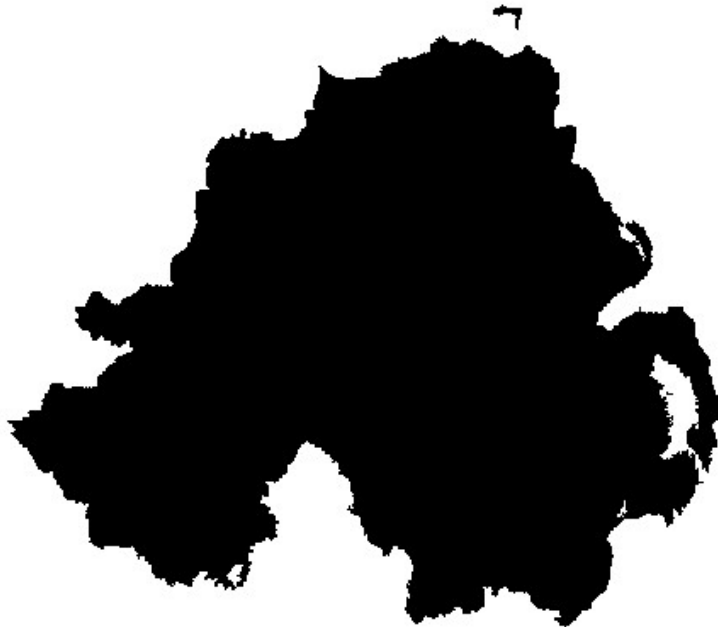


**FAMILY RESOURCES SURVEY  
URBAN RURAL  
REPORT**

**NORTHERN IRELAND 2002-03  
(Revised)**





The Family Resources Survey Urban Rural Report Northern Ireland 2002-03 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)

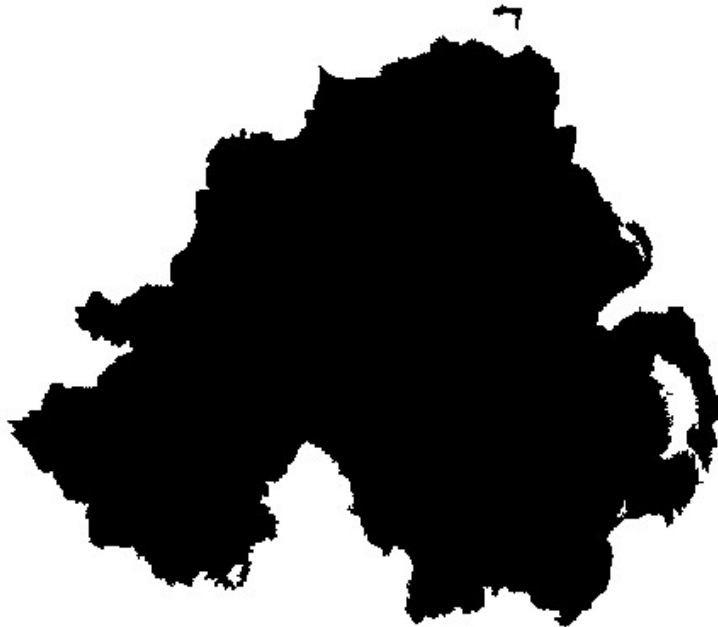
This is a paper version of the Internet version and contains all the explanatory text and tables.

## **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).

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## Introduction

This Report has been produced following secondary analysis of The Family Resources Survey (FRS) Northern Ireland 2002-03, 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 afore-mentioned 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 2002 to the end of March 2003. 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 2003-03 provides a summary of findings for 2002-03, which does not contain analysis based upon Urban Rural classifications. 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 2003-03*, which can be accessed online at the following website:  
[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 2002-03”.

## 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 2002-03*.

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 30. 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**, published on 10 February 2005 is 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. 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

The Group recognise that government departments and other users should have the flexibility to define ‘urban’ and ‘rural’ areas in ways which are appropriate for different programmes and projects and therefore different definitions of Urban and Rural may be appropriate on different occasions. The Group however recognises the value of a commonly agreed default definition of urban-rural, particularly when answering general queries, and it also noted that as the population and service provision change over time, classification work should be revised and updated on a regular basis.

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 to H are defined as rural. Under this definition, approximately 65 percent of the Northern Ireland population live in urban areas and 35 percent 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**.

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. This is reflected particularly well when considering the distance that people travel to work in Northern Ireland (see Table 5.4). One example is the high proportion of managers and senior officials who live in the Rural East of Northern Ireland. Whilst it was found that 14 percent of those employed in this occupation lived in this area, it would be incorrect to deduce that 14 percent of such jobs are 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 2002-03, the average number of persons per household in Northern Ireland was 2.6, The Rural West was the only area found to have exceeded this average and the Belfast Metropolitan Urban Area (henceforth referred to as the BMUA) was the only area to have fallen below it.
- The Rural West had the highest proportion of households consisting of five or more persons.
- The BMUA had the highest proportion of households without children.
- The Urban West had more than twice the provincial average of households with one adult and one child.
- The two western regions (Rural and Urban) were the only regions which had fewer than average numbers of protestant households, and a higher proportion of catholic households than the Northern Ireland averages of 54 percent Protestant and 35 percent Catholic households.
- The BMUA and the Urban East shared the highest proportions of protestant households, and lowest proportion of catholic households in Northern Ireland.

### Household Income and State Support:

- Those living in the BMUA and the Urban region derived higher than average proportions of their income from salaries and wages, in contrast to those living in the Rural regions, who derived higher than average proportions of their income from self-employment.
- The highest proportion of households in receipt of one or more benefits was found in the two western regions, whilst the Urban East had the lowest proportion.
- The Urban West had the highest proportion of households in receipt of any income related benefit, whilst the Rural East had the lowest proportion.

### Housing and Tenure Costs:

- The highest proportion of houses owned outright or under mortgage was found in the Rural regions, whilst the lowest proportion was found in the Urban West.
- The lowest proportion of those living in rented social sector accommodation was found in the Rural regions, in contrast to the Urban regions and in the BMUA.
- The highest proportion of households with weekly housing costs of under £20 was found in the Rural region.

### Assets and Savings:

- The Rural West had the highest proportion of households owning one (or more) of a number of different specific types of savings accounts, whilst the Urban West had the lowest proportion.
- The BMUA and the Rural East had the highest proportion of households with savings of at least £20,000, and the lowest proportion of households with no savings at all, in direct contrast to the Urban West.

## **Occupation and Employment:**

- The lowest proportion of those who worked as full-time employees, and the highest proportion of those who were self-employed were found in the Rural regions.
- The Rural East housed the highest proportion of managers and senior officials, whilst the BMUA housed the second highest proportion.
- The BMUA housed the highest proportion of retired males and females.
- The Rural East had the highest proportion of males working 51 hours or more.
- A high proportion of those living in both Rural regions worked from home, and these two regions also housed the highest proportion of adults travelling five miles or more to work and the highest proportion of working males with no usual place of work.
- The highest proportion of those who travelled less than a mile to work lived in the Urban regions.
- 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 West had the highest percentage.
- The proportion of women travelling to work by car or van ranged from 67 percent in the Urban East to 87 percent in the Rural East.
- Regardless of sex, approximately three times as many people spent less than £10 per week travelling to and from work in the Urban regions as in the Rural regions, with the Urban West having reported the highest proportion of both males and females spending this amount on work related travel expenses, and the Rural East reporting the lowest.
- The Rural East and Rural West had consistently higher proportions of working adults spending £30 or more on weekly travel costs than the provincial average, in comparison to the Urban West and the BMUA.
- Less than two in ten workers in the BMUA had weekly travel costs of ten percent or more of their total income.
- For workers who travelled to work, only six to eight percent of those living in the BMUA and the Urban East spent one fifth or more of their income on travel costs. This rose to twelve percent in the Urban West, 17 percent in the Rural East and 22 percent in the Rural West.

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

- When examining Northern Ireland divided into only three regions, the BMUA and the Rural region both had higher than average incomes for gross and net weekly income both before and after housing costs, whilst the Urban region fell below all of these averages.
- When looking at the five regions, the Rural East consistently had the highest income falling into the four income categories stated above, whilst the Urban West consistently had the lowest.
- The BMUA had the highest proportion of households falling into the top band of net equivalised disposable income before housing costs (or net BHC income).
- The Urban West had the highest proportion of households falling into the bottom two quintiles, whilst the lowest proportion was found in the Rural East for income BHC.
- The BMUA and the Urban East had the lowest proportions of households earning the lowest net equivalised disposable income after housing costs (or net AHC income), whilst a higher than average proportion of households in the Urban West and the Rural West fell into this bottom quintile.
- The Rural East had the highest proportion of households earning net AHC income that fell within the top two quintiles, whilst the Urban West had the lowest proportion.

- Of those who earned 50 percent below the Great Britain (GB) mean income BHC, approximately four out of ten lived in the Rural region, approximately a third in the Urban region and just more than a quarter lived in the BMUA.
- Similarly, of those Northern Ireland residents who earned 60 percent below the Great Britain (GB) median income before housing costs, approximately four out of ten lived in the Rural region, approximately a third in the Urban region and just more than a quarter lived in the BMUA.
- The Urban East and Rural East had the lowest proportions of individuals who earned 50 percent below the Great Britain (GB) mean income BHC, and also the lowest proportions of individuals who earned 60 percent below the GB median income BHC.
- When looking at the composition of income level of individuals AHC broken down into three regions, there was very little difference apparent between the proportion of those living in the Urban Region and those in the Rural region for those earning 50 percent below the GB mean income and 60 percent below the GB median income after housing costs.
- Of the five regions, the BMUA housed the highest proportion of individuals earning 50 percent below the GB mean and 60 percent below median incomes after housing costs.
- There was an East-West difference found for the remaining four regions, with a much lower proportion of those who earned 50 percent below the GB mean income AHC living in the Urban East and Rural East than in the Urban West and Rural West. This difference was also apparent for those earning 60 percent below the GB median income AHC.
- The regions with the highest risk of earning 50 percent below the GB mean income BHC were the Urban West and the Rural West, with one in four individuals who resided here having earned this amount. These regions also had the highest risks of its earning 60 percent below the median income BHC.
- The Urban West and Rural West also had the highest risk of earning 50 percent below the GB mean income AHC, with approximately one in four individuals who lived in these regions earning this amount.
- The Urban West and the Rural West also shared the highest proportions (24 percent of each) who earned 60 percent below the median income AHC.
- The Rural East and Urban East had the lowest risks of earning 50 percent below the GB mean income AHC and 60 percent below the median income AHC.

