

Section

9

Deprivation Indicators

Introduction

The 2004-05 FRS asked questions relating to deprivation for the first time. The following section is an analysis of these questions and looks at

cases where adults responded “would like to do this but cannot afford”.

Contents and points to note when interpreting tables

Respondents have been asked if they are behind in various household bills. These responses have been combined within this analysis and have been

presented as those who are behind with one or more household bill.

Key definitions used

(For a full explanation of all definitions please refer to the Glossary)

- Age
- Benefit Unit
- Council
- Economic Status
- Employment Status
- Family Status
- Household
- Household Composition
- Marital Status
- Region
- Religion
- Tenure
- Total Weekly Benefit Unit Income
- Total Weekly Housing Costs

Section 9 Summary

- 50% of those behind in one or more household bill lived in the Social Rented Sector, compared to 24% in the Private Rented Sector.
- 61% of those indicating that they couldn't afford Household Contents Insurance lived in the Social Rented Sector.
- 25% of those who cannot afford to have a hobby or leisure activity are in a benefit unit with 2 adults and children.
- Between 20% and 33% of those who indicated that they couldn't afford any of the indicators, were those where the head or spouse of the household were sick or disabled.
- 45% of those who were unable to afford a one week holiday, once a year (not staying with relatives) were married. 31% were singles.
- 78% of those who are unable to keep their accommodation warm enough have a benefit unit income of less than £300.
- Of those that were behind in at least one household bill, 22% lived in Belfast and 23% in Derry.
- Those living in the West of the Province consistently accounted for the majority of cases in each category of deprivation (between 43% and 56%).
- Of those who were behind with one or more household bill, 64% were from a household where the head is Catholic. The comparative figure for Protestants is 30%.

Table 9.1: Benefits Units by Tenure and Deprivation Indicator

Percentage of benefit units					
Deprivation Measure					
Tenure	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month
Social Rented Sector	39	42	31	61	43
Private Rented Sector	16	15	14	22	16
Owner Occupiers	45	43	54	17	41
Sample size (=100%)	303	247	696	302	290
Deprivation Measure					
Tenure	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)
Social Rented Sector	31	46	37	42	32
Private Rented Sector	17	18	15	17	14
Owner Occupiers	53	35	48	41	55
Sample size (=100%)	689	132	483	392	447
Deprivation Measure					
Tenure	Able to keep accommodation warm enough	Behind in one or more household bill ¹	benefit	All units	
Social Rented Sector	36	50		16	
Private Rented Sector	24	24		11	
Owner Occupiers	40	26		74	
Sample size (=100%)	128	167		2,377	

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.2: Benefits Units by Household Composition and Deprivation Indicator

Household Composition	Deprivation Measure					Percentage of benefit units
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month	
Households Without Children						
One Male Adult	17	7	11	17		13
One Female Adult	14	8	9	15		10
Two Adults	18	16	19	17		19
Three or More Adults	3	10	12	7		11
Households With Children						
One Adult	14	17	13	19		13
Two Adults	17	25	22	15		17
Three or More Adults	17	17	14	11		17
Sample size (=100%)	303	247	696	302		290
Household Composition	Deprivation Measure					
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)	
Households Without Children						
One Male Adult	11	12	14	16		7
One Female Adult	11	11	14	14		8
Two Adults	20	21	16	16		17
Three or More Adults	14	11	8	9		11
Households With Children						
One Adult	12	17	15	17		16
Two Adults	17	13	19	16		25
Three or More Adults	15	15	12	12		16
Sample size (=100%)	689	132	483	392		447

Table 9.2: Continued

Household Composition	Percentage of benefit units		All benefit units
	Deprivation Measure		
	Able to keep accommodation warm enough	Behind in one or more household bill ¹	
Households Without Children			
One Male Adult	17	13	9
One Female Adult	16	11	11
Two Adults	17	13	25
Three or More Adults	7	9	19
Households With Children			
One Adult	18	24	5
Two Adults	11	14	18
Three or More Adults	15	16	13
Sample size (=100%)	128	167	2,377

