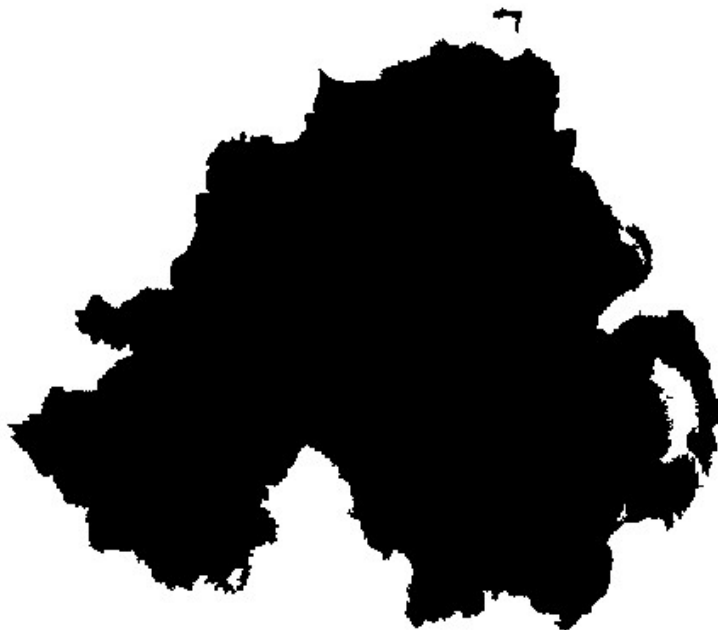


**FAMILY RESOURCES SURVEY
URBAN RURAL
REPORT**

NORTHERN IRELAND 2003-04



The Family Resources Survey Urban Rural Report Northern Ireland 2003-04 is primarily an Internet publication that can be accessed through our homepage on:

http://www.dsdni.gov.uk/index/publications/urban_rural_reports.htm

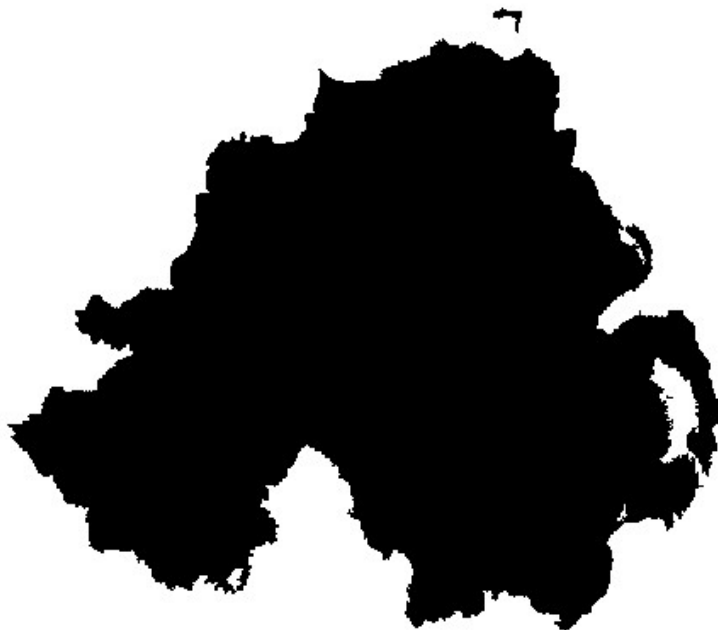
This is a paper version of the Internet version and contains all the explanatory text and tables.

Acknowledgements

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

**FAMILY RESOURCES SURVEY
URBAN RURAL
REPORT**

NORTHERN IRELAND 2003-04



Editorial Team

Andrew Reilly
Claire Savage
Aisling McDermott

Contents

Introduction	<i>page 8</i>
The Family Resources Survey (FRS) Northern Ireland	<i>page 8</i>
Urban Rural Classifications	<i>page 10</i>
East West Classification	<i>page 11</i>
Key Points	<i>page 13</i>
Household Characteristics	<i>page 17</i>
Household Income and State Support Receipt	<i>page 20</i>
Tenure and Housing Costs	<i>page 23</i>
Assets and Savings	<i>page 26</i>
Occupation and Employment	<i>page 28</i>
Consumer Durables	<i>Page 33</i>
Income Before and After Housing Costs	<i>page 34</i>
Appendix 1: Glossary and Definition of Concepts and Technical Terms	<i>page 41</i>
Appendix 2: Classification of Urban Rural Settlements	<i>page 48</i>

Introduction

This Report has been produced following secondary analysis of ***The Family Resources Survey (FRS) Northern Ireland 2003-04***, further information about which is provided below. The FRS traditionally has been used as a sampling frame for follow-up studies to look at particular groups, and in this case the data has been used to replicate key tables from the aforementioned FRS Report, classified by Urban Rural regions. Further information on Urban Rural classification is also contained within this Report. This Report also includes two appendices, which provide a glossary of terms and definitions used, and classification tables for Northern Ireland detailing both the Urban Rural categorisation and the East West categorisation of towns and District Councils respectively.

For further information on this Report, or to make comments on it, please contact:

Statistics and Research Branch
Department for Social Development
Level 4, James House
Gasworks Business Park
Ormeau Road,
Belfast . BT7 2JA
Email: aisling.mcdermott@dsdni.gov.uk
Telephone: 028 90 819938

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 2003 to the end of March 2004. 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 2003-04*** whilst providing a summary of findings for 2003-04, 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 quarter 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 2003-04***, which can be accessed online at the following website:

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 2003-04*.

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 2003-04*.

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

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

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

Urban Rural Classifications

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

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

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

The Group looked at the provision of one particular service facility: a post office. They found that no settlement with a population of 2,250 lacked a post office. A classification of settlements above this limit was identified using rank-population size and a limited analysis of service criteria.

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

It is recommended that, in the lack of a programme-specific definition, Band A (Belfast Metropolitan Urban Area) along with Bands B to E are defined as urban, while Bands F-H are defined as rural. Under this definition, approximately 65 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
Belfast	Belfast
East of the Province	Antrim
	Ballymena
	Banbridge
	Carrickfergus
	Castlereagh
	Craigavon
	Down
	Larne
	Lisburn
	Newtownabbey
	Newtownards
	North Down
West of the Province	Armagh
	Ballymoney
	Coleraine
	Cookstown
	Dungannon
	Fermanagh
	Limavady
	Londonderry
	Magherafelt
	Moyle
	Newry & Mourne
	Omagh
	Strabane

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

It is important to note when considering the content of this report that long distance commuting allows people to live in one area and work in another, therefore inhabitants of one area do not necessarily work in the area in which they reside. The level of income for commuters reflects the quality of jobs in their work area, rather than in their home area. One example is the high proportion of managers and senior officials who live in the Rural East of Northern Ireland. If for example, it were found that 14 percent of those employed in this occupation lived in this area, it would be incorrect to deduce from this, that 14 percent of such jobs were based in this area.

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

Key Points

Household Characteristics:

- In 2003-04, the average number of persons per household in Northern Ireland was 2.6. The Rural West had the highest provincial average at 2.8 persons, whilst the Belfast Metropolitan Urban Area (henceforth referred to as the BMUA) averaged only 2.4 persons.
- 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 whilst the Rural West had the lowest proportion.
- Both Urban regions (East and West) had a lower proportion of households with one or more adults over pension age compared to the provincial average, whilst the two Rural regions reported the highest proportions of this type of household.
- When sub-dividing the Urban region an East-West difference was found for religious denomination of the head of household, with the Urban East comprising 60 percent Protestant and 31 percent Catholic households, compared to the Urban West which comprised 37 percent Protestant and 55 percent Catholic households.
- The proportion of Catholic households was greater than that of Protestant households in only the two Western regions (both Urban and Rural).

