
Benefit Income	37	6	16	3	36	6
Other Income	5	1	0	0	5	1
Population	720,000		64,000		784,000	

Table 5.6 Proportion of Total Family Income from the Income of Women and Men, by Marital Status, All Couples, 2003/04

Proportion of Income	Percentage		
	Married Couple	Cohabiting Couple	All Couples
From Women's Income			
Less than 25%	35	19	33
Between 25% and 50%	44	53	45
Between 50% and 75%	16	28	17
75% or greater	5	0	5
From Men's Income			
Less than 25%	6	7	6
Between 25% and 50%	17	27	18
Between 50% and 75%	46	53	46
75% or greater	32	13	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 45% of the families total income, compared to 55% of men's income. The next highest group of female contributors are those which are self-employed, whose incomes account for 39% of total family income. Couples where the woman is employed part-time source 70% of their total family income from the man and 30% from the woman.

Women looking after the family and/or home contribute to 15% of total family income, the majority of which came from benefits, compared to men's contribution of 82%. Women in couples in Other economic activities, contribute to 14% of total family income, again mainly from benefits, while their male partners contribute 80% of total family income.

In families where the men are in full-time employment, their income makes up 65% of total family income, the majority of which comes from employment. Men in part-time employment and those who are sick or disabled had a similar split between men and women's income. In both cases men's income accounts for 53% of total family income. For part-time male employees, the majority of their income was sourced from employment and non-state pensions, while for sick and disabled males, the majority of income was sourced from benefits.

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 67% of the total income, while females in this group contributed 32%. Retired men contributed 68% of the total family income, while females in this group contributed 31%.

Table 5.7 Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Woman, All Couples, 2003/04

Source of Income	Full-time employee		Part-time employee		Self-employed		Unemployed	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income	762	100	665	100	873	100	.	.
Adult income (including household level income)	760	100	663	100	871	100	.	.
Adult income (excluding household level income)	759	100	663	100	868	99	.	.
Women's Income	340	45	200	30	340	39	.	.
Employment Income	317	42	158	24	305	35	.	.
Non-state pensions	0	0	3	0	1	0	.	.
Investments	1	0	3	0	4	0	.	.
Tax Credits	6	1	10	1	6	1	.	.
Benefit income	15	2	25	4	20	2	.	.
Other income	1	0	2	0	4	0	.	.
Men's Income	419	55	463	70	528	60	.	.
Employment income	397	52	429	65	498	57	.	.
Non-state pensions	11	1	12	2	3	0	.	.
Investments	2	0	3	0	4	0	.	.
Tax Credits	1	0	4	1	1	0	.	.
Benefit Income	6	1	10	1	7	1	.	.
Other Income	1	0	5	1	14	2	.	.
Population	126,000		153,000		35,000		6,000	

Table 5.7 cont. Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Woman, All Couples, 2003/04

Source of Income	Retired		Looking after Family/Home		Sick / Disabled		Other	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income	369	100	380	100	376	100	343	100
Adult income (including household level income)	369	100	378	99	375	100	343	100
Adult income (excluding household level income)	365	99	370	97	364	97	324	95
Women's Income	100	27	57	15	93	25	48	14
Employment Income	0	0	0	0	0	0	0	0
Non-state pensions	22	6	2	1	6	2	0	0
Investments	7	2	3	1	0	0	6	2
Tax Credits	0	0	13	4	6	1	4	1
Benefit income	68	19	38	10	81	22	36	11
Other income	1	0	1	0	0	0	2	1
Men's Income	266	72	313	82	271	72	276	80
Employment income	58	16	243	64	172	46	173	50
Non-state pensions	93	25	13	3	15	4	2	1
Investments	13	3	4	1	1	0	7	2
Tax Credits	0	0	13	3	6	2	5	2
Benefit Income	97	26	32	8	76	20	64	19
Other Income	5	1	8	2	0	0	23	7
Population	155,000		97,000		66,000		19,000	

Table 5.8 Mean Total Family Income and Composition by Source of Individual Income, by Economic Activity of the Man, All Couples, 2003/04