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.3: Benefits Units by Age of Head and Deprivation Indicator

Age of Head	Percentage of benefit units				
	Deprivation Measure				
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month
16 to 19	7	7	9	6	9
20 to 24	7	10	11	9	10
25 to 29	10	11	9	11	11
30 to 34	7	10	9	9	9
35 to 39	14	14	11	11	10
40 to 44	9	13	11	9	10
45 to 49	11	10	9	7	9
50 to 54	8	9	7	9	7
55 to 59	7	6	6	6	5
60 to 64	5	3	6	7	6
65 to 69	3	2	4	4	6
70 to 74	5	3	4	4	5
75 to 79	2	1	2	3	2
80 to 84	2	1	1	3	1
85 and Over	2	-	1	1	-
Sample size (=100%)	303	247	696	302	290

Age of Head	Deprivation Measure				
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)
	16 to 19	9	7	5	6
20 to 24	14	11	6	8	9
25 to 29	8	3	9	10	10
30 to 34	9	6	9	8	9
35 to 39	11	11	12	11	14
40 to 44	10	14	10	10	12
45 to 49	7	15	11	9	10
50 to 54	7	10	10	10	8
55 to 59	5	9	7	6	6
60 to 64	7	6	6	7	5
65 to 69	3	1	4	4	2
70 to 74	3	3	5	5	3
75 to 79	3	2	3	3	3
80 to 84	2	2	2	2	1
85 and Over	2	1	2	2	1
Sample size (=100%)	689	132	483	392	447

Table 9.3: Continued

Age of Head	Percentage of benefit units		All benefit units
	Deprivation Measure		
	Able to keep accommodation warm enough	Behind in one or more household bill ¹	
16 to 19	7	3	6
20 to 24	9	13	12
25 to 29	11	13	8
30 to 34	6	11	9
35 to 39	9	15	10
40 to 44	10	12	9
45 to 49	3	7	8
50 to 54	7	11	7
55 to 59	11	5	6
60 to 64	6	4	6
65 to 69	4	1	5
70 to 74	8	2	5
75 to 79	6	1	4
80 to 84	2	1	3
85 and Over	1	1	2
Sample size (=100%)	128	167	2,377

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.4: Benefits Units by Economic Status and Deprivation Indicator

Economic Status	Percentage of benefit units				
	Deprivation Measure				
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month
Self employed	3	5	5	2	1
Single or couple, all in full-time work	14	13	18	11	14
Couple, one in full-time work, one in part-time work	3	4	5	2	4
Couple, one in full-time work, one not working	5	8	7	3	5
One or more in part-time work	9	12	12	10	11
Head or spouse aged 60 or over	18	9	15	19	17
Head or spouse unemployed	11	10	9	11	12
Head or spouse sick or disabled	28	28	20	31	25
Others	9	11	9	11	12
Sample size (=100%)	303	247	696	302	290

Economic Status	Deprivation Measure				
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)
Self employed	3	1	4	3	6
Single or couple, all in full-time work	15	13	14	13	12
Couple, one in full-time work, one in part-time work	4	0	4	3	6
Couple, one in full-time work, one not working	6	3	6	6	8
One or more in part-time work	14	8	12	11	12
Head or spouse aged 60 or over	17	14	19	20	14
Head or spouse unemployed	9	13	8	10	9
Head or spouse sick or disabled	21	33	23	24	23
Others	11	16	9	10	10
Sample size (=100%)	689	132	483	392	447

Table 9.4: Continued

Percentage of benefit units

Economic Status	Able to keep accommodation warm enough	Behind in one or more household bill ¹	All benefit units
Self employed	1	4	10
Single or couple, all in full-time work	12	13	27
Couple, one in full-time work, one in part-time work	2	4	6
Couple, one in full-time work, one not working	4	4	6
One or more in part-time work	4	10	10
Head or spouse aged 60 or over	27	7	22
Head or spouse unemployed	11	14	3
Head or spouse sick or disabled	30	32	9
Others	9	11	5
Sample size (=100%)	128	167	2,377

