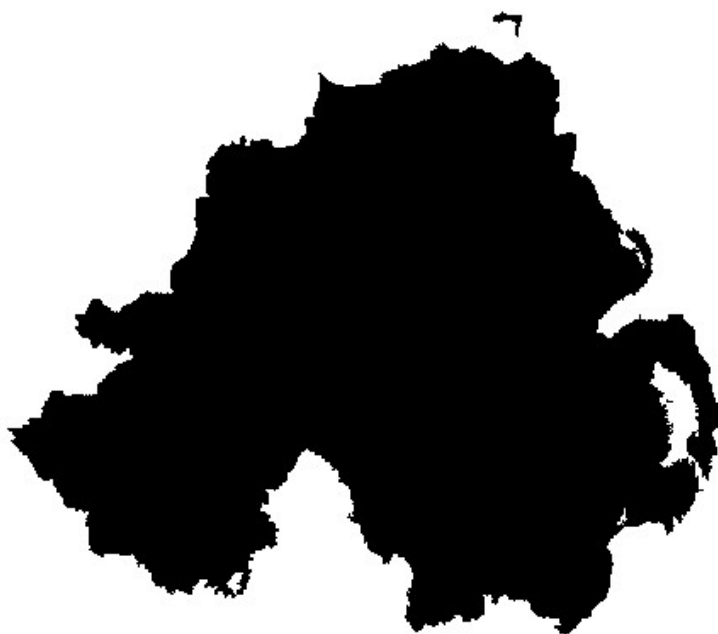


**FAMILY RESOURCES SURVEY  
URBAN RURAL  
REPORT**

**NORTHERN IRELAND 2004-05**





The Family Resources Survey Urban Rural Report Northern Ireland 2004-05 is primarily an Internet publication that can be accessed through our homepage on:

[http://www.dsdni.gov.uk/index/publications/urban\\_rural\\_reports.htm](http://www.dsdni.gov.uk/index/publications/urban_rural_reports.htm)

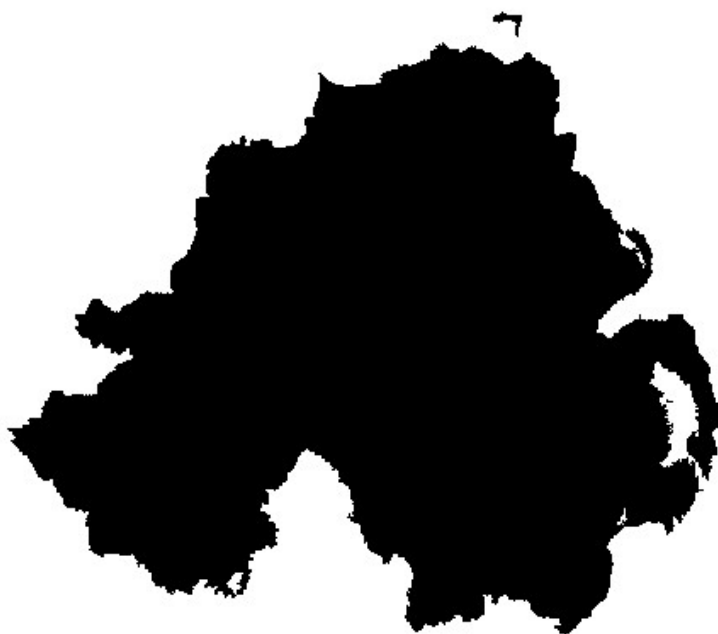
This is a paper version of the Internet version and contains all the explanatory text and tables.

## **Acknowledgements**

Thanks go to all the respondents in households across Northern Ireland who agreed to be interviewed; to the interviewers at the NI Central Survey Unit; to the FRS Team in the Department for Work and Pensions (DWP); to those who have contributed towards this report both through providing figures and checking of the content; and to our support team here in the Department for Social Development (DSD).

**FAMILY RESOURCES SURVEY  
URBAN RURAL  
REPORT**

**NORTHERN IRELAND 2004-05**



**Editorial Team**

Andrew Reilly

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## Introduction

This Report has been produced following secondary analysis of *The Family Resources Survey (FRS) Northern Ireland 2004-05*, further information about which is provided below. The FRS traditionally has been used as a sampling frame for follow-up studies to look at particular groups, and in this case the data has been used to replicate key tables from the aforementioned FRS Report, classified by Urban Rural regions. Further information on Urban Rural classification is also contained within this Report. This Report also includes two appendices, which provide a glossary of terms and definitions used, and classification tables for Northern Ireland detailing both the Urban Rural categorisation and the East-West categorisation of towns and District Councils respectively.

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## The Family Resources Survey (FRS) Northern Ireland

### Background

This bulletin contains tables that are derived from the Family Resources Survey (FRS) Northern Ireland and covers the period from April 2004 to the end of March 2005. The report is intended to produce NI specific results and to compare these with the rest of the UK. The FRS was launched in Great Britain in October 1992 to meet the information requirements of the Department for Work and Pensions (DWP) analysts. Traditionally, the Department for Social Development in Northern Ireland had relied on other government social surveys, notably the Family Expenditure Survey (FES) and Continuous Household Survey (CHS).

Households interviewed in the survey are asked a wide range of questions about their circumstances. Although some of the information collected is available elsewhere, the FRS provides new or much more detailed information in a number of areas and brings some topics together on one survey for the first time. A lengthier report entitled *The Family Resources Survey Northern Ireland 2004-05* whilst providing a summary of findings for 2004-05, does not contain analysis based upon Urban Rural classifications.

The Urban-Rural Report 2003-04 referred to information on consumer durables. These questions have been permanently dropped from the FRS as of the 2004-05 survey year. They have been replaced by a new suite of questions on deprivation.

The database from which these two reports are derived has been deposited at the Data Archive of the University of Essex and is being made available directly to other government departments such as the Inland Revenue and the Office for National Statistics (ONS).

### Data collected

Modelling Social Security benefit entitlement is central to many of the uses of FRS information, and the data collected reflects this, focusing on income, including receipt of Social Security benefits, housing costs and circumstances of household members, such as whether someone gives or receives care or has child care costs.

This focus also underlies the routing of some questions. For example, detailed questions on the value of liquid assets held are only asked of those respondents who are willing to provide an estimate of the value of their total savings and report a figure between £1,500 and £20,000. Around a third of households surveyed fall into this category. This range is wide enough to capture those who may be entitled to benefit based on their capital but reduces the burden on the majority of respondents.

For further information on the methodology employed in the FRS and a summary of the information collected on the survey, please consult Section Eight of *The Family Resources Survey Northern Ireland 2004-05*, which can be accessed online at: [www.dsdni.gov.uk/index/publications/family\\_resources.htm](http://www.dsdni.gov.uk/index/publications/family_resources.htm).

## Units and presentation

Throughout the report, tables refer to households or individuals. The definition of a household used in the FRS is “a single person or group of people living at the same address who either share one meal a day or share the living accommodation, i.e. a living room”. So, for example, a group of students with a shared living room would be counted as a single household even if they did not eat together, but a group of bed-sits at the same address would not.

A household will consist of a number of individuals (adults and children). So, for example, a man and wife living with their young children and an elderly parent would be one household. A dependent child is aged under 16 or under 19 if still in full time non-advanced education.

Figures for percentages based on sample estimates have been re-weighted so that they apply to the overall population. This involves the use of a set of adjustment factors that attempt to correct for differential non-response at the same time as they scale up sample estimates. These factors take into account demographic variables such as age, sex and marital status together with region and tenure. Tables give un-weighted sample counts as “sample size=100%” figures to help users to judge the robustness of the information (the larger the sample size, the more robust the relevant percentage figure).

In some cases tables within this publication may not be directly comparable to that in the UK since it has been necessary to aggregate parts of the tables to meet minimum sample size requirements.

Information on variables and data items tabulated in the report is provided in the Glossary. It should be stressed that definitions of items such as income and its components might differ from those used in other publications and from those used in GB FRS reports for 1997-98 and earlier. More details are given in the Methodology section of ***The Family Resources Survey Northern Ireland 2004-05***.

## Rounding and accuracy

The tables in this report show the results after validation and imputation for item non-response, and after adjustment for unit non-response using weights that control for a number of factors. However, validation can only be effective where it is possible to correct the response, for example by referring to interviewers' notes. Weighting can only correct for known non-response biases and results are sensitive to the values of control variables used to generate the weights.

Therefore, although work has been undertaken to try to ensure that the figures that have been collected are valid and that adjustments are made for non-response, problems will remain. In some instances for example certain data items may be misreported, there may be sampling error, or non-response biases may not have been controlled for in the weighting factors. Efforts are continually being made to minimise these problems, for example through greater reliance on documentary evidence at the interview and maintaining response rates.

More information on NI FRS non-response and data quality is given in the Methodology section of ***The Family Resources Survey Northern Ireland 2004-05***.

In the tables that follow, the following conventions have been used:

- 0 nil
- negligible
- . not available due to small sample size

Individual figures have been rounded independently. Therefore, the sum of component items does not necessarily add to the totals shown. Some tables do contain percentages based on sample sizes of less than 100. Care must be taken when referring to figures based on an individual cell.

## Urban Rural Classifications

As urban and rural issues are of some considerable importance for government, with European Union grants being available for urban and rural development, account should be taken of rurality in the allocation of funding for a number of issues including social care funding. In Northern Ireland, all Departments will be required to “rural-proof” policies. As a starting point in carrying out this work an inter-Departmental working group, the Urban-Rural Definition Group, was set up to examine the issue of providing a generally accepted definition of ‘urban’ and ‘rural’.

Three key criteria, when taken in combination, were found to be most relevant in ascribing meaningful urban characteristics to settlements: population size, population density and service provision, whilst rural areas were characterised more by a dispersed population, agricultural or other extensive land use and by their distance from major urban centres. Consequently, the work of the Group was undertaken in two stages, firstly deciding on a methodology for identifying and delineating significant settlements, and secondly, devising a meaningful system for grouping such settlements. The **Report of the Inter-Departmental Urban-Rural definition group: Classification and delineation of settlements**, was published on 10 February 2005 as a result of the Group’s work and details the classification process.

As Northern Ireland is a relatively small area, it was possible to secure a precise geographical delineation of settlements from the Department of Environment (DOE) Planning Service, focusing attention on larger settlements with a population of 1,000 or more. This identified approximately 100 settlements which were very disparate in character.

The Group looked at the provision of one particular service facility: a post office. They found that no settlement with a population of 2,250 lacked a post office. A classification of settlements above this limit was identified using rank-population size and a limited analysis of service criteria. Further refinements to the classification, based on a wider range of services and facilities, are currently being considered.

The final classification of settlements is shown in the table below, and a list of towns within each of the bands can be found in Appendix 2.

**Table: Classification of settlements**

Label	Name	Settlement population size (2001 Census)
<b>Band A:</b>	Belfast Metropolitan Urban Area (BMUA)	c580,000
<b>Band B:</b>	Derry Urban Area (DUA)	c90,000
<b>Band C:</b>	Large town	18,000 and under 75,000
<b>Band D:</b>	Medium town	10,000 and under 18,000
<b>Band E:</b>	Small town	4,500 and under 10,000
<b>Band F:</b>	Intermediate settlement	2,250 and under 4,500
<b>Band G:</b>	Village	1,000 and under 2,250
<b>Band H:</b>	Small village, hamlet and open countryside	Settlements of less than 1,000 people and open countryside

It is recommended that, in the lack of a programme-specific definition, Band A (Belfast Metropolitan Urban Area) along with Bands B to E are defined as urban, while Bands F-H are defined as rural. Under this definition, approximately 65% of the Northern Ireland population live in urban areas and 35% in rural areas. It is stressed that this definition should not be used in a prescriptive way.

## East-West Classifications

Analysis of the 2001 Census by the Office of National Statistics (ONS) has shown clear differences between the east and west of Northern Ireland, and so this has been included to give a five way analysis of the data. More detailed 2001 Census data, presenting Census Key Statistics for these settlements, are being published concurrently with the **Report of the Inter-Departmental Urban-Rural definition group: Classification and delineation of settlements**. Further refinements to the classification, based on a wider range of services and facilities, are currently being considered.

Northern Ireland can be broken down into District Councils. Based upon these councils, three areas of Northern Ireland can be categorised: Belfast, East of the Province and West of the Province. The table below lists the District Councils which fall into each of the three areas.

Area	District Council
<b>Belfast</b>	Belfast
<b>East of the Province</b>	Antrim
	Ballymena
	Banbridge
	Carrickfergus
	Castlereagh
	Craigavon
	Down
	Larne
	Lisburn
	Newtownabbey
	Newtownards
	North Down
<b>West of the Province</b>	Armagh
	Ballymoney
	Coleraine
	Cookstown
	Dungannon
	Fermanagh
	Limavady
	Londonderry
	Magherafelt
	Moyle
	Newry & Mourne
	Omagh
	Strabane

All FRS data was categorised by both Urban Rural and East-West classifications. It was therefore possible to analyse the data for the Urban Rural classifications of BMUA, Rural and Urban, and then re-analyse for the BMUA, Rural East, Rural West, Urban East and Urban West.

It is important to note when considering the content of this report that long distance commuting allows people to live in one area and work in another, therefore inhabitants of one area do not necessarily work in the area in which they reside. The level of income for commuters reflects the quality of jobs in their work area, rather than in their home area. One example is the high proportion of managers and senior officials who live in the Rural East of Northern Ireland. If for example, it were found that 13% of those employed in this occupation lived in this area, it would be incorrect to deduce from this, that 13% of such jobs were based in this area.