## Household Characteristics

- In 2002-03, the average number of persons per household in Northern Ireland was 2.6, The Rural West was the only area found to have exceeded the provincial average, at 2.8 persons, and the only area to fall below the provincial average was the BMUA which averaged 2.4 persons.
- More than half of households consisted of one or two persons, ranging from 53 percent in the Rural West to 63 percent in the BMUA. The Rural West however was the region found to have the highest proportion of households consisting of five or more persons (14 percent).
- One in four of all households in Northern Ireland consisted of four or more inhabitants, however this ranged from 20 percent in the BMUA to 30 and 31 percent in the Rural East and Rural West respectively.

**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	23	24	21	17	29	24	19	24
2 persons	34	35	31	36	36	34	33	36	34
3 persons	17	13	20	12	16	17	16	14	16
4 persons	11	20	15	20	17	11	17	18	15
5 or more persons	9	8	10	10	14	9	10	12	10
<b>Average number of persons per household</b>	<b>2.4</b>	<b>2.6</b>	<b>2.6</b>	<b>2.6</b>	<b>2.8</b>	<b>2.4</b>	<b>2.6</b>	<b>2.7</b>	<b>2.6</b>
<b>Sample size (=100%)</b>	<b>601</b>	<b>287</b>	<b>298</b>	<b>258</b>	<b>306</b>	<b>601</b>	<b>585</b>	<b>564</b>	<b>1,750</b>

- In 2002-03, the ratio of households in Northern Ireland without children to those with children was almost two to one, with approximately 36 percent of all households having at least one child.
- The proportion of households without children ranged from 33 percent in the BMUA to 40 percent in the Urban West.
- Almost one fifth (18 percent) of all Northern Ireland households comprised two adults under pension age and no children, representing the most common type of household in Northern Ireland. Regionally this ranged from 16 percent in the BMUA to 22 percent in the Urban East.
- Households comprising two adults and two children were the most common type of household grouping of the households with children. This type of household composition was also the second most common grouping in Northern Ireland (ten percent of all households).
- In Northern Ireland, approximately one quarter (24 percent) of households with children had two adults living therein. Regionally, the BMUA was found to have the highest proportion of households comprising two adults and one child (at nine percent), and the lowest proportion of households comprising two adults and three or more children (at four percent) when compared to the other four regions (at six to eight percent for both these types of household grouping).
- The BMUA had the lowest proportion of households with children (33 percent) and the highest proportion of households without children (67 percent) of all the regions whilst the Urban West had the highest proportion of households with children (40 percent) and the lowest proportion without children (60 percent).
- In the Urban West, the proportion of households consisting of one adult and one child was found to be more than twice the provincial average (seven percent compared to three percent).

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

Household composition	Percentage of households									
	Urban Rural Classification						BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West					
<b>Households without children</b>										
One adult										
adult male over pension age	3	2	2	1	3	3	2	2	3	
adult female over pension age	11	9	7	9	6	11	8	7	9	
adult male under pension age	10	8	10	8	5	10	9	6	8	
adult female under pension age	5	5	5	3	2	5	5	3	4	
Two adults										
both over pension age	11	9	3	9	8	11	6	9	9	
one over pension age	4	3	3	8	9	4	3	8	5	
both under pension age	16	22	18	17	17	16	20	17	18	
Three or more adults	7	7	12	9	12	7	10	11	9	
<b>Households with children</b>										
One adult										
one child	3	2	7	2	2	3	4	2	3	
two children	3	3	3	1	2	3	3	2	2	
three or more children	2	1	1	0	1	2	1	-	1	
Two adults										
one child	9	6	8	7	7	9	7	7	8	
two children	7	11	11	11	11	7	11	11	10	
three or more children	4	6	6	8	8	4	6	8	6	
Three or more adults										
one child	2	5	3	5	4	2	4	5	3	
two children	2	1	2	1	1	2	2	1	2	
three or more children	1	-	-	-	1	1	-	1	1	
<b>All households without children</b>	<b>67</b>	<b>64</b>	<b>60</b>	<b>65</b>	<b>63</b>	<b>67</b>	<b>62</b>	<b>64</b>	<b>64</b>	
<b>All households with children</b>	<b>33</b>	<b>36</b>	<b>40</b>	<b>35</b>	<b>37</b>	<b>33</b>	<b>38</b>	<b>36</b>	<b>36</b>	
<b>Households with one or more adults over pension age</b>	<b>32</b>	<b>24</b>	<b>21</b>	<b>31</b>	<b>31</b>	<b>32</b>	<b>22</b>	<b>31</b>	<b>29</b>	
<b>Households with one or more sick or disabled adults under pension age</b>	<b>20</b>	<b>24</b>	<b>34</b>	<b>23</b>	<b>30</b>	<b>20</b>	<b>29</b>	<b>27</b>	<b>25</b>	
<b>Households with one or more unemployed adults under pension age</b>	<b>4</b>	<b>3</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>4</b>	<b>4</b>	<b>3</b>	<b>3</b>	
<b>Sample size (=100%)</b>	<b>601</b>	<b>287</b>	<b>298</b>	<b>258</b>	<b>306</b>	<b>601</b>	<b>585</b>	<b>564</b>	<b>1,750</b>	

- Both Urban regions (East and West) had a lower proportion of households with one or more adults over pension age (24 and 21 percent respectively) compared to the provincial average (29 percent). In Contrast, the BMUA had the highest proportion (32 percent) of this type of household.
- Both western regions (Urban and Rural) had a higher proportion of households with one or more sick or disabled adults under pension age (34 and 30 percent respectively) compared to the provincial average (25 percent). In Contrast, the BMUA had the lowest proportion (20 percent) of this type of household.

**Table 1.3: Households by religion of head 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				
Protestant <sup>1</sup>	61	61	32	64	44	61	46	53	<b>54</b>
Catholic	25	25	60	24	48	25	43	37	<b>35</b>
Other <sup>2</sup>	6	5	2	2	2	6	3	2	<b>4</b>
No Religion	5	3	3	5	2	5	3	3	<b>4</b>
Unwilling to answer Religion or Denomination question	4	5	4	5	4	4	5	4	<b>4</b>
<b>Sample size (=100%)</b>	<b>601</b>	<b>287</b>	<b>298</b>	<b>258</b>	<b>306</b>	<b>601</b>	<b>585</b>	<b>564</b>	<b>1,750</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 2002-03, when households were categorised by the religion of the head of the household, the provincial average was found to be 54 percent Protestant and 35 percent Catholic, four percent classified themselves as Other religions, four percent 'no religion' and the remainder (four percent) refused to provide this information.
- When taking Northern Ireland as three regions (the BMUA, Urban and Rural) it was found that whilst the Rural region was very close to the provincial average, the BMUA had a much higher proportion of Protestant households (61 percent), and the Urban Region a much higher proportion of Catholic households (43 percent) than the provincial averages.
- When sub-dividing the Urban region an east-west difference was found, with the Urban East comprising 61 percent Protestant and 25 percent Catholic households, compared to the Urban West which comprised 32 percent Protestant and 60 percent Catholic households.
- When the five regions were examined, it was found that the proportion of Catholic households outnumbered that of Protestant households in only two of the regions – the Urban West and Rural West.

**Household Income and State Support Receipt**

- In 2002-03, an average of 60 percent of total weekly household income in Northern Ireland came from wages and salaries, and a further 12 percent from self-employment. Other sources of income which each contributed on average between five and eight percent of the average household income, were state retirement pensions (plus any Income support), other pensions, social security disability benefits, and other social security benefits.
- 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 62 and 63 percent respectively, whilst they derived lower than the provincial average proportion of income from self-employment at ten and eight percent respectively.
- Of the three regions, the Urban region derived the highest proportion of household income (compared to the other regions) from other social security benefits (ten percent), whilst the Rural Region derived the lowest (six percent).
- Looking at Northern Ireland sub-divided into five regions, the Urban West and both of the Rural regions all 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 (53 percent). The BMUA and the Urban East both derived higher than the average proportion of their income from wages and salaries, with the latter region having reported the highest proportion (67 percent).

- Only the two Rural regions derived a higher than average proportion of their income from self-employment (both at 16 percent compared to the provincial average of 12 percent), whilst the Urban West and East attained the lowest proportions (at nine and eight percent respectively).
- The Urban West derived the highest percentage of social security disability and other benefits of all the regions at 17 percent, in contrast to the Rural East which derived the least from this source, at seven percent. The provincial average for the proportion of income derived from social security disability and other benefits was 13 percent.

