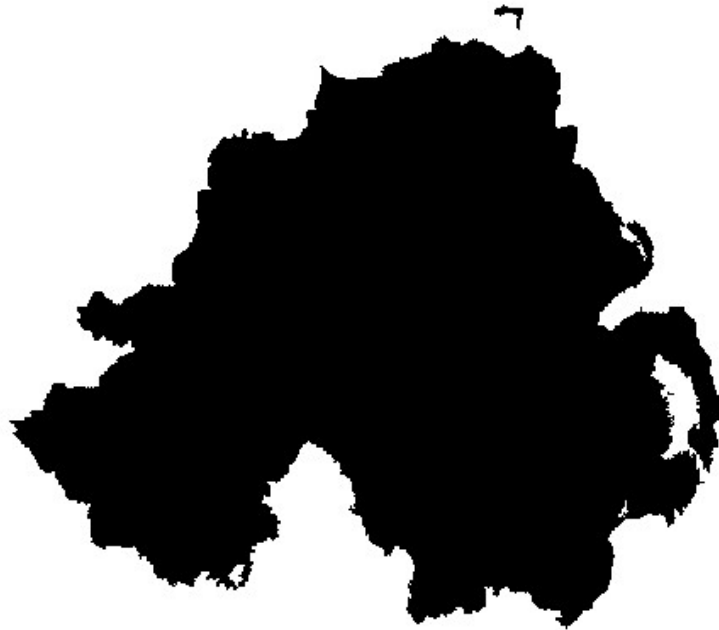


**FAMILY RESOURCES SURVEY
URBAN RURAL
REPORT**

NORTHERN IRELAND 2012-13



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Executive Summary

This is the eleventh Family Resources Survey Urban Rural report providing information on a wide range of household circumstances by Urban Rural classifications in Northern Ireland. It is a secondary analysis of the Family Resources Survey Northern Ireland 2012/13, focusing on two breakdowns of the Northern Ireland specific Urban Rural classifications. This annual report provides an analysis of data collected during the period April 2012 to the end of March 2013.

The Family Resources Survey Northern Ireland is the main source of data used in this publication. The Family Resources Survey has been running in Great Britain since 1992 and extended to Northern Ireland in 2002/03 to produce Northern Ireland specific results for comparison with the rest of the United Kingdom. In 2012/13 there were 1,891 households interviewed.

Although this report is specifically of interest to the Department for Social Development, other government departments and outside researchers and analysts from a wide range of disciplines, in both public and private sectors will benefit from the availability of such a data source.

This report is divided into sections covering: Household Income and State Support Receipt, Tenure and Housing Costs, Savings and Investments, Occupation and Employment, Household Characteristics, Income and Deprivation.

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You can also find background information on our website at:
http://www.dsdni.gov.uk/index/stats_and_research/family_resources_survey.htm

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1.0 Introduction and Key Findings

1.1 Background

This report contains tables that are derived from the Family Resources Survey (FRS) Northern Ireland 2012/13 datasets. The FRS was launched in Great Britain in October 1992 to meet information requirements of the Department for Work and Pensions (DWP) and was extended to Northern Ireland (NI) in 2002/03 to produce NI specific results for comparison with the rest of the United Kingdom (UK). Prior to this, the Department for Social Development (DSD) 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 much more detailed information in a number of areas and brings some topics together on one survey for the first time. Whilst the **Family Resources Survey Northern Ireland 2012/13** report provides detailed findings for 2012/13 it does not contain any analysis based upon Urban Rural classifications.

The fieldwork for the survey in Northern Ireland is managed by DSD and is carried out by the Northern Ireland Statistics and Research Agency (NISRA). The fieldwork for the survey in GB is undertaken by a consortium made up of the Official for National Statistics (ONS) and the NatCen Social Research.

Although the NI FRS was designed with DSD's needs specifically in mind, it also contains information that is of interest to other government departments and outside researchers. This report provides a summary of findings for 2012/13 by Urban Rural classification. The UK FRS database has been deposited at the UK Data Archive and is available directly to other government departments such as HM Revenue and Customs.

1.2 Urban Rural classifications

Urban and rural issues are of some considerable importance for government. The government acknowledges that issues such as transport, education and health can have a particular impact on rural communities and seeks to reflect this in mainstream policy development. The urban rural classifications aid in developing our understanding of the issues facing urban and rural areas in Northern Ireland.

The distinction between 'urban' and 'rural' is not clear-cut and in order to implement the rural-proofing policy effectively it was necessary to establish an accepted definition of 'urban' and 'rural'. To examine this issue an Inter-Departmental working group, the 'Urban-Rural Definition Group', was set up to provide a generally accepted definition of 'urban' and 'rural'. In 2005 the group published the **Report of the Inter-Departmental Urban-Rural definition group: Classification and delineation of settlements**, which details the classification process. This report is available at:

http://www.nisra.gov.uk/archive/demography/publications/urban_rural/ur_main.pdf

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.

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 following table, a list of towns within each of the bands can be found in Appendix 2 of this report.

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-E are defined as urban, while Bands F-H are defined as rural. Under this definition, approximately 64% of the Northern Ireland population live in urban areas and 36% in rural areas in 2012/13. It is stressed that this definition should not be used in a prescriptive way.

The methodology used by the Urban-rural Definition Group to establish urban rural classifications is specific to Northern Ireland, as the rest of the UK and Ireland adopt a different approach. Section 1.12 provides relevant links, which detail the different methodologies used.

The settlement classification was published in 2005. [DARD's Rural White Paper Action Plan](#) provides a good example of a particular departmental need for a review of the urban-rural definition. Consequently NISRA have initiated a review of the 2005 Settlement Classification and aim to produce a new classification and publish 2011 Census statistics for a gazetteer of settlements. The classification of settlements will include an Urban / Rural dichotomy.

1.3 East-West classifications

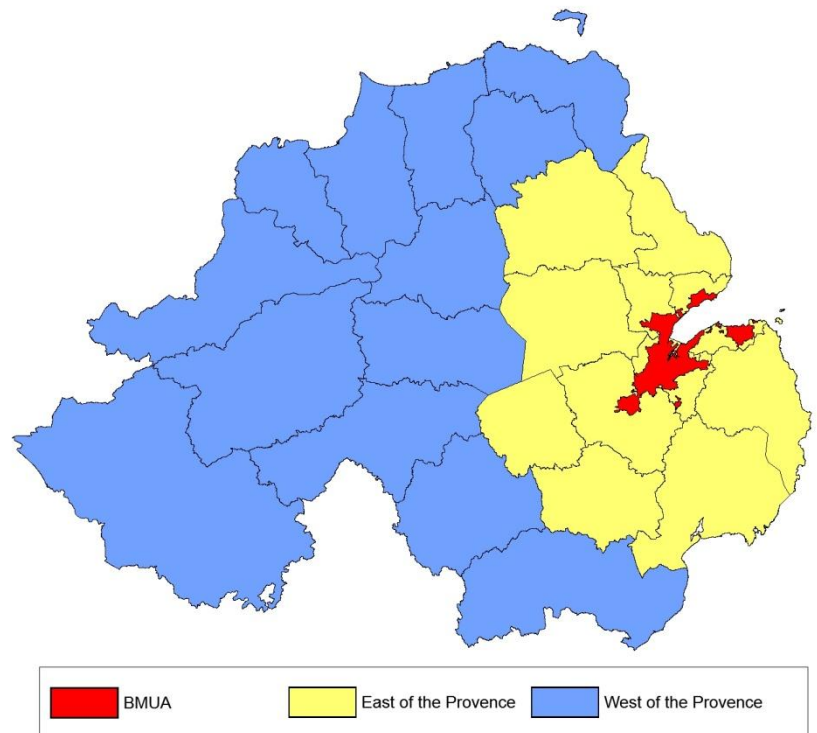
Analysis of the 2001 Census by the Office of National Statistics (ONS) has shown clear differences between the east and west of Northern Ireland, and so this has been included to give a fivefold analysis of the data. More detailed 2001 Census data, presenting Census Key Statistics for these settlements, were 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 classification bands (Appendix 2) and Local Government Districts (LGDs). These enable analysis to be carried out for the threefold Urban Rural classifications of Belfast Metropolitan Urban Area, Rural and Urban, and a further fivefold analysis for BMUA, Rural East, Rural West, Urban East and Urban West.

It should be noted that while most of Belfast LGD is contained within BMUA, not all of Belfast LGD falls into this classification. This is due to rural areas of Belfast LGD which cannot be included in the BMUA definition. Similarly, the BMUA boundary overlaps some of the LGDs that surround Belfast LGD (such as Carrickfergus). Therefore, BMUA will consist of the majority of Belfast LGD as well as some households within the surrounding LGDs. For further details see Appendix 2.

The following table and map shows the LGDs which fall into the East and West categories.

Local Government District by East West Classification	
East	West
Antrim	Armagh
Ballymena	Ballymoney
Banbridge	Coleraine
Carrickfergus	Cookstown
Castlereagh	Dungannon
Craigavon	Fermanagh
Down	Limavady
Larne	Londonderry
Lisburn	Magherafelt
Newtownabbey	Moyle
Newtownards	Newry & Mourne
North Down	Omagh
Belfast (not including BMUA)	Strabane



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. For example, if it was found that 15% adults employed in Sales and Customer Service occupations lived in the Urban West region, it would be incorrect to infer from this, that 15% 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.

1.4 Online access

This report is available on the internet at:
http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/urban_rural_reports.htm

Microsoft Word and PDF versions of the report are available to download, along with Microsoft Excel versions of the tables.

1.5 Coverage

Modelling Social Security benefit entitlement is central to many of the DSD uses of FRS information. 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. Approximately one quarter of UK benefit units 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.

Further questions address other areas relevant to DSD policy such as barriers to moving off benefits and into work and maintenance payment and receipt.