It should also be taken into consideration that statistical units on the edge of settlements may include both urban and rural areas, for example houses in the Hannahstown area of Belfast. The majority of land in Hannahstown is open fields rather than housing. This example is not an isolated one. Due to the relatively small size of settlements in Northern Ireland (as compared with the rest of the United Kingdom) rural land use can also be found very close to urban settlements.

## Key Points

### Household Characteristics:

- In 2004-05, the average number of persons per household in Northern Ireland was 2.6. The Rural West had the highest provincial average at 2.8 persons, whilst the Belfast Metropolitan Urban Area (henceforth referred to as the BMUA) and The Urban East averaged only 2.4 persons.
- The Rural West had the highest proportion of households consisting of four or more persons.
- The BMUA had the highest proportion of households without children whilst the Urban West had the lowest proportion.
- The highest proportion of single parent families was found in the Urban West whilst the lowest was found in the Rural East and Rural West.
- An East-West difference was found within the Urban region for religious denomination, with the Urban East comprising 65% Protestant and 27% Catholic households, compared to the Urban West which comprised 32% Protestant and 60% Catholic households.
- Examination of the five regions showed that the proportion of Catholic households was greater than that of Protestant households in only the two Western regions (both Urban and Rural).

### Household Income and State Support:

- Those living in the BMUA and the Urban region had a higher proportion of their weekly income from wages than the provincial average whilst they derived lower than the provincial average proportion of income from self-employment.
- Only the two Rural regions derived a higher than average proportion of their income from self-employment whilst the BMUA and the Urban West attained the lowest proportion.
- The Urban West derived the highest proportion of social security disability and other benefits of all the regions whilst the Rural East derived the least from this source.
- The Urban West had the highest proportion of households in receipt of Income Support (including those receiving Pension Credit) whilst the Rural East had the lowest proportion.
- One in four households in the Urban West was in receipt of Housing Benefit, compared to approximately only one in twelve in the Rural East.
- The Urban West had the highest proportion of households in receipt of any income related benefit whilst the Rural East had the lowest proportion.
- The Rural West had the highest proportion of households in receipt of any non-income related benefit, whilst the BMUA and the Rural East had the lowest proportion.

## **Tenure and Housing Costs:**

- In 2004-05, the Rural East region had the lowest proportion of households in the social rented sector whilst the highest proportion of households in this sector was found in the Urban West.
- The Rural East had the lowest proportion of households in privately rented accommodation whilst the Urban East and West had the highest proportion.
- The Rural East had the highest proportion of owner-occupier households.
- When split into three regions the Rural region was found to have a much higher than average proportion of households paying less than £20 in housing costs per week.
- The Rural West recorded the highest regional proportion of weekly housing costs of less than £20 whilst the lowest proportion regionally was recorded in the Urban East.
- The Urban East recorded the highest proportion of households with weekly housing costs of £80 or more.

## **Assets and Savings:**

- There was little variation across the regions in the proportions of households owning any type of account or having direct payment accounts.
- Of the five regions, the Urban West recorded the lowest proportion of households with current accounts whilst the Rural East reported the highest proportion.
- The Rural East recorded the lowest proportion of households with Post Office accounts.
- The BMUA recorded the highest proportion of households owning stocks and shares (or being members of a Share Club) whilst the Urban West recorded the lowest proportion.
- The Rural East and the BMUA recorded the highest proportion of households having savings of £10,000 or more, with one in five households in this region having such savings, compared to only one in ten households in the Urban West.
- Approximately one in two households in the Urban West had no savings at all.

## **Occupation and Employment:**

- The Rural region had the lowest proportion of full-time employees but had the highest proportion of self employed adults working full-time.
- The Urban region recorded the highest proportion of households with at least one permanently sick or disabled member, but recorded the lowest proportion of households with at least one retired member.
- The Rural region reported the highest proportion of males and females in any type of employment.
- The highest proportions of permanently sick or disabled males and females were recorded in the Urban West whilst the lowest proportions were recorded in the Rural East.
- The highest proportion of persons working less than 16 hours per week was recorded in the Urban West whilst the lowest proportion was found to be living in the Rural East and the Urban East.
- Approximately one in four males living in the Rural West worked for 51 hours or more per week, which was more than twice the proportion of males working these hours in the Urban East.
- The Rural region housed the highest proportion of managers and senior officials and skilled trades people.

- The Urban region employed the lowest proportion of managers and senior officials and workers employed in associate professional and technical occupations.
- The Rural East reported the highest proportion of managers and senior officials, regardless of sex.
- Approximately one in five working women were employed in administrative and secretarial occupations, rising to almost one in four for those residing in the BMUA and in the Rural East.
- When looking at the distance that working adults in Northern Ireland travel to get to their place of work, it was found that a high proportion of males and females worked from home in the Rural East and West compared to the other regions, and this contrast was more evident for males.
- The Urban West and Rural West housed a higher than average proportion of working adults who stated that they had no usual place of work whilst the BMUA housed the lowest proportion of working males in this category, and the Urban East housed the lowest proportion of females.
- With regards to method of transport used for getting to work, the majority of Northern Ireland employees travelled to work by car or van.
- The lowest proportion of men travelling to work by car or van was found in the Urban West and in the BMUA whilst the Rural East reported the highest proportion.
- Women were more likely to take the bus to work than men in all of the regions with the exception of the Urban West.
- The highest proportion of men or women who walked to work was found to be living in the two Urban regions.
- The BMUA housed the highest regional proportions of both males and females who used the bus as their method of transport to work.
- For both men and women, the most frequent amount spent on weekly travel to work was no costs, from £10 to less than £20, and from £30 to less than £40.
- The Urban West had the highest proportion of males and females spending less than £10 per week travel expenses for work. The lowest proportion spending this amount was found in the Rural East.
- One in four adults who travelled to work had no travel to work costs. Only one in four had travel to work costs that equated to 10% or more of their total income, however this ranged from 13% of all working adults in the BMUA to 38% in the Rural region.

### **Deprivation:**

- The Urban region was consistently the highest scoring of the three regions on all of the deprivation indicators used.
- The Urban West had the highest proportion of households scoring on each of the deprivation indicators, whilst the Rural East had the lowest proportion in all but two, although it tied with the BMUA on one of these two.
- In the Urban West, approximately twice the provincial average proportions of households could not afford a hobby or leisure activity; to have friends or family around for a meal or drink at least once a month, or to have 2 pairs of all weather shoes per adult in the household.

### **Income Before and After Housing Costs**

- In 2004-05, households in the Urban region had lower than average gross and net incomes, and consistently fell below all of the provincial average incomes both before and after housing costs (BHC and AHC).
- The BMUA consistently exceeded all of the provincial average incomes.

- Taking Northern Ireland as five regions, the Rural East was found to have had the highest gross and net weekly household incomes whilst the BMUA had the highest average weekly income BHC and AHC.
- The lowest regional average weekly income BHC and AHC was recorded in the Urban West.
- Approximately one in four individuals in the Urban and Rural regions fell into the bottom quintile of the net equivalised disposable household income BHC distribution, compared to only one in five in the BMUA, rising to almost three in ten in the Rural West.
- In the Urban West and the Rural West, the proportion of individuals falling into the bottom quintile for net BHC income was more than twice that of the proportion falling into the top quintile.
- The net BHC income in the BMUA was distributed very evenly across the five quintiles.
- The Rural East had the lowest proportion of individuals within the bottom quintile of the net equivalised disposable household income AHC distribution.
- The BMUA had the highest proportion of individuals earning net AHC income in the top quintile band whilst the Rural West had the lowest proportion of individuals within this top band.
- Of those who earned 50% below the Great Britain (GB) mean income BHC, four in ten lived in the Rural region, a third in the Urban region, and almost three in ten lived in the BMUA.
- Of the five regions, the BMUA housed the highest proportion of individuals living on 50% below the GB mean income AHC or 60% below the GB median income AHC.
- An East-West difference was found, with the Urban East and Rural East housing lower proportions of individuals who earned 50% below the GB mean income AHC than in the Urban West and Rural West.
- A large East-West difference was found within the Rural region, with those living in the Rural West having been at a much higher risk of low income BHC than those in the Rural East.
- Individuals living in the Urban region had a higher than average risk of earning 50% below the GB mean income and 60% below the median income both BHC and AHC, whilst those in the BMUA and the Rural region were at a lesser risk.
- The Rural West had the highest risk of earning 50% below the GB mean income or 60% below the GB median income, BHC.
- Both western regions had a high risk of individuals earning 50% below the GB mean income AHC, especially in the Urban West.
- The region with the lowest risk of earning 50% below the GB mean income AHC was the Rural East.

## Household Characteristics

- In 2004-05, the average number of persons per household in Northern Ireland was 2.6. The Rural West had the highest provincial average at 2.8 persons, whilst the Urban East and the BMUA averaged only 2.4 persons.
- More than half of households consisted of one or two persons, ranging from 51% in the Rural West to 63% in the BMUA. The Rural West however was the region found to have the highest proportion of households consisting of five or more persons (16%).
- One in four Northern Ireland households consisted of four or more inhabitants, however this ranged from 19% in the Urban East to 34% in the Rural West.

**Table 1.1: Households by size and urban rural classification**

Size	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
1 person	29	25	27	21	24	29	26	23	26
2 persons	34	37	29	36	27	34	32	31	32
3 persons	17	18	15	16	15	17	16	15	16
4 persons	12	13	19	13	18	12	17	15	14
5 or more persons	9	6	11	15	16	9	10	15	11
<b>Average number of persons per household</b>	<b>2.4</b>	<b>2.4</b>	<b>2.7</b>	<b>2.7</b>	<b>2.8</b>	<b>2.4</b>	<b>2.6</b>	<b>2.8</b>	<b>2.6</b>
<b>Sample size (=100%)</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>

- In 2004-05, the ratio of households in Northern Ireland without children to those with children was almost two to one, with approximately 35% of all households having at least one child.
- The proportion of households without children ranged from 58% in the Urban West to 69% in the BMUA.
- 15% of all Northern Ireland households comprised two adults under pension age and no children, representing the most common type of household provincially. Regionally this ranged from 10% in the Rural West to 20% in the Urban East.
- 10% of households comprised three or more adults and no children, with the lowest regional proportion of this household type found in the Urban West (8%).
- In Northern Ireland, approximately one quarter (23%) of households with children had two adults living therein.
- Households comprising two adults and two children, was the most common grouping of the households with children (at 10% of all households). Regionally, this proportion ranged from 7% in the BMUA to 12% in both the Urban West and the Rural West.
- The highest proportion of single parent families was found in the Urban West (10%) whilst the lowest was found in the Rural East and Rural West (at only 3% each).
- The proportion of households comprising two adults and three or more children was highest in the Rural West (8%).

**Table 1.2: Households by composition and urban rural classification**

Household composition	Percentage of households								All
	Urban Rural Classification					BMUA	Urban	Rural	
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
<b>Households without children</b>									
One adult									
adult male over pension age	4	2	2	2	6	4	2	4	3
adult female over pension age	11	9	9	7	10	11	9	8	10
adult male under pension age	10	8	11	8	5	10	9	7	9
adult female under pension age	5	6	5	4	3	5	5	3	5
Two adults									
both over pension age	9	8	5	9	7	9	6	8	8
one over pension age	5	4	5	7	8	5	4	7	5
both under pension age	16	20	14	18	10	16	17	13	15
Three or more adults	10	9	8	10	10	10	9	10	10
<b>Households with children</b>									
One adult									
one child	5	4	5	2	2	5	5	2	4
two children	2	2	3	1	-	2	3	-	2
three or more children	2	2	2	-	1	2	2	1	1
Two adults									
one child	7	8	6	9	9	7	7	9	8
two children	7	9	12	10	12	7	11	11	10
three or more children	3	3	6	6	8	3	5	7	5
Three or more adults									
one child	4	2	4	3	5	4	3	4	4
two children	2	1	1	4	3	2	1	3	2
three or more children	-	1	1	1	1	-	1	1	1
<b>All households without children</b>	<b>69</b>	<b>67</b>	<b>58</b>	<b>65</b>	<b>60</b>	<b>69</b>	<b>62</b>	<b>62</b>	<b>65</b>
<b>All households with children</b>	<b>31</b>	<b>33</b>	<b>42</b>	<b>35</b>	<b>40</b>	<b>31</b>	<b>38</b>	<b>38</b>	<b>35</b>
<b>Households with one or more adults over pension age</b>	<b>31</b>	<b>28</b>	<b>24</b>	<b>30</b>	<b>36</b>	<b>31</b>	<b>26</b>	<b>33</b>	<b>30</b>
<b>Households with one or more sick or disabled adults under pension age</b>	<b>24</b>	<b>22</b>	<b>34</b>	<b>16</b>	<b>26</b>	<b>24</b>	<b>28</b>	<b>22</b>	<b>25</b>
<b>Households with one or more unemployed adults under pension age</b>	<b>5</b>	<b>3</b>	<b>5</b>	<b>2</b>	<b>3</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>4</b>
<b>Sample size (=100%)</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>

- The Urban West had the lowest proportion of households with one or more adults over pension age (24%) compared to the provincial average (30%). In Contrast, the Rural West had the highest proportion of this type of household (36%).
- The Urban West had the highest proportion of households with one or more sick or disabled adults under pension age (34%) compared to the provincial average (25%). In Contrast, the Rural East had the lowest proportion (16%) of this type of household.

**Table 1.3: Households by religion of head and urban rural classification**

Religion	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Protestant <sup>1</sup>	61	65	32	69	39	61	47	53	54
Catholic	28	27	60	23	55	28	45	40	37
Other <sup>2</sup>	3	4	2	2	2	3	3	2	2
No Religion	5	2	2	3	1	5	2	2	3
Unwilling to answer Religion or Denomination question	4	3	4	3	2	4	3	2	3
<b>Sample size (=100%)</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>

**Notes**

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'.