Household Income and State Support:

- Those living in the BMUA and the Urban region had a higher proportion of their weekly income from wages than the provincial average whilst they derived lower than the provincial average proportion of income from self-employment.
- Only the two Rural regions derived a higher than average proportion of their income from self-employment whilst the Urban East attained the lowest proportion.
- The highest proportion of households receiving one or more state benefit was found in the Rural West, whilst the lowest proportion was found in the Urban East.
- The Urban West had the highest proportion of households in receipt of Income Support (including those receiving Minimum Income Guarantee or Pension Credit) whilst the Rural East had the lowest proportion.
- One in four households in the Urban West was in receipt of Housing Benefit, compared to approximately one in twelve in the Rural East.
- The Urban West had the highest proportion of households in receipt of any income related benefit whilst the Rural East had the lowest proportion.
- The Rural West had the highest proportion of households in receipt of any non-income related benefits, and the Urban East had the lowest proportion.
- The Urban East had the highest proportion of households with mortgage protection, whilst the lowest proportion was found in the Rural West.

Housing and Tenure Costs:

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

Assets and Savings:

- Whilst a number of regional differences were evident when looking at individual types of savings and accounts, there was little regional variation in the proportions of households owning any type of account; having no account; or having direct payment accounts.
- The Rural West recorded the lowest proportions of households with current accounts, ISAs and other bank or building society accounts, but had the highest proportion of households with Post Office accounts at almost twice the national average.
- The Urban East recorded the lowest proportion of households with Post Office accounts.
- The Rural East recorded the highest proportion of households owning stocks and shares (or being members of a Share Club) whilst the two western regions each recorded the lowest proportions.
- The Rural West recorded the highest proportion of households with no accounts whatsoever whilst the Urban East recorded the lowest proportion.
- The Rural East recorded the highest proportion of households having savings of £10,000 or more, with one in four households in this region having such savings.

Occupation and Employment:

- The Rural region had the lowest proportion of employees working full-time but had the highest proportion of self employed adults working full-time.
- The proportion of self-employed males in the two Rural regions was found to be more than twice that of any of the other three regions.
- The Urban region recorded the highest proportion of households with at least one permanently sick or disabled member, but recorded the lowest proportion of households with at least one retired member.
- The Urban East reported the highest proportion of males in any type of employment whilst the Urban West reported the lowest proportion. The highest proportion of females in any type of employment was recorded in the Rural East and the lowest proportion was found in the Rural West.
- Whilst the Rural East tied with the Rural West as the region with the lowest proportion of full-time employed females, the former region had the highest proportion of females employed on a part-time basis.
- The lowest proportion of persons working for less than 16 hours per week was recorded in the Urban West whilst the highest proportion in this category was found to be living in the Rural East. This was due more to the proportion of females working these hours than the proportion of males

- Approximately one in four males 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 Urban West.
- The Rural region housed the highest proportion of skilled trades people, with one in four working adults in that region employed in this field.
- The Rural East housed the lowest proportion of managers and senior officials, whilst the BMUA and the Rural West reported the highest proportions. This was largely due to the high proportion of males in the BMUA and females in the Rural West working in these occupations.
- The BMUA also housed the highest proportion of working adults employed in professional; associate professional and technical; sales and customer services; and elementary occupations.

Consumer Durables:

- Of the three regions, the BMUA recorded the highest proportion of households with satellite dishes, cable or digital TV; central heating; home computers; and internet access.
- The BMUA reported the lowest proportion of households with access to cars or light vans; washing machines; tumble dryers; dishwashers; and mobile phones.
- The Rural region was recorded as having the highest proportion of households with access to cars or light vans; washing machines; tumble dryers; and dishwashers.
- The Urban region reported the lowest proportion of households with access to a telephone; a home computer and the internet.
- There was no regional variation found for households with access to microwaves or televisions.

Income Before and After Housing Costs:

- The Rural East can be seen to have had the highest gross and net income and the highest average weekly income both before and after housing costs.
- The lowest regional average weekly income before housing costs was recorded in the Rural West, whilst the Urban West recorded the lowest income after housing costs.
- The Rural East saw the greatest difference between the gross and the net weekly income whilst the Urban West had the least difference.
- The proportion of households falling into the bottom quintile of net equivalised disposable household income before housing costs (net BHC income) was found to have been greater than the proportion of households falling into the top quintile in all of the regions, with the exception of the Rural East.
- Three in ten households in the Rural West fell into the lowest income band, whilst less than two in ten households in the BMUA and the Rural East fell into this low income band.
- The Urban West had the highest proportion of households falling into the bottom two quintiles for net BHC income, whilst the Rural East had the lowest proportion.
- The Rural East had the highest proportion of households falling into the top band of net BHC income.
- The Rural East had the lowest proportion of households earning the lowest net equivalised disposable household income after housing costs (net AHC income) in direct contrast to the Urban West and the Rural West.
- The Rural East had the highest proportion of households earning net AHC income in the top quintile band whilst the Urban West and Rural West had the lowest proportion of households within this top band.

- The Rural West had the highest proportion of households in all the regions falling into the bottom quintile of net AHC income.
- Of those who earned 50 percent below the GB mean, the Rural West housed the highest proportion of the five regions.
- The Rural East and Urban East housed the lowest proportions of individuals who earned 50 percent below the GB mean income before housing costs and also the lowest proportions of individuals who earned 60 percent below the GB median income before housing costs.
- Those living in the Rural East and the BMUA had the lowest risk of earning 50 percent below the GB mean income before housing costs and 60 percent below the GB median income before housing costs.
- Approximately one in five individuals living in the Urban East and Urban West were at risk of earning 50 percent below the GB mean income before housing costs.
- Both western regions had a high risk (approximately one in four) of individuals earning 50 percent below the GB mean income after housing costs and 60 percent below the median income after housing costs.
- The region with the lowest risk of earning 50 percent below the GB mean income after housing costs was the Rural East.

Household Characteristics

- In 2003-04, the average number of persons per household in Northern Ireland was 2.6. The Rural West had the highest provincial average at 2.8 persons, whilst the BMUA averaged only 2.4 persons.
- More than half of households consisted of one or two persons, ranging from 52 percent in the Urban West to 62 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 (16 percent).
- Approximately one in four Northern Ireland households consisted of four or more inhabitants, however this ranged from 19 percent in the BMUA to 29 and 30 percent in the Rural West and Rural East 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	24	23	18	20	29	24	19	24
2 persons	33	34	29	36	34	33	31	35	33
3 persons	19	21	20	16	18	19	20	17	19
4 persons	12	11	14	21	13	12	13	17	14
5 or more persons	7	9	13	9	16	7	12	13	10
Average number of persons per household	2.4	2.5	2.7	2.7	2.8	2.4	2.6	2.8	2.6
Sample size (=100%)	674	293	336	274	340	674	629	614	1,917

- In 2003-04, the ratio of households in Northern Ireland without children to those with children was almost two to one, with approximately 37 percent of all households having at least one child.
- The proportion of households without children ranged from 60 percent in the Rural West to 66 percent in the BMUA.
- 15 percent of all Northern Ireland households comprised two adults under pension age and no children, representing the most common type of household provincially. Regionally this ranged from 14 percent in the Urban West and the BMUA to 17 percent in the Urban East.
- Ten percent of households comprised three or more adults and no children, with the highest regional proportion of this household type found in the Rural East (13 percent).
- In Northern Ireland, approximately one quarter (23 percent) of households with children had two adults living therein.
- Households comprising two adults and one child, and those comprising two adults and two children, were the most common types of grouping of the households with children (at nine percent of all households each). Regionally, the Urban East was found to have the highest proportion of two adults and one child households (13 percent) and the Rural East had the highest proportion of the two adults and two children households (15 percent).
- Regionally, the BMUA was found to have the lowest proportion of households comprising two adults and two children (seven percent) and households comprising two adults and three or more children (three percent) when compared to the other four regions.