For further information on the methodology employed in the FRS, please consult the Methodology chapter of **The Family Resources Survey Northern Ireland 2012/13** publication, which can be accessed online at: http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/family_resources.htm

1.6 Changes to the 2012/13 report

The Family Resources Survey's definition of disability has changed in 2012/13 to comply with the National Statistics harmonised standards, as such, comparisons between figures in 2012/13 and previous years should be made with caution. This classification is designed to measure the core population of currently disabled people in line with the Equality Act definition. In this publication disabled people are identified as those who report any physical or mental health conditions or illnesses that last or are expected to last 12 months or more, and which limit their ability to carry out day-to-day activities a little, or a lot.

In 2014 a grossing review was carried out to all HBAI and FRS datasets to incorporate the 2011 census information that became available. As a result this has impacted the FRS and HBAI back series data and therefore some figures may not match what has been previously published. However, in this publication all time series figures that are presented have been recalculated based on this grossing review and are therefore comparable. For more information see the Statistical Note available at: http://www.dsdni.gov.uk/index/stats_and_research/family_resources_survey.htm

1.7 Units and presentation

Throughout the report, tables refer to households, benefit units or individuals. The definition of a household used in the FRS is 'one person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room, or dining area'. 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 bedsits at the same address would not.

All individuals are adults and children which make up households. An adult is an individual who is aged 16 and over, unless defined as a dependent child; all adults in the household are interviewed as part of the Family Resources Survey. A dependent child is defined as an individual aged under 16. An individual will also be defined as a dependent child if they are 16 to 19 years old and they are not married nor in a Civil Partnership nor living with a partner; and living with parents; and in full time non-advanced education, or in unwaged government training.

Information on variables and data items tabulated in the report is provided in the Glossary (Appendix 1). 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 earlier FRS reports. More details are given in the Methodology section of **The Family Resources Survey Northern Ireland 2012/13**.

1.8 Rounding and accuracy

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

- 0 nil (none recorded in the sample)
- negligible (less than 0.5 per cent)
- .. sample size too small to allow sufficient analysis of the category.

Within the analysis for each chapter, figures have been rounded to the nearest thousand or percentage point and monetary amounts have been rounded to the nearest pound (£). Individual figures have been rounded independently. Therefore, the sum of component items does not necessarily equal 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.

All tables included in this report are based on a sample provided by the Family Resources Survey Northern Ireland 2012/13. All figures are therefore subject to sampling error. Standard error tables for a selection of variables are included in Appendix 3 of this report. For more information on the accuracy of the estimates please see the Methodology chapters for both the ***The Family Resources Survey Northern Ireland 2012/13*** and the ***Households Below Average Income 2012/13*** reports for Northern Ireland.

1.9 Strengths and weaknesses

The Urban Rural report for Northern Ireland is sourced from the Family Resources Survey for Northern Ireland, which is the premier survey on incomes in Northern Ireland. However, the FRS is a household survey and so is subject to the weaknesses of using a survey, including:

- Sampling error. This will vary to a greater or lesser extent depending on the level of disaggregation at which results are presented.
- Non-response error. Systematic bias due to non-response by households selected for interview in the FRS. In an attempt to correct for differential non-response, estimates are weighted using population totals.
- Survey coverage. The FRS covers private households in the United Kingdom. Therefore individuals in nursing or retirement homes, for example, will not be included. This means that figures relating to the most elderly individuals may not be representative of the Northern Ireland population, as many of those at this age will have moved into homes where they can receive more frequent help.

All tables contain figures based on sample estimates that have been weighted so that they apply to the overall population. This involves the use of a set of adjustment (or grossing) factors that attempt to correct for differential non-response. These factors take into account demographic variables such as age and gender, together with region. Detailed tables give unweighted sample counts (headed 'sample size=100 per cent') to help users to judge the robustness of the information (the larger the sample size, the more robust the relevant percentage figure). These are shown in italics on a grey background.

The tables in this publication 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.

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, survey bias may remain. For example, comparisons of benefit recipients in the survey with administrative data still show a mismatch following weighting. This may be partly due to misreporting of certain data items and sampling error, but also may reflect non-response biases not 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. See the Methodology chapter for ***The Family Resources Survey Northern Ireland 2012/13*** report for more information on FRS non-response and data quality.

Specific weaknesses of using the FRS include:

- Benefit under-reporting. The FRS is known to under-report benefit receipt.
- Income under-reporting. We rely on respondent recall of very detailed financial information across a comprehensive range of income sources. Some of these are hard for respondents to recall. For more information on incomes please refer to the ***Households Below Average Income*** publication.

1.10 Structure of report

The aim of this report is to present the results of the Urban Rural analysis in a clear and systematic way. The structure of the report will be as follows:

- Chapter 1 ***Introduction and Key Findings***
This chapter provides an introduction to the publication as well as some of the key findings.
- Chapter 2 ***Household Income and State Support Receipt***
The chapter presents analysis on the components of household income from all types of employment and state support comparing the results across the urban rural classifications.
- Chapter 3 ***Tenure and Housing Costs***
This chapter presents analysis on tenure by urban rural classification as well as analysing weekly housing costs.
- Chapter 4 ***Savings and Investments***
This chapter focuses on household savings and investments; specifically providing detail on the type of savings held as well as the amount of savings and investments, presenting the analysis by urban rural classification.
- Chapter 5 ***Occupation and Employment***
This chapter provides analysis of the employment status of male and female adults across Northern Ireland, making comparisons by urban rural classifications.
- Chapter 6 ***Household Characteristics***
This chapter examines a range of household characteristics such as household size, household composition and religion. The analysis provides a comparison by urban rural classification.
- Chapter 7 ***Income***
This chapter examines weekly household income in each of the urban rural classifications, analysing gross income, net income and net equivalised income before housing costs and after housing costs. In addition, relative poverty is investigated across the urban rural classifications in Northern Ireland.
- Chapter 8 ***Deprivation***
This chapter looks at household material deprivation across the urban rural classifications.
- Appendix 1: ***Glossary and Definition of Concepts and Technical Terms***
- Appendix 2: ***Classification of Urban Rural Settlements***
- Appendix 3: ***Standard Errors***

1.11 Uses of the FRS Urban Rural report for Northern Ireland

The primary users of the FRS Urban Rural Report for Northern Ireland remain within government departments; however detailed information requests are received by DSD from other sources, such as academia, voluntary organisations and independent researchers. For example:

- In Northern Ireland Rural proofing is part of the government policy making process and rigorously scrutinizes proposed policies. It ensures fair and equitable treatment of rural communities and that a policy does not indirectly have a detrimental impact on rural communities. All government departments have been required to rural proof since 2002. Enhanced proposals for rural proofing, to ensure a more robust application of the rural proofing policy were agreed by the Executive in July 2009, whereby the Executive reaffirmed their commitment that all government departments must undertake rural proofing of new and revised policies. Therefore, this report can provide policy makers with relevant information to support the rural proofing process. The following link provides more details on rural proofing:
http://www.ofmdfmi.gov.uk/rural_proofing_-_the_essential_guide.pdf

- This publication and subsequent analysis of the dataset is of interest to Office of the First Minister and Deputy First Minister (OFMDFM) Lifetime Opportunities Strategy, which looks at tackling area based deprivation and eliminating poverty in rural areas. Details of the Lifetime Opportunities Strategy are available at: <http://www.ofmdfmi.gov.uk/antipovertyandsocialinclusion.pdf>.
- Requests for figures and analysis by urban rural classification are received from a variety other sources, such as the NI Assembly, media, and academic researchers. Topics of interest include analysis of income distribution and poverty levels of the different lifecycle groups by urban rural classification.

1.12 Alternative Data Sources

Northern Ireland Neighbourhood Information Service (NINIS)

<http://www.ninis.nisra.gov.uk/>

Northern Ireland Census results

<http://www.nisra.gov.uk/Census.html>

NISRA Urban Rural Geography

<http://www.nisra.gov.uk/geography/UrbanRural.htm>

Family Resources Survey Northern Ireland:

http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/family_resources.htm

Households Below Average Income:

http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/households.htm

Family Resources Survey UK reports

<https://www.gov.uk/government/collections/family-resources-survey--2>

Households Below Average Income UK reports

<https://www.gov.uk/government/collections/households-below-average-income-hbai--2>

The Report of the Inter-Departmental Urban-Rural definition group: Classification and delineation of settlements

http://www.nisra.gov.uk/archive/demography/publications/urban_rural/ur_main.pdf

Labour Force Survey United Kingdom

<http://discover.ukdataservice.ac.uk/series/?sn=2000026>

Labour Force Survey Northern Ireland

http://www.detini.gov.uk/labour_force_survey

Annual Survey of Hours and Earnings

<http://www.detini.gov.uk/deti-stats-index/stats-surveys/stats-hours-and-earnings.htm>

NI Benefit Publications

http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm

England & Wales Urban Rural classifications

<http://www.ons.gov.uk/ons/guide-method/geography/products/area-classifications/rural-urban-definition-and-la/rural-urban-definition--england-and-wales-/index.html>

Rural poverty

<https://www.gov.uk/government/statistics/rural-poverty>

Scotland Urban Rural classifications

<http://www.scotland.gov.uk/Topics/Statistics/About/Methodology/UrbanRuralClassification>

Ireland Urban Rural classifications

<http://www.cso.ie/en/census/census2011boundaryfiles/>

Northern Ireland Multiple Deprivation Measures 2010

<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=137&themeName=Deprivation> or,

http://www.nisra.gov.uk/deprivation/nimdm_2010.htm

Scottish Index of Multiple Deprivation 2012

<http://www.scotland.gov.uk/Topics/Statistics/SIMD>

Welsh Index of Multiple Deprivation 2012

<http://wales.gov.uk/statistics-and-research/welsh-index-multiple-deprivation/?lang=en>

English Indices of Deprivation 2010

<https://www.gov.uk/government/publications/english-indices-of-deprivation-2010>

1.13 Acknowledgements

Thanks go to all the respondents in households across Northern Ireland who agreed to be interviewed; to the interviewers at the NISRA 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).

1.14 National Statistics

The United Kingdom Statistics Authority has designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for Official Statistics.

Designation can be broadly interpreted to mean that the statistics:

- Meet identified user needs;
- Are well explained and readily accessible;
- Are produced according to sound methods; and
- Are managed impartially and objectively in the public interest.