- In 2004-05, when households were categorised by the religion of the head of the household, the provincial average was found to be 54% Protestant and 37% Catholic, 2% classified themselves as Other religions, 3% 'no religion' and the remaining 3% refused to provide this information.
- Dividing Northern Ireland into three regions (the BMUA, Urban and Rural) it was found that the Rural region was found to be closest to the provincial average for Catholic and Protestant households; whilst in the BMUA the proportion of Protestant households (61%) was more than twice that of Catholic households (28%). The Urban Region had an almost equal proportion of Catholic and Protestant households at 45% and 47% respectively.
- Sub-dividing the Urban region an East-West difference was found, with the Urban East comprising 65% Protestant and 27% Catholic households, compared to the Urban West which comprised 32% Protestant and 60% Catholic households.
- Examination of the five regions showed that the proportion of Catholic households was greater than that of Protestant households in only the two Western regions (both Urban and Rural).

## Household Income and State Support Receipt

- In 2004-05, an average of 60% of total weekly household income in Northern Ireland came from wages and salaries, and a further 12% from self-employment. State retirement pensions (plus any Income Support or Pension Credit), and income classed as other social security benefits contributed an average of 6% and 7% to average household income, respectively.
- When sub-divided into three regions it was found that the BMUA and the Urban region had a higher proportion of their weekly income from wages than the provincial average, at 64% and 61% respectively. The BMUA and the Urban region derived lower than the provincial average proportion of income from self-employment at 8% and 9% respectively, compared to 19% in the Rural region.
- Of the three regions, the Urban region derived the highest proportion of household income (compared to the other regions) from other social security benefits (9%), whilst the Rural Region derived the lowest (5%).
- Looking at Northern Ireland sub-divided into five regions, both of the Western regions (Urban and Rural) derived a lower than average proportion of their income from wages and salaries, with the Rural West having derived the lowest proportion of all the regions (51%).
- Only the two Rural regions derived a higher than average proportion of their income from self-employment (at 18% in the Rural East and 20% in the Rural West compared to a provincial average of 12%), whilst the Urban West and the BMUA attained the lowest proportion (at 8%).
- The Urban West derived the highest proportion of social security disability and other benefits of all the regions at 6% and 11% respectively, in contrast to the Rural East which derived the least from this source, at 3% and 4% respectively. The provincial average for the proportion of income derived from social security disability and other benefits was 4% and 7% respectively.

**Table 2.1: Components of total weekly household income by urban rural classification**

Urban Rural Classification	Percentage of total weekly household income									Sample Size (=100%)	
	Source of income <sup>1</sup>										
	Wages and salaries	Self employ- -ment income	Invest- ments	Tax Credits	State Retirement Pension plus any IS	Social Security Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources		
BMUA	64	8	1	2	6	6	4	6	2	<b>688</b>	
Urban East	63	11	1	2	7	6	5	6	1	<b>276</b>	
Urban West	59	8	1	2	6	5	6	11	2	<b>341</b>	
Rural East	60	18	2	2	6	5	3	4	1	<b>287</b>	
Rural West	51	20	1	2	8	4	5	7	2	<b>335</b>	
BMUA	64	8	1	2	6	6	4	6	2	<b>688</b>	
Urban	61	9	1	2	6	5	5	9	2	<b>617</b>	
Rural	56	19	1	2	7	5	4	5	2	<b>622</b>	
<b>All</b>	<b>60</b>	<b>12</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>5</b>	<b>4</b>	<b>7</b>	<b>2</b>	<b>1,927</b>	

**Notes**

1. Definitions of each source group are available in *Family Resources Survey NI, 2004-05* on the DSD website.

**Table 2.2: Households by state support receipt and urban rural classification**

State support received	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Working Tax Credit	6	5	7	5	5	6	6	5	<b>6</b>
Child Tax Credit	17	19	18	20	25	17	18	23	<b>19</b>
Income Support	11	9	19	4	9	11	14	7	<b>11</b>
Pension Credit	9	5	7	3	10	9	6	7	<b>7</b>
Housing Benefit	19	19	24	8	10	19	22	9	<b>17</b>
Retirement Pension	30	27	22	29	35	30	24	32	<b>29</b>
Widow's Benefits	1	0	1	-	2	1	-	1	<b>1</b>
Jobseeker's Allowance	3	4	5	2	3	3	4	3	<b>3</b>
Incapacity Benefit	7	10	12	8	11	7	11	9	<b>9</b>
Severe Disablement Allowance	1	1	2	-	1	1	1	1	<b>1</b>
Attendance Allowance	5	6	7	5	8	5	6	6	<b>6</b>
Invalid Care Allowance	5	4	5	2	4	5	5	3	<b>4</b>
Disability Living Allowance (care component)	16	14	16	7	13	16	15	10	<b>14</b>
Disability Living Allowance (mobility component)	14	12	14	7	13	14	13	10	<b>12</b>
Industrial Injuries Disablement Benefit	1	1	-	-	1	1	1	1	<b>1</b>
War Disablement or War Widow's Pension	-	1	0	0	0	-	-	0	<b>-</b>
Child Benefit	31	33	41	35	39	31	37	37	<b>35</b>
On any income related benefit	28	24	37	14	26	28	31	20	<b>26</b>
On any non-income related benefit	70	72	77	70	82	70	75	76	<b>74</b>
All in receipt of benefit	72	75	79	72	84	72	77	78	<b>76</b>
All in receipt of Tax Credits	18	19	18	21	26	18	19	24	<b>20</b>
All not in receipt of state support	27	25	20	28	16	27	23	21	<b>24</b>
<b>Sample size (=100%)</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>

- In Northern Ireland in 2004-05, three in four households were in receipt of one or more state benefits. The highest proportion of households receiving one or more benefits was found in the Rural West (84%), whilst the lowest was found in the Urban East and in the BMUA (72%).
- On average across Northern Ireland, 35% of households were in receipt of Child Benefit, with the BMUA having the lowest proportion of households in receipt of this benefit (31%), in contrast to the Urban West which had the highest proportion (41%).
- Provincially, the proportion of households in receipt of Retirement Pension was 29%, with the Rural West having the highest proportion (35%), whilst the Urban West had the lowest proportion (22%).
- The provincial average proportion of households in receipt of Housing Benefit was 17%. One in four households in the Urban West (24%), compared to approximately only one in twelve (8%) in the Rural East were found to be receiving this benefit.
- The provincial average proportion of those in receipt of Income Support was 11%. This ranged from only 4% in the Rural East to 19% in the Urban West.

- The highest proportion of households in receipt of both the care and mobility components of Disability Living Allowance (at 16% and 14% respectively) was found in the BMUA and the Urban West whilst the Rural East had the lowest proportion claiming either component of this benefit (at 7% each).
- Across Northern Ireland, 9% of households were in receipt of Incapacity Benefit, however this ranged from 7% in the BMUA to 12% in the Urban West.
- One in five households were in receipt of Tax Credit, but this rose to one in four in the Rural West.
- 25% of households in the Rural West were in receipt of Child Tax Credit compared with only 17% of households in the BMUA.
- The Urban West had the highest proportion of households in receipt of any income related benefit in Northern Ireland (37% compared to the provincial average of 26%), whilst the Rural East had the lowest proportion (at only 14%).
- The Rural West had the highest proportion (82%) of households in receipt of any non-income related benefits.

**Table 2.3: Households by insurance cover and urban rural classification**

Insurance cover	Percentage of households								
	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
Mortgage protection	28	31	29	32	21	28	30	26	28
Personal accident	8	7	8	8	10	8	7	9	8
Private medical insurance	11	12	8	11	9	11	9	10	10
Permanent health insurance	2	1	3	3	3	2	2	3	2
Critical illness cover	9	11	9	12	10	9	10	11	10
Friendly society sickness insurance	1	1	1	1	0	1	1	-	1
Nursing home or long term care	-	1	0	0	0	-	-	0	-
Any other sickness insurance	1	1	0	1	2	1	1	1	1
Redundancy policy	1	1	0	1	1	1	1	1	1
<b>Sample size (=100%)</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>

- In Northern Ireland in 2004-05, 28% of households were covered by mortgage protection insurance cover. Only 21% of households in the Rural West were covered by this type of insurance, compared to 32% of those households in the Rural East.
- The highest proportion of households in Northern Ireland with personal accident coverage was in the Rural West, at 10%, compared to the provincial average of 8%. The lowest proportion of households with this type of insurance cover was found in the Urban East (7%).
- The provincial average for the proportion of households paying private medical insurance was 10%, ranging from 8% of households in the Urban West to 12% in the Urban East.
- There was little regional variation in the proportion of households that had taken out critical illness cover with a provincial average of 10%.

## Tenure and Housing Costs

- In Northern Ireland in 2004-05, 17% of households were rented from the social sector (including 15% from the NIHE). A further 10% of the population rented privately (furnished or unfurnished) and the remainder were owned by the householder as an owner occupier.

**Table 3.1: Households by tenure, type of accommodation and urban rural classification**

Tenure and type of accommodation	Percentage of households								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
<b>Rented accommodation</b>									
<b>Rented from:</b>									
NIHE	19	16	22	5	8	19	19	7	<b>15</b>
Housing Association	2	1	2	-	1	2	1	1	<b>1</b>
All social rented sector tenants	22	17	24	6	9	22	20	7	<b>17</b>
<b>Rented privately</b>									
Unfurnished	5	12	10	6	7	5	11	6	<b>7</b>
Furnished	4	2	4	1	2	4	3	2	<b>3</b>
All rented privately	9	14	14	7	9	9	14	8	<b>10</b>
<b>Accommodation</b>									
House or bungalow									
Detached	1	2	3	4	5	1	3	5	<b>3</b>
Semi-detached	5	4	12	2	5	5	9	4	<b>6</b>
Terraced	17	18	16	6	6	17	17	6	<b>13</b>
All houses and bungalows	23	25	31	12	16	23	28	14	<b>22</b>
Flat or maisonette									
Purpose built	7	6	4	1	1	7	5	1	<b>4</b>
Non-purpose built	1	1	2	0	1	1	2	-	<b>1</b>
All flats or maisonettes	8	6	6	1	1	8	6	1	<b>5</b>
Other accommodation	-	0	-	0	0	-	-	0	<b>-</b>
<b>Owner occupiers</b>									
<b>Tenure</b>									
Owned outright	42	45	41	47	35	42	43	40	<b>42</b>
Buying with mortgage	27	24	22	40	48	27	23	44	<b>31</b>
All owners	69	69	63	87	83	69	66	85	<b>73</b>
<b>Accommodation</b>									
House or bungalow									
Detached	21	26	23	60	64	21	24	62	<b>35</b>
Semi-detached	29	21	26	14	11	29	24	12	<b>22</b>
Terraced	17	20	13	13	7	17	16	10	<b>14</b>
All houses and bungalows	67	67	62	86	82	67	64	84	<b>72</b>
Flat or maisonette									
Purpose built	2	2	-	-	0	2	1	-	<b>1</b>
Non-purpose built	0	-	0	0	-	0	-	-	<b>-</b>
All flats or maisonettes	2	2	-	-	-	2	1	-	<b>1</b>
Other accommodation	0	0	-	0	0	0	-	0	<b>-</b>
<b>Sample size (=100%)</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>

- Whilst 73% of houses in Northern Ireland were owned outright by or mortgaged to the occupier, this figure rose to 85% in the Rural region, ranging from 63% in the Urban West to 87% in the Rural East.

- Only 7% of households in the Rural region fell into the social rented sector, compared to 20% in the Urban region and 22% in the BMUA. The Rural East had the lowest proportion of this type of household at 6%, whilst the highest proportion of households in the social rented sector was found in the Urban West at 24%.
- The Rural East had the lowest proportion of households in privately rented accommodation (7%) and the Urban East and Urban West had the highest proportions (14%).
- The provincial average proportion of households living in rented houses or bungalows was 22%. This figure ranged from 12% in the Rural East to 31% in the Urban West.
- Regionally, the Urban West had the highest proportion of households living in rented semi-detached houses (12%), whilst the Urban East had the highest proportion of households in rented terraced houses (18%).
- The lowest proportion of households in rented terraced houses was found in the two Rural regions (at 6% each).
- Whilst the provincial average proportion of households living in rented flats or maisonettes was low (5%) this rose to 8% in the BMUA, and was only 1% in both Rural regions.
- The Rural East and West had very high proportions of owner-occupier detached houses (60% and 64% respectively) in contrast to all the other regions. The BMUA had the lowest proportion at 21%.
- In contrast, the Rural West was found to have had the lowest proportion of owner-occupier terraced houses (7%) compared to the Urban East (20%).

**Table 3.2: Households by weekly housing costs and urban rural classification**

Urban Rural Classification	Housing costs							Sample size (=100%)
	Under £20 a week	£20 but under £40 a week	£40 but under £60 a week	£60 but under £80 a week	£80 but under £100 a week	£100 but under £150 a week	£150 a week or more	
BMUA	36	15	24	12	6	5	2	<b>688</b>
Urban East	31	13	30	13	9	5	-	<b>276</b>
Urban West	34	14	25	17	7	3	-	<b>341</b>
Rural East	48	13	20	7	8	3	1	<b>287</b>
Rural West	56	13	15	10	3	2	-	<b>335</b>
BMUA	36	15	24	12	6	5	2	<b>688</b>
Urban	33	13	27	15	8	4	-	<b>617</b>
Rural	52	13	17	8	5	3	1	<b>622</b>
<b>All</b>	<b>40</b>	<b>14</b>	<b>23</b>	<b>12</b>	<b>6</b>	<b>4</b>	<b>1</b>	<b>1,927</b>

- In Northern Ireland in 2004-05, approximately nine out of ten households paid housing costs of less than £80 per week, almost half of which (four in ten of all households) paid less than £20 per week.
- When split into three regions the Rural region was found to have a much higher than average proportion of households (52%) paying less than £20 in housing costs per week.
- The Rural West recorded the lowest proportion of housing costs of £40 to less than £60 per week at 15 %.
- The BMUA recorded the highest proportion of households with weekly housing costs of £100 or more, with 7% falling into this category, compared to only 2% in the Rural West.