Table 1.2: Households by composition and urban rural classification

Household composition	Percentage of households									
	Urban Rural Classification									
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All	
Households without children										
One adult										
adult male over pension age	3	2	2	2	3	3	3	2	2	2
adult female over pension age	10	7	7	7	8	10	7	7	7	8
adult male under pension age	9	9	11	5	8	9	10	7	7	9
adult female under pension age	6	6	3	3	2	6	5	2	2	4
Two adults										
both over pension age	9	10	7	11	11	9	9	11	11	9
one over pension age	5	3	6	7	5	5	5	6	6	5
both under pension age	14	17	14	16	15	14	15	15	15	15
Three or more adults	9	8	11	13	9	9	10	11	11	10
Households with children										
One adult										
one child	4	4	2	3	3	4	3	3	3	3
two children	3	2	3	1	2	3	3	1	1	2
three or more children	1	1	3	-	2	1	2	1	1	2
Two adults										
one child	10	13	8	7	9	10	10	8	8	9
two children	7	8	8	15	7	7	8	11	11	9
three or more children	3	6	6	4	7	3	6	6	6	5
Three or more adults										
one child	3	2	4	3	6	3	3	5	5	4
two children	1	2	3	3	2	1	2	2	2	2
three or more children	1	1	1	1	1	1	1	1	1	1
All households without children	66	62	61	64	60	66	62	62	62	63
All households with children	34	38	39	36	40	34	38	38	38	37
Households with one or more adults over pension age										
	29	24	26	32	32	29	25	32	32	29
Households with one or more sick or disabled adults under pension age										
	24	28	36	18	24	24	32	21	21	26
Households with one or more unemployed adults under pension age										
	5	3	5	2	3	5	4	3	3	4
Sample size (=100%)	674	293	336	274	340	674	629	614	614	1,917

- In the Urban West, the proportion of households consisting of one adult and three or more children was found to be more than the provincial average (three percent compared to two percent), in contrast to the Rural East where this household type was found to be negligible.

- Both Urban regions (East and West) had a lower proportion of households with one or more adults over pension age (24 and 26 percent respectively) compared to the provincial average (29 percent). In Contrast, the two Rural regions had the highest proportion (both at 32 percent) of this type of household.
- The two Urban regions (East and West) also had a higher proportion of households with one or more sick or disabled adults under pension age (28 and 36 percent respectively) compared to the provincial average (26 percent). In Contrast, the Rural East had the lowest proportion (18 percent) of this type of household.

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

Household composition	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Protestant ¹	64	60	37	64	41	64	47	51	54
Catholic	23	31	55	25	54	23	44	41	36
Other ²	4	5	3	4	2	4	4	3	4
No Religion	5	1	2	2	1	5	2	2	3
Unwilling to answer Religion or Denomination question	4	3	3	5	1	4	3	3	3
Sample size (=100%)	674	293	336	274	340	674	629	614	1,917

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 2003-04, when households were categorised by the religion of the head of the household, the provincial average was found to be 54 percent Protestant and 36 percent Catholic, four percent classified themselves as Other religions, three percent 'no religion' and the remaining three percent refused to provide this information.
- When taking Northern Ireland as three regions (the BMUA, Urban and Rural) it was found that the Rural region was found to be closest to the provincial average for Catholic and Protestant households; whilst in the BMUA the proportion of Protestant households (64 percent) was almost three times the proportion of Catholic households (23 percent); and the Urban Region had a much higher proportion of Catholic households (44 percent) than the provincial averages.
- When sub-dividing the Urban region an East-West difference was found, with the Urban East comprising 60 percent Protestant and 31 percent Catholic households, compared to the Urban West which comprised 37 percent Protestant and 55 percent Catholic households.
- When the five regions were examined, it was found that the proportion of Catholic households was greater than that of Protestant households in only the two Western regions (both Urban and Rural).

Household Income and State Support Receipt

- In 2003-04, an average of 58 percent of total weekly household income in Northern Ireland came from wages and salaries, and a further 13 percent from self-employment. Other sources of income which each contributed on average between four and eight percent of the average household income, were state retirement pensions (plus any Income support, Minimum Income Guarantee (MIG), or Pension Credit), 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 60 and 63 percent respectively, whilst they derived lower than the provincial average proportion of income from self-employment at nine 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 (nine percent), whilst the Rural Region derived the lowest (six percent).
- Looking at Northern Ireland sub-divided into five regions, both of the Rural regions (East and West) 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 (50 percent).
- Only the two Rural regions derived a higher than average proportion of their income from self-employment (at 23 percent in the Rural East and 19 percent in the Rural West compared to a provincial average of 13 percent), whilst the Urban East attained the lowest proportion (at six percent).
- The Urban West derived the highest percentage of social security disability and other benefits of all the regions at 18 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 12 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 ¹										
	Wages and salaries	Self employ- ment income	Invest- ments	Tax Credits	State Retirement Pension plus any IS	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources		
BMUA	60	9	1	2	7	7	4	8	2	674	
Urban East	68	6	1	2	6	5	4	7	1	293	
Urban West	58	10	1	2	7	4	6	12	2	336	
Rural East	53	23	3	1	5	5	2	5	3	274	
Rural West	50	19	1	2	8	5	4	8	3	340	
BMUA	60	9	1	2	7	7	4	8	2	674	
Urban	63	8	1	2	6	4	5	9	2	629	
Rural	51	21	2	2	6	5	3	6	3	614	
All	58	13	1	2	7	6	4	8	2	1,917	

Notes

1. Definitions of each source group are available in *Family Resources Survey NI, 2003-04* on the DSD website

- In Northern Ireland in 2003-04, almost four in five households were in receipt of one or more state benefits. The highest proportion of households receiving one or more benefits was found in the Rural West (83 percent), whilst the lowest was found in the Urban East (74 percent).

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

State support received	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Working Families Tax Credit	-	0	1	0	1	-	1	-	-
Income Support/MIG/Pension Credit	14	11	21	8	20	14	16	15	15
Housing Benefit	20	15	25	8	15	20	20	12	18
Retirement Pension	29	23	25	29	30	29	24	30	27
Widow's Benefits	2	-	2	2	1	2	1	1	1
Jobseeker's Allowance	5	2	9	4	4	5	5	4	5
Incapacity Benefit	8	11	10	4	7	8	11	6	8
Severe Disablement Allowance	-	0	2	1	2	-	1	2	1
Attendance Allowance	6	4	6	5	10	6	5	8	6
Invalid Care Allowance	4	3	5	3	5	4	4	4	4
Disability Living Allowance (care component)	11	12	16	9	13	11	14	11	12
Disability Living Allowance (mobility component)	12	11	15	8	11	12	13	10	12
Industrial Injuries Disablement Benefit	1	1	2	1	-	1	1	-	1
War Disablement or War Widow's Pension	1	0	1	-	-	1	-	-	-
Child Benefit	33	38	38	36	40	33	38	38	36
On any income related benefit	29	21	38	16	30	29	30	24	28
On any non-income related benefit	73	71	75	73	80	73	73	77	74
All in receipt of benefit	76	74	79	75	83	76	77	80	78
All in receipt of Tax Credits	19	23	14	19	20	19	18	19	19
All not in receipt of state support	24	26	21	24	16	24	23	20	22
Sample size (=100%)	674	293	336	274	340	674	629	614	1,917

- On average across Northern Ireland, 36 percent 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 Rural West which had the highest proportion (40 percent).
- Provincially, the proportion of households in receipt of Retirement Pension was 27 percent, with the Rural West having the highest proportion (at 30 percent), whilst the Urban East and West had the lowest proportions (at 23 and 25 percent respectively).
- The provincial average proportion of households in receipt of Housing Benefit was 18 percent. One in four households in the Urban West (25 percent), compared to approximately one in twelve (eight percent) in the Rural East were found to be receiving this benefit.
- The provincial average proportion in receipt of Income Support (including those receiving Minimum Income Guarantee or Pension Credit) averaged 15 percent. The Urban West had the highest proportion of households in receipt of this benefit at 21 percent, compared to only eight percent in the Rural East.