**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 employment income	Investments	Tax Credits	State Retirement Pension plus any IS	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
BMUA	62	10	2	1	7	5	4	7	2	601
Urban East	67	8	1	1	6	4	5	7	1	287
Urban West	58	9	1	1	5	5	5	12	4	298
Rural East	59	16	1	1	6	7	3	4	2	258
Rural West	53	16	1	1	7	4	7	8	2	306
BMUA	62	10	2	1	7	5	4	7	2	601
Urban	63	8	1	1	6	4	5	10	2	585
Rural	56	16	1	1	7	6	5	6	2	564
<b>All</b>	<b>60</b>	<b>12</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>5</b>	<b>5</b>	<b>8</b>	<b>2</b>	<b>1,750</b>

**Notes**

1. Definitions of each source group are available in *Family Resources Survey NI, 2002-03* on the DSD website

- In Northern Ireland in 2002-03, 77 percent of all households were in receipt of one or more state benefits. The highest proportions of households receiving one or more benefit were found in the Urban West (80 percent) and in the Rural West (81 percent), whilst the lowest proportion was found in the Urban East (70 percent).
- On average across Northern Ireland, more than one third of households were in receipt of Child Benefit, with the BMUA having the lowest proportion of households in receipt of this benefit (33 percent), in contrast to the Urban West which had the highest proportion (40 percent).
- Across Northern Ireland, the proportion of households in receipt of Retirement Pension was 27 percent, with the BMUA and the Rural East having the highest proportions (both at 31 percent), whilst the Urban East and West had the lowest proportions (at 23 and 19 percent respectively).
- The provincial average proportion of households claiming Housing Benefit was 18 percent, as was the average proportion claiming Income Support (including those receiving Minimum Income Guarantee). Rural regions had the lowest proportion of households claiming Housing Benefit, at only 14 percent in the Rural West and 11 percent in the Rural East, whilst in the Urban West this figure rose to almost one in four households (24 percent). The Urban West also had the highest proportion of households in receipt of Income Support (including those receiving Minimum Income Guarantee) at 26 percent, compared to only ten percent in the Rural East.
- Across Northern Ireland, approximately one in ten households (nine percent) was in receipt of Incapacity Benefit, however the proportion in the BMUA was only four percent, whilst in the Urban and Rural regions this rose to 11 and 12 percent respectively. The Rural West had the highest proportion of households claiming Incapacity Benefit, at 15 percent.
- The two western regions had the highest proportion of households in receipt of both the care and mobility components of Disability Living Allowance, whilst the Rural East had the lowest proportion claiming either component of this benefit.

- Only five percent of households in the BMUA were in receipt of Tax Credits in 2002-03, compared with nine percent of households in the Urban West.
- The Urban West had the highest proportion of households in receipt of any income related benefit in Northern Ireland (35 percent compared to the provincial average of 26 percent), whilst the Rural East had the lowest proportion (at 18 percent). In contrast, the Rural West had the highest proportion (80 percent) of households in receipt of any non-income related benefits, and the Urban East had the lowest proportion (at 68 percent).

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

State support received	Percentage of households								
	BMUA					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
Working Families Tax Credit	5	7	8	6	6	5	8	6	6
Income Support/MIG	18	14	26	10	22	18	20	17	18
Housing Benefit	20	17	24	11	14	20	21	12	18
Retirement Pension	31	23	19	31	29	31	21	30	27
Widow's Benefits	-	1	2	1	2	-	1	1	1
Jobseeker's Allowance	4	3	5	3	2	4	4	2	4
Incapacity Benefit	4	10	12	9	15	4	11	12	9
Severe Disablement Allowance	3	2	2	1	2	3	2	2	2
Attendance Allowance	7	5	3	5	7	7	4	6	6
Invalid Care Allowance	3	2	5	1	4	3	3	3	3
Disability Living Allowance (care component)	12	12	16	11	16	12	14	14	13
Disability Living Allowance (mobility component)	11	11	12	9	15	11	12	12	12
Industrial Injuries Disablement Benefit	1	2	0	0	2	1	1	1	1
War Disablement or War Widow's Pension	-	-	0	-	1	-	-	1	-
Child Benefit	33	35	40	36	36	33	38	36	36
On any income related benefit	27	22	35	18	28	27	28	23	26
On any non-income related benefit	73	68	75	75	80	73	72	78	74
All in receipt of benefit	77	70	80	77	81	77	75	79	77
All in receipt of Tax Credits	5	8	9	6	7	5	8	7	7
All not in receipt of state support	23	30	20	23	19	23	25	21	23
<b>Sample size (=100%)</b>	<b>601</b>	<b>287</b>	<b>298</b>	<b>258</b>	<b>306</b>	<b>601</b>	<b>585</b>	<b>564</b>	<b>1,750</b>

- In Northern Ireland in 2002-03, 22 percent of households were covered by mortgage protection insurance cover. Only 18 percent of households in the Rural West were covered by this form of insurance cover, compared to 23 to 24 percent of those households in both of the Urban regions and in the BMUA.
- The highest proportion of households in Northern Ireland with personal accident coverage was in the Rural East, however this 13 percent was only marginally higher than the provincial average of 11 percent.
- In contrast the provincial average for the proportion of households paying private medical insurance was ten percent, with only five percent of households in the Urban West and seven percent of households in the Rural West having taken out this type of insurance cover, compared to 13 percent in the BMUA and 14 percent in the Rural West.

**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	24	23	24	21	18	24	23	20	<b>22</b>	
Personal accident	10	10	12	13	10	10	11	11	<b>11</b>	
Private medical insurance	13	11	5	14	7	13	8	10	<b>10</b>	
Permanent health insurance	3	3	2	4	2	3	3	3	<b>3</b>	
Critical illness cover	10	12	9	17	12	10	11	14	<b>11</b>	
Friendly society sickness insurance	1	1	-	1	1	1	1	1	<b>1</b>	
Nursing home or long term care	-	0	0	-	-	-	0	-	<b>-</b>	
Any other sickness insurance	1	1	2	2	1	1	2	1	<b>1</b>	
Redundancy policy	4	3	2	3	-	4	2	1	<b>2</b>	
<b>Sample size (=100%)</b>	<b>601</b>	<b>287</b>	<b>298</b>	<b>258</b>	<b>306</b>	<b>601</b>	<b>585</b>	<b>564</b>	<b>1,750</b>	

- There was little regional variation in the proportion of households that had taken out critical illness cover with a provincial average of 11 percent. One exception was the Rural East, where 17 percent of households paid for critical illness cover.
- The provincial average for households who had purchased redundancy cover was two percent, however the proportion was twice as high in the BMUA (at four percent). Only a negligible number of households in the Rural West had purchased this type of insurance.

### Tenure and Housing Costs

- In Northern Ireland in 2002-03, 19 percent of households were rented from the social sector (16 percent from the council and three percent from a housing association). A further ten percent of the population rented privately (furnished or unfurnished) and the remainder were owned by the householder as an owner occupier.
- Whilst approximately seven in ten houses in Northern Ireland are owned outright by, or mortgaged to the occupier, this figure rose to eight out of ten in the Rural region (78 percent of households in the Rural West and 82 percent in the Rural East) at one end of the scale, and dropped to approximately six out of ten (62 percent) in the Urban West.
- Only ten percent of households in the Rural region fell into the social rented sector, compared to 22 percent in the Urban region and 24 percent in the BMUA. The Rural East had the lowest percentage of households comprising this type of accommodation, with only eight percent of all households in that region compared to the provincial average of 19 percent. The highest proportion of households in the social rented sector was found in the Urban West (24 percent).
- There was little variation between the five regions in the proportion of households living in privately rented accommodation, with the BMUA having had the lowest proportion of households in this type of accommodation (eight percent) and the Urban West having had the highest proportion (13 percent).
- The provincial average proportion of households living in rented houses or bungalows was 22 percent. This figure rose to 32 percent in the Urban West, where the proportion of owner-occupier households was found to be at it's lowest (62 percent compared to the provincial average of 72 percent).
- Regionally, the Rural East had the highest proportion of households living in rented detached houses (seven percent) and the lowest proportion of households living in rented terraced houses (five percent). This region also tied with the Urban East for the lowest proportion (at four percent) of households living in rented semi-detached houses.

**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>									
Council	20	16	22	6	11	20	19	9	<b>16</b>
Housing Association	4	2	3	1	1	4	3	1	<b>3</b>
All social rented sector tenants	24	18	25	8	12	24	22	10	<b>19</b>
<b>Rented privately</b>									
Unfurnished	3	2	3	5	6	3	3	6	<b>4</b>
Furnished	5	8	9	5	4	5	9	4	<b>6</b>
All rented privately	8	10	13	10	10	8	11	10	<b>10</b>
<b>Accommodation</b>									
House or bungalow									
Detached	1	3	3	7	5	1	3	6	<b>3</b>
Semi-detached	5	4	10	4	6	5	7	5	<b>6</b>
Terraced	15	16	19	5	8	15	18	7	<b>13</b>
All houses and bungalows	21	23	32	16	20	21	27	18	<b>22</b>
Flat or maisonette									
Purpose built	9	4	4	1	1	9	4	1	<b>5</b>
Non-purpose built	2	1	1	1	1	2	1	1	<b>1</b>
All flats or maisonettes	11	5	5	2	2	11	5	2	<b>6</b>
Other accommodation	1	-	1	0	0	1	-	0	<b>-</b>
<b>Owner occupiers</b>									
<b>Tenure</b>									
Owned outright	42	47	42	44	36	42	45	40	<b>42</b>
Buying with mortgage	26	24	21	38	42	26	22	40	<b>29</b>
All owners	68	72	62	82	78	68	67	80	<b>72</b>
<b>Accommodation</b>									
House or bungalow									
Detached	21	28	28	61	57	21	28	59	<b>36</b>
Semi-detached	25	24	15	12	15	25	19	14	<b>19</b>
Terraced	19	19	18	9	6	19	18	7	<b>15</b>
All houses and bungalows	65	70	61	81	78	65	65	80	<b>70</b>
Flat or maisonette									
Purpose built	2	1	2	-	0	2	1	-	<b>1</b>
Non-purpose built	-	0	-	0	0	-	-	0	<b>-</b>
All flats or maisonettes	2	1	2	-	0	2	1	-	<b>1</b>
Other accommodation	-	1	0	0	-	-	-	-	<b>-</b>
<b>Sample size (=100%)</b>	<b>601</b>	<b>287</b>	<b>298</b>	<b>258</b>	<b>306</b>	<b>601</b>	<b>585</b>	<b>564</b>	<b>1,750</b>

- Whilst the provincial average proportion of households living in rented flats or maisonettes was low (six percent) this rose to 11 percent in the BMUA, and was only two percent in both Rural regions.
- Whilst seven in ten households belonged to owner-occupiers, this figure was greatly skewed by the very high percentage (80 percent) of such households in the Rural region, as compared to the BMUA and the Urban region, each of which contained 65 percent of such households.