## Assets and Savings

- Taking Northern Ireland as three regions, the Rural region recorded the highest proportion of households with a current account (87%), whilst the BMUA recorded the highest proportion of households with ISAs (26%) and other bank or building society accounts (42%).

**Table 4.1: Households by type of saving and urban rural classification**

Type of account <sup>1</sup>	Percentage of households									
	Urban Rural Classification						BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West					
Current account	82	89	75	90	84	82	81	87	83	
Post Office account	3	3	4	2	5	3	4	3	3	
Basic Bank account	14	7	23	6	11	14	16	9	13	
TESSA	5	3	3	6	3	5	3	5	4	
ISA	26	20	15	26	12	26	17	19	21	
Credit Union account	7	7	14	4	12	7	11	8	8	
Other bank / building society accounts	42	33	23	38	26	42	28	32	34	
Stocks and shares / Member of a Share Club	14	11	5	13	10	14	8	11	11	
PEPs	3	4	2	3	2	3	3	3	3	
Unit trusts	3	1	2	2	2	3	2	2	2	
Gilts	-	1	-	1	0	-	-	-	-	
Premium Bonds	7	6	6	5	4	7	6	5	6	
National Savings Bonds	2	2	1	1	1	2	1	1	1	
Guaranteed Equity Bonds	1	0	-	-	-	1	-	-	-	
Endowment Policy Not Linked	2	4	3	3	3	2	3	3	3	
Company Share Scheme / Profit Sharing	2	3	2	3	1	2	2	2	2	
Save As You Earn	1	1	0	-	1	1	1	-	1	
Any type of account	91	95	92	94	92	91	93	93	92	
No accounts	9	5	8	6	8	9	7	7	8	
Direct Payment Account	90	94	91	94	91	90	92	92	92	
<b>Sample size (=100%)</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>	

### Notes

1. Definitions of each account type are available in *Family Resources Survey NI, 2004-05* on the DSD website.

- The Urban region recorded the highest proportion of households with Post Office accounts (4%), basic bank accounts (16%) and Credit Union accounts (11%), but recorded the lowest proportion of those with TESSAs (3%), ISAs (17%) and other bank or building society accounts (28%).
- Of the five regions, the Urban West recorded the lowest proportion of households with current accounts (75%) whilst the Rural East reported the highest proportion (90%).
- The Rural East recorded the lowest proportion of households with Post Office accounts at only 2%.
- The BMUA recorded the highest proportion of households owning stocks and shares (or being members of a Share Club), at 14%, against a provincial average of 11%, whilst the Urban West recorded the lowest proportion at only 5%.

- There was little variation across the regions in the proportions of households owning any type of account or having direct payment accounts.
- The proportion of those having no accounts ranged from 5% in the Urban East to 9% in the BMUA.

**Table 4.2: Households by amount of saving and urban rural classification**

Capital	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
No savings	36	42	51	34	45	36	47	40	<b>41</b>
Less than £1,500	21	20	14	18	16	21	17	17	<b>18</b>
£1,500 but less than £3,000	9	7	5	6	7	9	6	7	<b>7</b>
£3,000 but less than £8,000	12	11	16	20	13	12	14	17	<b>14</b>
£8,000 but less than £10,000	3	4	3	4	6	3	4	5	<b>4</b>
£10,000 but less than £16,000	7	7	4	7	3	7	5	5	<b>6</b>
£16,000 but less than £20,000	2	3	1	2	1	2	2	2	<b>2</b>
£20,000 or more	10	5	5	10	9	10	5	9	<b>8</b>
<b>Sample size (=100%)</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>

- In 2004-05, the Rural East and the BMUA recorded the highest proportion of households having savings of £10,000 or more, with almost one in five households in this region having such savings. This compared to a provincial average of approximately one in six households, and only one in ten households in the Urban West.
- Conversely, the Rural East and the BMUA had the lowest proportion of households with no savings at all, at 34% and 36% respectively compared to the provincial average of 41%.
- The Urban West had the lowest proportion of households with savings of £16,000 or more, at 6%, compared to the provincial average of 10% of households, and 12% in the Rural East and the BMUA.
- Approximately one in two households in the Urban West had no savings at all, compared to only one in three in the Rural East.

## Occupation and Employment

- The Survey found that in 2004-05, the provincial household average for the number of adults in employment was 58%. A total of 49% of working adults were employees and the remaining 9% were self-employed.
- The Rural region had the lowest proportion of employees working full-time (36%) but had the highest proportion of self employed adults working full-time (at 13%). The latter figure compared to a provincial proportion of only 8%.
- The Urban region recorded the highest proportion of households with at least one permanently sick or disabled member (14%), but recorded the lowest proportion of households with at least one retired member (17%).
- The Rural region recorded the lowest proportion of male employees at only 46%, and the highest proportion of self-employed males at 25%. These compared to provincial averages of 51% and 15% respectively.
- The proportion of full-time self-employed males was found to be 21% in the Rural East and 25% in the Rural West, compared to only 7% in the BMUA and a provincial average of 14%.
- The Rural East reported the highest proportion of males (72%) and females (57%) in any type of employment whilst the Urban West reported the lowest proportions (at 61% and 46% respectively).
- The Urban West had the lowest proportion of all females in full-time employment (26%), whilst the Urban East had the highest proportion (37%).
- The lowest proportion of retired males and females were recorded in the Urban East and Urban West respectively, whilst the highest proportions were recorded in the Rural East and in the BMUA respectively.
- The highest proportion of permanently sick or disabled males and females were recorded in the Urban West at 16% each, compared to the provincial averages of 10% each. The Rural East had the lowest proportions of permanently sick and disabled adults at 6% each.
- The BMUA recorded the highest proportion of other inactive males (3%), whilst for females the proportion was highest in the Rural East (5%).

**Table 5.1: Adults by sex, employment status and urban rural classification**

Percentage of adults									
Employment status	Urban Rural Classification								All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
<b>Males</b>									
Employees									
full time	49	56	44	46	39	49	50	42	<b>47</b>
part time	5	3	4	4	3	5	3	4	<b>4</b>
Self employed									
full time	7	11	12	21	25	7	12	23	<b>14</b>
part time	1	1	1	1	2	1	1	2	<b>1</b>
All in employment									
full time	56	67	56	67	63	56	61	65	<b>61</b>
part time	6	4	5	5	5	6	4	5	<b>5</b>
ILO unemployed	4	2	4	1	2	4	4	2	<b>3</b>
Retired	18	14	15	19	17	18	14	18	<b>17</b>
Student	4	1	2	1	1	4	1	1	<b>2</b>
Looking after family/home	-	1	0	1	1	-	-	1	<b>1</b>
Permanently sick/disabled	10	9	16	6	8	10	13	7	<b>10</b>
Temporarily sick/disabled	-	0	-	1	1	-	-	1	<b>-</b>
Other inactive	3	1	2	-	2	3	2	1	<b>2</b>
<b>Sample size (=100%)</b>	<b>537</b>	<b>202</b>	<b>254</b>	<b>266</b>	<b>302</b>	<b>537</b>	<b>456</b>	<b>568</b>	<b>1,561</b>
Employment status	Urban Rural Classification								All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMA	Urban	Rural	
<b>Females</b>									
Employees									
full time	31	34	25	32	30	31	29	31	<b>30</b>
part time	19	14	19	20	18	19	17	19	<b>18</b>
Self employed									
full time	2	4	2	3	4	2	2	3	<b>3</b>
part time	1	1	1	2	-	1	1	1	<b>1</b>
All in employment									
full time	33	37	26	35	33	33	31	34	<b>33</b>
part time	20	15	20	22	18	20	18	20	<b>19</b>
ILO unemployed	1	1	3	1	1	1	2	1	<b>1</b>
Retired	27	22	18	21	23	27	20	22	<b>23</b>
Student	2	1	3	3	-	2	2	1	<b>2</b>
Looking after family/home	5	8	11	7	11	5	10	9	<b>8</b>
Permanently sick/disabled	8	12	16	6	10	8	14	8	<b>10</b>
Temporarily sick/disabled	-	1	-	0	-	-	-	-	<b>-</b>
Other inactive	3	3	3	5	3	3	3	4	<b>3</b>
<b>Sample size (=100%)</b>	<b>644</b>	<b>267</b>	<b>329</b>	<b>286</b>	<b>325</b>	<b>644</b>	<b>596</b>	<b>611</b>	<b>1,851</b>

**Table 5.1: Adults by sex, employment status and urban rural classification continued**

Employment status	Percentage of adults								
	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
<b>Total adults</b>									
Employees									
full time	40	44	34	39	34	40	38	36	<b>38</b>
part time	12	9	12	12	10	12	11	11	<b>11</b>
Self employed									
full time	4	7	6	12	14	4	7	13	<b>8</b>
part time	1	1	1	1	1	1	1	1	<b>1</b>
All in employment									
full time	44	51	40	51	48	44	45	49	<b>46</b>
part time	13	10	13	14	12	13	12	13	<b>12</b>
ILO unemployed	3	2	3	1	2	3	3	1	<b>2</b>
Retired	23	18	16	20	20	23	17	20	<b>20</b>
Student	3	1	2	2	1	3	2	1	<b>2</b>
Looking after family/home	3	4	6	4	6	3	5	5	<b>4</b>
Permanently sick/disabled	9	11	16	6	9	9	14	8	<b>10</b>
Temporarily sick/disabled	-	-	-	-	1	-	-	-	<b>-</b>
Other inactive	3	2	2	2	2	3	2	2	<b>3</b>
<b>Sample size (=100%)</b>	<b>1,181</b>	<b>469</b>	<b>583</b>	<b>552</b>	<b>627</b>	<b>1,181</b>	<b>1,052</b>	<b>1,179</b>	<b>3,412</b>

- When looking at the average number of hours worked in 2004-05, approximately seven in ten of all working adults in Northern Ireland worked less than 41 hours per week, and approximately one in ten worked for 51 hours or more per week.
- The highest proportion of persons working less than 16 hours per week was recorded in the Urban West (at 11%), whilst the lowest proportion in this category was found to be living in the Rural East and Urban East (at 6% each).
- The proportion of females working less than 16 hours per week was greater than the proportion of males, as the provincial average for females was 12%, rising to 19% in the Urban West, whilst the male average was only 5%.
- Only 11% of all working adults worked for 51 hours or more per week across Northern Ireland, however this ranged from 8% in the Urban East and West to 14% in the Rural West.
- Approximately one in four males (24%) living in the Rural West worked for 51 hours or more per week, which was more than twice the proportion of males working these hours in the Urban East (11%), compared to a provincial average of 16%.
- 7% of all working females in the BMUA worked for 51 hours or more per week, compared to 0% in the Urban West.
- The Rural East and West had the highest proportion of working adults who worked for 61 hours or more, at 6%. This was due more to the proportion of males working these hours in the Rural region (10%) than the proportion of females (only 1%).

**Table 5.2: Working adults by sex, total hours worked and urban rural classification**

Percentage of working adults									
Hours worked	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
<b>Male</b>									
Less than 16	6	4	4	3	7	6	4	5	5
16 and less than 31	6	6	7	7	5	6	7	6	6
31 and less than 41	48	50	48	45	36	48	49	40	45
41 and less than 51	26	30	26	26	28	26	28	27	27
51 and less than 61	10	8	9	9	13	10	9	11	10
61 or over	4	3	6	10	11	4	4	10	6
<b>Sample size (=100%)</b>	<b>316</b>	<b>142</b>	<b>154</b>	<b>190</b>	<b>201</b>	<b>316</b>	<b>296</b>	<b>391</b>	<b>1,003</b>
<b>Female</b>									
Less than 16	11	10	19	10	13	11	15	11	12
16 and less than 31	30	29	30	32	32	30	29	32	30
31 and less than 41	44	43	40	46	37	44	42	41	42
41 and less than 51	9	16	11	9	15	9	13	12	11
51 and less than 61	6	2	-	2	3	6	1	2	3
61 or over	1	-	0	1	-	1	-	1	1
<b>Sample size (=100%)</b>	<b>327</b>	<b>138</b>	<b>151</b>	<b>160</b>	<b>159</b>	<b>327</b>	<b>289</b>	<b>319</b>	<b>935</b>
<b>All</b>									
Less than 16	8	6	11	6	10	8	9	8	8
16 and less than 31	17	16	18	18	17	17	17	18	17
31 and less than 41	46	46	45	45	37	46	46	41	44
41 and less than 51	18	23	19	18	22	18	21	20	20
51 and less than 61	8	6	5	6	8	8	5	7	7
61 or over	2	2	3	6	6	2	2	6	4
<b>Sample size (=100%)</b>	<b>643</b>	<b>280</b>	<b>305</b>	<b>350</b>	<b>360</b>	<b>643</b>	<b>585</b>	<b>710</b>	<b>1,938</b>

- In 2004-05, 21% of workers residing in the Rural region (rising to 23% in the Rural West) were employed in skilled trades, compared to only 12% in the BMUA and 15% in the Urban region.
- 17% of workers residing in the BMUA were employed in administrative or secretarial jobs, compared to only 11% in the Rural region (falling to 9% in the Rural West).
- Only 3% of workers residing in the BMUA were employed in process, plant and machine operative occupations, compared to 10% in the Urban region (reaching 11% in the Urban West).
- The Rural region housed the highest proportion of managers and senior officials (11%) and skilled trades people (21%).
- The Urban region employed the lowest proportion of managers and senior officials (7%, falling to 5% in the Urban West) and workers employed in associate professional and technical occupations (12%).
- The Rural East reported the highest proportion of managers and senior officials (13%), with 17% of working males and 9% of the working females living in this region employed in this occupation.
- One in five working women were employed in administrative and secretarial occupations, rising to almost one in four for those residing in the BMUA and in the Rural East. Only one in 14 working men were employed in this occupation, rising to approximately one in ten in the BMUA.
- Twice as many men living in the Urban West had professional occupations as in the Rural regions.