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.5: Adults by Marital Status and Deprivation Indicator

Percentage of adults					
Marital Status	Deprivation Measure				
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month
Married	38	43	45	30	40
Cohabiting	5	9	7	9	9
Single	33	29	31	33	32
Widowed	7	5	5	8	6
Separated	9	10	7	10	7
Divorced	7	4	5	10	6
Sample size (=100%)	391	342	1,032	370	395

Marital Status	Deprivation Measure				
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)
Married	41	33	43	37	49
Cohabiting	7	8	7	9	7
Single	34	36	27	28	25
Widowed	7	4	8	9	5
Separated	6	13	9	11	8
Divorced	5	5	7	6	5
Sample size (=100%)	1,025	175	659	516	678

Marital Status	Deprivation Measure		All adults
	Able to keep accommodation warm enough	Behind in one or more household bill ¹	
Married	41	33	55
Cohabiting	6	12	6
Single	32	34	25
Widowed	9	3	7
Separated	7	11	4
Divorced	5	6	3
Sample size (=100%)	169	220	3,412

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.6: Benefit Units by Family Status and Deprivation Indicator

Family Status	Deprivation Measure					Percentage of benefit units
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month	
Pensioner couple	4	2	4	2	5	
Single male pensioner	3	1	3	3	2	
Single female pensioner	10	5	6	12	8	
Couple with children	17	24	21	11	15	
Couple without children	9	12	12	11	11	
Single with children	21	25	17	24	17	
Single male without children	25	18	21	23	27	
Single female without children	12	13	15	14	14	
Sample size (=100%)	303	247	696	302	290	

Family Status	Deprivation Measure				
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)
Pensioner couple	4	1	4	4	4
Single male pensioner	2	3	3	3	1
Single female pensioner	8	6	10	10	7
Couple with children	17	11	19	14	26
Couple without children	12	16	13	12	13
Single with children	16	23	20	22	22
Single male without children	23	22	19	21	13
Single female without children	17	17	11	12	12
Sample size (=100%)	689	132	483	392	447

Family Status	Deprivation Measure		All benefit units
	Able to keep accommodation warm enough	Behind in one or more household bill ¹	
Pensioner couple	7	1	8
Single male pensioner	5	2	3
Single female pensioner	11	4	10
Couple with children	12	20	20
Couple without children	13	12	17
Single with children	22	29	7
Single male without children	20	19	21
Single female without children	10	15	14
Sample size (=100%)	128	167	2,377

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.7: Benefit Units by Total Weekly Family Income and Deprivation Indicator

Total Weekly Benefit Unit Income	Deprivation Measure					Percentage of benefit units
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month	
Under £100 a week	17	18	17	16	25	
£100 and less than £200	36	29	27	41	29	
£200 and less than £300	25	23	25	27	23	
£300 and less than £400	9	15	13	11	12	
£400 and less than £500	6	5	5	4	5	
£500 and less than £600	2	4	4	1	2	
£600 and less than £700	2	2	3	1	1	
£700 and less than £800	1	1	3	-	1	
£800 and less than £900	-	2	2	0	1	
£900 and less than £1000	1	-	-	0	0	
Above £1000	1	1	1	0	0	
Sample size (=100%)	303	247	696	302	290	

Total Weekly Benefit Unit Income	Deprivation Measure				
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)
Under £100 a week	19	25	13	14	14
£100 and less than £200	32	37	32	35	27
£200 and less than £300	22	22	24	26	23
£300 and less than £400	13	9	14	12	14
£400 and less than £500	5	6	6	7	9
£500 and less than £600	4	0	5	4	5
£600 and less than £700	2	-	2	1	3
£700 and less than £800	1	1	2	2	2
£800 and less than £900	1	0	1	1	1
£900 and less than £1000	-	0	-	0	1
Above £1000	-	0	1	-	1
Sample size (=100%)	689	132	483	392	447