- The Rural East and West had the highest proportion of owner-occupier detached houses (61 and 57 percent respectively) in contrast to the other regions such as the BMUA (at 21 percent).
- The Rural East and West were also found to have the lowest proportion of owner-occupier terraced houses (nine and six percent respectively) compared to the BMUA and the Urban East (at 19 percent each). This pattern was similar to that found for owner occupier semi-detached houses, which ranged from 12 percent in the Rural East to 25 percent in the BMUA.

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

		Percentage of households							
		Housing costs							
Urban Rural Classification	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	Sample size (=100%)	
BMUA	35	17	25	13	5	4	1	601	
Urban East	33	17	24	17	6	3	1	287	
Urban West	31	17	31	13	4	4	1	298	
Rural East	48	17	15	12	5	2	1	258	
Rural West	56	11	21	7	3	1	-	306	
BMUA	35	17	25	13	5	4	1	601	
Urban	32	17	27	15	5	3	1	585	
Rural	52	14	18	10	4	2	-	564	
<b>All</b>	<b>39</b>	<b>16</b>	<b>24</b>	<b>13</b>	<b>5</b>	<b>3</b>	<b>1</b>	<b>1,750</b>	

- In Northern Ireland in 2002-03, approximately nine out of ten households were 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 percent of all households in that region) paying less than £20 in housing costs per week. In contrast, there was a lower than average proportion of households in the Rural region who had housing costs of £20 and over per week. When considering these figures it should also be noted that (as shown in table 3.1) a high proportion of households in that region were owned outright (40 percent), with 59 percent of privately owned houses in this region being detached houses.
- The Rural West recorded the highest regional proportion of weekly housing costs of £20 or under (56 percent), whilst the lowest proportion regionally was recorded in the Urban West (at 31 percent).
- The Rural West recorded the lowest proportion of housing costs of £20 to less than £40 per week, and £60 to less than £100, and in addition this region had the lowest proportion of housing costing £80 or more per week, at only four percent (compared to ten percent in the Urban East and in the BMUA).

## Assets and Savings

- Of all the regions, the Urban West generally recorded the lowest proportions whilst the Rural East recorded the highest proportions of households with current accounts, Post Office accounts, TESSAs, ISAs and other bank or building society accounts. There were only three exceptions to this: for Post Office accounts the Urban East tied with the Urban West for the lowest proportion; whilst the Rural West had one percent more households having a current account than the Rural East; and the BMUA recorded a higher proportion of other bank or building society accounts (at 46 percent), than the Rural East (at 38 percent).

**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 East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Current account	77	80	75	81	82	77	77	82	79
Post Office account	4	3	3	7	5	4	3	6	4
TESSA	7	5	3	8	5	7	4	6	6
ISA	21	19	14	25	15	21	17	20	19
Other bank/building society accounts	46	33	26	38	30	46	30	34	37
Stocks and shares /Member of a Share Club	18	12	10	17	13	18	11	15	15
PEPs	5	4	4	9	4	5	4	6	5
Unit trusts	3	3	2	3	2	3	3	3	3
Gilts	-	1	1	1	-	-	1	-	1
Premium Bonds	6	4	3	9	5	6	3	7	5
National Savings Bonds	3	1	1	2	1	3	1	2	2
Company Share Scheme/Profit Sharing	3	5	1	4	1	3	3	3	3
Save As You Earn	1	1	0	1	0	1	-	-	1
Any type of account	82	85	81	86	86	82	83	86	84
No accounts	18	15	19	14	14	18	17	14	16
Direct Payment Account	82	85	81	85	86	82	83	86	84
<b>Sample size (=100%)</b>	<b>601</b>	<b>287</b>	<b>298</b>	<b>258</b>	<b>306</b>	<b>601</b>	<b>585</b>	<b>564</b>	<b>1,750</b>

**Notes**

1. Definitions of each account type are available in *Family Resources Survey NI, 2002-03* on the DSD website

- Whilst a number of regional differences were evident when looking at individual types of savings and accounts, there was little variation across the regions in the proportions of households owning any type of savings account; having no accounts; and having direct payment accounts.
- The BMUA and the Rural East recorded the highest proportions of households owning stocks and shares (or being members of a Share Club), at 18 and 17 percent respectively, against a provincial average of 15 percent, whilst the Urban West recorded the lowest proportion at only ten percent.
- Whilst the provincial average proportion of households owning PEPs and Premium bonds was 5 percent, this was almost doubled in the Rural East at nine percent. The Urban average for PEPs and Premium bonds recorded the lowest proportions at four and three percent respectively.
- As can be seen from Table 4.2, the BMUA and the Rural East recorded the highest proportions of households having savings over £20,000, and the lowest proportions of households with no savings at all.
- In contrast, the Urban West had the lowest proportion of households having savings over £20,000, and the highest proportion of households with no savings at all. Approximately one in two households in this region had no savings compared to approximately one in three in the Rural East.
- 20 percent of households in the Rural East had savings of £10,000 or more, compared to only 12 percent in the Urban West and 13 percent in the Urban East.

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

Capital	Percentage of households									
	Urban Rural Classification						BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West					
No savings	38	44	55	36	43	38	50	40	<b>42</b>	
Less than £1,500	18	19	15	18	13	18	17	16	<b>17</b>	
£1,500 but less than £3,000	10	8	6	6	9	10	7	8	<b>8</b>	
£3,000 but less than £8,000	15	15	11	16	17	15	13	17	<b>15</b>	
£8,000 but less than £10,000	3	1	1	4	1	3	1	3	<b>2</b>	
£10,000 but less than £16,000	5	4	5	7	7	5	4	7	<b>5</b>	
£16,000 but less than £20,000	2	2	2	2	2	2	2	2	<b>2</b>	
£20,000 or more	10	7	5	11	7	10	6	9	<b>8</b>	
<b>Sample size (=100%)</b>	<b>601</b>	<b>287</b>	<b>298</b>	<b>258</b>	<b>306</b>	<b>601</b>	<b>585</b>	<b>564</b>	<b>1,750</b>	

## Occupation and Employment

- The Survey found that in 2002-03, the provincial household average for the number of adults in employment was 58 percent. A total of 50 percent of working adults were employees and the remaining 8 percent were self-employed.
- The Rural region had the lowest proportion of employees working full-time (36 percent) but had the highest proportion of self employed adults working full-time (at 12 percent).
- The Rural East reported the highest proportion of males in all types of employment (71 percent) whilst the Urban West reported the lowest proportion (at 62 percent). The highest proportion of females in all types of employment was recorded in the Urban East (58 percent), and the lowest proportion was found in the BMUA (50 percent).
- The lowest proportion of males full time employees was found in the Rural region, with the Rural West having recorded only 39 percent. In contrast, 20 percent of males in both Rural regions were self-employed on a full time basis, compared to only seven percent in the BMUA and an average of nine percent in the two Urban regions.
- The Urban regions recorded the highest proportions of females in part-time employment (22 percent in the Urban West and 23 percent in the Urban East), whilst the Rural West recorded the lowest proportion (16 percent).
- The highest proportions of females in full-time self-employment was found in the Rural East and the Rural West, at four percent in each of these two regions.
- The highest proportions of retired males and females were recorded in the BMUA at 21 and 28 percent respectively, whilst the Urban West reported the lowest proportions at 11 and 15 percent respectively.
- The highest proportions of permanently sick and disabled males was recorded in the two western regions with the Rural West having exceeded the Urban West by 2 percent, whilst the highest proportion of permanently sick and disabled females was recorded in the Urban West.
- The Urban West also recorded the highest proportions of other inactive males (9 percent) and females (7 percent).