- The proportion of men working in skilled trades ranged from 22% in the BMUA to 36% in the Rural West, whilst for women it ranged from 2% to 7% in these regions.
- One in four women residing in the Urban East and one in five residing in the Rural West worked in personal service occupations, compared to just less than one in ten in the Urban West.

**Table 5.3: Working adults by sex, urban rural classification and standard occupational classification**

Percentage of working adults											
Standard Occupational Classification											
Urban Rural Classification	Managers & Senior Officials	Professional	Associate Prof & Technical	Admin & Secretarial	Skilled Trades	Personal Service	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary	Not recorded	Sample size (=100%)
<b>Male</b>											
BMUA	12	14	13	11	22	1	6	6	13	2	316
Urban East	10	12	11	10	25	1	5	14	11	2	142
Urban West	6	16	10	6	26	3	2	22	9	1	154
Rural East	17	8	13	5	30	1	5	13	6	2	190
Rural West	12	8	8	1	36	1	4	12	13	4	201
BMUA	12	14	13	11	22	1	6	6	13	2	316
Urban	8	14	10	8	25	2	3	18	10	2	296
Rural	14	8	11	3	33	1	4	13	10	3	391
<b>All</b>	<b>12</b>	<b>12</b>	<b>11</b>	<b>7</b>	<b>27</b>	<b>1</b>	<b>5</b>	<b>12</b>	<b>11</b>	<b>2</b>	<b>1,003</b>
<b>Female</b>											
BMUA	7	10	16	24	2	18	14	1	7	1	327
Urban East	5	12	7	19	3	25	11	4	11	2	138
Urban West	5	11	20	19	4	9	13	0	16	4	151
Rural East	9	10	21	24	3	14	11	3	4	2	160
Rural West	7	11	10	19	7	20	9	2	13	3	159
BMUA	7	10	16	24	2	18	14	1	7	1	327
Urban	5	11	14	19	3	17	12	2	14	3	289
Rural	8	10	16	22	5	17	10	2	8	2	319
<b>All</b>	<b>7</b>	<b>11</b>	<b>15</b>	<b>21</b>	<b>3</b>	<b>17</b>	<b>12</b>	<b>2</b>	<b>10</b>	<b>2</b>	<b>935</b>
<b>Male</b>											
BMUA	10	12	15	17	12	9	10	3	10	2	643
Urban East	8	12	9	14	15	12	8	9	11	2	280
Urban West	5	13	15	12	15	6	7	11	12	3	305
Rural East	13	9	17	14	18	7	7	8	5	2	350
Rural West	10	9	9	9	23	9	6	8	13	3	360
BMUA	10	12	15	17	12	9	10	3	10	2	643
Urban	7	13	12	13	15	9	8	10	12	2	585
Rural	11	9	13	11	21	8	7	8	9	3	710
<b>All</b>	<b>9</b>	<b>11</b>	<b>13</b>	<b>14</b>	<b>16</b>	<b>8</b>	<b>8</b>	<b>7</b>	<b>10</b>	<b>2</b>	<b>1,938</b>

**Table 5.4: Travelling to work: working adults by sex and distance and urban rural classification**

Percentage of working adults

Distance travelled to work	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
<b>Working males</b>									
Work from home	3	3	-	12	13	3	2	12	6
Varies - no usual place of work	10	14	17	13	16	10	15	15	13
Under a mile	7	10	12	3	5	7	11	4	7
1 but under 2 miles	10	7	13	5	7	10	10	6	9
2 but under 5 miles	27	19	20	10	12	27	19	11	19
5 but under 10 miles	19	8	13	20	15	19	10	18	16
10 but under 25 miles	22	30	12	30	19	22	21	24	22
25 miles or more	3	10	13	7	12	3	11	9	8
<b>Sample size (=100%)</b>	<b>316</b>	<b>142</b>	<b>154</b>	<b>190</b>	<b>201</b>	<b>316</b>	<b>296</b>	<b>391</b>	<b>1,003</b>
Distance travelled to work	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
<b>Working females</b>									
Work from home	3	2	3	8	7	3	3	8	5
Varies - no usual place of work	5	3	7	4	5	5	5	5	5
Under a mile	15	20	22	10	12	15	21	11	15
1 but under 2 miles	15	16	18	2	8	15	17	5	12
2 but under 5 miles	32	14	17	18	15	32	16	17	22
5 but under 10 miles	17	10	12	25	19	17	11	22	17
10 but under 25 miles	11	25	14	28	24	11	19	26	19
25 miles or more	2	10	6	5	9	2	8	7	6
<b>Sample size (=100%)</b>	<b>327</b>	<b>138</b>	<b>151</b>	<b>160</b>	<b>159</b>	<b>327</b>	<b>289</b>	<b>319</b>	<b>935</b>
Distance travelled to work	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
<b>All working adults</b>									
Work from home	3	2	2	10	11	3	2	10	5
Varies - no usual place of work	7	9	13	9	12	7	11	10	9
Under a mile	11	14	16	6	8	11	15	7	11
1 but under 2 miles	12	11	16	4	8	12	14	6	10
2 but under 5 miles	29	17	19	13	14	29	18	13	20
5 but under 10 miles	18	9	12	22	17	18	11	20	17
10 but under 25 miles	17	28	13	29	21	17	20	25	21
25 miles or more	3	10	10	6	11	3	10	8	7
<b>Sample size (=100%)</b>	<b>643</b>	<b>280</b>	<b>305</b>	<b>350</b>	<b>360</b>	<b>643</b>	<b>585</b>	<b>710</b>	<b>1,938</b>

- When looking at the distance that working adults in Northern Ireland travel to get to their place of work, it was found that a high proportion of males and females worked from home in the Rural East and West compared to the other regions, and this contrast was more evident for males. In the Rural West, 13% of working males worked from home, which was more than twice the provincial average for males working from home (6%).

- The Urban West housed a higher than average proportion of working males and females who stated that they had no usual place of work (17% and 7% respectively compared to provincial averages of 13% and 5% respectively), whilst the BMUA housed the lowest average proportion of working males in this category (10%), and the Urban East housed the lowest proportion of females (3%).
- Inhabitants of the two Urban regions were more likely to have less than a mile to travel to work, compared to the other three regions. This was most evident for females living in the Urban regions, with 20% of working women living in the Urban East, and 22% of those living in the Urban West travelling less than a mile to work compared to 10% and 12% of men living in these regions respectively.
- Whilst those adults living in the Urban West were least likely to travel five miles or more to their place of employment (35%), for those in the Rural East this rose to 57%. 44% of working males compared to only 30% of working females residing in the BMUA stated that they travelled this distance to work.
- The most frequent distance travelled to work by inhabitants of the BMUA and the Urban West was at least two miles but less than five miles (29% of working adults in the former region, and 19% in the latter). In the Urban East, Rural East and Rural West, the most frequent distance travelled to work was at least ten miles but less than 25 miles, at 28%, 29% and 21% respectively.
- It was found that 30% of males and 28% of females in the Rural East travelled at least ten miles but less than 25 miles to work. This was also the most frequent distance travelled by working women living in the Urban East (25%) and in the Rural West (24%).
- With regards to method of transport used for getting to work, the majority of Northern Ireland employees (84% of working males and 75% of working females) travelled to work by car or van in 2004-05. The second most popular method of getting to work was walking (8% of working males and 16% of working females) followed by taking the bus (3% of working males and 7% of working females).
- The lowest proportion of men travelling to work by car or van was found in the Urban West and in the BMUA (both at 76%), whilst the Rural East had the highest proportion at 95%. The proportion of women travelling to work by car or van ranged from 67% in the BMUA to 85% in the Rural East.
- A lower proportion of women compared to men travelled to work by car or van in all of the regions.
- Women were found to be more likely to take the bus or walk to work than men, in all of the regions, with the exception that 5% of working males and 4% of working females residing in the Urban West took the bus to work.
- The highest proportion of men who walked to work was found to be living in the two Urban regions, with 10% in the Urban East and 14% in the Urban West having stated that they walked to work.
- The highest proportion of women who walked to work was also found to be living in the two Urban regions with 20% in the Urban East and 23% in the Urban West.
- The BMUA housed the highest proportion of both males and females who used the bus as their method of transport to work at 6% of males compared to the provincial average of 3%, and 12% of females compared to the provincial average of 7%.

**Table 5.5: Adults who travel to work by mode of transport, sex and urban rural classification**

Percentage of working adults									
Mode of transport	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
<b>All working males</b>									
Car/Van	76	86	76	95	93	76	81	94	<b>84</b>
Motorbike/Moped/Scooter	2	2	1	0	-	2	1	-	<b>1</b>
Bicycle	3	1	3	0	1	3	2	-	<b>2</b>
Bus (includes coach, private bus)	6	0	5	1	-	6	2	1	<b>3</b>
Train	1	1	0	0	0	1	-	0	<b>-</b>
Walk	9	10	14	3	2	9	12	3	<b>8</b>
Taxi	1	0	1	0	0	1	-	0	<b>1</b>
Other	1	1	1	1	3	1	1	2	<b>2</b>
<b>Sample size (=100%)</b>	<b>275</b>	<b>120</b>	<b>127</b>	<b>143</b>	<b>142</b>	<b>275</b>	<b>247</b>	<b>285</b>	<b>807</b>
Mode of transport	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
<b>All working females</b>									
Car/Van	67	74	73	85	84	67	73	84	<b>75</b>
Motorbike/Moped/Scooter	0	0	0	0	0	0	0	0	<b>0</b>
Bicycle	0	-	0	-	0	0	-	-	<b>-</b>
Bus (includes coach, private bus)	12	4	4	5	5	12	4	5	<b>7</b>
Train	2	1	0	0	0	2	-	0	<b>1</b>
Walk	16	20	23	9	11	16	22	10	<b>16</b>
Taxi	3	1	0	0	0	3	-	0	<b>1</b>
Other	-	0	0	1	0	-	0	-	<b>-</b>
<b>Sample size (=100%)</b>	<b>300</b>	<b>130</b>	<b>135</b>	<b>138</b>	<b>139</b>	<b>300</b>	<b>265</b>	<b>277</b>	<b>842</b>
Mode of transport	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
<b>All working adults</b>									
Car/Van	72	80	74	90	89	72	77	89	<b>79</b>
Motorbike/Moped/Scooter	1	1	-	0	-	1	1	-	<b>1</b>
Bicycle	1	1	1	-	-	1	1	-	<b>1</b>
Bus (includes coach, private bus)	9	2	4	3	3	9	3	3	<b>5</b>
Train	1	1	0	0	0	1	-	0	<b>1</b>
Walk	12	15	18	6	7	12	17	6	<b>12</b>
Taxi	2	-	-	0	0	2	-	0	<b>1</b>
Other	1	1	1	1	1	1	1	1	<b>1</b>
<b>Sample size (=100%)</b>	<b>575</b>	<b>250</b>	<b>262</b>	<b>281</b>	<b>281</b>	<b>575</b>	<b>512</b>	<b>562</b>	<b>1,649</b>

- From Table 5.6, it can be seen that approximately 61% of all working adults who travel to work have an average weekly cost of less than £30. This equated to 69% of females and 55% of males in Northern Ireland having spent this amount in weekly travel expenses for work in 2004-05.
- For both men and women, the most frequent amount spent on weekly travel to work was no costs, from £10 to less than £20, and from £30 to less than £40.
- When looking at the proportion of men and women spending £50 or more on weekly travel expenses, 12% of men compared to only 8% of women spent this amount on weekly travel costs for work, although this dropped to 3% and 0% respectively for those men and women travelling to work who resided in the BMUA.