Source of Income	Full-time employee		Part-time employee		Self-employed		Unemployed	
	£ per week	%	£ per week	%	£ per week	%	£ per week	%
Total family income	697	100	587	100	680	100	.	.
Adult income (including household level income)	695	100	587	100	679	100	.	.
Adult income (excluding household level income)	694	100	582	99	678	100	.	.
Women's Income	243	35	271	46	220	32	.	.
Employment Income	204	29	202	34	185	27	.	.
Non-state pensions	2	0	18	3	3	0	.	.
Investments	3	0	6	1	2	0	.	.
Tax Credits	8	1	8	1	8	1	.	.
Benefit income	25	4	34	6	20	3	.	.
Other income	1	0	3	0	3	0	.	.
Men's Income	451	65	310	53	458	67	.	.
Employment income	435	62	151	26	427	63	.	.
Non-state pensions	4	1	98	17	7	1	.	.
Investments	3	0	3	1	5	1	.	.
Tax Credits	3	0	14	2	6	1	.	.
Benefit Income	3	0	34	6	5	1	.	.
Other Income	3	0	10	2	7	1	.	.
Population	192,000		10,000		72,000		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, 2003/04

Source of Income	Retired		Sick / Disabled		Other	
	£ per week	%	£ per week	%	£ per week	%
Total family income	342	100	293	100	266	100
Adult income (including household level income)	342	100	292	100	261	98
Adult income (excluding household level income)	337	99	278	95	238	90
Women's Income	106	31	124	43	112	42
Employment Income	7	2	58	20	33	12
Non-state pensions	21	6	2	1	1	1
Investments	7	2	0	0	0	0
Tax Credits	0	0	7	2	5	2
Benefit income	70	21	57	19	73	27
Other income	1	0	0	0	0	0
Men's Income	232	68	154	53	126	47
Employment income	0	0	0	0	0	0
Non-state pensions	107	31	18	6	26	10
Investments	11	3	1	0	1	1
Tax Credits	0	0	0	0	17	6
Benefit Income	108	32	132	45	82	31
Other Income	6	2	3	1	0	0
Population	145,000		56,000		16,000	

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 31% and 36% of the total family income. It was highest in families with income between £500-£700 per week (36%), and lowest for those with income between £300-£400 per week (31%).

For families with incomes under £300 per week, three-fifths of total family income came from men's income. Between £300 and £500 per week, men's income contributed to two thirds of total family income. This proportion reduced slightly from £500 per week or 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 22% of all couples. For 41% of couples, both the woman and the man had an income of under £300 per week. For 7% of couples both the woman and the man 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 more than 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, 2003/04

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	135	100	243	100	352	100	450	100	595	100	1,061	100
Adult income (including household level income)	135	100	242	100	350	100	449	100	594	100	1,058	100
Adult income (excluding household level income)	128	95	233	96	342	97	447	99	593	100	1,058	100
Women's Income	45	33	83	34	107	31	146	32	215	36	374	35
Employment Income	5	4	16	6	40	11	86	19	159	27	336	32
Non-state pensions	1	1	2	1	7	2	6	1	10	2	6	1
Investments	0	0	1	0	2	1	3	1	3	1	6	1
Tax Credits	0	0	6	2	8	2	12	3	9	1	4	0
Benefit income	38	28	58	24	49	14	37	8	33	5	22	2
Other income	0	0	1	0	0	0	2	1	2	0	2	0
Men's Income	83	61	150	62	235	67	301	67	378	64	683	64
Employment Income	11	8	43	18	124	35	213	71	321	54	630	59
Non-state pensions	3	2	20	8	30	9	39	7	31	5	31	3
Investments	1	0	2	1	3	1	6	1	6	1	8	1
Tax Credits	0	0	4	1	9	3	5	0	2	0	3	0
Benefit income	63	47	80	33	65	18	33	3	15	2	6	1
Other income	4	3	1	0	4	1	5	1	4	1	7	1
Population	76,000		119,000		100,000		99,000		173,000		217,000	

Table 5.10 Women's Total Individual Income by Income Band, compared with Men's Total Individual Income by Income Band, All Couples, 2003/04

Women's Total Individual Income (£ per week 2003/04 prices)	Men's Total Individual Income (£ per week 2003/04 prices)						Percentage	
	Under £100	£100 to £200	£200 to £300	£300 to £400	£400 to £500	£500 and over	Total	Population
Under £50	3	5	4	2	2	3	19	76,000
£50 to £100	3	5	3	2	2	1	16	63,000
£100 to £200	2	4	6	5	3	4	24	101,000
£200 to £300	1	1	4	3	3	5	17	65,000
£300 to £400	1	-	2	2	2	3	10	41,000
£400 and over	1	1	2	1	2	5	12	46,000
Total	11	16	21	15	14	21	100	
Population	43,000	68,000	80,000	61,000	56,000	84,000		392,000

Table 5.11 Relative Total Individual Income by Family Type, All Couples, 2003/04

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	12	22	19
Equal (within 10 per cent)	8	6	7	7
Men's income at least 10 per cent more than women's	72	81	72	74