- Across Northern Ireland, eight percent of households were in receipt of Incapacity Benefit, however the proportion in the Rural East was only four percent, whilst the Urban East had the highest proportion of households in receipt of this benefit, at 11 percent.
- The highest proportion of households in receipt of both the care and mobility components of Disability Living Allowance was found in the Urban West (at 16 and 15 percent respectively), whilst the Rural East had the lowest proportion claiming either component of this benefit (at nine and eight percent respectively),.
- Only 14 percent of households in the Urban West were in receipt of Tax Credits compared with 23 percent of households in the Urban East. The provincial average was 19 percent.
- The Urban West had the highest proportion of households in receipt of any income related benefit in Northern Ireland (38 percent compared to the provincial average of 28 percent), whilst the Rural East had the lowest proportion (at 16 percent).
- 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 71 percent).

Table 2.3: Households by insurance cover and urban rural classification

Insurance cover	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Mortgage protection	26	34	23	27	20	26	28	23	26
Personal accident	10	10	7	16	7	10	8	11	10
Private medical insurance	8	11	8	14	8	8	9	10	9
Permanent health insurance	2	4	4	4	2	2	4	3	3
Critical illness cover	9	13	8	11	8	9	10	9	10
Friendly society sickness insurance	1	1	1	1	0	1	1	-	1
Nursing home or long term care	0	0	-	0	-	0	-	-	-
Any other sickness insurance	1	2	1	2	1	1	1	1	1
Redundancy policy	2	2	2	1	2	2	2	1	2
Sample size (=100%)	674	293	336	274	340	674	629	614	1,917

- In Northern Ireland in 2003-04, 26 percent of households were covered by mortgage protection insurance cover. Only 20 percent of households in the Rural West were covered by this form of insurance cover, compared to 34 percent of those households in the Urban East.
- The highest proportion of households in Northern Ireland with personal accident coverage was in the Rural East, at 16 percent, compared to the provincial average of 10 percent. The lowest proportion of households with this type of insurance cover was found in the two Western regions (both Rural and Urban) at seven percent.
- The provincial average for the proportion of households paying private medical insurance was nine percent, with only eight percent of households in the Urban West, Rural West and in the BMUA having taken out this type of cover, compared to 14 percent in the Rural East.
- There was little regional variation in the proportion of households that had taken out critical illness cover with a provincial average of 10 percent. One exception was the Rural East, where 13 percent of households paid for critical illness cover.

Tenure and Housing Costs

- In Northern Ireland in 2003-04, 18 percent of households were rented from the social sector (15 percent from the NIHE and two percent from a housing association). A further 11 percent of the population rented privately (furnished or unfurnished) and the remainder were owned by the householder as an owner occupier.

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

Tenure and type of accommodation	Percentage of households								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Rented accommodation									
Rented from:									
NIHE	19	12	23	6	11	19	18	9	15
Housing Association	3	2	3	0	1	3	3	1	2
All social rented sector tenants	22	14	26	6	12	22	21	9	18
Rented privately									
Unfurnished	5	7	9	6	9	5	8	7	7
Furnished	4	4	4	2	6	4	4	4	4
All rented privately	9	11	13	7	14	9	12	11	11
Accommodation									
House or bungalow									
Detached	-	3	2	3	8	-	3	5	3
Semi-detached	5	3	10	4	10	5	7	8	7
Terraced	18	15	21	6	8	18	18	7	14
All houses and bungalows	24	22	33	12	26	24	28	20	24
Flat or maisonette									
Purpose built	6	3	3	1	0	6	3	-	3
Non-purpose built	1	-	3	0	1	1	2	-	1
All flats or maisonettes	7	3	6	1	1	7	5	1	4
Other accommodation	1	0	-	0	0	1	-	0	-
Owner occupiers									
Tenure									
Owned outright	43	52	38	43	32	43	44	37	41
Buying with mortgage	26	23	22	43	42	26	23	43	30
All owners	69	75	61	86	74	69	67	79	72
Accommodation									
House or bungalow									
Detached	21	26	25	64	58	21	25	61	35
Semi-detached	27	30	19	11	10	27	24	10	21
Terraced	19	18	15	11	6	19	17	8	15
All houses and bungalows	67	73	60	85	74	67	66	79	71
Flat or maisonette									
Purpose built	2	2	-	-	0	2	1	-	1
Non-purpose built	-	0	-	0	0	-	-	0	-
All flats or maisonettes	2	2	1	-	0	2	1	-	1
Other accommodation	-	0	0	1	0	-	0	-	-
Sample size (=100%)	674	293	336	274	340	674	629	614	1,917

- Whilst approximately seven in ten houses in Northern Ireland were owned outright by or mortgaged to the occupier, this figure rose to eight out of ten in the Rural region. The proportion of owner-occupied ranged from 61 percent in the Urban West to 86 percent in the Rural East.
- Only nine percent of households in the Rural region fell into the social rented sector, compared to 21 percent in the Urban region and 22 percent in the BMUA. The Rural East had the lowest proportion of this type of household at six percent, whilst the highest proportion of households in the social rented sector was found in the Urban West at 26 percent.
- There was little variation between the five regions in the proportion of households living in privately rented accommodation, with the Rural East having had the lowest proportion of households in this type of accommodation (seven percent) and the Rural West having had the highest proportion (14 percent).
- The provincial average proportion of households living in rented houses or bungalows was 24 percent. This figure ranged from 12 percent in the Rural East to 33 percent in the Urban West.
- Regionally, the Rural West had the highest proportion of households living in rented detached houses (eight percent), whilst the Urban West had the highest proportion of households in rented terraced houses (21 percent).
- The lowest proportion of households living in rented terraced or semi-detached houses was found in the Rural East (at six and four percent respectively), whilst it was found that only a negligible number of the BMUA households were in rented detached houses.
- Whilst the provincial average proportion of households living in rented flats or maisonettes was low (four percent) this rose to seven percent in the BMUA, and was only one percent in both Rural regions.
- Whilst seven in ten households belonged to owner-occupiers, this figure was skewed by the very high percentage (79 percent) of such households in the Rural region, as compared to the BMUA and the Urban region, at 69 and 67 percent respectively. The Rural East had the highest proportion of owner-occupier households at 86 percent.
- The Rural East and West had a very high proportion of owner-occupier detached houses (64 and 58 percent respectively) in contrast to all the other regions. The BMUA had the lowest proportion at 21 percent.
- In contrast, the Rural East and West were found to have the lowest proportion of owner-occupier terraced houses (11 and six percent respectively) compared to the BMUA (at 19 percent). This pattern was similar to that found for owner occupier semi-detached houses, which ranged from ten percent in the Rural West to 27 percent in the BMUA and 30 percent in the Urban East.

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	34	19	29	9	5	3	1	674
Urban East	40	21	25	9	4	-	-	293
Urban West	32	22	27	12	5	2	-	336
Rural East	54	18	16	6	3	2	1	274
Rural West	56	12	19	7	4	1	1	340
BMUA	34	19	29	9	5	3	1	674
Urban	36	22	26	10	5	1	-	629
Rural	55	15	18	7	4	1	1	614
All	42	18	24	9	4	2	1	1,917

- In Northern Ireland in 2003-04, approximately nine out of ten households paid housing costs of less than £80 per week, almost half of which (four in ten of all households) paid less than £20 per week.
- When split into three regions the Rural region was found to have a much higher than average proportion of households (55 percent of all households in that region) paying less than £20 in housing costs 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 (37 percent), with 61 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 32 percent).
- The Rural West recorded the lowest proportion of housing costs of £20 to less than £40 per week at 12 percent.
- The BMUA recorded the highest proportion of households with weekly housing costs of £80 or more, with 9 percent of this region falling into this category.