Once statistics have been designated as National Statistics it is a statutory requirement that the Code of Practice shall continue to be observed.

1.15 Key Findings

Household Income and State Support Receipt

- The Rural East region derived the highest proportion of income from wages and salaries, at 65%, compared to a Northern Ireland average of 60%.
- Rural regions had the highest proportion of income coming from self-employment, 13% in the Rural West and 9% in the Rural East.
- Over the time series 2002/03 to 2012/13, Urban areas had the highest percentage of households receiving any income related benefit and Rural areas had the lowest. Over the past five years the percentage of households receiving any income related benefit in the Urban area increased substantially, from 27% in 2008/09 to 36% in 2012/13.

Tenure and Housing Costs

- Since 2002/03 the percentage of households owned outright in Northern Ireland increased from 30% to 36% in 2012/13. In contrast, the percentage buying with a mortgage declined by 14 percentage points between 2002/03 and 2012/13 (43% to 29%).
- In 2012/13 Rural areas reported the highest level of accommodation owned outright, at 48%.
- The Urban West had the highest percentage of households renting from the private rented sector (25%) and the social rented sector (24%).
- Excluding households owned outright most households in Northern Ireland paid between £60 and £79 per week on housing costs.

Savings and Investments

- Over the time series 2002/03 to 2012/13, the percentage of households holding a direct payment account in Northern Ireland increased from 84% to 94%. This increase was reflective across all Urban Rural areas.
- In 2012/13 the percentage of households holding a direct payment account (including Post Office Card Accounts) ranged from 92% in the Urban area to 95% in Belfast Metropolitan Urban Area and the Rural area.
- Over the long term the level of households with no savings and investments has increased from 42% in 2002/03 to 51% in 2012/13, with Belfast Metropolitan Urban Area and Urban areas seeing a more marked increase.
- The Urban area has the highest percentage of households with no savings and investments in 2012/13, at 61%, while the Rural area had the lowest, at 43%.

Occupation and Employment

- In the Rural area 20% of males were self-employed, compared to a Northern Ireland male self-employed average of 13%.
- The Rural East had the highest percentage of males (66%) and females (56%) in employment.
- The Urban East reported the lowest percentage of males (56%) in employment and the Urban West the lowest percentage of females (47%) in employment.

Income

- In 2012/13 the Northern Ireland median income was £395 before housing costs and £358 after housing costs. Belfast Metropolitan Urban Area had the highest level of income on both these measures; £428 before housing costs and £386 after housing costs.
- Since 2002/03, the start of the time series, the Belfast Metropolitan Urban Area consistently reported higher levels of equivalised income (before housing costs), when compared to the Urban area and Rural area.
- All urban rural areas have seen an overall decrease in median income since 2002/03. The greatest decrease was reported in the Rural area, which has decreased by 10%.
- The Rural West reported the highest percentage of individuals in relative poverty (before housing costs), at 24%, compared to 16% in Belfast Metropolitan Urban Area and the Rural East and a Northern Ireland average of 19%.

Deprivation

- Across the material deprivation indicators the Urban West region had the highest percentage of households considered to be in material deprivation; while the Rural East had the lowest.
- The two deprivation indicators that all regions showed high levels of material deprivation on were 'make savings of £10 per month or more' and 'holiday away from home one week a year not staying with relatives'.
- Nearly half of households in the Urban West could not afford to have a holiday away from home one week a year not staying with relatives (48%) or to make savings of £10 per month or more (46%).

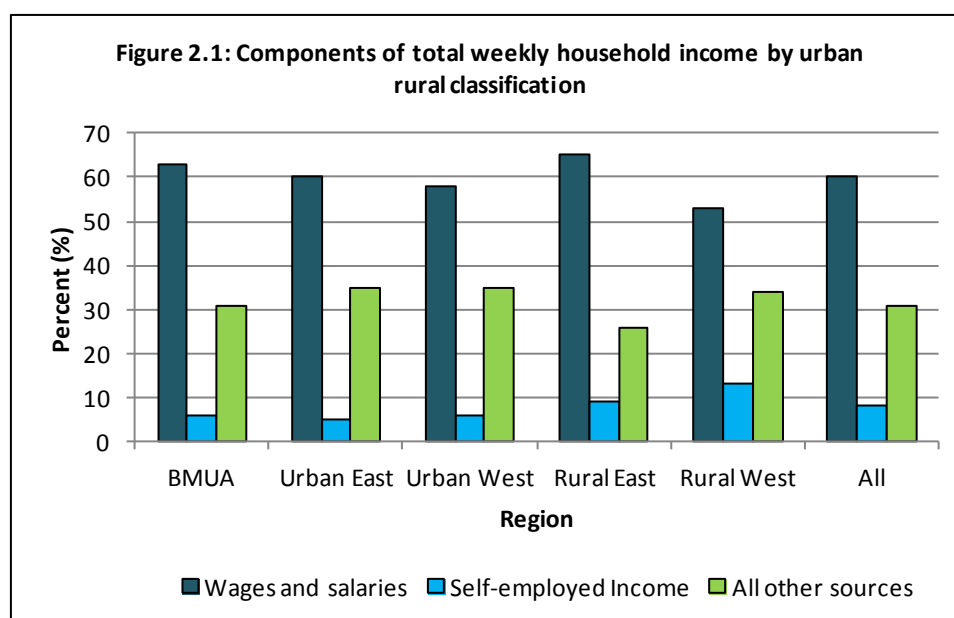
2.0 Household Income and State Support Receipt

2.1 Introduction

The chapter presents analysis on the components of household income from all types of employment and state support comparing the results across the urban rural classifications.

2.2 Analysis and Key Findings

Figure 2.1 (see table 2.1) shows the components of weekly income for all five regions. Across Northern Ireland 60% of total weekly household income came from wages and salaries, with a further 8% coming from self-employment income. The Rural East region derived the highest proportion of income from wages and salaries at 65%. The Rural regions had the highest percentage of household income from self-employment, with the Rural West region having the highest percentage at 13%, compared to 6% in BMUA and the Urban West. The percentage of household income from wages and salaries and from self-employment in the Urban West region was found to be below the Northern Ireland average, but the percentage of household income from all other sources was found to be highest, along with the Urban East, at 35%.



In 2012/13 the percentage of households receiving Income Support was highest in the Urban West at 11%, compared to a Northern Ireland average of 7% (see table 2.2). Housing benefit was also highest in the Urban West at 27%, which is 10 percentage points higher than the Northern Ireland average of 17%. Retirement pension was highest in the Rural West region at 33% and lowest in the Urban West at 24%. The Urban West reported the highest percentage of households receiving any income related benefit, at 43%, compared to 16% in the Rural East and the Northern Ireland average of 29%. The Urban East had the highest percentage of households receiving any non-income related benefit, at 77%, marginally higher than the Rural West, which reported 76% of households receiving any non-income related benefit.

The trend analysis in figure 2.2 (see table S2.1) shows the percentage of households in receipt of any income related benefit from 2002/03 to 2012/13. The percentage of households receiving any income related benefit has followed a fairly consistent pattern, with the exception of 2009/10. This pattern has generally been Urban areas having the highest percentage of households receiving any income related benefit, Rural areas having the lowest and BMUA in between. Households in the Urban area have experienced the highest level of change, with the percentage of households receiving any income related benefit increasing substantially between 2008/09 and 2012/13 (27% to 36%).

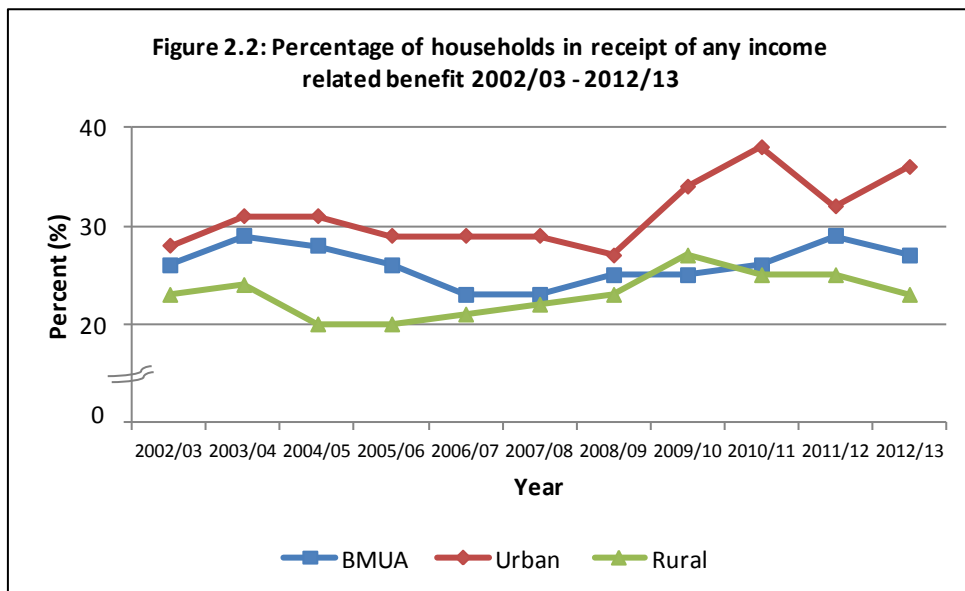
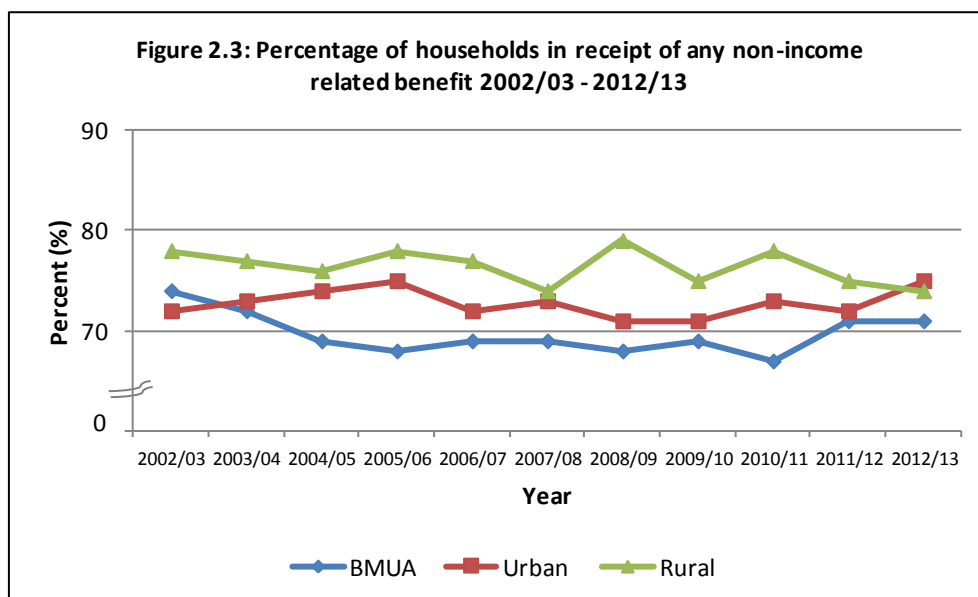


Figure 2.3 (see table S2.2) looks at the percentage of households in receipt of any non-income related benefit since 2002/03. There was little fluctuation throughout the time series in all three areas. With the exception of the most recent year households in the Rural area were more likely to be receiving any non-income related benefit throughout the time series, whereas it was BMUA that generally had the lowest percentage of households receiving any non-income related benefit. The Urban area was the only area to report an overall increase since 2002/03, from 72% to 75%.



