

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 Summary of Key Findings

- The highest total individual incomes came from those in full-time employment; £296 per week for women and £341 per week for men.
- Amongst women, singles employed full-time with children were the highest earners at £363 per week.
- Amongst men, couples employed full-time with children were the highest earners at £409 per week.
- 49% of women's incomes fell into the bottom two quintiles of the income distribution, compared to only 31% of men.
- Among men and women earnings was the main source of income for full-time and part-time employees.

6.3 Individual 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 part-time self-employed, where women earned £108 per week, 58% of their male counterparts, who earned £186 per week. Full-time employees and those sick/disabled had the closest incomes between the sexes; in both categories, women earned 87% that of their male counterparts.

Men's total individual income exceeded that of women's in every category except for the unemployed and part-time employees, where unemployed women received £7 more per week than men, and part-time employed women earned £12 more than men.

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 (£296 per week). This was 87% of the figure for their male counterparts (£341), 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.

Women who are retired and sick / disabled had similar incomes across all income measures. Retired men, on the other hand, had higher income than those sick / disabled: Total individual income for retired men was £163 per week, compared to £121 per week for sick / disabled males.

Figure 6.1 Median Total Individual Income by Economic Activity Status, All Women and All Men, 2003/04

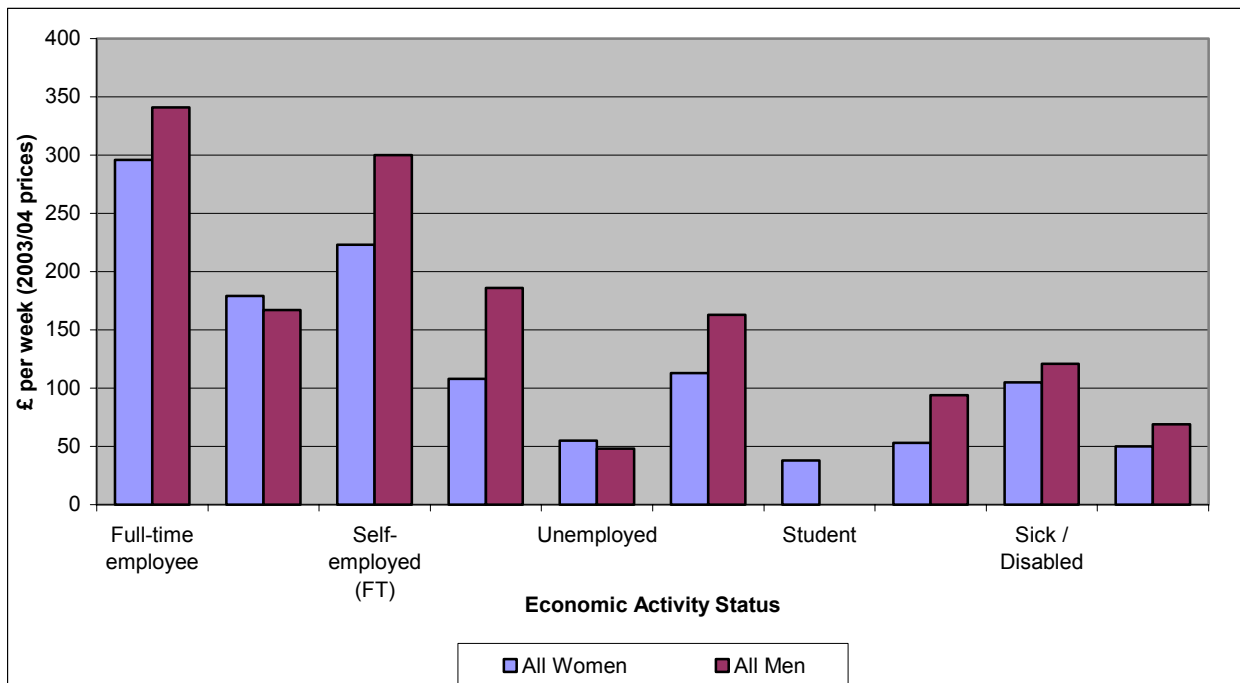


Table 6.1 Median Total Individual Income by Economic Activity Status, All Women and All Men, 2003/04