Assets and Savings

- Taking Northern Ireland as three regions, the BMUA recorded the highest proportions of households with TESSAS, ISAS and other bank or building society accounts. The BMUA however recorded the lowest proportion of households with current accounts, and tied with the Urban region for the lowest proportion of households with Post Office accounts.

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

Type of account ¹	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Current account	80	85	81	85	78	80	83	81	81
Post Office account	4	2	4	3	7	4	4	5	4
TESSA	8	3	3	8	5	8	3	6	6
ISA	23	19	16	22	15	23	18	18	19
Other bank/building society accounts	41	39	32	40	27	41	35	33	37
Stocks and shares /Member of a Share Club	14	10	9	18	9	14	9	13	12
PEPs	5	3	3	7	4	5	3	5	4
Unit trusts	3	2	-	4	3	3	1	3	2
Gilts	-	0	1	1	1	-	-	1	-
Premium Bonds	8	2	5	9	5	8	4	7	6
National Savings Bonds	2	2	2	3	1	2	2	2	2
Company Share Scheme/Profit Sharing	3	3	1	2	0	3	2	1	2
Save As You Earn	-	1	0	0	0	-	-	0	-
Any type of account	87	89	87	88	83	87	88	85	87
No accounts	13	11	13	12	17	13	12	15	13
Direct Payment Account	86	89	87	88	83	86	88	85	86
Sample size (=100%)	674	293	336	274	340	674	629	614	1,917

- The Urban region recorded the highest proportion of households with current accounts, and the lowest proportion of those with TESSAs.
- Of the five regions, the Rural West recorded the lowest proportion of households with current accounts, ISAs and other bank or building society accounts, but had the highest proportion of households with Post Office accounts at almost twice the national average.
- The Urban East recorded the lowest proportion of households with Post Office accounts at only two percent, compared to the national average of four percent.
- 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 account; having no account; or having direct payment accounts.

- The Rural East recorded the highest proportion of households owning stocks and shares (or being members of a Share Club), at 18 percent, against a provincial average of 12 percent, whilst the two western regions each recorded the lowest proportion at only nine percent.
- The Rural East also recorded the highest proportions of households owning PEPS and Unit Trusts at seven and four percent respectively compared to a national average of four and two percent respectively. This region also had the highest proportions of households with Premium Bonds (nine percent) and National Savings Bonds (three percent)
- The Rural West recorded the highest proportion of households with no accounts whatsoever, at 17 percent, compared with a national average of 13 percent, whilst the Urban East recorded the lowest proportion at only 11 percent.

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

Capital	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
No savings	43	43	43	34	48	43	43	42	43
Less than £1,500	16	18	18	12	16	16	18	14	16
£1,500 but less than £3,000	8	9	8	9	7	8	9	8	8
£3,000 but less than £8,000	15	14	13	15	11	15	13	13	14
£8,000 but less than £10,000	2	3	5	5	3	2	4	4	3
£10,000 but less than £16,000	5	7	4	8	7	5	5	7	6
£16,000 but less than £20,000	2	1	1	3	1	2	1	2	2
£20,000 or more	9	4	8	14	6	9	6	10	8
Sample size (=100%)	674	293	336	274	340	674	629	614	1,917

- In 2003-04, the Rural East recorded the highest proportion of households having savings of £10,000 or more, with one in four households in this region having such savings. This compared to a national average of approximately one in six households, and only one in eight households in the Urban East.
- Conversely, the Rural East had the lowest proportion of households with savings of less than £1,500 and of households with no savings at all, at 12 and 34 percent respectively compared to the national averages of 16 and 43 percent respectively.
- The Urban East had the lowest proportion of households with savings of £16,000 or more, at five percent, compared to the national average of ten percent of households, and 17 percent in the Rural East.
- In the Rural West approximately one in two households had no savings at all.

Occupation and Employment

- The Survey found that in 2003-04, the provincial household average for the number of adults in employment was 59 percent. A total of 50 percent of working adults were employees and the remaining 9 percent were self-employed.
- The Rural region had the lowest proportion of employees working full-time (35 percent) but had the highest proportion of self employed adults working full-time (at 13 percent). The latter figure compared to a national proportion of only eight percent.
- The Urban region recorded the highest proportion of households with at least one permanently sick or disabled member, but recorded the lowest proportion of households with at least one retired member.
- The Urban East reported the highest proportion of males in any type of employment (72 percent) whilst the Urban West reported the lowest proportion (at 57 percent). The highest proportion of females in any type of employment was recorded in the Rural East (57 percent), and the lowest proportion was found in the Rural West (43 percent).
- The Rural region recorded the lowest proportion of male employees at only 44 percent, and the highest proportion of self-employed males at 24 percent. These compared to national averages of 52 and 14 percent respectively.
- The proportion of self-employed males in the two Rural regions was found to be more than twice that of any of the other three regions.
- Whilst the Rural East tied with the Rural West as the region with the lowest proportion of full-time employed females, the former region had the highest proportion of females employed on a part-time basis.
- The lowest proportion of retired males and females were recorded in the Urban West and Urban East respectively, whilst the highest proportions were recorded in the BMUA and the Rural East (for retired males) and in the BMUA for retired females.
- The highest proportion of permanently sick or disabled males and females were recorded in the Urban West at 15 percent each, compared to the national averages of 9 and 10 percent respectively.
- The Urban West also recorded the highest proportions of other inactive males (4 percent).

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

Percentage of adults									
Employment status	Urban Rural Classification								All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
Males									
Employees									
full time	51	61	43	43	41	51	51	41	48
part time	4	3	3	4	3	4	3	3	4
Self employed									
full time	8	8	10	23	21	8	9	22	13
part time	2	0	1	1	3	2	1	2	1
All in employment									
full time	59	69	53	65	62	59	60	63	61
part time	6	3	4	5	5	6	4	5	5
ILO unemployed	4	2	6	1	2	4	4	2	3
Retired	18	16	13	18	16	18	14	17	16
Student	1	1	3	1	1	1	2	1	1
Looking after family/home	1	-	1	0	1	1	1	-	1
Permanently sick/disabled	7	7	15	7	9	7	12	8	9
Temporarily sick/disabled	1	1	1	0	0	1	1	0	-
Other inactive	3	1	4	3	3	3	3	3	3
Sample size (=100%)	487	231	287	251	315	487	518	566	1,571
Employment status	Urban Rural Classification								All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMA	Urban	Rural	
Females									
Employees									
full time	33	33	33	28	28	33	33	28	31
part time	19	19	13	23	11	19	16	16	17
Self employed									
full time	2	0	1	5	3	2	1	4	2
part time	2	2	1	1	2	2	1	1	2
All in employment									
full time	34	33	34	33	30	34	34	31	33
part time	21	21	14	24	13	21	17	18	19
ILO unemployed	1	1	-	1	1	1	1	1	1
Retired	27	19	21	23	24	27	20	24	24
Student	-	1	2	1	3	-	2	2	1
Looking after family/home	7	9	11	10	16	7	10	13	10
Permanently sick/disabled	7	12	15	6	10	7	14	8	10
Temporarily sick/disabled	-	-	1	-	0	-	1	-	-
Other inactive	2	3	2	2	3	2	2	2	2
Sample size (=100%)	630	267	313	268	321	630	580	589	1,799

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

Employment status	Percentage of adults								All	
	Urban Rural Classification						BMUA	Urban		Rural
	BMUA	Urban East	Urban West	Rural East	Rural West					
Total adults										
Employees										
full time	41	47	38	35	34	41	42	35	39	
part time	12	12	8	14	7	12	10	10	11	
Self employed										
full time	5	4	6	14	12	5	5	13	8	
part time	2	1	1	1	2	2	1	2	1	
All in employment										
full time	46	50	43	49	46	46	46	48	47	
part time	14	12	9	15	9	14	11	12	12	
ILO unemployed	3	2	3	1	2	3	3	1	2	
Retired	23	18	17	20	20	23	17	20	20	
Student	1	1	2	1	2	1	2	2	1	
Looking after family/home	4	5	6	5	8	4	5	7	5	
Permanently sick/disabled	7	10	15	6	9	7	13	8	9	
Temporarily sick/disabled	-	1	1	-	0	-	1	-	-	
Other inactive	2	2	3	3	3	2	2	3	3	
Sample size (=100%)	1,117	498	600	519	636	1,117	1,098	1,155	3,370	