2.3 Notes for Analysis

- (1) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.
- (2) The Urban Rural report's results are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year. Caution must also be exercised when comparing cell results between years
- (3) The category labelled 'all other sources' as shown in figure 2.1 combines a number of different sources of income for illustration purposes only, these are investments, tax credits, state retirement pension plus any income support, other pensions, social security disability benefits, other social

security benefits and other sources. Each component within this category is detailed separately in Table 2.1.

- (4) Relative to administrative records, the FRS is known to under report benefit receipt. Please see the methodology chapter of the main FRS report for more details. However, the FRS is considered to be the best source for looking at benefit and tax credit receipt by characteristics not captured on administrative sources, as well as looking at total benefit receipt on a benefit unit or household basis. It is often inappropriate to look at benefit receipt on an individual basis because the means tested benefits are paid on behalf of the benefit unit.
- (5) It is also thought that household surveys underestimate income from both self-employment and investment income (particularly affecting the picture for pensioners), so these figures should be treated with caution.
- (6) Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. The changes do not impact on the State Pension age of men, currently 65.
- (7) In 2014 a grossing review was carried out to all HBAI and FRS datasets to incorporate the 2011 census information that became available. As a result this has impacted the FRS and HBAI back series data and therefore some figures may not match what has been previously published. However, in this publication all time series figures that are presented have been recalculated based on this grossing review and are therefore comparable.

2.4 Detailed tables

2.4.1 Contents and points to note when interpreting tables

Table 2.1 provides information on the various sources of total weekly household income for households in each of the urban rural classifications showing the percentage of total weekly income derived from each source.

Table 2.2 shows the percentage of households within each of the urban rural classifications that are receiving state support. The table details this information for each benefit and also summarises the figures at a higher level grouping. Further information on each benefit can be found in Appendix 1 and at the following link: http://www.dsdni.gov.uk/index/ssa/customer-information/benefit_information/a-z_of_benefits.htm

2.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the key terms used throughout this chapter.

For more information on the definition of and methodology used to determine urban rural classifications see Chapter 1 and Appendix 2.

2.4.3 Tables:

Please turn overleaf for tables showing detailed analysis using 2012/13 survey data.

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									
	Wages and salaries	Self- employed income	Invest- ments	Tax Credits	State Retirement Pension plus any IS/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
BMJA	63	6	1	3	7	8	3	7	2	620
Urban East	60	5	-	3	10	9	3	8	2	269
Urban West	58	6	1	4	8	5	3	11	3	345
Rural East	65	9	-	2	8	9	2	4	1	269
Rural West	53	13	1	4	10	5	3	8	3	388
BMJA	63	6	1	3	7	8	3	7	2	620
Urban	59	6	1	4	9	7	3	10	2	614
Rural	59	11	1	3	9	7	3	6	2	657
All	60	8	1	3	8	7	3	8	2	1,891

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

State support received	Percentage of households									
	Urban Rural Classification						BMJA	Urban	Rural	All
	BMJA	Urban East	Urban West	Rural East	Rural West					
Working Tax Credit	9	10	13	6	10	9	11	9	9	
Child Tax Credit	15	20	24	13	20	15	22	17	18	
Income Support	6	7	11	2	7	6	9	5	7	
Pension Credit	6	6	11	5	9	6	9	7	7	
Housing Benefit	18	18	27	6	15	18	23	11	17	
Retirement Pension	27	31	24	31	33	27	27	32	29	
Widow's Benefits	1	1	0	1	-	1	-	1	1	
Jobseeker's Allowance	6	4	8	3	8	6	6	6	6	
Employment and Support Allowance	3	3	3	2	2	3	3	2	3	
Incapacity Benefit	3	4	6	3	6	3	5	5	4	
Severe Disablement Allowance	1	-	1	1	1	1	1	1	1	
Attendance Allowance	3	1	2	3	5	3	2	4	3	
Carer's Allowance	2	2	3	0	3	2	2	2	2	
Disability Living Allowance (care component)	14	14	15	9	13	14	14	12	13	
Disability Living Allowance (mobility component)	13	14	15	11	11	13	15	11	13	
Industrial Injuries Disablement Benefit	-	0	1	0	-	-	1	-	-	
Armed Forces Compensation Scheme	1	1	-	-	-	1	-	-	-	
Child Benefit	32	36	36	32	34	32	36	33	34	
<i>On any income related benefit</i>	27	28	43	16	29	27	36	23	29	
<i>On any non-income related benefit</i>	71	77	73	71	76	71	75	74	73	
<i>All in receipt of benefit</i>	75	80	81	72	81	75	80	77	77	
<i>All in receipt of Tax Credits</i>	16	22	26	15	23	16	24	19	20	
<i>All not in receipt of state support</i>	25	19	19	27	18	25	19	22	22	
Sample size (=100%)	620	269	345	269	388	620	614	657	1,891	

2.4.4 Supplementary Tables

S2.1 - Data for figure 2.2: Percentage of households in receipt of any income related benefit 2002/03 – 2012/13.

S2.2 - Data for figure 2.3: Percentage of households in receipt of any non- income related benefit 2002/03 – 2012/13.

Table S2.1: Percentage of households in receipt of any income related benefit 2002/03 - 2012/13

Income Related benefits					
Year	BMUA	Urban	Rural	All Households	Sample Size (= 100%)
2002/03	26	28	23	25	1,750
2003/04	29	31	24	28	1,917
2004/05	28	31	20	26	1,927
2005/06	26	29	20	25	1,895
2006/07	23	29	21	24	1,918
2007/08	23	29	22	24	1,861
2008/09	25	27	23	25	1,929
2009/10	25	34	27	29	2,041
2010/11	26	38	25	30	1,896
2011/12	29	32	25	28	1,943
2012/13	27	36	23	29	1,891

Table S2.2: Percentage of households in receipt of any non-income related benefit 2002/03 - 2012/13

Non- Income Related benefits					
Year	BMUA	Urban	Rural	All Households	Sample Size (= 100%)
2002/03	74	72	78	74	1,750
2003/04	72	73	77	74	1,917
2004/05	69	74	76	73	1,927
2005/06	68	75	78	73	1,895
2006/07	69	72	77	73	1,918
2007/08	69	73	74	72	1,861
2008/09	68	71	79	73	1,929
2009/10	69	71	75	72	2,041
2010/11	67	73	78	73	1,896
2011/12	71	72	75	73	1,943
2012/13	71	75	74	73	1,891

3.0 Tenure and Housing Costs

3.1 Introduction

This chapter presents analysis on tenure by urban rural classification as well as analysing weekly housing costs.

3.2 Analysis and Key Findings

Figure 3.1 (see Table S3.1) shows how household tenure has changed since 2002/03. As illustrated, in 2002/03 the percentage of households in the social rented sector (18%) was almost twice the percentage in the private rented sector (10%). However by 2012/13 the percentage of households in the social rented sector had fallen by 2 percentage points to 16%, whereas the percentage of households in the private rented sector had increased by 9 percentage points to 19%.

The percentage of households owned outright demonstrated a steady increase from 30% in 2002/03 to 36% in 2012/13. In contrast, the percentage buying with a mortgage declined by 14 percentage points between 2002/03 and 2012/13 (43% to 29%).

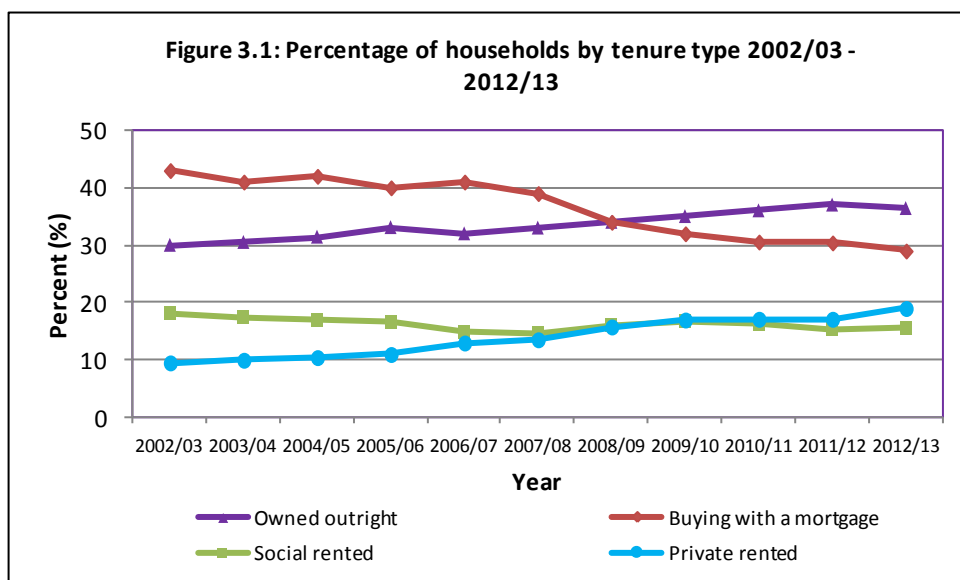


Figure 3.2 (see table 3.1) shows tenure by urban rural classification in 2012/13. As shown, the two rural regions reported the highest percentage of accommodation owned outright in 2012/13, with 48% of households in both the Rural West and in the Rural East falling into this category. The same two regions had the lowest percentage of households in rented accommodation, both private and social. The Urban West had the highest percentage of households in both privately rented accommodation (25%) and in social rented accommodation (24%). The Rural East had only 4% of households in the social rented sector, compared to the Northern Ireland average of 16%.