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

Percentage of adults									
Urban Rural Classification									
Employment status	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
<b>Males</b>									
Employees									
full time	51	55	48	43	39	51	52	41	<b>48</b>
part time	4	1	2	6	4	4	2	5	<b>4</b>
Self employed									
full time	7	10	8	20	20	7	9	20	<b>13</b>
part time	1	1	3	2	1	1	2	2	<b>1</b>
All in employment									
full time	58	65	57	63	59	58	61	61	<b>60</b>
part time	5	2	5	8	5	5	4	6	<b>5</b>
ILO unemployed	4	2	4	2	2	4	3	2	<b>3</b>
Retired	21	12	11	14	15	21	12	14	<b>16</b>
Student	1	4	1	2	0	1	2	1	<b>1</b>
Looking after family/home	-	2	1	-	1	-	1	1	<b>1</b>
Permanently sick/disabled	8	8	12	8	14	8	10	11	<b>10</b>
Temporarily sick/disabled	0	1	0	0	0	0	-	0	<b>-</b>
Other inactive	4	3	9	2	4	4	6	4	<b>4</b>
<b>Sample size (=100%)</b>	<b>449</b>	<b>238</b>	<b>232</b>	<b>229</b>	<b>292</b>	<b>449</b>	<b>470</b>	<b>521</b>	<b>1,440</b>
Urban Rural Classification									
Employment status	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
<b>Females</b>									
Employees									
full time	30	33	27	30	31	30	30	31	<b>30</b>
part time	17	22	22	18	15	17	22	16	<b>18</b>
Self employed									
full time	2	2	3	4	4	2	2	4	<b>3</b>
part time	1	1	1	1	1	1	1	1	<b>1</b>
All in employment									
full time	33	35	30	34	35	33	32	34	<b>33</b>
part time	17	23	22	19	16	17	23	17	<b>19</b>
ILO unemployed	2	1	1	1	0	2	1	1	<b>1</b>
Retired	28	23	15	25	19	28	19	22	<b>23</b>
Student	2	2	1	2	1	2	1	1	<b>1</b>
Looking after family/home	10	5	12	7	15	10	9	11	<b>10</b>
Permanently sick/disabled	7	7	14	9	9	7	11	9	<b>9</b>
Temporarily sick/disabled	-	2	1	0	0	-	1	0	<b>-</b>
Other inactive	2	3	5	3	5	2	4	4	<b>3</b>
<b>Sample size (=100%)</b>	<b>556</b>	<b>271</b>	<b>286</b>	<b>249</b>	<b>293</b>	<b>556</b>	<b>557</b>	<b>542</b>	<b>1,655</b>

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

Employment status	Urban Rural Classification					Percentage of adults			All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
<b>Total adults</b>									
Employees									
full time	40	44	37	36	36	40	40	36	<b>39</b>
part time	11	12	13	12	9	11	12	10	<b>11</b>
Self employed									
full time	5	6	5	12	12	5	6	12	<b>7</b>
part time	1	1	2	2	1	1	1	1	<b>1</b>
All in employment									
full time	44	50	42	48	47	44	46	48	<b>46</b>
part time	12	13	14	13	11	12	14	12	<b>12</b>
ILO unemployed	3	2	2	2	1	3	2	1	<b>2</b>
Retired	24	18	13	20	17	24	16	18	<b>19</b>
Student	1	3	1	2	-	1	2	1	<b>1</b>
Looking after family/home	5	3	7	4	8	5	5	6	<b>5</b>
Permanently sick/disabled	8	7	13	9	11	8	10	10	<b>9</b>
Temporarily sick/disabled	-	1	-	0	0	-	1	0	<b>-</b>
Other inactive	3	3	7	3	5	3	5	4	<b>4</b>
<b>Sample size (=100%)</b>	<b>1,005</b>	<b>509</b>	<b>518</b>	<b>478</b>	<b>585</b>	<b>1,005</b>	<b>1,027</b>	<b>1,063</b>	<b>3,095</b>

- When looking at the average number of hours worked in 2002-03, 95 percent of all working adults in Northern Ireland worked less than 41 hours per week, and only one 12 percent worked for 51 hours or more per week.
- The lowest proportion of persons working for less than 16 hours per week was recorded in the BMUA and the Urban East (both at seven percent), whilst the highest proportion in this category was found to be living in the Urban West (16 percent). This was due more to the proportion of females working these hours than the proportion of males, as it was found that whilst the provincial average proportion of females working less than 16 hours was 15 percent, in the Urban West this rose to 25 percent.
- The highest proportion of males working from 31 to less than 41 hours was in the Urban East (50 percent compared to a provincial average of 40 percent), whilst the highest proportion of males working 41 to less than 51 hours was found in the Urban West (37 percent compared to a provincial average of 29 percent).
- Approximately three in every ten males (29 percent) living in the Rural East worked for 51 hours or more, which was more than twice the proportion of males working these hours in the Rural West (13 percent) and Urban West (14 percent), compared to a provincial average of 20 percent.
- Whilst the provincial average proportion of females working from 41 hours to less than 51 was 15 percent, when looked at on a regional basis the highest average proportion was found in the BMUA at 20 percent, and was at its lowest in the Urban West at only nine percent.

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

		Percentage of working adults								
		Urban Rural Classification								
Hours worked	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All	
<b>Male</b>										
Less than 16	3	3	7	5	8	3	5	7	5	
16 and less than 31	5	5	5	10	6	5	5	8	6	
31 and less than 41	43	50	37	36	33	43	44	34	40	
41 and less than 51	32	26	37	20	31	32	31	26	29	
51 and less than 61	11	11	7	18	11	11	10	14	12	
61 or over	6	5	7	11	12	6	6	12	8	
<b>Sample size (=100%)</b>	<b>274</b>	<b>158</b>	<b>142</b>	<b>156</b>	<b>181</b>	<b>274</b>	<b>300</b>	<b>337</b>	<b>911</b>	
<b>Female</b>										
Less than 16	11	12	25	11	18	11	18	15	15	
16 and less than 31	25	30	19	28	23	25	24	26	25	
31 and less than 41	39	42	43	37	43	39	43	40	41	
41 and less than 51	20	13	9	19	12	20	11	15	15	
51 and less than 61	4	1	2	3	2	4	2	3	3	
61 or over	1	3	1	2	2	1	2	2	2	
<b>Sample size (=100%)</b>	<b>265</b>	<b>147</b>	<b>140</b>	<b>124</b>	<b>139</b>	<b>265</b>	<b>287</b>	<b>263</b>	<b>815</b>	
<b>All</b>										
Less than 16	7	7	16	8	12	7	11	10	10	
16 and less than 31	14	17	12	18	13	14	14	15	15	
31 and less than 41	41	46	40	36	37	41	43	37	40	
41 and less than 51	26	19	23	19	23	26	21	21	23	
51 and less than 61	8	6	5	12	7	8	6	9	7	
61 or over	4	4	4	7	8	4	4	7	5	
<b>Sample size (=100%)</b>	<b>539</b>	<b>305</b>	<b>282</b>	<b>280</b>	<b>320</b>	<b>539</b>	<b>587</b>	<b>600</b>	<b>1,726</b>	

- In 2002-03, households in the Urban East housed the lowest proportion of managers and senior officials (seven percent), whilst the BMUA and the Rural East reported the highest proportions (at 12 and 14 percent respectively). This was largely due to the high proportion of males in these occupations (15 percent and 17 percent in these latter two regions respectively). The highest proportion of female managers and senior officials was found to be living in the Rural West (ten percent), whilst the lowest proportion was found in the Urban East (four percent).
- The greatest sex differences were found for the administrative and secretarial, and personal service occupations where the female proportions far out-weighted the male proportions, and vice-versa for the skilled trades occupations and the process, plant and machine operatives.
- The BMUA reported the highest regional proportion of workers in professional occupations and in administrative and secretarial occupations regardless of sex. In addition, the BMUA also had the highest proportion of male sales and customer service workers, associate professional and technical occupations, and elementary occupations. In contrast, this region had the lowest proportion of skilled trades people, and process, plant and machinery operatives. It tied with the Rural West in having the lowest proportion of people employed in personal service occupations.
- There was a large variation in the proportion of males employed in the skilled trades occupations, which ranged from only 15 percent in the BMUA to 39 percent in the Rural 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	15	18	13	9	15	1	7	6	15	1	274
Urban East	9	12	10	5	29	3	3	18	10	1	158
Urban West	9	15	6	7	21	4	6	18	11	4	142
Rural East	17	12	12	6	32	2	3	8	6	4	156
Rural West	11	7	4	2	39	1	2	15	14	5	181
BMUA	15	18	13	9	15	1	7	6	15	1	274
Urban	9	13	8	6	25	3	4	18	10	2	300
Rural	13	9	8	4	35	1	3	12	10	5	337
<b>All</b>	<b>12</b>	<b>13</b>	<b>9</b>	<b>6</b>	<b>26</b>	<b>2</b>	<b>5</b>	<b>12</b>	<b>12</b>	<b>3</b>	<b>911</b>
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>Female</b>											
BMUA	8	14	12	24	3	12	12	1	10	3	265
Urban East	4	9	15	21	4	15	11	5	16	-	147
Urban West	6	9	10	20	2	15	12	5	18	2	140
Rural East	9	9	19	22	1	14	13	1	10	2	124
Rural West	10	8	12	23	4	13	4	5	16	5	139
BMUA	8	14	12	24	3	12	12	1	10	3	265
Urban	5	9	13	21	3	15	12	5	17	1	287
Rural	10	9	15	22	3	13	8	3	13	3	263
<b>All</b>	<b>8</b>	<b>11</b>	<b>13</b>	<b>22</b>	<b>3</b>	<b>13</b>	<b>10</b>	<b>3</b>	<b>14</b>	<b>3</b>	<b>815</b>
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>All</b>											
BMUA	12	16	12	17	10	6	10	4	13	2	539
Urban East	7	11	12	12	17	8	7	11	13	1	305
Urban West	8	12	8	14	12	9	9	12	14	3	282
Rural East	14	11	15	13	18	7	7	5	7	3	280
Rural West	10	7	7	11	24	6	3	11	15	5	320
BMUA	12	16	12	17	10	6	10	4	13	2	539
Urban	7	11	10	13	15	9	8	12	14	2	587
Rural	12	9	11	12	21	7	5	8	11	4	600
<b>All</b>	<b>10</b>	<b>12</b>	<b>11</b>	<b>14</b>	<b>15</b>	<b>7</b>	<b>7</b>	<b>8</b>	<b>13</b>	<b>3</b>	<b>1,726</b>

- Approximately one in three males in the Rural region were found to be working in skilled trades occupations, compared to a provincial male average of approximately one in four.
- Whilst there was little regional variation found for females working in the administrative and secretarial, and personal service occupations, the proportion of females working in sales and customer services was very low (four percent) in the Rural West, whilst the proportion of females working in professional occupations in the BMUA was very high (at 14 percent).