- When looking at the average number of hours worked in 2003-04, approximately seven in ten of all working adults in Northern Ireland worked less than 41 hours per week, and only one in ten 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 Urban West (at seven percent), whilst the highest proportion in this category was found to be living in the Rural East (13 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 14 percent, in the Rural East this rose to 20 percent.
- Only seven percent of working males worked for less than 31 hours in the Urban East, rising to 17 percent in the Rural West. The national average was 12 percent. For working females, the national average for those working less than 31 hours was 43 percent however this ranged from 38 percent in the Urban West to 52 percent in the Rural East.
- Only 11 percent of all working adults worked for 51 hours or more across Northern Ireland, however this ranged from seven percent in the Urban West to 15 percent in the Rural East.
- Approximately one in four males (24 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 Urban West (nine percent), compared to a provincial average of 18 percent.
- The Rural areas had the highest proportion of working adults who worked for 61 hours or more, at seven percent in the Rural East and five percent in the Rural West, compared to only one percent in the BMUA. This was due more to the proportion of males working these hours in the Rural region (nine percent) than the proportion of females (only two percent).

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

Percentage of working adults									
Hours worked	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
Male									
Less than 16	6	2	3	7	9	6	3	8	6
16 and less than 31	7	5	7	2	8	7	6	5	6
31 and less than 41	42	43	42	41	40	42	42	40	41
41 and less than 51	28	32	39	26	23	28	35	24	29
51 and less than 61	16	13	7	14	13	16	10	13	13
61 or over	1	5	2	10	8	1	3	9	5
Sample size (=100%)	301	158	161	171	201	301	319	372	992
Female									
Less than 16	12	16	12	20	13	12	14	16	14
16 and less than 31	29	28	26	32	28	29	26	30	29
31 and less than 41	44	42	45	36	40	44	44	38	42
41 and less than 51	12	12	13	8	16	12	12	12	12
51 and less than 61	3	2	3	1	3	3	3	2	3
61 or over	1	1	2	3	1	1	1	2	1
Sample size (=100%)	334	137	143	147	133	334	280	280	894
All									
Less than 16	9	9	7	13	10	9	8	12	9
16 and less than 31	18	15	16	16	16	18	16	16	16
31 and less than 41	43	42	43	39	40	43	43	39	42
41 and less than 51	20	23	27	18	20	20	25	19	21
51 and less than 61	9	8	5	8	9	9	7	8	8
61 or over	1	3	2	7	5	1	2	6	3
Sample size (=100%)	635	295	304	318	334	635	599	652	1,886

- In 2003-04, households in the Rural East housed the lowest proportion of managers and senior officials (eight percent), whilst the BMUA and the Rural West reported the highest proportions (both at 10 percent). This was largely due to the high proportion of males in the BMUA (12 percent) and females in the Rural West (11 percent) working in these occupations, compared to only six percent of the working females in the Rural East.
- The BMUA also housed the highest proportion of working adults employed in professional; associate professional and technical; sales and customer services; and elementary occupations.
- The Rural region housed the lowest proportions of working adults employed in associate professional and technical; sales and sales and customer services; and elementary occupations, and also fell below the national averages for working adults employed in the professional occupations.
- The Rural region however housed the highest proportion of skilled trades people, with one in four working adults in that region employed in this field. This compared to only one in ten skilled trades workers in the BMUA. The proportion of male skilled trades workers rose to 35 percent in the Rural East and 39 percent in the Rural West respectively, whilst there was very little regional variation noted for women employed in this trade.
- The Rural region housed an extremely low proportion of male and female sales and customer services employees at two and four percent respectively, compared to the national averages of four and ten percent respectively.

- The Urban region housed the greatest proportion of males working in administrative and secretarial occupations; and as process, plant and machine operatives, at ten and 19 percent respectively. This region also housed the largest proportion of females working in the latter occupation (four percent).
- 26 percent of all females in the Rural East and in the Rural West were found to be employed in administrative and secretarial occupations compared to only 15 percent in the Urban East, whilst there was a large proportion of females employed in personal service occupations in both the Urban East (22 percent) and the Rural West (20 percent).

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

Standard Occupational Classification											Percentage of working adults
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%)
Male											
BMUA	12	12	14	6	17	2	7	14	13	3	301
Urban East	10	7	13	10	27	3	5	17	8	1	158
Urban West	10	9	9	9	22	1	5	20	13	2	161
Rural East	10	10	10	7	35	2	2	13	9	4	171
Rural West	9	7	6	3	39	2	2	15	11	7	201
BMUA	12	12	14	6	17	2	7	14	13	3	301
Urban	10	8	11	10	24	2	5	19	10	2	319
Rural	10	8	8	4	37	2	2	14	10	5	372
All	10	9	10	7	27	2	4	15	11	4	992
Female											
BMUA	8	11	18	21	2	11	13	-	14	2	334
Urban East	7	8	14	15	2	22	13	4	11	4	137
Urban West	8	9	16	19	5	12	12	4	14	2	143
Rural East	6	11	19	26	6	13	5	2	8	5	147
Rural West	11	8	10	26	7	20	3	1	7	7	133
BMUA	8	11	18	21	2	11	13	-	14	2	334
Urban	8	9	15	17	3	16	12	4	13	3	280
Rural	8	10	15	26	6	16	4	1	7	6	280
All	8	10	16	21	4	15	10	2	11	3	894
All											
BMUA	10	12	16	13	10	7	10	7	13	3	635
Urban East	9	8	13	12	16	11	9	11	9	3	295
Urban West	9	9	12	14	14	6	8	13	13	2	304
Rural East	8	11	14	15	22	7	3	8	8	4	318
Rural West	10	7	7	12	27	9	3	9	9	7	334
BMUA	10	12	16	13	10	7	10	7	13	3	635
Urban	9	8	13	13	15	9	8	12	11	2	599
Rural	9	9	11	13	24	8	3	9	9	6	652
All	9	10	13	13	17	8	7	9	11	4	1,886

Consumer Durables

- Of the three regions, the BMUA reported the lowest proportion of households with access to cars or light vans (64 percent), washing machines (94 percent); tumble dryers (51 percent); dishwashers (31 percent) and mobile phones (76 percent).
- The BMUA recorded the highest proportion of households with satellite dishes, cable or digital TV (58 percent); central heating (98 percent); home computers (53 percent); and internet access (46 percent).
- The Rural region was recorded as having the highest proportion of households with access to cars or light vans (80 percent); washing machines (98 percent); tumble dryers (66 percent); and dishwashers (49 percent).
- The Rural region reported the lowest proportion of households with central heating (96 percent); deep freeze or fridge freezers (91 percent); satellite dishes, cable or digital TV (41 percent); video recorders (86 percent); and compact disc players (75 percent).
- The Urban region reported the lowest proportion of households with access to a telephone (90 percent); a home computer (46 percent) and the internet (38 percent).
- The Urban West recorded the lowest proportion of households with access to home computers (41 percent); and internet access (34 percent), whilst the Rural West reported the lowest proportions of households with access to satellite dishes, cable or digital TV (37 percent); video recorders (80 percent); telephones (91 percent); mobile telephones (73 percent); and compact disc players (72 percent).
- There was no regional variation found for households with access to microwaves (91 percent) or televisions (99 percent).