**Table 5.6: Average weekly travel costs of those who travel to work by sex and urban rural classification**

Percentage of working adults who travel to work

		Travel costs											Sample size (= 100%)
Urban Rural Classification	No costs	Less than £5	£5 but less than £10	£10 but less than £20	£20 but less than £30	£30 but less than £40	£40 but less than £50	£50 but less than £60	£60 but less than £70	£70 but less than £80	£80 but less than £100	£100 or more	
<b>Male adults who travel to work</b>													
BMUA	25	5	6	23	1	30	6	2	-	0	1	-	269
Urban East	27	7	5	14	1	20	10	6	2	0	7	2	119
Urban West	26	6	14	17	2	15	5	3	1	1	5	6	124
Rural East	20	3	5	10	1	31	13	9	0	0	4	3	141
Rural West	21	7	7	15	1	26	5	6	-	0	10	1	138
BMUA	25	5	6	23	1	30	6	2	-	0	1	-	269
Urban	27	7	10	16	1	17	7	4	1	-	6	4	243
Rural	21	5	6	13	1	28	9	8	-	0	7	2	279
<b>All</b>	<b>24</b>	<b>6</b>	<b>7</b>	<b>17</b>	<b>1</b>	<b>26</b>	<b>7</b>	<b>4</b>	<b>1</b>	<b>-</b>	<b>5</b>	<b>2</b>	<b>791</b>
<b>Female adults who travel to work</b>													
Urban Rural Classification	No costs	Less than £5	£5 but less than £10	£10 but less than £20	£20 but less than £30	£30 but less than £40	£40 but less than £50	£50 but less than £60	£60 but less than £70	£70 but less than £80	£80 but less than £100	£100 or more	Sample size (= 100%)
BMUA	28	9	14	27	4	15	2	0	0	0	-	-	291
Urban East	31	7	12	11	2	17	9	4	0	1	5	1	129
Urban West	31	12	14	14	1	19	3	4	0	1	2	0	135
Rural East	21	3	2	22	6	27	8	6	1	2	2	0	137
Rural West	19	5	10	16	4	28	3	5	0	2	6	2	139
BMUA	28	9	14	27	4	15	2	0	0	0	-	-	291
Urban	31	10	13	13	1	18	6	4	0	1	4	1	264
Rural	20	4	6	19	5	27	5	5	-	2	4	1	276
<b>All</b>	<b>26</b>	<b>8</b>	<b>11</b>	<b>20</b>	<b>4</b>	<b>20</b>	<b>4</b>	<b>3</b>	<b>-</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>831</b>
<b>All adults who travel to work</b>													
Urban Rural Classification	No costs	Less than £5	£5 but less than £10	£10 but less than £20	£20 but less than £30	£30 but less than £40	£40 but less than £50	£50 but less than £60	£60 but less than £70	£70 but less than £80	£80 but less than £100	£100 or more	Sample size (= 100%)
BMUA	26	7	10	25	3	22	4	1	-	0	1	-	560
Urban East	29	7	8	13	1	18	9	5	1	1	6	1	248
Urban West	28	9	14	15	2	17	4	3	-	1	3	3	259
Rural East	21	3	4	16	4	29	10	7	-	1	3	1	278
Rural West	20	6	9	15	3	27	4	6	-	1	8	1	277
BMUA	26	7	10	25	3	22	4	1	-	0	1	-	560
Urban	29	8	11	14	1	18	7	4	1	1	5	2	507
Rural	20	5	6	16	3	28	7	6	-	1	6	1	555
<b>All</b>	<b>25</b>	<b>7</b>	<b>9</b>	<b>18</b>	<b>2</b>	<b>23</b>	<b>6</b>	<b>4</b>	<b>-</b>	<b>1</b>	<b>4</b>	<b>1</b>	<b>1,622</b>

- The Urban West had the highest proportion of males (46%) and females (57%) spending less than £10 per week on work related travel expenses, as compared to the lowest proportions spending this amount in the Rural East (28% of males and 26% of females).
- Disregarding sex differences, the Rural East and Rural West had consistently higher proportions of working adults spending £30 or more on weekly travel costs (averaging 51% and 47% respectively) than the provincial average (39%) in comparison to the Urban West and the BMUA (31% and 28% respectively).
- Only 2% of those adults who travelled to work who were living in the BMUA spent £50 or more on weekly travel costs, compared to 14% in the Urban East, and 16% in the Rural West.
- Approximately one in five females living in the Rural East and West who travelled to work had no travel costs, compared to three in ten in the Urban East and West, and in the BMUA.
- When looking at the proportion of all working adults income which is spent on average weekly travel costs to and from work (referred to hereafter simply as travel costs to work), it was found that one in four adults who travelled to work had no travel costs.
- Only one in four adults who lived in Northern Ireland had travel costs to work that equated 10% or more of their total income, however this ranged from 13% of all working adults in the BMUA to 38% in the Rural region. The Rural West was found to have the highest proportion of the five regions (at 41%).
- Only 7% of adults who lived in Northern Ireland had travel costs to work that equated to 20% or more of their total income, however this ranged from 2% of all working adults in the BMUA to 11% in the Rural region, peaking at 13% in the Rural West.

**Table 5.7: Working adults' average weekly travel costs as a percentage of total weekly individual income by sex and urban rural classification**

Percentage of working adults who travel to work									
Urban Rural Classification									
Percentage of total income	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
<b>Male adults who travel to work</b>									
No costs	24	27	26	20	21	24	27	21	24
Less than 10%	62	48	55	48	39	62	52	43	53
10 but less than 20%	11	18	7	23	26	11	12	24	16
20 but less than 30%	2	4	8	5	8	2	6	6	5
30% or more	1	2	4	4	7	1	3	5	3
Undefined	1	0	0	0	0	1	0	0	-
<b>Sample size (= 100%)</b>	<b>269</b>	<b>119</b>	<b>124</b>	<b>141</b>	<b>138</b>	<b>269</b>	<b>243</b>	<b>279</b>	<b>791</b>
Urban Rural Classification									
Percentage of total income	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
<b>Female adults who travel to work</b>									
No costs	28	31	31	21	19	28	31	20	26
Less than 10%	59	41	51	42	40	59	46	41	49
10 but less than 20%	12	18	12	30	30	12	15	30	19
20 but less than 30%	1	6	2	6	4	1	4	5	3
30% or more	-	5	4	1	7	-	4	4	3
Undefined	-	0	0	0	0	-	0	0	-
<b>Sample size (= 100%)</b>	<b>291</b>	<b>129</b>	<b>135</b>	<b>137</b>	<b>139</b>	<b>291</b>	<b>264</b>	<b>276</b>	<b>831</b>
Urban Rural Classification									
Percentage of total income	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
<b>All adults who travel to work</b>									
No costs	26	29	28	21	20	26	29	20	25
Less than 10%	60	45	53	45	39	60	49	42	51
10 but less than 20%	11	18	9	26	28	11	14	27	17
20 but less than 30%	1	5	5	5	6	1	5	6	4
30% or more	1	3	4	3	7	1	4	5	3
Undefined	-	0	0	0	0	-	0	0	-
<b>Sample size (= 100%)</b>	<b>560</b>	<b>248</b>	<b>259</b>	<b>278</b>	<b>277</b>	<b>560</b>	<b>507</b>	<b>555</b>	<b>1,622</b>

## Deprivation

In 2004-05 the FRS asked questions relating to deprivation for the first time. This section is based on the analysis of responses to questions based on deprivation indicators, and looks at cases where adults responded “would like to do this but cannot afford”. Respondents were also asked whether they were behind in the payment of 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 bills.

**Table 6.1: Households by deprivation indicators and urban rural classification**

Deprivation Indicator <sup>1</sup>	Percentage of households								
	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
Enough Money to keep home in decent décor	11	13	21	7	17	11	17	12	13
Hobby or Leisure Activity	7	13	21	6	14	7	17	10	11
Hols away from home one week a year (not staying with relatives)	27	31	43	23	36	27	38	30	31
Household Contents Insurance	11	14	21	7	13	11	18	10	13
Have friends/family round for drink/meal at least once a month	11	14	25	7	10	11	20	8	13
Save £10+ a month	28	32	40	23	36	28	36	30	31
2 pairs of all weather shoes per adult in household	5	5	12	6	5	5	8	5	6
Replace any worn out furniture	17	27	32	17	24	17	29	21	22
Replace/repair broken electrical goods	14	21	29	10	14	14	26	13	17
Money to spend on yourself each week (not on your family)	19	23	30	14	25	19	27	19	22
Able to keep accommodation warm enough	5	6	10	3	7	5	8	5	6
Behind in one or more household bill <sup>2</sup>	7	8	14	1	7	7	11	4	8
<b>All</b>	<b>688</b>	<b>276</b>	<b>341</b>	<b>287</b>	<b>335</b>	<b>688</b>	<b>617</b>	<b>622</b>	<b>1,927</b>

**Notes:**

<sup>1</sup> Deprivation Indicator taken as cases where any adult within the household responded "would like to do this but cannot afford".

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

- In Northern Ireland almost one in three households stated that at least one member of their household could not afford to go away on holidays away from home for a week each year (not staying with relatives), however regionally this ranged from 23% in the Rural East to 43% in the Urban West.
- Similarly, almost one in three households stated that at least one member of their household could not afford to save £10 or more per month, however this ranged from 23% in the Rural East to 40% in the Urban West.
- The Urban region was consistently the highest scoring region of the three regions on all of the deprivation indicators used.
- The Urban West had the highest proportion of households scoring on each of the deprivation indicators, whilst the Rural East had the lowest proportion for all but two of the indicators, although it tied with the BMUA on one of these.
- In the Urban West, approximately twice the provincial average proportions of households could not afford a hobby or leisure activity; to have friends or family around for a meal or drink at least once a month, or to have 2 pairs of all weather shoes per adult in the household.

## Income Before and After Housing Costs

- The average gross weekly household income for all households in Northern Ireland was £524, whilst the average net weekly household income was £411. The average net weekly income before housing costs (BHC) was £361, whilst after housing costs (AHC) it was £334.
- When looking at Northern Ireland broken down into three regions (BMUA, Urban and Rural) only the Urban region had lower than average gross and net incomes.
- The Urban region consistently fell below all of the provincial average incomes by between £15 (for weekly income BHC) and £42 (for gross weekly household income).
- The BMUA consistently rose above all of the provincial average incomes by between £9 (for net weekly household income) and £22 (for weekly income BHC).

**Table 7.1: Average weekly household income by urban rural classification**

Urban Rural Classification	£'s per week			
	Type of Income		Income Before Housing Costs	Income After Housing Costs
	Gross Income	Net Income		
BMUA	536	420	383	353
Urban East	500	390	364	329
Urban West	467	374	331	300
Rural East	586	449	374	349
Rural West	522	411	335	319
BMUA	536	420	383	353
Urban	482	381	346	313
Rural	552	429	353	333
<b>All households (NI)</b>	<b>524</b>	<b>411</b>	<b>361</b>	<b>334</b>

- When looking at Northern Ireland broken down into five regions, the Rural East can be seen to have had the highest gross and net weekly household incomes at £586 and £449 respectively.
- The BMUA had the highest average weekly household income both BHC and AHC, at £383 and £353 respectively.
- The lowest regional average weekly income BHC and AHC was recorded in the Urban West at £331 and £300 respectively.
- The gross weekly household income ranged from £467 in the Urban West to £586 in the Rural East, whilst the net weekly household income ranged from £374 to £449 in these regions, respectively.
- The Rural East also saw the greatest difference between the gross and the net weekly income (£137 per week) whilst the Urban West had the least difference (£93 per week).
- There was very little regional variation in the differences between the income BHC and AHC with the exception of the Rural West where the difference was only £16, compared to the provincial average difference of £27.

## Net Equivalised Disposable Household Income Before Housing Costs (Net BHC Income)

- When breaking down the net equivalised disposable household income BHC into five bands from the lowest quintile to the highest, the proportion of individuals falling into the bottom quintile of net BHC income was found to have been greater than the proportion of individuals falling into the top quintile in all of the regions.
- Approximately one in four individuals in the Urban and Rural regions fell into the bottom quintile of the income distribution, compared to only one in five in the BMUA, and rising to three in ten in the Rural West.
- In the Urban West and the Rural West, the proportion of individuals falling into the bottom quintile for net BHC income was more than twice that of the proportion falling into the top quintile.
- Three in ten individuals in the Urban West and in the Rural West fell into the lowest income band, whilst in the BMUA, the Urban East and the Rural East two in ten individuals fell into this low income band.
- The net BHC income in the BMUA was distributed very evenly across the five quintiles.
- The Urban West had the highest proportion of individuals (61%) falling into the bottom two quintiles for net BHC income, whilst the Rural East and the BMUA all had the lowest proportion at 42%.
- The BMUA had the highest proportion of individuals falling into the top band of this type of income (19%); whilst the BMUA and the Urban East both had the highest proportion of individuals falling into the top two quintiles at 39%, compared to the provincial average of 33%.

**Table 7.2a: Quintile distribution of income for individuals by urban rural classification (before housing costs)**

Urban Rural Classification	Net equivalised disposable household income					Percentage of individuals
	Bottom	Second	Third	Fourth	Top	All individuals (thousands=100%)
	quintile	quintile	quintile	quintile	quintile	
BMUA	20	22	19	20	19	<b>561.3</b>
Urban East	21	23	18	26	13	<b>227.9</b>
Urban West	29	32	13	15	11	<b>297.3</b>
Rural East	21	21	24	18	15	<b>272.9</b>
Rural West	30	21	23	12	14	<b>322.9</b>
BMUA	20	22	19	20	19	<b>561.3</b>
Urban	25	28	15	20	12	<b>525.2</b>
Rural	26	21	24	15	14	<b>595.8</b>
<b>All individuals (NI)</b>	<b>24</b>	<b>24</b>	<b>19</b>	<b>18</b>	<b>15</b>	<b>1,682.3</b>

## Net Equivalised Disposable Household Income After Housing Costs (Net AHC Income)

- When breaking down the net equivalised disposable household income AHC into five income bands, the proportion of individuals falling into the bottom quintile of net AHC income was found to have been greater than the proportion of individuals falling into the top quintile in the Urban East, the Urban West and the Rural West.
- The proportion of individuals falling into the top quintile in the BMUA and the Rural East exceeded that of the bottom quintile by 3 and 2 percentage points respectively.
- The Rural East had the lowest proportion of individuals within the bottom quintile at 16%, falling 4 percentage points below the provincial average for the bottom quintile of 20%. In contrast, 28% of individuals in the Urban West and 23% of individuals in the Rural West fell into this bottom quintile.
- The BMUA had the highest proportion of individuals earning net AHC income in the top quintile band at 20%, compared to a provincial average of just 17%. In contrast, the Urban West and Rural West had the lowest proportion of individuals within this top band at 14% and 13% respectively.
- The Rural East had the lowest proportion of individuals (36%) falling into the bottom two quintiles of net AHC income.
- More than one in two individuals in the Urban West (55%) had a net AHC income which fell within the bottom two income bands, whilst almost three in ten families (28%) in this region had a net AHC income which fell within the top two income bands.
- The BMUA had the highest proportion of individuals earning this type of income within the two highest quintiles at 41%.