**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	2	2	3	13	12	2	3	13		<b>6</b>
Varies - no usual place of work	7	14	15	18	23	7	14	20		<b>14</b>
Under a mile	6	11	10	3	6	6	11	5		<b>7</b>
1 but under 2 miles	12	11	12	3	1	12	11	2		<b>8</b>
2 but under 5 miles	29	13	25	8	10	29	19	9		<b>18</b>
5 but under 10 miles	23	13	10	16	18	23	11	17		<b>17</b>
10 but under 25 miles	18	29	11	26	18	18	21	22		<b>20</b>
25 miles or more	4	7	14	13	12	4	11	12		<b>9</b>
<b>Sample size (=100%)</b>	<b>274</b>	<b>158</b>	<b>142</b>	<b>156</b>	<b>181</b>	<b>274</b>	<b>300</b>	<b>337</b>		<b>911</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	4	0	3	5	8	4	2	7		<b>4</b>
Varies - no usual place of work	5	5	6	4	6	5	5	5		<b>5</b>
Under a mile	11	26	20	7	12	11	23	9		<b>15</b>
1 but under 2 miles	18	20	19	6	3	18	20	4		<b>14</b>
2 but under 5 miles	33	14	21	21	15	33	17	18		<b>22</b>
5 but under 10 miles	20	11	11	21	21	20	11	21		<b>17</b>
10 but under 25 miles	8	20	13	30	24	8	16	26		<b>17</b>
25 miles or more	1	4	7	7	11	1	5	10		<b>5</b>
<b>Sample size (=100%)</b>	<b>265</b>	<b>147</b>	<b>140</b>	<b>124</b>	<b>139</b>	<b>265</b>	<b>287</b>	<b>263</b>		<b>815</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	1	3	10	10	3	2	10		<b>5</b>
Varies - no usual place of work	6	9	11	12	16	6	10	14		<b>10</b>
Under a mile	8	18	15	5	8	8	17	7		<b>11</b>
1 but under 2 miles	15	15	15	4	2	15	15	3		<b>11</b>
2 but under 5 miles	31	14	23	14	12	31	18	13		<b>20</b>
5 but under 10 miles	21	12	10	18	19	21	11	19		<b>17</b>
10 but under 25 miles	13	25	12	28	20	13	19	24		<b>19</b>
25 miles or more	3	5	11	10	12	3	8	11		<b>7</b>
<b>Sample size (=100%)</b>	<b>539</b>	<b>305</b>	<b>282</b>	<b>280</b>	<b>320</b>	<b>539</b>	<b>587</b>	<b>600</b>		<b>1,726</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 East, 13 percent of working males worked from home, which was more than twice the provincial average for males working from home (six percent).

- The two Rural regions also contained a higher than average proportion of working males who stated that they had no usual place of work (20 percent compared to a provincial average of 14 percent), whilst the BMUA contained the lowest average proportion of working males in this category (seven percent).
- 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 26 percent of working women in the Urban East, and 20 percent in the Urban West travelling less than a mile to work compared to 11 and ten percent of men 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 (33 percent), in the Rural East and West this rose to 56 and 51 percent respectively. In the BMUA and the Urban East, a higher proportion of males than females 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 percent of working males and 33 percent of working females in the former region, and 25 percent of working males and 21 percent of working females in the latter). In the Urban East, the most frequent distance travelled to work by males was at least ten miles but less than 25 miles, whilst for females in that area it was under a mile.
- In the Rural East the most frequent distance travelled by males and females to work was at least ten, but less than 25 miles. It was found that 26 percent of males and 30 percent of females in this region travelled this distance to work. This was also the most frequent distance travelled by working women in the Rural West (24 percent), whilst the most frequent distance travelled to work by men in this region fell into the varied category, with 23 percent of males residing in the Rural West having no usual place of work.
- With regards to method of transport used for getting to work, the majority of Northern Ireland employees (84 percent of working males and 75 percent of working females) travelled to work by car or van in 2002-03. The second most popular method of getting to work was walking (seven percent of working males and 14 percent of working females) followed by taking the bus (five percent of working males and seven percent 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 78 percent), whilst the Rural West had the highest percentage at 96 percent. The proportion of women travelling to work by car or van ranged from 67 percent in the Urban East to 87 percent in the Rural East.
- Women were found to be more likely to take the bus or walk to work than men, in all of the regions. A lower proportion of women compared to men travelled to work by car or van in all of the regions with the exception of the Rural East where it was recorded that an equal proportion of both sexes (87 percent of each) travelled to work by this means of transport.
- The highest proportion of men who walked to work was found to be living in the two Urban regions, with ten percent in the Urban East and 15 percent in the Urban West having stated that they walked to work. When cross-referencing to Table 5.4, it is evident however that a high proportion of men (47 percent) living in the Urban West lived less than five miles from their place of work.
- The highest proportion of women who walked to work was also found to be living in the two Urban regions with 24 percent in the Urban East. Looking again at table 5.4 it is apparent that the Urban West housed a high proportion of women (65 percent) living less than five miles from their place of work.
- The BMUA housed the highest proportion of both males and females who used the bus as their method of transport to work at 9 percent of males compared to the provincial average of 5 percent, and 13 percent of females compared to the provincial average of 7 percent.
- The Rural West was the only region in which no males used a bus as a method of transport to their place of work, and this region also had the lowest proportion of women who took a bus to work at only 3 percent.

**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	78	85	78	87	96	78	82	91	<b>84</b>
Motorbike/Moped/Scooter	1	1	1	0	0	1	1	0	<b>1</b>
Bicycle	1	1	2	1	0	1	1	-	<b>1</b>
Bus (includes coach, private bus)	9	3	4	5	0	9	3	3	<b>5</b>
Train	3	0	0	1	0	3	0	-	<b>1</b>
Walk	5	10	15	3	3	5	12	3	<b>7</b>
Taxi	2	0	1	0	0	2	-	0	<b>1</b>
Other	1	1	1	3	1	1	1	2	<b>1</b>
<b>Sample size (=100%)</b>	<b>248</b>	<b>134</b>	<b>117</b>	<b>104</b>	<b>118</b>	<b>248</b>	<b>251</b>	<b>222</b>	<b>721</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	69	67	74	87	84	69	70	86	<b>75</b>
Motorbike/Moped/Scooter	0	1	0	0	0	0	-	0	<b>-</b>
Bicycle	1	0	0	0	0	1	0	0	<b>-</b>
Bus (includes coach, private bus)	13	5	5	6	3	13	5	5	<b>7</b>
Train	2	0	0	0	0	2	0	0	<b>1</b>
Walk	12	24	14	7	9	12	19	8	<b>14</b>
Taxi	2	3	6	0	2	2	4	1	<b>2</b>
Other	1	1	1	0	1	1	1	1	<b>1</b>
<b>Sample size (=100%)</b>	<b>241</b>	<b>140</b>	<b>126</b>	<b>111</b>	<b>118</b>	<b>241</b>	<b>266</b>	<b>229</b>	<b>736</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	74	76	76	87	90	74	76	89	<b>79</b>
Motorbike/Moped/Scooter	1	1	-	0	0	1	1	0	<b>-</b>
Bicycle	1	-	1	-	0	1	1	-	<b>1</b>
Bus (includes coach, private bus)	11	4	5	6	2	11	4	4	<b>6</b>
Train	2	0	0	-	0	2	0	-	<b>1</b>
Walk	8	17	14	5	6	8	16	6	<b>10</b>
Taxi	2	1	3	0	1	2	2	-	<b>2</b>
Other	1	1	1	2	1	1	1	1	<b>1</b>
<b>Sample size (=100%)</b>	<b>489</b>	<b>274</b>	<b>243</b>	<b>215</b>	<b>236</b>	<b>489</b>	<b>517</b>	<b>451</b>	<b>1,457</b>

- From Table 5.6, it can be seen that approximately 56 percent of all working adults who travel to work have an average weekly cost of less than £30. Approximately two out of three females (66 percent) compared to just less than half of males (47 percent) in Northern Ireland spent this amount in weekly travel expenses for work.
- For both men and women, the most frequent amount spent on weekly travel to work was from £10 to less than £20 and from £30 to less than £40. The most infrequent amount was from £60 to less than £80.
- When looking at the proportion of men and women spending £50 or more on weekly travel expenses, 17 percent of men compared to only six percent of women spent this amount on weekly travel costs for work.

**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	7	6	12	29	5	27	7	2	1	-	1	3	240
Urban East	11	9	9	15	1	27	7	12	0	1	6	2	133
Urban West	17	5	15	24	2	16	2	2	0	1	9	7	115
Rural East	5	4	4	14	6	30	12	8	2	0	11	5	101
Rural West	3	6	3	18	0	41	6	5	2	1	10	7	116
BMUA	7	6	12	29	5	27	7	2	1	-	1	3	240
Urban	14	8	12	19	1	22	5	8	0	1	7	4	248
Rural	4	5	3	16	3	36	9	6	2	-	10	6	217
<b>All</b>	<b>8</b>	<b>6</b>	<b>9</b>	<b>21</b>	<b>3</b>	<b>28</b>	<b>7</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>4</b>	<b>705</b>
<b>Female adults who travel to work</b>													
BMUA	14	10	17	35	2	17	3	1	0	0	1	0	235
Urban East	26	14	14	13	3	18	6	3	0	0	3	0	135
Urban West	17	21	19	17	4	12	3	3	0	2	3	1	117
Rural East	8	4	9	23	6	27	13	2	1	1	4	1	111
Rural West	9	5	6	17	2	33	11	4	0	0	7	4	114
BMUA	14	10	17	35	2	17	3	1	0	0	1	0	235
Urban	22	17	16	15	3	15	4	3	0	1	3	-	252
Rural	9	5	8	20	4	30	12	3	-	1	6	3	225
<b>All</b>	<b>15</b>	<b>11</b>	<b>14</b>	<b>23</b>	<b>3</b>	<b>21</b>	<b>6</b>	<b>2</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>1</b>	<b>712</b>
<b>All adults who travel to work</b>													
BMUA	10	8	15	32	4	22	5	2	-	-	1	2	475
Urban East	19	12	12	14	2	22	6	8	0	-	4	1	268
Urban West	17	13	17	20	3	14	3	3	0	1	6	4	232
Rural East	7	4	6	19	6	29	12	5	1	1	7	3	212
Rural West	6	5	4	17	1	37	8	5	1	-	8	6	230
BMUA	10	8	15	32	4	22	5	2	-	-	1	2	475
Urban	18	13	14	17	2	18	5	5	0	1	5	2	500
Rural	7	5	5	18	3	33	10	5	1	-	8	4	442
<b>All</b>	<b>12</b>	<b>8</b>	<b>11</b>	<b>22</b>	<b>3</b>	<b>24</b>	<b>7</b>	<b>4</b>	<b>-</b>	<b>-</b>	<b>5</b>	<b>3</b>	<b>1,417</b>