Economic Activity Status	£ per week (2003/04 prices)					
	All Women			All Men		
	Total	Net	Disposable	Total	Net	Disposable
Full-time employee	296 (87)	245 (91)	215 (89)	341	270	241
Part-time employee	179 (107)	166 (104)	144 (106)	167	160	136
Self-employed (FT)	223 (74)	216 (81)	193 (83)	300	266	233
Self-employed (PT)	108 (58)	100 (60)	107 (64)	186	168	168
Unemployed	55 (115)	55 (115)	88 (160)	48	48	55
Retired	113 (69)	113 (70)	120 (71)	163	161	170
Student	38	38	38	..	..	..
Looking after family / home	53	53	59	..	..	..
Sick / Disabled	105 (87)	105 (87)	118 (89)	121	121	133
Other	50 (72)	50 (72)	70 (88)	69	69	80

6.4 Individual 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 (£363 per week), closely followed by couples, employed full-time with children (£338 per week). Those with the lowest incomes were couples without children, looking after family / home (£2 per week), followed by couples with children, looking after family / home (£49 per week). These patterns were similar across all income measures.

Amongst men, couples employed full-time, with children had the highest incomes (£409 per week), followed by couples employed full-time, without children (£396 per week). Those with the lowest incomes were singles without children in the 'Other' category (£38 per week). This pattern was also similar for net and disposable income measures.

Table 6.2 Median Total Individual Income by Economic Activity Status, Gender and Family Type, 2003/04

£ per week (2003/04 prices)									
Economic Activity Status	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
Full-time employee	248	363	289	338	296	251	396	409	341
Part-time employee	105	243	147	190	179	100	.	.	167
Self-employed	.	.	100	221	146	200	282	354	282
Unemployed	.	.	.	.	.	45	.	.	48
Retired	149	.	83	.	113	144	175	.	163
Looking after family / home	.	138	2	49	53	130	135	.	.
Sick / Disabled	118	175	82	105	105	94	.	157	121
Other	53	.	.	.	50	38	338	.	49

Table 6.3 Median Net Individual Income by Economic Activity Status, Gender and Family Type, 2003/04

£ per week (2003/04 prices)									
Economic Activity Status	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
Full-time employee	205	307	227	280	245	200	304	314	270
Part-time employee	102	232	133	175	166	100	.	.	160
Self-employed	.	.	.	193	146	174	249	328	249
Unemployed	.	.	.	.	.	45	.	.	48
Retired	149	.	83	.	113	144	169	.	161
Looking after family / home	.	138	2	48	53	.	133	.	94
Sick / Disabled	118	175	82	100	105	94	.	157	121
Other	53	.	.	.	50	38	280	.	49

Table 6.4 Median Disposable Individual Income by Economic Activity Status, Gender and Family Type, 2003/04

£ per week (2003/04 prices)									
Economic Activity Status	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
Full-time employee	174	268	209	243	215	177	279	277	241
Part-time employee	97	225	114	152	144	71	.	.	136
Self-employed	.	.	.	166	119	127	229	257	226
Unemployed	.	.	.	.	.	51	.	.	55
Retired	165	.	84	.	120	155	174	.	170
Looking after family / home	.	182	6	51	59	.	136	.	103
Sick / Disabled	151	209	87	105	118	118	.	165	133
Other	54	.	.	.	54	37	243	.	49

Table 6.5 Population Size by Economic Activity Status, Gender and Family Type, 2003/04

Thousands									
Economic Activity Status	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
Full-time employee	59	14	64	62	199	92	78	114	285
Part-time employee	22	11	23	54	110	10	.	.	21
Self-employed	.	.	.	10	24	16	33	39	88
Unemployed	.	.	.	.	.	13	.	.	20
Retired	73	.	75	.	150	24	72	.	97
Looking after family / home	.	14	16	32	64	.	18	.	.
Sick / Disabled	21	10	21	12	64	28	.	10	57
Other	11	.	.	.	22	18	62	.	26

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. 87% of women who are looking after the family or home had incomes in the bottom two quintiles, along with 67% of retired females. Most notable was 74% of women in the 'Other' category had incomes in the bottom quintile, although with the small population in this group, this figure should be treated with caution.

There were no women with incomes in the top quintile among those looking after family / home, sick / disabled or in the 'other' category, although 66% of full-time employees females had incomes in the top two quintiles, with 29% alone in the top quintile.