**Table 7.2b: Quintile distribution of income for individuals by urban rural classification (after housing costs)**

Urban Rural Classification	Net equivalised disposable household income					Percentage of individuals
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All individuals
						(thousands=100%)
BMUA	17	20	22	21	20	561.3
Urban East	20	17	26	22	15	227.9
Urban West	28	27	16	14	14	297.3
Rural East	16	20	27	19	18	272.9
Rural West	23	22	22	20	13	322.9
BMUA	17	20	22	21	20	561.3
Urban	24	23	21	18	15	525.2
Rural	20	21	24	19	15	595.8
<b>All individuals (NI)</b>	<b>20</b>	<b>21</b>	<b>22</b>	<b>19</b>	<b>17</b>	<b>1,682.3</b>

## Composition of Low-income Groups of individuals Before Housing Costs (Net BHC Income)

- In 2004-05 in Northern Ireland, of those who earned 50% below the Great Britain (GB) mean income BHC, four out of ten (39% of individuals) lived in the Rural region, a third in the Urban region (33%) and almost three in ten lived in the BMUA (28%).
- Whilst the BMUA had the highest proportion of the five regions who earned 50% below the GB mean income BHC (28%), a further 25% of such individuals lived in the Rural West. This latter point is particularly interesting as only 19% of the Northern Ireland population were living in the Rural West.
- The Urban East and Rural East had the lowest proportions of individuals who earned 50% below the GB mean income BHC, with 12% and 13% respectively, and also the lowest proportions of individuals who earned 60% below the GB median income BHC, at 12% and 14% respectively.

**Table 7.3a: Composition of low-income groups of individuals by urban rural classification (before housing costs)**

Urban Rural Classification	Percentage of individuals						All Individuals
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BMUA	24	28	30	25	28	30	33
Urban East	13	12	12	13	12	11	14
Urban West	22	21	24	22	21	23	18
Rural East	11	13	13	11	14	13	16
Rural West	30	25	22	30	25	22	19
BMUA	24	28	30	25	28	30	33
Urban	35	33	35	35	33	35	31
Rural	41	39	35	41	39	36	35
<b>All individuals (NI) (thousands=100%)</b>	<b>171.6</b>	<b>357.6</b>	<b>536.6</b>	<b>187.4</b>	<b>345.3</b>	<b>481.9</b>	<b>1,682.3</b>

## Composition of low-income groups of individuals After Housing Costs (Net AHC Income)

- When looking at the composition of income level of individuals AHC broken down into three regions, the highest proportion of those earning 50% below the GB mean or earning 60% below the median income AHC was found to have been living in the Urban region, at 38% and 37% respectively.
- When taking Northern Ireland as five regions, the BMUA housed the highest proportion of individuals living on 50% below the GB mean income AHC or 60% below the GB median income AHC at 28% and 29% respectively.
- There was also an East-West difference found, with the Urban East and Rural East each housing 13% of Northern Ireland individuals who earned 50% below the GB mean income AHC. This compared to 24% and 21% of the individuals earning 50% below the GB mean income AHC in the Urban West and Rural West respectively.
- The East-West difference was also apparent when looking at the proportion of those who earned less than 60% below the GB median income AHC.

**Table 7.3b: Composition of low-income groups of individuals by urban rural classification (after housing costs)**

Urban Rural Classification	Percentage of individuals						All Individuals
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BMUA	28	28	29	29	29	30	33
Urban East	15	13	12	15	13	12	14
Urban West	25	24	24	24	24	23	18
Rural East	10	13	13	10	13	13	16
Rural West	21	21	22	21	22	22	19
BMUA	28	28	29	29	29	30	33
Urban	40	38	36	39	37	35	31
Rural	32	34	35	32	35	35	35
<b>All individuals (NI) (thousands=100%)</b>	<b>193.7</b>	<b>355.6</b>	<b>522.8</b>	<b>198.0</b>	<b>326.5</b>	<b>465.2</b>	<b>1,682.3</b>

## Risk of being in Low-Income Groups of Individuals Before Housing Costs

- In 2004-05, 21% of individuals in Northern Ireland earned 50% below the GB mean income or 60% below the median income BHC, however there was regional variation.
- When examining Northern Ireland as three regions it was clear that whilst individuals living in the Urban region had a higher than average risk of earning 50% below the GB mean income BHC and 60% below the median income BHC, those in the BMUA and the Rural region were at a lesser risk.
- A large East-West difference was found within the Rural region, with 28% of those living in the Rural West being at risk of low income (earning 50% below the mean), compared to only 17% in the Rural East, representing the lowest risk of all five regions.
- The lowest risk of earning 60% below the GB median income BHC was found for those living in the Rural East and the BMUA, both at 17%.
- The Rural West had the highest concentration of those who earned 50% below the GB mean income BHC and those who earned 60% below the median income BHC, at 28% and 27% respectively.

**Table 7.4a: Risk of being in low-income groups of individuals by urban rural classification (before housing costs)**

Urban Rural Classification	Income Thresholds						Percentage of individuals
	Below mean			Below median			All individuals (thousands=100%)
	40%	50%	60%	50%	60%	70%	
BMUA	7	18	28	8	17	26	<b>561.3</b>
Urban East	10	19	27	10	19	24	<b>227.9</b>
Urban West	13	25	43	14	24	37	<b>297.3</b>
Rural East	7	17	25	8	17	23	<b>272.9</b>
Rural West	16	28	36	17	27	33	<b>322.9</b>
BMUA	10	18	27	10	17	25	<b>561.3</b>
Urban	15	25	35	15	23	31	<b>525.2</b>
Rural	10	20	31	11	19	27	<b>595.8</b>
<b>All individuals (NI)</b>	<b>10</b>	<b>21</b>	<b>32</b>	<b>11</b>	<b>21</b>	<b>29</b>	<b>1,682.3</b>

## Risk of being in Low-Income Groups of Individuals After Housing Costs

- In 2004-05, one in five individuals in Northern Ireland earned less than 50% below the GB mean income AHC (21%), and 60% below the median income AHC (19%), however there was regional variation.
- As was the case for income BHC, when examining Northern Ireland as three regions it was clear that individuals living in the Urban region had a higher than average risk of earning 50% below the GB mean income and 60% below the median income AHC, whilst those in the BMUA and the Rural region were at a lesser risk.
- There was a large East-West difference found within the Urban and Rural regions.
- The two western regions had a very high risk of individuals earning 50% below the GB mean income AHC with 29% in the Urban West and 23% in the Rural West being at risk of falling into this low-income bracket.
- The region with the lowest risk of earning 50% below the GB mean income AHC was the Rural East, with approximately one in six individuals (17%) living in this region earning less than this amount. This region also housed the lowest proportion of individuals (15%) who earned 60% below the median income AHC.
- There was a 21% risk of earning 50% below the GB mean income and an 19% risk of earning 60% below the GB median income AHC for those living in the Urban East, whilst in the Urban West the risk rose to 29% and 26% respectively.

**Table 7.4b: Risk of being in low-income groups of individuals by urban rural classification (after housing costs)**

Urban Rural Classification	Income Thresholds						Percentage of individuals
	Below mean			Below median			All individuals (thousands=100%)
	40%	50%	60%	50%	60%	70%	
BMUA	10	18	27	10	17	25	<b>561.3</b>
Urban East	13	21	27	13	19	25	<b>227.9</b>
Urban West	16	29	41	16	26	36	<b>297.3</b>
Rural East	7	17	26	7	15	23	<b>272.9</b>
Rural West	13	23	35	13	22	31	<b>322.9</b>
BMUA	10	18	27	10	17	25	<b>561.3</b>
Urban	15	25	35	15	23	31	<b>525.2</b>
Rural	10	20	31	11	19	27	<b>595.8</b>
<b>All individuals (NI)</b>	<b>12</b>	<b>21</b>	<b>31</b>	<b>12</b>	<b>19</b>	<b>28</b>	<b>1,682.3</b>

# Appendix 1

## Glossary and Definitions of Concepts and Technical Terms

### **Adult**

All those aged 16 and over, except for 16 to 18 year olds in full time non-advanced education; all adults in the household are interviewed as part of the FRS.

### **Child**

All those aged under 16 or an unmarried 16 to 18 year old in full time non-advanced education.

### **Employment status**

This classification is equivalent to the harmonised output category for economic status (relabelled to avoid confusion with benefit unit level outputs – see Methodology for more information on harmonisation). It is based on respondents' answers to questions on current employment status; the notes below highlight main differences between this and Economic status and Household Composition.

#### Employee - full time

Based on self assessment for the main job rather than number of hours worked. Includes those doing unpaid work in a business that a relative owns.

#### Employee - part time

Based on self assessment for the main job rather than number of hours worked. Includes those doing unpaid work in a business that a relative owns.

#### Self employed - full time

Based on self assessment for the main job rather than number of hours worked. Includes those doing unpaid work in their own business.

#### Self employed - part time

Based on self assessment for the main job rather than number of hours worked. Includes those doing unpaid work in their own business.

#### Retired

Individuals who are over State Pension Age or say they are retired.

### **HBAI (NI)**

Households Below Average Income, Northern Ireland. This report is an analysis of the income in Northern Ireland, a copy of which can be found on the DSD website.

See <http://www.dsdni.gov.uk/index/publications/households.htm> for further details.

### **Head of Household**

The Head of the Household will be the Head of the Benefit Unit to which he or she belongs.

The Head of Household, from April 2001, is classified as the Highest Income Householder (HIH), without regard to gender.

In a single adult household the Head is the sole householder (i.e. the person in whose name the accommodation is owned or rented)

If there are two or more householders, the Head is the householder with the highest personal income from all sources.

If there are two or more householders who have the same income, the eldest householder will be the Head.

### **Household**

A single person or group of people living at the same address as their only or main residence, who either share one meal a day together or share the living accommodation (i.e. a living room). A household will consist of one or more benefit units.

### ***Household composition***

The classification of households into those with and without children leads to mutually exclusive categories, which add to the total number of households in the sample. The other categories shown may overlap.

Households with one or more adults over pension age

Households where at least one adult is over state pension age.

Households with one or more sick or disabled adults under pension age.

Households where at least one adult is classified as sick or disabled and under pension age.

Households with one or more unemployed adults.

Households where at least one adult is unemployed, as defined by the International Labour Organisation (ILO).

### ***Housing costs (FRS Definition only used in Table 3.2)***

Household rent for rented accommodation or mortgage interest for those buying their home with a mortgage, plus premiums paid on structural insurance, plus charges for owner occupiers (ground rent, feu duties, service charges etc.).

### ***ILO Unemployed***

Unemployed according to the International Labour Organisation (ILO). Adults who are under state pension age and not working but are available and have been actively seeking work in the last four weeks. Includes those who were waiting to take up a job already obtained and will start in the next two weeks.

### ***Income related benefits***

Social Security benefits included in this category are:

Back To Work Bonus

Extended Payment of Council Tax Benefit

Extended Payment of Housing Benefit

Income Support / Pension Credit

Housing Benefit

Council Tax Benefit

Disability Working Allowance

Social Fund Grant for Funeral Expenses

Social Fund Grant for Maternity Expenses

Jobseeker's Allowance (Income based)

Community Care Grants

### ***Income related state support***

This includes all income related benefits, and in addition includes

Child Tax Credit

Working Tax Credit

### ***Individual***

An adult or child.

### ***Informal carers***

Adults or children who provide any regular service or help to someone in or outside their household who is sick, disabled or elderly. Excludes those who give this help as part of a formal job.

### ***Insurance cover***

The FRS asks about insurance policies to find out what types of personal cover members of the household have. Personal accident includes personal accident and fire, personal accident policy for a pedal cycle, personal consolidation policy, police group insurance. Private medical includes BUPA, HCS, and PPA WPA.

Permanent health insurance or PHI is insurance to cover loss of income in the event of permanent health impairment. Friendly society policies for sickness include Benevolent fund, Burial club, Post Office and Civil Service Sanatorium Society, Death levy, Family Service Unit, Firemen's benevolent fund, Hospital Savings Association, Hospital Saturday Fund, Medical aid, Mutual aid, Oddfellows.

### ***Non-income related benefits/Non-income related state support***

Social Security benefits included in this category are:

Statutory Sick Pay  
Statutory Maternity Pay  
Disability Living Allowance  
Child Benefit  
Retirement Pension  
Widowed Mother's Allowance/ Widowed Parents Allowance  
Widow's Payment/ Bereavement Payment  
Widow's Pension/ Bereavement Allowance  
War Disablement Pension  
War Widow's Pension  
Severe Disablement Allowance  
Attendance Allowance  
Invalid Care Allowance  
Jobseeker's Allowance (contribution based)  
Industrial Injuries Disablement Benefit  
Incapacity Benefit  
Maternity Allowance  
Guardian's Allowance

### ***Pension age***

65 for men, 60 for women.

### ***Religion***

Protestant:

Presbyterian  
Church of Ireland  
Methodist  
Baptist  
Free Presbyterian  
Brethren  
Protestant - not specified  
Other Protestant

Catholic

Other:

Other Christian  
Jewish  
Other Non-Christian

No Religion

Unwilling to Answer:

Respondent unwilling to answer question on Religion and Denomination

### ***Savings***

Total value of all assets and investments. Figures are taken from responses to questions on the value of assets or estimated using information on interest. The introduction to Section 5 gives more information on the questions asked and data quality. Note banded savings do not include assets held by children in the benefit unit/household. The derivation of total savings used in the tables means that "no savings" specifically relates to cases where either respondents said they had no accounts/investments or that some accounts/investments were recorded but that none of them yielded any interest/dividends.