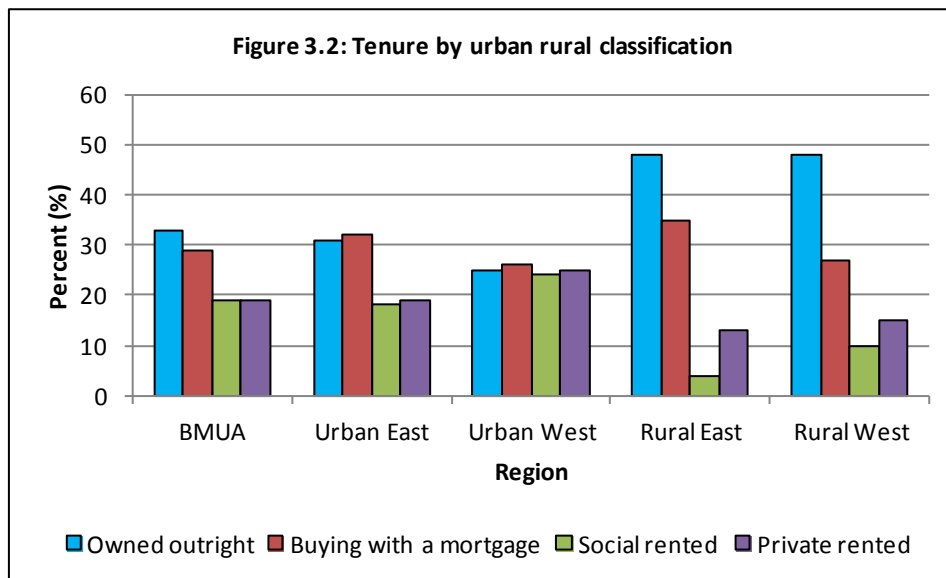
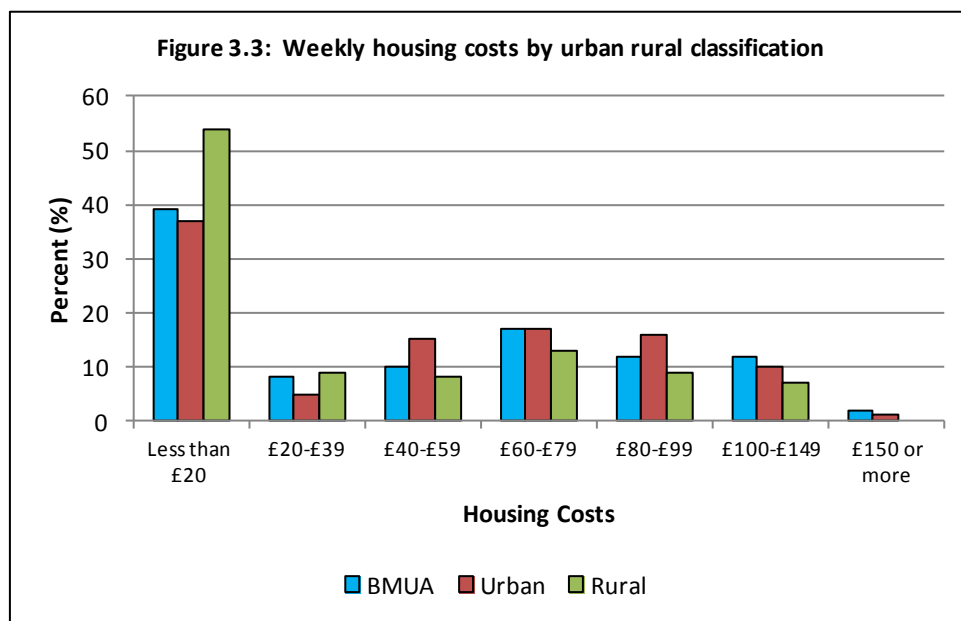
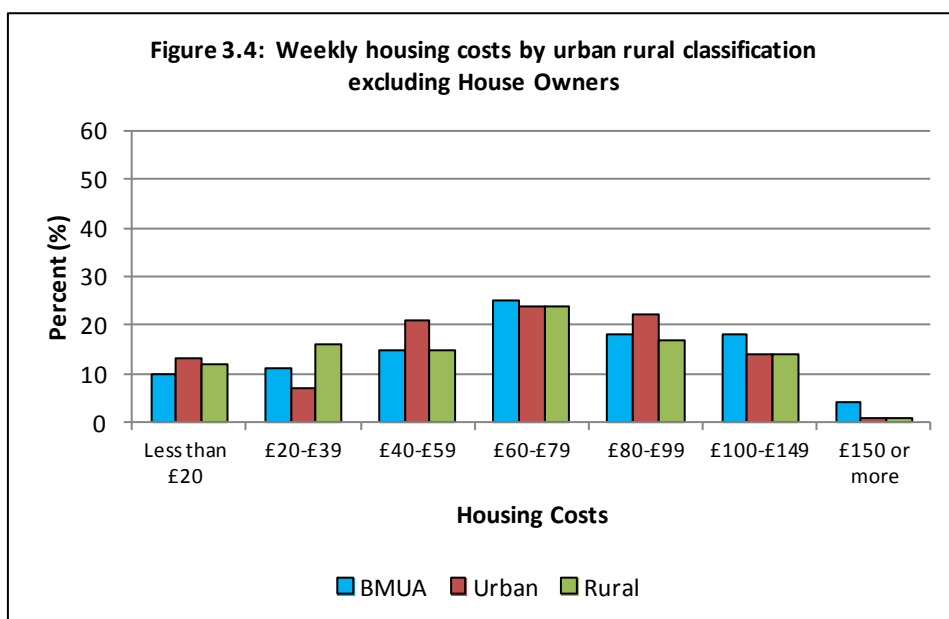


Figure 3.3 (see table 3.2) illustrates the weekly housing costs by urban rural classification. Across Northern Ireland it was found that approximately three quarters of households paid less than £80 per week on housing costs. Over half of households in the two rural regions reported weekly housing costs of less than £20 per week, 52% in the Rural East and 55% in the Rural West. In comparison the other three regions all reported less than 40% of households with housing costs less than £20 per week. At the other end of the scale it was BMUA that had the highest percentage of households with weekly housing costs of £100 per week or more, with 12% paying between £100 and £149 per week, compared to 10% in the Urban areas and 7% in Rural areas.



When households owned outright are excluded, the distribution of the weekly housing costs by urban rural classification becomes more evenly spread between all cost categories, as shown in Figure 3.4 and table S3.2. The majority of households across Northern Ireland (excluding households owned outright) pay between £60 and £79 per week on housing costs.



3.3 Notes for Analysis

- (1) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.
- (2) The Urban Rural report's results are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year. Caution must also be exercised when comparing cell results between years.
- (3) The social rented sector combines the categories "Rented from Northern Ireland Housing Executive (NIHE)" and "Rented from a Housing Association". This is because some housing association tenants may wrongly report that they are NIHE tenants. For instance, where their home used to be owned by NIHE and although ownership has now transferred to a housing association, the tenant may still think their home belongs to the NIHE.
- (4) Analysis of the Family Resources Survey Northern Ireland 2012/13 has shown that households owned outright have much lower housing costs compared to other tenure types.
- (8) In 2014 a grossing review was carried out to all HBAI and FRS datasets to incorporate the 2011 census information that became available. As a result this has impacted the FRS and HBAI back series data and therefore some figures may not match what has been previously published. However, in this publication all time series figures that are presented have been recalculated based on this grossing review and are therefore comparable.

3.4 Detailed tables

3.4.1 Contents and points to note when interpreting tables

Table 3.1 provides information on tenure type across the urban rural classifications and the percentage of households that fall into each category.

Table 3.2 provides information on weekly housing costs by urban rural classification and the percentage of households that fall into each category of housing costs.

3.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the key terms used throughout this chapter.

For more information on the definition of and methodology used to determine urban rural classifications see Chapter 1 and Appendix 2.

3.4.3 Tables:

Please turn overleaf for tables showing detailed analysis using 2012/13 survey data.

Table 3.1: Households by tenure and urban rural classification

Tenure	Percentage of households								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
All owners	62	63	51	83	74	62	56	78	66
Owned outright	33	31	25	48	48	33	28	48	36
Buying with a mortgage	29	32	26	35	27	29	28	30	29
Social rented sector	19	18	24	4	10	19	21	8	16
Rented privately	19	19	25	13	15	19	23	14	19
Sample size (=100%)	620	269	345	269	388	620	614	657	1,891

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

		Percentage of households							
		Housing costs							
Urban Rural	Under	£20	£40	£60	£80	£100	£150	Sample size (=100%)	
Classification	£20 a week	but under £40 a week	but under £60 a week	but under £80 a week	but under £100 a week	but under £150 a week	a week or more		
BMUA	39	8	10	17	12	12	2	620	
Urban East	38	7	15	17	15	8	1	269	
Urban West	35	4	15	17	16	12	-	345	
Rural East	52	7	11	10	8	10	1	269	
Rural West	55	10	6	15	9	6	0	388	
BMUA	39	8	10	17	12	12	2	620	
Urban	37	5	15	17	16	10	1	614	
Rural	54	9	8	13	9	7	-	657	
All	43	7	11	15	12	10	1	1,891	

3.4.4 Supplementary Tables

S3.1 - Data for figure 3.1: Percentage of households by tenure type 2002/03 – 2012/13.