- Regardless of sex, approximately three times as many people spent less than £10 per week travelling to and from work in the Urban East (43 percent) and Urban West (47 percent) as in the Rural East (17 percent) and Rural West (15 percent).
- The Urban West had the highest proportion of males (37 percent) and females (57 percent) spending this amount on work related travel expenses, as compared to the lowest proportions spending this amount in the Rural East (13 percent of males and 21 percent of females) and the Rural West (12 percent of males and 20 percent of females). One in three people living in the BMUA spent this amount on weekly travel to work.
- When this amount is increased to less than £20, the same pattern can be found for the population as a whole, and for females, however when looking at males only it was found that in the £10 to less than £20 range the Urban East had almost as low a proportion paying this amount as was those residing in the two Rural regions.
- 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 58 percent and 65 percent respectively) than the provincial average (43 percent) in comparison to the Urban West and the BMUA (31 and 32 percent respectively).
- Whilst the average proportion of working adults spending £30 or more in weekly travel costs was approximately 43 percent, the proportion of males was found to have been higher than that of females (52 and 33 percent). Approximately seven out of ten men in both Rural regions spent £30 or more on weekly travel expenses as compared to approximately four in ten in the BMUA.
- Only three percent of those adults who travelled to work who were living in the BMUA spent £80 or more on weekly travel costs, compared to ten percent in the Rural East and Urban West, and 14 percent in the Rural West.
- Approximately one in four females living in the Urban East who travelled to work had no travel costs, compared to less than one in ten in the Rural East and West.
- When looking at the proportion of a working adults income which is spent on average weekly travel costs (referred to hereafter simply as travel costs) to and from work, it was found that less than one in ten adults who lived in the Rural East and West and travelled to work had no travel costs.
- In addition to the one in ten workers residing in the BMUA who had no travel costs, approximately seven in ten workers who lived there spent less than ten percent of their income on this expense. This leaves approximately two in ten workers in this region who had weekly travel costs of ten percent or more of their total income.
- Including those who had no travel costs, half of those workers living in the Rural West, and approximately six in ten workers living in the Rural East spent less than ten percent of their total income on travel costs, rising to seven in ten in the Urban East and three quarters of those living in the Urban West.
- Regardless of sex, there was a higher than average proportion of workers paying travel costs of at least ten percent but less than 20 percent of their incomes, who lived in the Urban East, Rural East and Rural West regions. In contrast, the proportion of those paying this amount in travel costs in the remaining two regions was much lower than the provincial average of 19 percent.
- It was found that approximately one in five of those living in the Rural regions, and one in ten of those in the Urban regions compared to only approximately one in twenty of those living in the BMUA spent at least 20 percent of their total income on their travel to and from work. The Rural West was found to have the highest proportion in this bracket (24 percent of males and 19 percent of females).

**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	7	11	17	5	3	7	14	4	8
Less than 10%	75	53	61	52	39	75	56	45	59
10 but less than 20%	11	24	7	22	33	11	16	28	18
20 but less than 30%	4	7	6	11	9	4	7	10	7
30% or more	3	4	9	9	15	3	6	12	7
Undefined	0	1	0	1	1	0	-	1	-
<b>Sample size (= 100%)</b>	<b>240</b>	<b>133</b>	<b>115</b>	<b>101</b>	<b>116</b>	<b>240</b>	<b>248</b>	<b>217</b>	<b>705</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	14	26	17	8	9	14	22	9	15
Less than 10%	71	48	58	51	41	71	53	46	56
10 but less than 20%	11	22	15	26	29	11	19	28	19
20 but less than 30%	4	3	4	8	11	4	4	10	6
30% or more	1	1	5	6	9	1	3	7	4
Undefined	0	0	0	0	0	0	0	0	0
<b>Sample size (= 100%)</b>	<b>235</b>	<b>135</b>	<b>117</b>	<b>111</b>	<b>114</b>	<b>235</b>	<b>252</b>	<b>225</b>	<b>712</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	10	19	17	7	6	10	18	7	12
Less than 10%	73	51	59	52	40	73	55	46	58
10 but less than 20%	11	23	11	24	31	11	17	28	19
20 but less than 30%	4	5	5	10	10	4	5	10	6
30% or more	2	3	7	7	12	2	5	10	5
Undefined	0	-	0	-	1	0	-	-	-
<b>Sample size (= 100%)</b>	<b>475</b>	<b>268</b>	<b>232</b>	<b>212</b>	<b>230</b>	<b>475</b>	<b>500</b>	<b>442</b>	<b>1,417</b>

## Income Before and After Housing Costs

- The average gross weekly household income for all households in Northern Ireland was £478, whilst the average net weekly household income was £382. The average net weekly income before housing costs was £338, whilst after housing costs it was £312. When looking at Northern Ireland broken down into three regions (BMUA, Urban and Rural) both the BMUA and the Rural region had higher than average incomes for each of these four income bands.
- Of the three regions, the BMUA attained the highest gross weekly household income, and weekly household income both before and after housing costs, whilst the Rural area had the highest weekly household net income of the three regions, having exceeded the BMUA weekly household net income by only £1.
- The Urban region fell below the average incomes by between £23 (for weekly income before housing costs) and £38 (for gross weekly household income).

**Table 6.1: Average weekly household income by urban rural classification**

Urban Rural Classification	Type of Income		£'s per week	
	Gross Income	Net Income	Income Before Housing Costs	Income After Housing Costs
BMUA	499	395	363	334
Urban East	461	366	329	299
Urban West	420	343	301	271
Rural East	544	419	370	349
Rural West	455	376	307	289
BMUA	499	395	363	334
Urban	440	354	315	285
Rural	496	396	336	317
<b>All households (NI)</b>	<b>478</b>	<b>382</b>	<b>338</b>	<b>312</b>

- When looking at Northern Ireland broken down into five regions, the Rural East can be seen to have had the highest gross weekly household income (£66 above the provincial average), net weekly household income (£37 above the provincial average) and income both before and after housing costs (£32 and £37 above the provincial averages, respectively) in 2002-03.
- The gross weekly household income ranged from £420 in the Urban West to £544 in the Rural East, whilst the net weekly household income ranged from £343 in the Urban West to £419 in the Rural East.
- The highest regional average weekly income both before and after housing costs was recorded in the Rural East (£370 and £349 respectively), whilst the lowest was recorded in the Urban West (£301 and £271 respectively).
- The Rural East also saw the greatest difference between the gross and the net weekly income (£125 per week) whilst the Urban West had the least difference (£77 per week). In contrast the Rural East saw the least difference between weekly income before and after housing costs of only £21, compared to the Urban East and Urban West differences of £30 each.

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

- When breaking down the net equivalised disposable household income before housing costs (net BHC income) 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 five regions.
- In the BMUA, 36 percent of individuals were in the highest two quintiles of net BHC income, and this region also had the highest proportion of individuals falling into the top band of this type of income (17 percent).
- The distributions of net BHC income in the Urban East and the BMUA were almost symmetrical, rising to a peak in the third quintile before dropping again down to the top quintile. Approximately one in four individuals in these regions fell into the middle (or third) quintile of net BHC income.
- The Urban West had the highest proportion of individuals (53 percent) falling into the bottom two quintiles for net BHC income and the lowest proportion of individuals falling into the two highest quintiles of this type of income (25 percent).
- The Rural East had the lowest proportion of individuals falling into the bottom two quintiles of net BHC income of the five regions (39 percent). In contrast it had the highest proportion of individuals earning net BHC income within the two highest quintiles (37 percent).
- The Urban West and Rural West had the highest proportions of individuals falling into the bottom quintile of net BHC income (at 28 percent each). The Rural West also had the lowest proportion of the five regions which fell into the middle three quintiles for net BHC income (at 59 percent) compared to the Urban East which had the highest proportion of the regions (at 72 percent).