### ***Sick or disabled adults***

Adults below state pension age who have a long-standing illness or are restricted in what they can do, or are included on the Local Authority Register of Disabled People.

### ***Standard Occupational Classification***

The latest edition of the United Kingdom's official occupational classification, revised, updated and published in June 2000.

**State support**

A person is in receipt of state support if they receive either a social security benefit or a payable tax credit. Definitions of all social security benefits and tax credits are available on <http://www.dsdni.gov.uk/index/ssa.htm>.

**Tenure****Rented from Council**

Includes all cases where the local authority is the landlord (except where accommodation is part of job), or where rented unfurnished property is owned by a New Town Development Corporation or the Scottish Special Housing Association. In the case of Northern Ireland 'Council' refers to the Northern Ireland Housing Executive.

**Rented from Housing Association**

Includes all housing associations except those under "rented from Council" and where accommodation is part of job.

**Rented privately – furnished**

Also includes rent free cases and those where information on whether property was furnished was missing.

**Rented privately – unfurnished**

Also includes cases where respondents were occupying their accommodation rent free.

**Buying with a mortgage**

Includes local authority and housing association part-own/part-rent, and co- and shared ownership arrangements.

**Owned outright**

Households who have paid off any mortgage or loan used to purchase the property.

**Total weekly household income**

Weekly income from all sources for all adults and children in the household.

**Type of accommodation**

A semi-detached house is defined as one of a pair which are joined together. A house at the end of a terrace is defined as a terraced even if there are only three houses in the terrace. Houses which are joined only by a garage are defined as detached.

**Weekly travel costs**

Travel to work costs are based on the number of round trips per week. Adults are only asked about their main method of transport and costs are collected on all methods of transport except walk/cycle or "other". Public transport costs are calculated using the costs of bus passes or season tickets, recorded fare, contributions to drivers of shared cars, or on costs per mile of journeys in cars or on motorcycle. Department for Work and Pensions (DWP) rates for costs per mile have been used.

**The following are technical terms which refer specifically to Tables 7.2, 7.3 and 7.4:**

***Equivalisation***

The process by which household income is adjusted to account for variation in household size and composition. Income is divided by scales which vary according to the number of adults and the number and age of dependants in the household. For more information see Appendix 2 of NI, Households Below Average Income (HBAI) Report.

***Equivalence scales***

Scales used in equivalisation. Appendix 2 of NI HBAI Report gives the scales used in HBAI and discusses the sensitivity of results to the choice of scale.

***Mean***

The mean income is the average, found by adding up all the incomes in a population and dividing the result by the number of people.

***Median***

The median is the income value which divides a population, when ranked by income, into two equal-sized groups. The median of the whole population is the same as the 50th%ile

***Quintiles***

Quintiles are income values which divide the population, when ranked by income, into five equal-sized groups. Quintile is sometimes also used as a shorthand term for quintile group; for example “the bottom quintile” to describe the bottom 20% of the income distribution.

***Quintile groups***

These are groups of the population defined by the quintiles, which divide the population, when ranked by income, into five equal-sized groups. The lowest quintile group is the 20% of the population with the lowest incomes. The second quintile group is the population with incomes above the lowest quintile but below the second quintile.

***Risk***

This is the chance of individuals in a group falling below a given threshold (e.g. the risk of the unemployed being below 50% of the population median). It is calculated as the number in the group below the given threshold divided by the total number in the group.

## **Measures of income:**

The income measure used in HBAI is weekly net (disposable) equivalised household income. This comprises total income from all sources of all household members including dependants.

Income is adjusted for household size and composition by means of equivalence scales, which reflect the extent to which households of different size require a different level of income to achieve the same standard of living. This adjusted income is referred to as equivalised income.

Traditionally HBAI presents analysis of disposable income on two basis: Before Housing Costs (BHC) and After Housing Costs (AHC).

**Income Before Housing Costs (BHC)** includes the following main components:

- usual net earnings from employment;
- profit or loss from self-employment (losses are treated as a negative income);
- all Social Security benefits (including Housing Benefit, Social Fund, maternity, funeral and community care grants but excluding Social Fund loans) and Tax Credits;
- income from occupational and private pensions;
- investment income;
- maintenance payments, if a person receives them directly;
- income from educational grants and scholarships (including, for students, top up loans and parental contributions);
- the cash value of certain forms of income in kind (free school meals, free welfare milk, free school milk and free TV licence for those aged 75 and over).

Income is net of the following items:

- income tax payments;
- Provincial Insurance contributions;
- council tax / domestic rates (This includes water and sewerage charges for Northern Ireland);
- contributions to occupational pension schemes (including all additional voluntary contributions (AVCs) to occupational pension schemes, and any contributions to personal pensions);
- all maintenance and child support payments, which are deducted from the income of the person making the payment;
- parental contributions to students living away from home.

**Income After Housing Costs (AHC)** is derived by deducting a measure of housing costs from the above income measure.

### **Housing costs**

These include the following:

- rent (gross of housing benefit);
- water rates, community water charges and council water charges (These charges apply only to GB );
- mortgage interest payments (net of tax relief);
- structural insurance premiums (for owner occupiers);
- ground rent and service charges;

An adjustment is made to the calculation of mortgage interest payments to disregard additional loans which had been taken out for purposes other than house purchase.

Negative incomes BHC are reset to zero, but negative AHC incomes calculated from the adjusted BHC incomes are possible. Where incomes have been adjusted to zero BHC, income AHC is derived from the adjusted BHC income.

# Appendix 2

## Classification of Urban Rural Settlements

### Classification Band A – Greater Belfast Urban Area

Band A relates to Greater Belfast Urban Area – as well as including Belfast City Council Area, BMUA stretches around Belfast Lough to include Carrickfergus to the north and Bangor to the south. In addition, BMUA includes Castlereagh, Lisburn and Newtownabbey Urban Areas as well as Carryduff.

Band	Settlement	Persons (2001 Census)	Household Spaces & Communal Establishments (2001 Census)
<b>BMUA</b>	Belfast Urban Area	277,705	119,589
	Lisburn Urban Area	71,403	27,474
	Newtownabbey Urban Area	62,022	25,008
	Bangor	58,368	24,858
	Castlereagh Urban Area	54,636	23,289
	Carrickfergus	27,192	11,073
	Hollywood Urban Area	12,027	4,839
	Carryduff	6,564	2,433
	Greenisland Urban Area	5,067	2,211
	Helen's Bay	1,356	579
	Milltown	1,356	516
	Seahill	1,179	429
	Groomsport	870	471
	Crawfordsburn	531	255
<b>BMUA Total</b>	<b>579,276</b>	<b>243,024</b>	

### Classification Band B – Derry Urban Area

Band B relates to Derry Urban Area – as well as including the Derry settlement part of Derry City Council Area; DUA includes Culmore, Newbuildings and Strathfoyle.

Band	Settlement	Persons (2001 Census)	Household Spaces & Communal Establishments (2001 Census)
<b>Derry Urban Area</b>	Derry	83,652	30,129
	Culmore	2,937	951
	Newbuildings	2,496	858
	Strathfoyle	1,578	582
<b>DUA Total</b>	<b>90,663</b>	<b>32,520</b>	

### **Classification Band C - Large Town**

Band C relates to settlements labelled 'Large Town'. In total there are 8 settlements in this band in Northern Ireland. These range in population size from Craigavon Urban Area to Larne (see table). The definition of a large town is that it has a population of 18,000 people or more and is outside the Greater Belfast and Derry Urban Areas.

<b>Band</b>	<b>Settlement</b>	<b>Persons (2001 Census)</b>	<b>Household Spaces &amp; Communal Establishments (2001 Census)</b>
<b>Large Town</b>	Craigavon Urban Area (Including Bleary)	57,651	23,718
	Ballymena	28,704	11,907
	Newtownards	27,795	11,502
	Newry	27,300	10,314
	Coleraine	24,042	9,711
	Antrim	19,986	8,196
	Omagh	19,836	7,719
	Larne	18,210	8,205

### **Classification Band D – Medium Town**

Band D relates to settlements labelled 'Medium Town'. In total there are 8 settlements in this band in Northern Ireland. These range in population size from Banbridge to Downpatrick (see table). The definition of a medium town is that it has a population of between 10,000 and 18,000 people.

<b>Band</b>	<b>Settlement</b>	<b>Persons (2001 Census)</b>	<b>Household Spaces &amp; Communal Establishments (2001 Census)</b>
<b>Medium Town</b>	Banbridge	14,748	5,838
	Armagh City	14,517	5,682
	Enniskillen	13,560	5,772
	Strabane	13,380	4,632
	Limavady	12,075	4,575
	Dungannon	10,983	4,494
	Cookstown	10,566	4,092
	Downpatrick	10,320	3,690

### **Classification Band E – Small Town**

Band E relates to settlements labelled 'Small Town'. In total there are 15 settlements in this band in Northern Ireland. These range in population size from Ballymoney to Coalisland (see table). The definition of a small town is that it has a population of between 4,500 and 10,000 people.

<b>Band</b>	<b>Settlement</b>	<b>Persons (2001 Census)</b>	<b>Household Spaces &amp; Communal Establishments (2001 Census)</b>
<b>Small Town</b>	Ballymoney	9,009	3,726
	Comber	8,952	3,627
	Ballyclare	8,772	3,624
	Magherafelt	8,289	3,075
	Portstewart	7,803	4,074
	Newcastle	7,431	3,255
	Warrenpoint	6,981	2,742
	Donaghadee	6,474	2,955
	Portrush	6,345	3,249
	Kilkeel	6,297	2,337
	Ballynahinch	5,334	2,103
	Ballycastle	5,073	2,325
	Dromore	4,959	2,118
	Randalstown	4,944	1,863
	Coalisland	4,872	1,755

### **Classification Band F – Intermediate Settlement**

Band F relates to settlements labelled 'Intermediate Settlement'. In total there are 22 settlements in this band in Northern Ireland. These range in population size from Crumlin to Broughshane (see table). The definition of an intermediate settlement is that it has a population of between 2,250 and 4,500 people.

<b>Band</b>	<b>Settlement</b>	<b>Persons (2001 Census)</b>	<b>Household Spaces &amp; Communal Establishments (2001 Census)</b>
<b>Intermediate Settlement</b>	Crumlin	4,248	1,494
	Whitehead	3,711	1,614
	Moira	3,669	1,401
	Maghera	3,648	1,275
	Hillsborough	3,396	1,452
	Eglinton	3,150	1,107
	Ahoghill	3,027	1,194
	Tandragee	3,018	1,221
	Dungiven	2,988	1,020
	Saintfield	2,955	1,125
	Keady	2,937	1,113
	Rich Hill	2,808	1,035
	Castleterg	2,739	1,056
	Lisnaskea	2,730	1,065
	Ballygowan	2,670	951
	Waringstown	2,523	930
	Killyleagh	2,490	1,005
	Portaferry	2,478	996
	Rostrevor	2,433	945
	Cullybackey	2,388	1,062
	Castlewellan	2,367	846
	Broughshane	2,349	969

## **Classification Band G - Village**

Band G relates to settlements labelled 'Village'. In total there are 48 settlements in this band in Northern Ireland. These range in population size from Castledawson to Greyabbey (see table). The definition of a 'village' settlement is that it has a population of between 1,000 and 2,250 people.

<b>Band</b>	<b>Settlement</b>	<b>Persons (2001 Census)</b>	<b>Household Spaces &amp; Communal Establishments (2001 Census)</b>
<b>Village</b>	Castledawson	2,085	834
	Sion Mills	2,073	768
	Rathfriland	2,061	855
	Dollingstown	1,830	693
	Ballykelly	1,827	627
	Irvinestown	1,797	756
	Millisle	1,791	795
	Annalong	1,761	702
	Kells/Connor	1,737	696
	Maghaberry	1,692	603
	Ardglass	1,659	567
	Draperstown	1,626	591
	Portavogie	1,593	672
	Templepatrick	1,551	612
	Gilford	1,548	645
	Crossgar	1,542	588
	Kilrea	1,509	579
	Newtownstewart	1,467	576
	Crossmaglen	1,449	525
	Carnlough	1,440	570
	Ballywater	1,419	657
	Moneymore	1,371	546
	Fintona	1,344	573
	Ballinamallard	1,326	543
	Castlerock	1,326	699
	Claudy	1,323	474
	Bushmills	1,314	654
	Markethill	1,290	540
	Garvagh	1,278	498
	Drumaness	1,269	438
	Cushendall	1,242	531
	Cloughmills	1,224	468
	Greysteel	1,224	429
	Kircubbin	1,218	477
	Moy	1,209	465
	Portglenone	1,191	486
	Cogry/Kilbride	1,167	438
	Magheralin	1,134	465
	Annahilt	1,131	378
	Doagh	1,119	480
	Fivemiletown	1,104	483
	Dromore (Omagh LGD)	1,095	417
	Bellaghy	1,071	351
	Glenavy	1,071	354
	Dundrum	1,062	501
	Dunloy	1,044	336
	Lisbellaw	1,041	420
	Greyabbey	1,002	441



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**[www.dsdni.gov.uk](http://www.dsdni.gov.uk)**

ISBN 1-904105-29-7  
ISBN 978-1-904-105-29-9  
ISSN 1746-4641 (Print)  
ISSN 1746-465X (Online)