S3.2 - Data for figure 3.4: Percentage of households by weekly housing costs and urban rural classification excluding households owned outright 2012/13.

Table S3.1: Percentage of households by tenure type 2002/03-2012/13

Year	Tenure type				Sample Size(= 100%)
	Owned outright	Buying with a mortgage	Social rented sector	Rented privately	
2002/03	30	43	18	10	1,750
2003/04	31	41	17	10	1,917
2004/05	31	42	17	10	1,927
2005/06	33	40	17	11	1,895
2006/07	32	41	15	13	1,918
2007/08	33	39	15	14	1,861
2008/09	34	34	16	16	1,929
2009/10	35	32	17	17	2,041
2010/11	36	31	16	17	1,896
2011/12	37	30	15	17	1,943
2012/13	36	29	16	19	1,891

Table S3.2: Percentage of Households by weekly housing costs and urban rural classification excluding Households Owned Outright 2012/13

	Weekly Housing Costs							Sample Size(= 100%)
	Less than £20	£20-£39	£40-£59	£60-£79	£80-£99	£100-£149	£150 or more	
BMUA	10	11	15	25	18	18	4	404
Urban	13	7	21	24	22	14	1	431
Rural	12	16	15	24	17	14	1	338
All	12	11	17	24	19	15	2	1,173

4.0 Savings and Investments

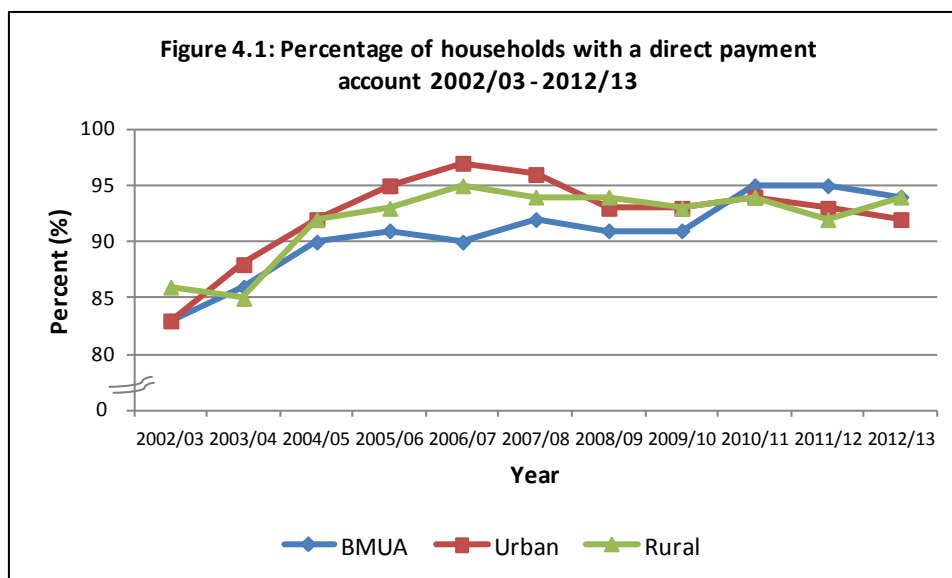
4.1 Introduction

This chapter focuses on household savings and investments; specifically providing detail on the type of savings held as well as the amount of savings and investments, presenting the analysis by urban rural classification.

4.2 Analysis and Key Findings

Table 4.1 provides detailed information on savings and investments held at a household level, by urban rural classification. In 2012/13 94% of households in Northern Ireland were found to hold any type of account listed, current accounts were held by 88% of households, a level which was reflective across all urban rural classifications.

Figure 4.1 (see table S4.1) examines the percentage of households that hold a direct payment account, including Post Office Card Accounts (POCAs). As illustrated the percentage of households holding a direct payment account (including POCAs) has shown an overall increase over the 10 year period across BMUA, Urban and Rural areas. In Northern Ireland the percentage of households holding a direct payment account (including POCAs) in 2012/13 was 94%, a 10 percentage point increase from 2002/03. This may partly be due to the introduction of POCAs with DSD moving to direct payment of benefits into bank accounts for the majority of claimants, and the drive in the consumer market to make direct debits the preferred method of payment (utilities in particular).



Analysis presented in table 4.1 shows that households in the BMUA and Rural East regions had the highest percentage owning an ISA at 17% and 19% respectfully. The Urban West had the lowest percentage owning an ISA, at 6%, however this region reported the highest percentage of households holding credit union accounts, at 15%. BMUA and the Rural East had the highest percentage of households across all the regions owning stocks and shares 8% and 7% respectfully.

Figure 4.2 (see table S4.2) shows the percentage of households with no savings and investments since 2002/03. All three areas have more households with no savings and investments in 2012/13 than in 2002/03. The Urban area has the highest percentage of households with no savings and investments in 2012/13 at 61%, compared to 43% in the Rural area and the Northern Ireland average of 51%. The area that has seen the largest increase in households with no savings and investments is BMUA, which has increased by 32%,

from 37% in 2002/03 to 49% in 2012/13, The Rural area has experiences the smallest change (10%), from 39% in 2002/03 to 43% in 2012/13. Note that caution should be used when using the FRS to look at the value of savings and investments: see notes for analysis.

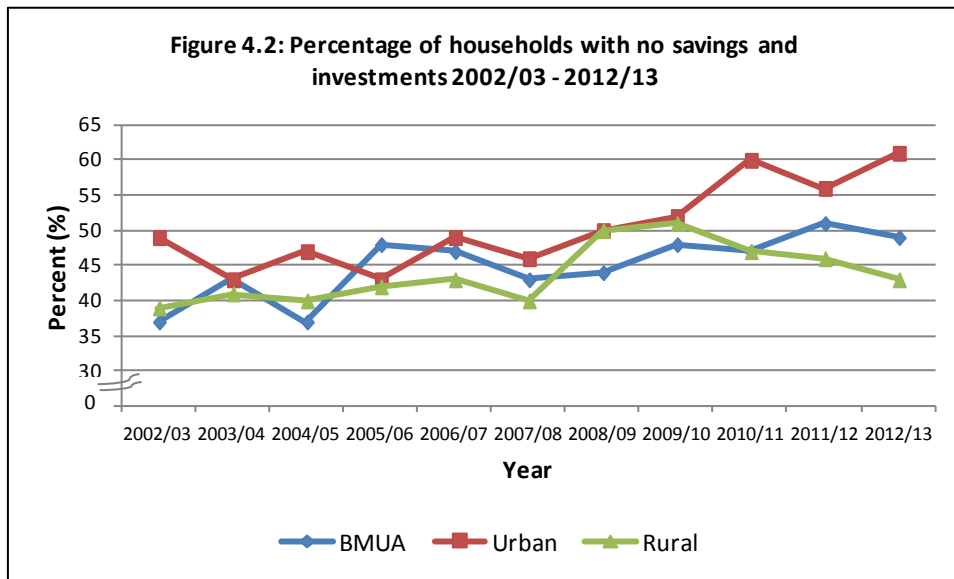
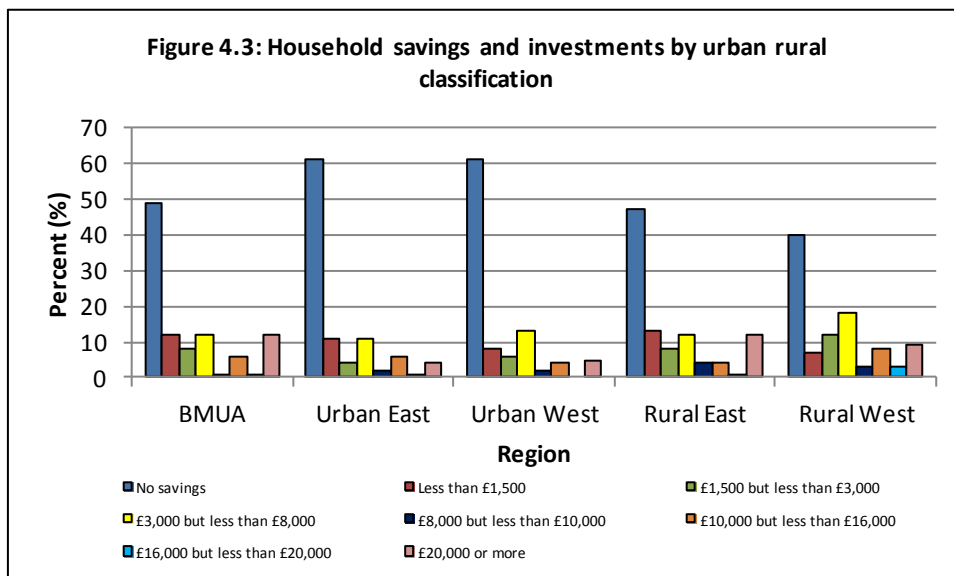


Figure 4.3 (see table 4.2) provides a more detailed look at the level of household savings and investments in 2012/13 for each of the urban rural classifications, revealing that the Urban East and the Urban West both had the highest percentage of households with no savings and investments, at 61%. In contrast, it was the Rural West that had the lowest percentage of households falling into this category (40%). The BMUA and the Rural East had the highest percentage of households with savings and investments of £20,000 or more (12%), compared to only 4% in the Urban East.