Table 6.1: Households by access to consumer durables and urban rural classification

Consumer durables	Percentage of households								
	Urban Rural Classification					BMUA	Urban	Rural	All
	BMUA	Urban East	Urban West	Rural East	Rural West				
Cars/light vans	64	75	71	84	77	64	73	80	72
Central heating	98	98	96	98	95	98	97	96	97
Deep Freeze or Fridge/freezer	93	93	93	94	89	93	93	91	92
Washing machine	94	98	96	97	98	94	97	98	96
Tumble dryer	51	66	56	72	62	51	60	66	59
Dishwasher	31	36	35	55	44	31	35	49	38
Microwave	91	91	91	91	91	91	91	91	91
Television	99	99	99	99	99	99	99	99	99
Satellite dish/Cable/Digital	58	49	46	46	37	58	47	41	49
Video recorder	87	91	85	93	80	87	88	86	87
Telephone	94	92	88	99	91	94	90	94	93
Mobile Telephone	76	78	77	82	73	76	77	77	77
Compact disc player	81	82	81	79	72	81	81	75	79
Home computer	53	53	41	55	46	53	46	50	50
Internet Access	46	42	34	43	40	46	38	41	42
Sample size (=100%)	674	293	336	274	340	674	629	614	1,917

Income Before and After Housing Costs

- The average gross weekly household income for all households in Northern Ireland was £501, whilst the average net weekly household income was £406. The average net weekly income before housing costs was £359, whilst after housing costs it was £332.
- When looking at Northern Ireland broken down into three regions (BMUA, Urban and Rural) only the Rural region had higher than average gross and net incomes. The Rural region also had higher than average income after housing costs.
- Of the three regions, only the BMUA attained a higher than average weekly income before housing cost, whilst it also exceeded the average weekly income after housing costs.
- The Urban region fell below all of the average incomes by between £16 (for weekly income before housing costs) and £34 (for gross weekly household income).

Table 7.1: Average weekly household income by urban rural classification

Urban Rural Classification	Type of Income			
	Gross Income	Net Income	Income Before Housing Costs	Income After Housing Costs
BMUA	491	398	375	346
Urban East	475	384	355	330
Urban West	461	384	332	302
Rural East	612	481	393	371
Rural West	491	403	329	308
BMUA	491	398	375	346
Urban	467	384	343	315
Rural	545	438	358	336
All households (NI)	501	406	359	332

- When looking at Northern Ireland broken down into five regions, the Rural East can be seen to have had the highest gross and net weekly household incomes (at £612 and £481 respectively), and the highest average weekly income both before and after housing costs (at £393 and £371 respectively).
- The lowest regional average weekly income before housing costs was recorded in the Rural West at £329, whilst the Urban West recorded the lowest income after housing costs at £302.
- The gross weekly household income ranged from £461 in the Urban West to £612 in the Rural East, whilst the net weekly household income ranged from £384 in the Urban East and the Urban West to £481 in the Rural East.
- The Rural East also saw the greatest difference between the gross and the net weekly income (£131 per week) whilst the Urban West had the least difference (£77 per week).
- There was very little regional variation in the differences between the income before and after housing costs.

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 households falling into the bottom quintile of net BHC income was found to have been greater than the proportion of households falling into the top quintile in all of the regions, with the exception of the Rural East.
- In the Urban West and the Rural West, the proportion of households falling into the bottom quintile for net BHC income was more than twice that of the proportion falling into the top quintile.
- Three in ten households (29 percent) in the Rural West fell into the lowest income band, whilst less than two in ten households in the BMUA (17 percent) and the Rural East (18 percent) fell into this low income band.
- The Urban West had the highest proportion of households (48 percent) falling into the bottom two quintiles for net BHC income, whilst the Rural East had the lowest proportion at 35 percent.
- The Rural East had the highest proportion of households falling into the top band of this type of income (20 percent), whilst the Rural East and the Urban East both had the highest proportion of households falling into the top two quintiles at 37 percent, compared to only 29 percent in the Urban West.
- The distribution of net BHC income in the BMUA was almost symmetrical, rising to a peak in the third quintile before dropping again down to the top quintile, with approximately one in four households in this region falling into the middle (or third) quintile of net BHC income.

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

	Net equivalised disposable household income					Percentage of individuals
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	All individuals (thousands=100%)
BMUA	17	21	27	21	14	527.3
Urban East	23	19	22	24	13	244.9
Urban West	24	24	22	18	11	315.9
Rural East	18	17	28	17	20	257.1
Rural West	29	17	24	18	12	330.0
BMUA	17	21	27	21	14	527.3
Urban	24	22	22	21	12	560.8
Rural	24	17	26	18	16	587.1
All individuals (NI)	22	20	25	20	14	1,675.3

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 income bands, the proportion of households falling into the bottom quintile of net AHC income was found to have been greater than the proportion of households falling into the top quintile in only two regions; the Urban West and the Rural West. The proportion of households falling into the top quintile in the Urban East was found to equal that of the bottom quintile, whilst in the BMUA and the Rural East the proportion in the top quintile exceeded that of the bottom quintile by one and ten percent respectively.
- The Rural East had the lowest proportion of households within the bottom quintile, at 13 percent each, falling far below the provincial average for the bottom quintile of 18 percent. In contrast, 24 percent of households in the Urban West and 25 percent of households in the Rural West fell into this bottom quintile.
- The Rural East had the highest proportion of households earning net AHC income in the top quintile band at 23 percent, compared to a national average of just 16 percent. In contrast, the Urban West and Rural West had the lowest proportion of households within this top band at 13 percent each.
- As was found to be the case for net BHC income, the Rural East also had the lowest proportion of households (28 percent) falling into the bottom two quintiles of net AHC income of the five regions. In contrast this region, along with the Urban east, had the highest proportion of households earning this type of income within the two highest quintiles at 40 percent each.
- Approximately one in two households in the Urban West (48 percent) had a net AHC income which fell within the bottom two income bands, and only one in three families (32 percent) in this region had a net AHC income which fell within the top two income bands.
- The Rural West had the highest proportion of households in all the regions falling into the bottom quintile of net AHC income (25 percent).

Table 7.2b: 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	14	22	24	24	15	527.3
Urban East	17	20	23	23	17	244.9
Urban West	24	24	20	19	13	315.9
Rural East	13	15	32	17	23	257.1
Rural West	25	19	23	20	13	330.0
BMUA	14	22	24	24	15	527.3
Urban	21	22	21	21	15	560.8
Rural	20	17	27	19	18	587.1
All individuals (NI)	18	20	24	21	16	1,675.3

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

- In 2003-04 in Northern Ireland, of those who earned 50 percent below the Great Britain (GB) mean income before housing costs, four out of ten (40 percent of individuals) lived in the Rural region, more than a third in the Urban region (37 percent) and approximately a quarter lived in the BMUA (23 percent).
- Whilst the Rural West had the highest proportion of the five regions who earned 50 percent below the GB mean income before housing costs (29 percent), 23 percent of such individuals lived in the BMUA. These figures are particularly interesting when contrasting them with the proportion of the population of Northern Ireland that live in the Rural West (20 percent) and in the BMUA (31 percent).
- The Rural East and Urban East had the lowest proportions of individuals who earned 50 percent below the GB mean income before housing costs, with 12 and 15 percent respectively, and also the lowest proportions of individuals who earned 60 percent below the GB median income before housing costs, at 11 and 14 percent respectively.