Overall men's incomes were slightly clustered at 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 more than two in five having incomes in the top quintile alone. This was followed by 55% 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 bottom of the distribution with 97% of unemployed and 91% 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, 2003/04

Economic Activity Status	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Full-time employee	4	7	23	37	29	199.5
Part-time employee	16	25	35	19	6	110.0
Self-employed	27	25	14	7	27	23.4
Unemployed	.	.	.	.	.	7.2
Retired	28	39	22	8	2	151.2
Looking after family/ home	57	30	11	2	0	64.6
Sick/disabled	33	42	21	5	0	64.3
Other	74	21	5	0	0	23.2
All Women	24	25	22	18	11	643.4
All Adults	20	20	20	20	20	1,241.4

Table 6.7 Percentage Distribution of All Men within the All Adult Total Individual Income Quintiles by Economic Activity Status, 2003/04

Economic Activity Status	Percentage					Population (thousands)
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
Full-time employee	5	4	13	34	44	284.9
Part-time employee	22	25	18	23	12	21.7
Self-employed	12	11	23	14	41	88.7
Unemployed	89	8	4	0	0	19.5
Retired	10	36	28	17	10	96.7
Sick/disabled	30	33	29	7	0	56.7
Other	70	21	4	2	3	29.8
All Men	16	15	18	23	29	598.0
All Adults	20	20	20	20	20	1,241.4

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; 91% and 72% respectively. Retired women sourced 23% of their income from non-state pensions and 57% from mainly personal benefits. 92% 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, 96% and 54% respectively. Male part-time employees also sourced 22% of their income from non-state pensions. Retired males sourced 42% of income from non-state pensions and an equal amount from mainly personal benefits. Sick/disabled males derived 88% 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, 2003/04

Source of Income	Percentage			
	Full-time employee	Part-time employee	Self-employed	ILO unemployed
Earnings	91	72	1	0
Self-employment	-	-	85	0
Non-state pensions	-	2	1	0
Investments	-	1	1	-
Tax Credits	3	7	3	16
Benefit income				
Dependent Benefits	3	9	4	65
Mainly Personal Benefits	-	2	3	8
Individual Benefits	1	2	-	6
Total	4	14	7	79
Other	1	3	3	5
Total income (£ per week 2003/04 prices)	326	194	301	57

Table 6.8 cont. Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Women, 2003/04

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	23	2	4	3
Investments	4	3	-	5
Tax Credits	-	13	3	4
Benefit income				
Dependent Benefits	1	60	35	30
Mainly Personal Benefits	57	15	30	25
Individual Benefits	14	4	28	4
Total	71	78	92	60
Other	1	3	1	28
Total income (£ per week 2003/04 prices)	136	77	117	58

Table 6.9 Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Men, 2003/04

Source of Income	Percentage			
	Full-time employee	Part-time employee	Self-employed	ILO unemployed
Earnings	96	54	-	0
Self-employment	1	0	92	0
Non-state pensions	1	22	2	6
Investments	1	1	1	1
Tax Credits	1	5	1	0
Benefit income				
Dependent Benefits	-	-	-	69
Mainly Personal Benefits	-	8	1	7
Individual Benefits	-	3	-	8
Total	1	11	1	84
Other	1	6	2	9
Total income (£ per week 2003/04 prices)	394	223	422	53

Table 6.9 cont. Mean Total Individual Income and Composition by Source of Income, by Economic Activity Status, All Men, 2003/04

Source of Income	Percentage		
	Retired	Sick/ Disabled	Other
Earnings	0	0	0
Self-employment	0	0	0
Non-state pensions	42	9	12
Investments	4	1	2
Tax Credits	0	1	6
Benefit income			
Dependent Benefits	2	26	48
Mainly Personal Benefits	42	41	14
Individual Benefits	7	22	3
Total	51	88	65
Other	2	1	14
Total income (£ per week 2003/04 prices)	215	133	70

Figure 6.2 Mean Total Individual Income and Composition by Source of Income, Economic Activity Status, All Women, 2003/04