4.3 Notes for Analysis

- (1) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.
- (2) The Urban Rural report's results are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year. Caution must also be exercised when comparing cell results between years.
- (3) A definition of each account type can be found in Appendix 1 of this report.
- (4) The data relating to savings and investments should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and therefore around one in five cases are imputed (the Methodology chapter in *The Family Resources Survey Northern Ireland 2012/13* publication outlines the imputation methods undertaken). It is thought that there is some under reporting of capital by respondents, in terms of both the actual values of the assets and the investment income.
- (5) The methodology used to derive these estimates on savings and investments is known to be very sensitive to the interest rate assumptions used. In addition, the "no savings" category will also include those who refused to answer the relevant questions.
- (6) The percentage of households recorded as not having any type of account, or recorded as having no savings, will include those who refused to answer or did not know the answer, to questions on savings and investments.
- (7) The percentage of households recorded as having less than £1,500 in savings, will include those who have a nominal amount in a current account (for example £1), regardless of whether they consider themselves as having any savings.
- (8) For benefit units who estimate the value of all their savings and investments to be in the range of £1,500 to £20,000, further questions are asked in respect of the actual value of their holdings. For benefit units whose total savings and investments fall outside this range, the value of their total savings and investments are estimated based on the interest they earn from individual accounts. Over a quarter of all UK respondents are asked the detailed questions on their savings and investments.
- (9) Data is not available for amounts held in individual accounts because this information is not collected for all respondents.
- (10) The FRS does not capture information on non-liquid assets. Therefore property, physical wealth and pensions accruing, are not included in estimates of savings and investments.
- (11) In 2014 a grossing review was carried out to all HBAI and FRS datasets to incorporate the 2011 census information that became available. As a result this has impacted the FRS and HBAI back series data and therefore some figures may not match what has been previously published. However, in this publication all time series figures that are presented have been recalculated based on this grossing review and are therefore comparable.

4.4 Detailed tables

4.4.1 Contents and points to note when interpreting tables

Table 4.1 provides information on the different types of savings and investments, such as savings accounts, shares and premium bonds owned by households in each of the urban rural classifications. A definition of each account type can be found in Appendix 1 of this report.

Table 4.2 provides information on the amount of savings and investments held by households in each of the urban rural classifications.

4.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the key terms used throughout this chapter.

For more information on the definition of and methodology used to determine urban rural classifications see Chapter 1 and Appendix 2.

4.4.3 Tables:

Please turn overleaf for tables showing detailed analysis using 2012/13 survey data.

Table 4.1: Households by type of savings and investments and urban rural classification

Type of savings and investments	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Current account	87	90	83	92	89	87	86	90	88
NSI Savings Accounts	4	2	2	4	3	4	2	3	3
Basic Bank account	5	4	2	3	3	5	3	3	4
Post Office Card Account (POCA)	8	7	13	5	14	8	10	10	10
ISA	17	13	6	19	15	17	9	17	14
Other bank/building society accounts	23	11	21	24	24	23	16	24	21
Stocks and shares /Member of a Share Club	8	2	3	7	5	8	3	6	6
Unit trusts	1	-	-	2	1	1	-	1	1
Endow ment Policy not linked	-	0	-	0	1	-	-	-	-
Premium Bonds	5	2	1	5	4	5	2	4	4
National Savings Bonds	2	1	1	3	1	2	1	2	2
Company Share Scheme/Profit Sharing	1	-	0	1	-	1	-	1	1
Credit Unions	5	4	15	3	14	5	10	10	9
Any other type of asset	-	1	0	1	-	-	-	-	-
Any type of account									
<i>Including POCAs</i>	95	95	90	95	94	95	92	95	94
No accounts									
<i>Including POCAs</i>	5	5	10	5	6	5	8	5	6
Direct Payment Account:									
<i>Including POCAs</i>	94	95	90	95	93	94	92	94	94
<i>Excluding POCAs</i>	90	92	85	93	90	90	88	91	90
Sample size (=100%)	620	269	345	269	388	620	614	657	1,891

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

Amount of savings and investments	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
No savings	49	61	61	47	40	49	61	43	51
Less than £1,500	12	11	8	13	7	12	10	10	11
£1,500 but less than £3,000	8	4	6	8	12	8	5	10	8
£3,000 but less than £8,000	12	11	13	12	18	12	12	16	13
£8,000 but less than £10,000	1	2	2	4	3	1	2	3	2
£10,000 but less than £16,000	6	6	4	4	8	6	5	6	6
£16,000 but less than £20,000	1	1	0	1	3	1	1	2	1
£20,000 or more	12	4	5	12	9	12	5	10	9
Sample size (=100%)	620	269	345	269	388	620	614	657	1,891

4.4.4 Supplementary Tables

S4.1: Data for figure 4.1: Percentage of households with a direct payment account (including POCA's) 2002/03 – 2012/13.

S4.2: Data for figure 4.2: Percentage of households with no savings and investments 2002/03 – 2012/13.

Table S4.1: Percentage of households with a direct payment account 2002/03 - 2012/13

Households with a direct payment account					
Year	BMUA	Urban	Rural	All Households	Size (= 100%)
2002/03	83	83	86	84	1,750
2003/04	86	88	85	87	1,917
2004/05	90	92	92	92	1,927
2005/06	91	95	93	93	1,895
2006/07	90	97	95	94	1,918
2007/08	92	96	94	94	1,861
2008/09	91	93	94	93	1,929
2009/10	91	93	93	92	2,041
2010/11	95	94	94	94	1,896
2011/12	95	93	92	94	1,943
2012/13	94	92	94	94	1,891

Table S4.2: Percentage of households with no savings and investments 2002/03 - 2012/13

Households with no savings and investments					
Year	BMUA	Urban	Rural	All Households	Sample Size (= 100%)
2002/03	37	49	39	42	1,750
2003/04	43	43	41	42	1,917
2004/05	37	47	40	41	1,927
2005/06	48	43	42	44	1,895
2006/07	47	49	43	46	1,918
2007/08	43	46	40	43	1,861
2008/09	44	50	50	48	1,929
2009/10	48	52	51	50	2,041
2010/11	47	60	47	51	1,896
2011/12	51	56	46	51	1,943
2012/13	49	61	43	51	1,891

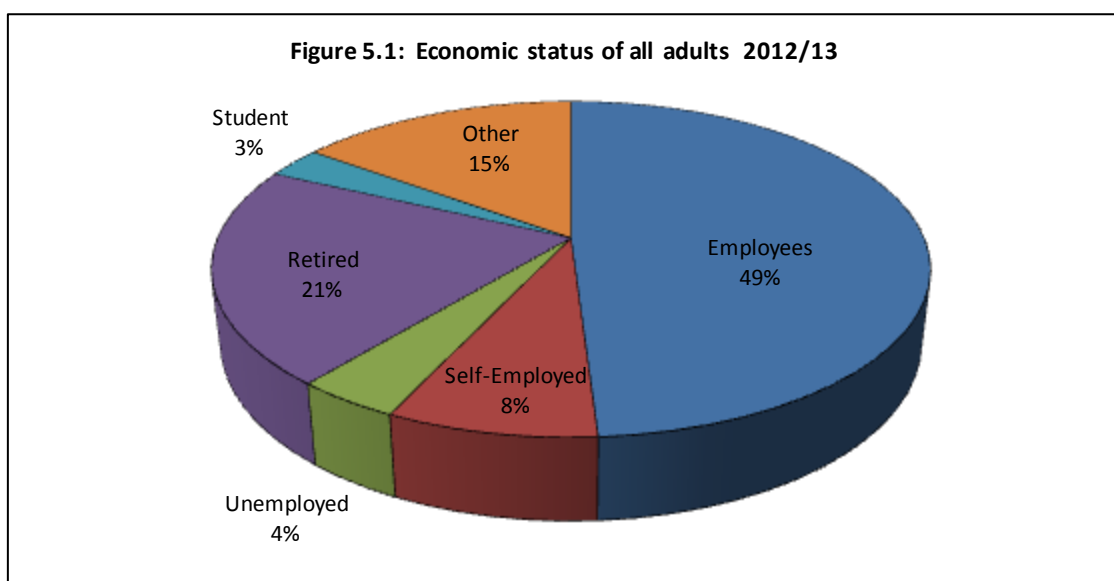
5.0 Occupation and Employment

5.1 Introduction

This chapter provides analysis of the employment status of male and female adults across Northern Ireland, making comparisons by urban rural classifications. Detailed information on the labour market is available, including figures on full-time and part-time employment, employees and self-employed adults, the number of hours worked by adults and information in relation to the Standard Occupational Classification of their employment.

5.2 Analysis and Key Findings

Figure 5.1 (see table 5.1) shows the economic status of all adults by gender in 2012/13. As shown, almost 60% of all adults are in employment, 49% as employees and 8% self-employed. Figure 5.2 (see table 5.1) examines this further, comparing the percentage of employees to self-employed adults across the urban rural classifications. The highest proportion of self-employed adults was found in Rural West at 14%, which compares to the Northern Ireland average of 8%. Notably, it was found that in both rural regions over one fifth of males were self employed (22%). In contrast, the proportion of self-employed males was much lower in both urban regions and the BMUA, the lowest being in the Urban East at 7%.