Table 7.3a: 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	21	23	28	22	23	27	31
Urban East	15	15	15	14	14	15	15
Urban West	21	22	22	22	23	23	19
Rural East	14	12	12	14	11	11	15
Rural West	29	29	24	29	29	24	20
BMUA	21	23	28	22	23	27	31
Urban	36	37	37	36	37	38	33
Rural	43	40	36	42	40	36	35
All individuals (NI) (thousands=100%)	157.1	316.4	492.8	168.0	301.9	458.3	1,675.3

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

- When looking at the composition of income level of individuals after housing broken down into three regions, there was no difference found 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 (at 37 percent each) and only a little variation was found between these two regions for individuals earning 60 percent below median incomes after housing costs, at 38 to 37 percent respectively.
- When taking Northern Ireland as five regions, the BMUA and the Rural West were found to have housed identical proportions of individuals living on 50 percent below the GB mean income after housing costs at 26 percent, and similar values for 60 percent below the GB median income after housing costs at 26 and 27 percent respectively.
- There was also an East-West difference found, with the Urban East and Rural East housing 13 and 11 percent respectively of Northern Ireland individuals who earned 50 percent below the GB mean income after housing costs. This compared to 23 and 26 percent of the individuals earning 50 percent below the GB mean income after housing costs 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 after housing costs. The Urban East and Rural East housed 14 percent and ten percent respectively of the Northern Ireland residents who earned 60 percent below the median GB income after housing costs, compared to 24 percent in the Urban West and 27 percent in the Rural West.

Table 7.3b: 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	23	26	27	24	26	27	31
Urban East	13	13	15	13	14	15	15
Urban West	26	23	23	26	24	22	19
Rural East	13	11	11	12	10	11	15
Rural West	26	26	24	25	27	25	20
BMUA	23	26	27	24	26	27	31
Urban	38	37	38	39	38	38	33
Rural	38	37	35	38	37	35	35
All individuals (NI) (thousands=100%)	187.8	334.4	492.3	204.4	325.1	459.1	1,675.3

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

- In 2003-04, 19 percent of individuals in Northern Ireland earned 50 percent below the GB mean income before housing costs, with 18 percent earning 60 percent below the median income before housing costs, however there was regional variation.
- When examining Northern Ireland as three regions it was clear that whilst individuals living in the Urban and Rural regions had a higher than average risk of earning 50 percent below the GB mean income before housing costs and 60 percent below the median income before housing costs, those in the BMUA were at a lesser risk. There was a large East-West difference found within the Rural region however.
- The lowest risk of earning 50 percent below the GB mean income before housing costs was found for those living in the Rural East and the BMUA, both at 14 percent. The risk of earning 60 percent below the GB median income before housing costs was found to have also been the lowest for these two regions, both at 13 percent.
- The Rural West had the highest concentration of those who earned 50 percent below the GB mean income before housing costs and those who earned 60 percent below the median income before housing costs, at 27 percent.
- Approximately one in five individuals living in the Urban East (19 percent) and Urban West (22 percent) earned 50 percent below the GB mean income before housing costs. The risk of earning 60 percent below the GB median income before housing costs was found to be 17 and 22 percent respectively in these regions.

Table 7.4a: 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	6	14	26	7	13	23	527.3
Urban East	9	19	30	10	17	28	244.9
Urban West	11	22	35	11	22	33	315.9
Rural East	8	14	23	9	13	20	257.1
Rural West	14	27	35	15	27	34	330.0
BMUA	8	17	25	9	16	23	527.3
Urban	13	22	33	14	22	31	560.8
Rural	12	21	29	13	20	28	587.1
All individuals (NI)	9	19	29	10	18	27	1,675.3

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

- In 2003-4, approximately one in five individuals in Northern Ireland earned less than 50 percent below the GB mean income after housing costs (19 percent), and 60 percent below the median income after housing costs (18 percent), however there was regional variation.
- As was the case for income before housing costs, when examining Northern Ireland as three regions it was clear that individuals living in the Urban and Rural regions had a higher than average risk of earning 50 percent below the GB mean income after housing costs and 60 percent below the median income after housing costs, whilst those in the BMUA were at a lesser risk. There was a large East West difference found within the Rural region however.
- The two western regions had a very high risk of individuals earning 50 percent below the GB mean income after housing costs and 60 percent below the median income after housing costs, with 25 percent in the Urban West and 26 percent in the Rural West being at risk of falling into both of these low-income brackets.
- The region with the lowest risk of earning 50 percent below the GB mean income after housing costs was the Rural East, with approximately one in seven individuals (14 percent) living in this region earning this amount. This region also housed the lowest proportion of individuals (13 percent) who earned 60 percent below the median income after housing costs.
- There was an 18 percent risk of earning 50 percent below the GB mean income and 60 percent below the GB median income after housing costs for those living in the Urban East, whilst in the Urban West the risk rose to 25 percent for both of these low income brackets.

Table 7.4b: 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	8	17	25	9	16	23	527.3
Urban East	10	18	30	11	18	29	244.9
Urban West	15	25	36	17	25	32	315.9
Rural East	9	14	21	10	13	19	257.1
Rural West	15	26	36	16	26	34	330.0
BMUA	8	17	25	9	16	23	527.3
Urban	13	22	33	14	22	31	560.8
Rural	12	21	29	13	20	28	587.1
All individuals (NI)	9	19	29	10	18	27	1,675.3

Appendix 1

Glossary and Definitions of Concepts and Technical Terms

Adult

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

Child

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

Employment status

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

Employee - full time

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

Employee - part time

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

Self employed - full time

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

Self employed - part time

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

Retired

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

HBAI (NI)

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

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

Head of Household

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

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

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

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

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

Household

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

Household composition

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

Households with one or more adults over pension age

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

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

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

Households with one or more unemployed adults.

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

Housing costs (FRS Definition only used in Table 3.2)

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

ILO Unemployed

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

Income related benefits

Social Security benefits included in this category are:

Back To Work Bonus

Extended Payment of Council Tax Benefit

Extended Payment of Housing Benefit

Income Support / Minimum Income Guarantee (MIG) / Pension Credit

Housing Benefit

Council Tax Benefit

Disability Working Allowance

Social Fund Grant for Funeral Expenses

Social Fund Grant for Maternity Expenses

Jobseeker's Allowance (Income based)

Community Care Grants

Income related state support

This includes all income related benefits, and in addition includes

Child Tax Credit

Working Tax Credit

Individual

An adult or child.

Informal carers

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

Insurance cover

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

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

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

Social Security benefits included in this category are:

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

Pension age

65 for men, 60 for women.

Religion

Protestant:

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

Catholic

Other:

Other Christian
Jewish
Other Non-Christian

No Religion

Unwilling to Answer:

Respondent unwilling to answer question on Religion and Denomination

Savings

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

Sick or disabled adults

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

Standard Occupational Classification

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

State support

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

Tenure**Rented from Council**

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

Rented from Housing Association

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

Rented privately – furnished

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

Rented privately – unfurnished

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

Buying with a mortgage

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

Owned outright

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

Total weekly household income

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

Type of accommodation

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

Weekly travel costs

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

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

Equivalisation

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

Equivalence scales

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

Mean

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

Median

The median is the income value which divides a population, when ranked by income, into two equal-sized groups. The median of the whole population is the same as the 50th 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)
BMUA	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
BMUA Total	579,276	243,024	

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)
Derry Urban Area	Derry	83,652	30,129
	Culmore	2,937	951
	Newbuildings	2,496	858
	Strathfoyle	1,578	582
DUA Total	90,663	32,520	

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.

Band	Settlement	Persons (2001 Census)	Household Spaces & Communal Establishments (2001 Census)
Large Town	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.

Band	Settlement	Persons (2001 Census)	Household Spaces & Communal Establishments (2001 Census)
Medium Town	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.

Band	Settlement	Persons (2001 Census)	Household Spaces & Communal Establishments (2001 Census)
Small Town	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.

Band	Settlement	Persons (2001 Census)	Household Spaces & Communal Establishments (2001 Census)
Intermediate Settlement	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.

Band	Settlement	Persons (2001 Census)	Household Spaces & Communal Establishments (2001 Census)
Village	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

**FAMILY RESOURCES SURVEY
URBAN RURAL
REPORT**

NORTHERN IRELAND 2003-04

This report can be found on:
www.dsdni.gov.uk

ISBN 1-904105-20-3
ISSN 1746-4641 (Print)
ISSN 1746-465X (Online)