Table 9.7: Continued

Percentage of benefit units

Total Weekly Benefit Unit Income	Able to keep accommodation warm enough	Behind in one or more household bill ¹	All benefit units
Under £100 a week	14	13	11
£100 and less than £200	39	30	22
£200 and less than £300	25	30	19
£300 and less than £400	9	11	13
£400 and less than £500	4	8	9
£500 and less than £600	2	4	6
£600 and less than £700	1	2	6
£700 and less than £800	2	1	4
£800 and less than £900	1	1	3
£900 and less than £1000	1	0	2
Above £1000	0	0	6
Sample size (=100%)	128	167	2,377

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.8: Benefit Units by Total Housing Costs and Deprivation Indicator

Percentage of households						
Total Weekly Housing Costs	Deprivation Measure					Sample size (=100%)
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month	
Under £20 a week	27	23	28	14	25	
£20 but under £40 a week	17	12	15	11	13	
£40 but under £60 a week	31	36	31	42	33	
£60 but under £80 a week	16	17	16	22	17	
£80 but under £100 a week	5	8	8	8	9	
£100 but under £150 a week	3	4	2	2	3	
£150 a week or more	-	-	-	0	-	
	270	219	610	273	242	

Total Weekly Housing Costs	Deprivation Measure					Sample size (=100%)
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)	
Under £20 a week	31	26	28	26	26	
£20 but under £40 a week	14	11	15	15	16	
£40 but under £60 a week	29	40	33	33	30	
£60 but under £80 a week	16	14	16	17	17	
£80 but under £100 a week	7	8	6	6	8	
£100 but under £150 a week	4	1	3	3	3	
£150 a week or more	-	0	0	0	0	
	592	119	449	361	415	

Total Weekly Housing Costs	Deprivation Measure			All benefit units
	Able to keep accommodation warm enough	Behind in one or more household bill ¹		
Under £20 a week	29	12		40
£20 but under £40 a week	10	13		14
£40 but under £60 a week	33	37		23
£60 but under £80 a week	17	23		12
£80 but under £100 a week	8	11		6
£100 but under £150 a week	3	3		4
£150 a week or more	1	1		1
	119	155		1,927

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.9: Benefits Units by Council and Deprivation Indicator

Council	Deprivation Measure					Percentage of benefit units
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month	
Antrim	2	2	3	3	3	
Ards	4	5	4	2	2	
Armagh	2	3	3	2	2	
Ballymena	4	5	4	5	5	
Ballymoney	2	2	3	1	2	
Banbridge	1	2	1	2	1	
Belfast	14	9	14	15	13	
Carrickfergus	-	1	2	1	1	
Castlereagh	2	1	2	1	2	
Coleraine	3	2	3	3	3	
Craigavon	4	3	4	4	5	
Downpatrick	2	3	5	3	4	
Dungannon	3	5	2	1	2	
Fermanagh	6	4	4	5	4	
Limavady	-	0	2	1	1	
Lisburn	7	6	7	8	7	
Derry	23	28	14	20	29	
Newry & Mourne	3	3	5	4	3	
Newtownabbey	3	2	3	4	1	
North Down	5	4	5	4	4	
Cookstown + Magherafelt ¹	3	3	4	3	3	
Larne + Moyle ¹	2	2	2	2	2	
Omagh + Strabane ¹	6	3	5	7	1	
Sample size (=100%)	303	247	696	302	290	

¹ Two LGDs combined due to sample size requirements

Table 9.9:Continued

Percentage of benefit units

Council	Deprivation Measure				
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)
Antrim	2	2	2	2	2
Ards	3	2	4	3	2
Armagh	4	1	4	1	3
Ballymena	5	3	5	6	5
Ballymoney	2	0	1	1	2
Banbridge	1	1	1	1	2
Belfast	18	16	12	14	14
Carrickfergus	2	1	2	-	2
Castlereagh	2	2	1	1	2
Coleraine	3	3	3	3	2
Craigavon	4	2	6	6	6
Downpatrick	4	10	4	4	3
Dungannon	3	3	3	2	5
Fermanagh	4	5	3	3	3
Limavady	1	1	1	1	1
Lisburn	5	7	7	7	7
Derry	12	26	19	25	14
Newry & Mourne	5	2	5	4	3
Newtownabbey	5	3	3	4	3
North Down	3	4	4	5	5
Cookstown + Magherafelt ¹	3	3	3	3	5
Larne + Moyle ¹	3	1	2	1	3
Omagh + Strabane ¹	6	4	5	4	6
Sample size (=100%)	689	132	483	392	447