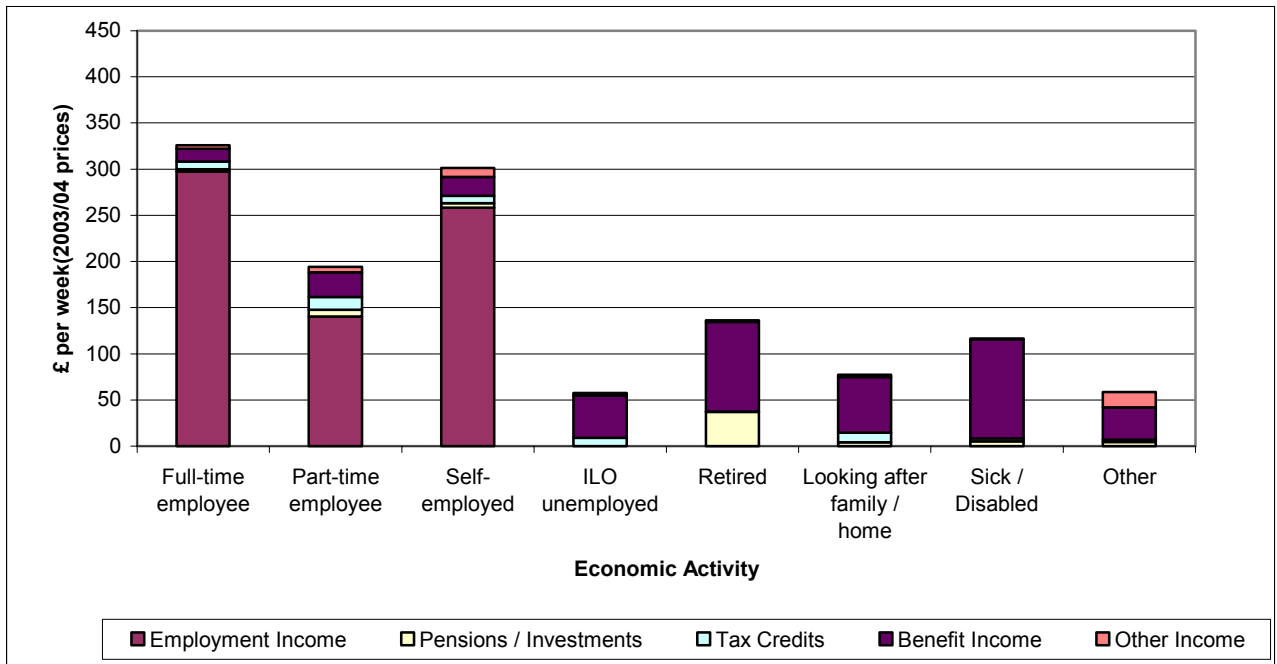
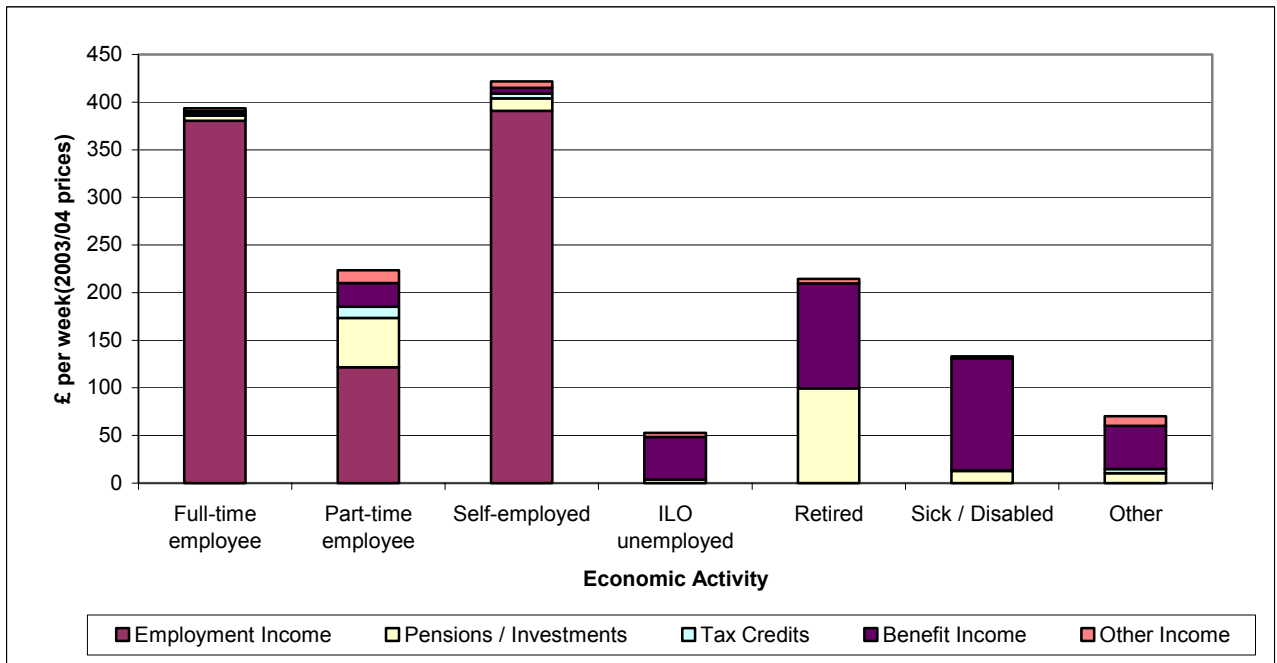


Figure 6.3 Mean Total Individual Income and Composition by Source of Income, Economic Activity Status, All Men, 2003/04



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, 2003/04



Figure 6.5 Percentage Distribution of Economic Activity Status by Age Band, All Men, 2003/04