**Table 6.2a: Quintile distribution of income for individuals by urban rural classification (before housing costs)**

	Percentage of individuals					All individuals (thousands=100%)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
BMUA	20	22	23	19	17	529.5
Urban East	19	23	26	23	10	273.9
Urban West	28	25	22	17	8	287.7
Rural East	20	19	24	23	14	256.4
Rural West	28	19	22	18	13	322.0
BMUA	20	22	23	19	17	529.5
Urban	23	24	24	20	9	561.6
Rural	25	19	23	20	14	578.4
<b>All individuals (NI)</b>	<b>23</b>	<b>22</b>	<b>23</b>	<b>20</b>	<b>13</b>	<b>1,669.5</b>

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

- When breaking down the net equivalised disposable household income after housing costs (net AHC income) into five bands from the lowest quintile to the highest, 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 all of the regions with the exception of the BMUA. The proportion of individuals within the top quintile within the BMUA exceeded the proportion in the bottom quintile by only one percent.
- The BMUA and the Urban East housed the lowest proportions of individuals earning the lowest net AHC income at 16 percent each, falling just below the provincial average for the bottom quintile of 18 percent. In contrast, 21 percent of individuals in the Urban West and 22 percent of individuals in the Rural West fell into this bottom quintile.
- The Urban East and Urban West both had the lowest proportions of individuals in all the regions to fall into the top quintile of net AHC income, with only one in ten individuals in either region earning this amount of disposable income.
- Approximately one in three individuals in the Urban West earned net AHC income which fell into the second quintile, and when added to the higher than average proportion in the lowest quintile, more than half of all individuals (53 percent) fell into these bottom two quintiles. This region also had the lowest proportion of individuals falling into the two highest quintiles of this type of income (26 percent).
- The Rural East had the lowest proportion of individuals (35 percent) falling into the bottom two quintiles of net AHC income. In contrast, this region had the highest proportion of individuals earning this type of income within the two highest quintiles at 42 percent.
- The Rural West had the highest proportion of individuals in all the regions falling into the bottom quintile of net AHC income (22 percent). This region had the lowest proportion of the five regions which fell into the middle three quintiles for net BHC income (at 63 percent) compared to the Urban East which had the highest proportion of the regions (at 73 percent).

**Table 6.2b: Quintile distribution of income for individuals by urban rural classification (after housing costs)**

	Percentage of individuals					All individuals (thousands=100%)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
BMUA	16	25	20	22	17	529.5
Urban East	16	21	27	25	10	273.9
Urban West	21	32	21	16	10	287.7
Rural East	17	18	23	27	15	256.4
Rural West	22	22	22	19	15	322.0
BMUA	16	25	20	22	17	529.5
Urban	19	27	24	20	10	561.6
Rural	20	20	23	22	15	578.4
<b>All individuals (NI)</b>	<b>18</b>	<b>24</b>	<b>22</b>	<b>22</b>	<b>14</b>	<b>1,669.5</b>

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

- In 2002-03 in Northern Ireland, of those who earned 50 percent below the Great Britain (GB) mean income BHC, approximately four out of ten (39 percent of individuals) lived in the Rural region, approximately a third in the Urban region (33 percent) and just more than a quarter lived in the BMUA (28 percent).
- Similarly, of those Northern Ireland residents who earned 60 percent below the Great Britain (GB) median income BHC, approximately four out of ten (38 percent of individuals) lived in the Rural region, approximately a third in the Urban region (34 percent) and just more than a quarter lived in the BMUA (27 percent).
- Whilst the BMUA had the highest proportion of the five regions who earned 50 percent below the GB mean income BHC, a further one in four of such individuals lived in the Rural West. These figures are particularly interesting when contrasting them with the proportion of the population of Northern Ireland that live in the BMUA (32 percent) and the Rural West (19 percent).
- The Urban East and Rural East had the lowest proportions of individuals who earned 50 percent below the GB mean income BHC, at 13 and 14 percent respectively, and also the lowest proportions of individuals who earned 60 percent below the GB median income BHC, at 14 and 15 percent respectively.
- Overall, the proportion of individuals earning 60 percent below the GB median income BHC was very similar to that of the proportions below the GB mean, with the highest proportion of those on this income level living in the BMUA (27 percent), with a further 24 percent living in the Rural West.

**Table 6.3a: Composition of low-income groups of individuals by urban rural classification (before housing costs)**

	Percentage of individuals						All Individuals
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BMUA	30	28	29	30	27	28	<b>32</b>
Urban East	14	13	14	14	14	14	<b>16</b>
Urban West	14	19	20	15	20	22	<b>17</b>
Rural East	15	14	13	15	15	13	<b>15</b>
Rural West	27	25	23	26	24	24	<b>19</b>
BMUA	30	28	29	30	27	28	<b>32</b>
Urban	28	33	34	29	34	35	<b>34</b>
Rural	42	39	37	41	38	37	<b>35</b>
<b>All individuals (NI) (thousands=100%)</b>	<b>164.8</b>	<b>315.7</b>	<b>514.1</b>	<b>171.8</b>	<b>295.0</b>	<b>446.0</b>	<b>1,669.5</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, there was very little difference apparent between the proportion of those living in the Urban Region and those in the Rural region (at 35 and 37 percent respectively) for those earning 50 percent below the GB mean and 60 percent below median incomes AHC.
- When taking Northern Ireland as five regions, the BMUA, the Rural East and the Rural West were found to have housed identical proportions of individuals living on 50 percent below mean and 60 percent below the median income thresholds AHC, at 29, 13 and 23 percent respectively.
- Almost three in ten of those individuals who earned 50 percent below the GB mean income AHC and 60 percent below the median mean income AHC were found to be living in the BMUA, representing the region with the highest proportion of individuals in both of these low-income indicators.
- There was an East-West difference found for the remaining four regions, with the Urban East and Rural East each housing only 13 percent of Northern Ireland individuals who earned 50 percent below the GB mean income AHC. This compared to 22 and 23 percent of the individuals earning 50 percent below the GB mean income AHC residing 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 percent below the GB median income AHC. The Urban East and Rural East housed only 14 and 13 percent (respectively) of the Northern Ireland residents who earned 60 percent below the median GB income AHC, compared to 21 and 23 percent in the Urban West and Rural West respectively. The remaining 29 percent resided in the BMUA.

**Table 6.3b: Composition of low-income groups of individuals by urban rural classification (after housing costs)**

	Percentage of individuals						All Individuals
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BMUA	29	29	29	29	29	28	<b>32</b>
Urban East	16	13	15	15	14	14	<b>16</b>
Urban West	19	22	21	19	21	22	<b>17</b>
Rural East	15	13	13	14	13	14	<b>15</b>
Rural West	21	23	22	23	23	22	<b>19</b>
BMUA	29	29	29	29	29	28	<b>32</b>
Urban	35	35	36	34	35	36	<b>34</b>
Rural	36	37	35	37	37	36	<b>35</b>
<b>All individuals (NI) (thousands=100%)</b>	<b>205.9</b>	<b>346.9</b>	<b>517.9</b>	<b>218.7</b>	<b>324.8</b>	<b>451.0</b>	<b>1,699.5</b>

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

- In 2002-03, 21 percent of individuals in Northern Ireland earned 50 percent below the GB mean income BHC, with 20 percent earning 60 percent below the median income BHC, however there was regional variation.
- The regions with the highest risk of earning 50 percent below the GB mean income BHC were the Urban West and the Rural West, with one in four individuals who resided there earning this amount. These two regions also had a similarly high risk of earning 60 percent below the GB median income BHC.
- There was only a 17 percent risk of earning 50 percent below the GB mean income BHC for those living in the Urban East. The risk of earning 60 percent below the GB median income BHC was found to have also been lowest for this region at only 16 percent. Those living in the Rural East had only a slightly higher risk.

**Table 6.4a: Risk of being in low-income groups of individuals by urban rural classification (before housing costs)**

	Percentage of individuals						All individuals (thousands=100%)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BMUA	10	19	30	11	17	24	529.5
Urban East	9	17	28	9	16	25	273.9
Urban West	9	26	38	10	24	35	287.7
Rural East	10	18	27	11	18	25	256.4
Rural West	15	25	37	16	24	34	322.0
BMUA	10	19	30	11	17	24	529.5
Urban	9	21	33	10	20	30	561.6
Rural	13	22	33	14	21	30	578.4
<b>All individuals (NI)</b>	<b>11</b>	<b>21</b>	<b>32</b>	<b>12</b>	<b>20</b>	<b>28</b>	<b>1,669.5</b>

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

- When looking at the proportion of those who earned less than 50 percent below the GB mean income AHC, 21 percent of individuals in Northern Ireland fell into this income bracket, with 20 percent of Northern Ireland individuals earning 60 percent below the median income, however there was regional variation.
- In 2002-03, as was the case for income BHC, the region with the highest concentration of those who earned 50 percent below the GB mean income AHC was found in the Urban West, with approximately one in four individuals (27 percent) earning this amount. 26 percent of those living in the Rural West also fell into this low-income bracket.
- The Urban West and the Rural West shared the highest proportion (24 percent of each) who earned 60 percent below the median income AHC.
- The region with the lowest concentration of those who earned 50 percent below the GB mean income AHC was the Urban East, with approximately one in six individuals (17 percent) living in this region earning this amount. This region, along with the Rural East, also housed the lowest proportion of individuals (also 17 percent) who earned 60 percent below the median income AHC.
- There was a 19 percent risk of earning 50 percent below the GB mean income AHC for those living in the BMUA. The risk of earning 60 percent below the GB median income AHC in this region was slightly lower, at 18 percent.

**Table 6.4b: Risk of being in low-income groups of individuals by urban rural classification (after housing costs)**

	Percentage of individuals						All individuals (thousands=100%)
	Income Thresholds						
	Below mean			Below median			
	40%	50%	60%	50%	60%	70%	
BMUA	12	19	30	13	18	25	<b>529.5</b>
Urban East	13	17	29	13	17	24	<b>273.9</b>
Urban West	14	27	41	15	24	35	<b>287.7</b>
Rural East	13	18	27	13	17	25	<b>256.4</b>
Rural West	14	26	37	16	24	33	<b>322.0</b>
BMUA	12	19	30	13	18	25	<b>529.5</b>
Urban	14	22	35	14	21	30	<b>561.6</b>
Rural	14	23	32	15	21	29	<b>578.4</b>
<b>All individuals (NI)</b>	<b>13</b>	<b>21</b>	<b>33</b>	<b>14</b>	<b>20</b>	<b>28</b>	<b>1,669.5</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 (relabelling 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

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

Working Families' Tax Credit

Disabled Person's 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 6.2, 6.3 and 6.4:**

***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 percentile

***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 percent 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 percent 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 percent 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
	Castleberg	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
	Ballywalter	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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