¹ Two LGDs combined due to sample size requirements

Table 9.9:Continued

Percentage of benefit units

Council	Able to keep accommodation warm enough	Behind in one or more household bill ²	All benefit units
Antrim	2	1	3
Ards	2	4	4
Armagh	3	1	3
Ballymena	5	2	4
Ballymoney	2	4	2
Banbridge	2	2	2
Belfast	12	22	16
Carrickfergus	0	2	2
Castlereagh	1	2	4
Coleraine	4	0	2
Craigavon	4	3	4
Downpatrick	1	1	5
Dungannon	4	2	3
Fermanagh	3	5	3
Limavady	1	1	2
Lisburn	11	4	7
Derry	22	23	6
Newry & Mourne	2	6	5
Newtownabbey	4	3	6
North Down	2	2	6
Cookstown + Magherafelt ¹	4	-	4
Larne + Moyle ¹	4	2	3
Omagh + Strabane ¹	4	6	4
Sample size (=100%)	128	167	2,377

1. Two LGDs combined due to sample size requirements

2. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.10: Benefits Units by Region and Deprivation Indicator

Percentage of benefit units					
Deprivation Measure					
Region	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance	Have friends/family round for drink/meal at least once a month
Belfast	14	9	14	15	13
East of the Province	35	36	41	38	37
West of the Province	52	56	45	48	50
Sample size (=100%)	303	247	696	302	290
Deprivation Measure					
Region	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods	Money to spend on yourself each week (not on your family)
Belfast	18	16	12	14	14
East of the Province	40	38	42	39	42
West of the Province	43	46	46	47	44
Sample size (=100%)	689	132	483	392	447
Deprivation Measure				All benefit units	
Region	Able to keep accommodation warm enough	Behind in one or more household bill ¹			
Belfast	12	22	16		
East of the Province	38	27	48		
West of the Province	50	51	36		
Sample size (=100%)	128	167	2,377		

1. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

Table 9.11: Benefits Units by Religious Denomination and Deprivation Indicator

Percentage of benefit units						
Religion	Deprivation Measure					Have friends/family round for drink/meal at least once a month
	Enough Money to keep home in decent décor	Hobby or Leisure Activity	Hols away from home one week a year (not staying with relatives)	Household Contents Insurance		
Protestant ¹	42	41	44	44		37
Catholic	50	54	49	49		56
Other ²	3	3	2	2		3
No Religion	3	1	2	2		1
Unwilling to Answer	3	1	2	2		2
Sample size (=100%)	303	247	696	302		290

Religion	Deprivation Measure					Money to spend on yourself each week (not on your family)
	Save £10+ a month	2 pairs of all weather shoes per adult in household	Replace any worn out furniture	Replace/repair broken electrical goods		
Protestant ¹	43	38	43	40		41
Catholic	51	53	50	53		52
Other ²	2	3	3	2		2
No Religion	3	1	2	2		3
Unwilling to Answer	2	4	3	3		2
Sample size (=100%)	689	132	483	392		447

Religion	Deprivation Measure		All benefit units
	Able to keep accommodation warm enough	Behind in one or more household bill ⁴	
Protestant ¹	38	30	51
Catholic	52	64	40
Other ²	3	2	2
No Religion	2	2	3
Unwilling to Answer	3	2	3
Sample size (=100%)	128	167	2,377

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', Protestant - not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish' and 'Other Non-Christian'

3. Religion of benefit unit is taken as the religion of head of household

4. Bills include Electricity, Gas, Other Fuels e.g. Coal / Oil, Insurance Policies, Telephone, Television/Video Rental, HP payments, Rates.