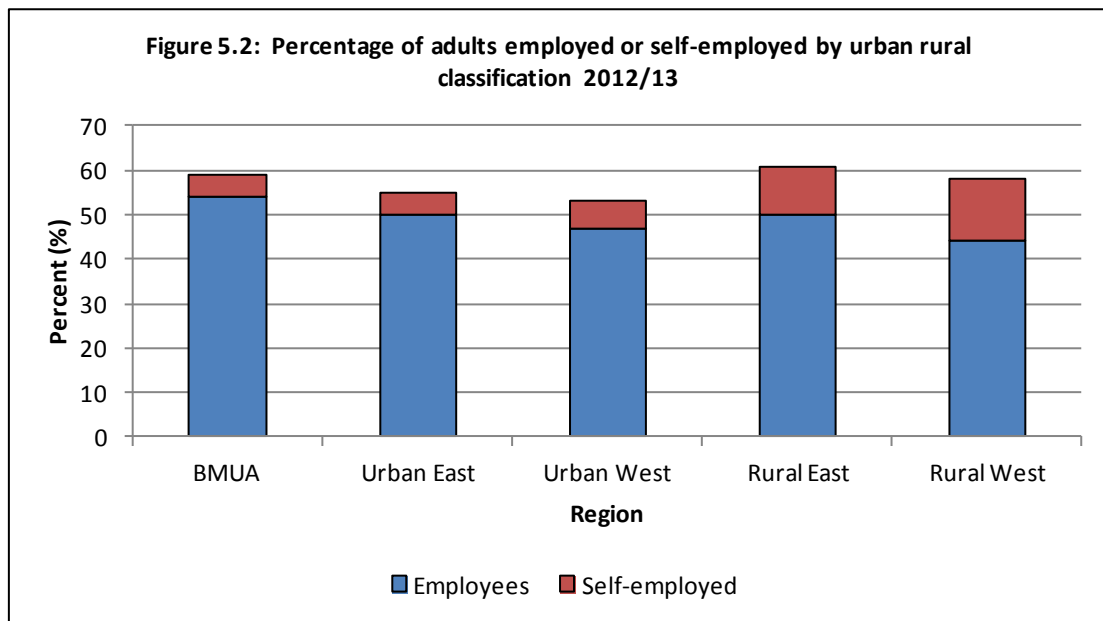
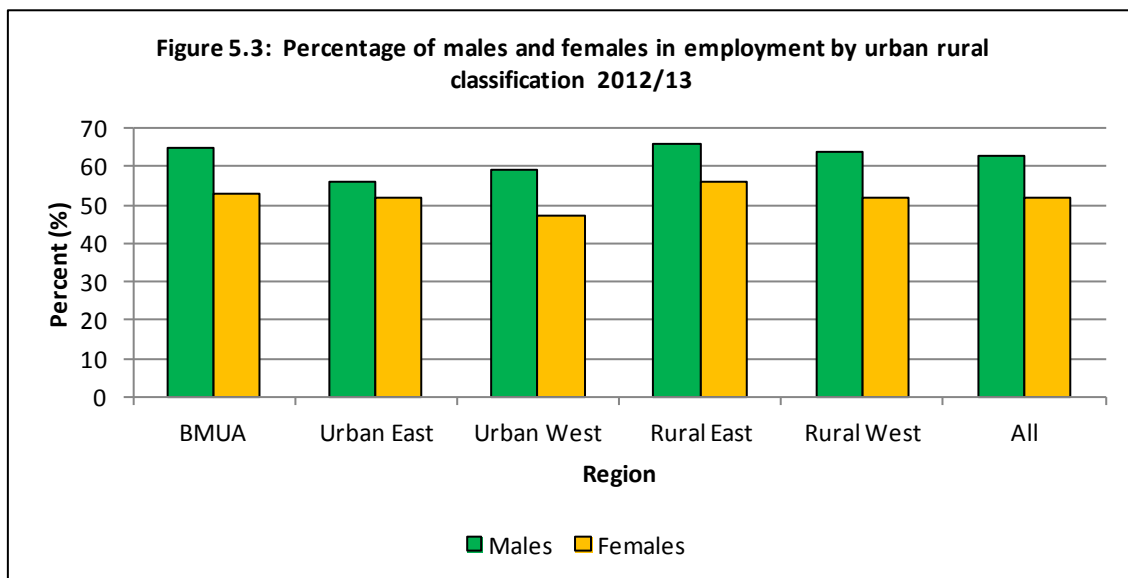


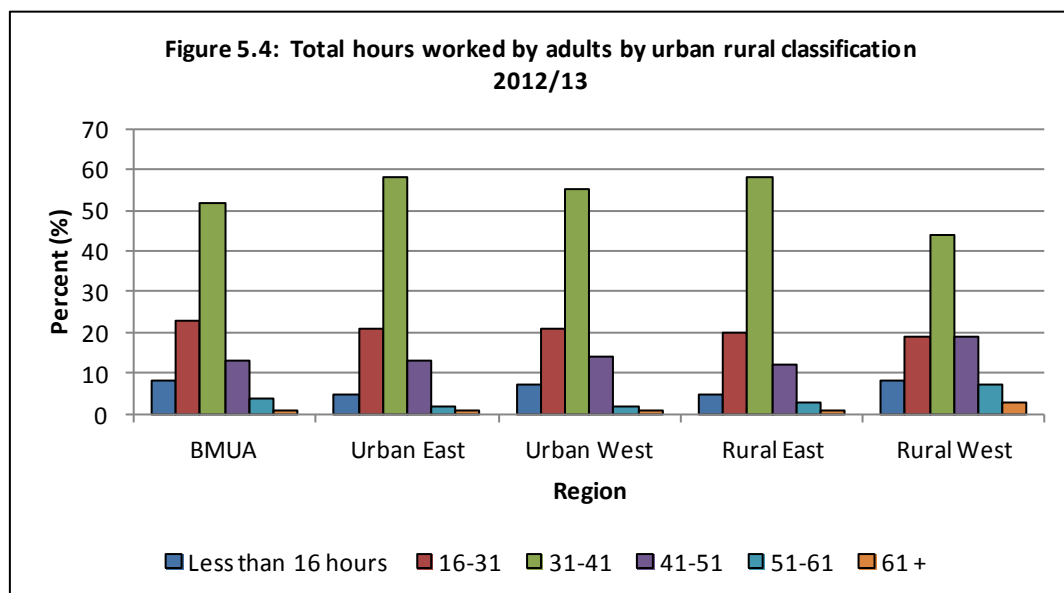
Figure 5.3 (see table 5.1) provides a further analysis of employment status by gender, across the urban rural classifications. As shown, 52% of females were in employment compared to 63% of males across Northern Ireland, with all regions reporting a higher percentage of males in employment compared to females. The Rural East had the highest percentage of males in employment (66%), marginally higher than BMUA (65%) and the Rural West (64%). The region with the highest percentage of females in employment (56%) was the Rural East. The Urban West was found to have the lowest percentage females in employment (47%) and the Urban East had the lowest percentage of males in employment (56%).



Across Northern Ireland it was found that 5% of males and 2% of females were unemployed (as defined by the International Labour Organisation). The Urban West and Rural West reported the highest percentage of unemployed males (7%). The highest percentage of unemployed females was reported in the Urban West and Urban East regions (3%). The Urban West also had the highest percentage of permanently sick/disabled males and females, 12% and 11% respectively.

Figure 5.4 (see table 5.2) shows the total hours worked by all working adults, by gender and urban rural classification. It shows that over half of all working adults work between 31 and 41 hours per week (52%). The Rural West region reported the highest percentage of adults working 51 or more hours per week, at 10%.

Further analysis showed that men worked longer hours than women in all regions. For example, overall 76% of men worked between 31 and 50 hours, compared to 56% of females. This may be explained in some part by the higher prevalence of females than males who work part-time.



The Standard Occupational Classification (SOC) is a common classification of occupations for the United Kingdom, which classifies jobs in terms of their skill level and content. Table 6.3 looks at the Standard Occupational Classifications of working adults in Northern Ireland, by urban rural classification and gender.

Table 5.3 shows that in all urban and rural regions men were most likely to be working in skilled trade occupations, particularly in the Rural West, which reported that almost half of men (49%) work in this occupational area. Men were least likely to work in caring, leisure and other service occupations in all urban rural classifications except for in the Urban West, where men were least likely to be working in admin and secretarial occupations.

Overall, for Northern Ireland as a whole, women were most likely to work in either professional or administrative and secretarial occupations, with approximately one fifth working in both these occupations. A more detailed study across the urban rural regions showed that the occupation classification for women was more diverse than men with caring, leisure and other service occupations being quite prevalent.

5.3 Notes for Analysis

- (1) Figures are rounded to the nearest percentage point and may not sum due to rounding.
- (2) The Urban Rural report's results are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year. Caution must also be exercised when comparing cell results between years.
- (3) The FRS is not considered to be the main data source on occupation and employment. Therefore any detailed interpretation of the analysis here should be made with reference to the National Statistics sources discussed in Alternative Data Sources in Chapter 1.
- (4) Those aged over 65 are often excluded from analysis of the labour market and so the percentages shown are not comparable to the headline employment/inactivity rates published elsewhere.

- (5) FRS analysis presented in this chapter is based on adults: other data sources may have a different definition of 'adult', which can lead to differences in estimates.
- (6) In line with International Labour Organisation (ILO) definitions, someone who is on a government training scheme for employment, is working unpaid or receives money for an odd job is classified as a working adult on the Family Resources Survey, which as previously stated is the data source for this report. However, these people are not asked the question relating to occupational classification, therefore necessitating the 'not recorded' category on table 5.3.
- (7) It is important to note when considering the content of this section 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.
- (9) In 2014 a grossing review was carried out to all HBAI and FRS datasets to incorporate the 2011 census information that became available. As a result this has impacted the FRS and HBAI back series data and therefore some figures may not match what has been previously published. However, in this publication all time series figures that are presented have been recalculated based on this grossing review and are therefore comparable.

5.4 Detailed tables

5.4.1 Contents and points to note when interpreting tables

Table 5.1 shows the economic status of males, females and all adults by urban rural classification. The employee and self-employed figures can also be analysed at a full-time and part-time basis using this table.

Table 5.2 provides information on the total hours worked by males, females and all adults in employment (both employees and self-employed) across the urban rural classifications.

Table 5.3 provides details on the standard occupational classification of employed and self-employed adults across Northern Ireland.

5.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the key terms used throughout this chapter.

For more information on the definition of and methodology used to determine urban rural classifications see Chapter 1 and Appendix 2.

5.4.3 Tables

Please turn overleaf for tables showing detailed analysis using 2012/13 survey data.

Table 5.1: Adults by gender, economic status and urban rural classification

Economic status	Urban Rural Classification					Percentage of males			All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
Males									
Employees									
Full-time	51	47	45	44	40	51	46	42	46
Part-time	6	3	5	4	2	6	4	3	4
All employees	57	50	50	49	42	57	50	45	50
Self-employed									
Full-time	6	7	9	17	20	6	8	19	12
Part-time	3	0	0	0	2	3	0	1	1
All self-employed	8	7	9	17	22	8	8	20	13
All in employment									
Full-time	56	54	54	61	60	56	54	60	57
Part-time	9	3	5	4	4	9	4	4	5
All in employment	65	56	59	66	64	65	58	65	63
ILO unemployed	5	3	7	3	7	5	5	6	5
Retired	18	25	16	20	16	18	20	18	19
Student	4	1	2	2	1	4	2	2	2
Looking after family/home	-	1	1	0	-	-	1	-	-
Permanently sick/disabled	6	10	12	7	8	6	11	8	8
Temporarily sick/injured	-	1	0	-	1	-	-	-	-
Other inactive	1	2	3	2	3	1	3	2	2
Sample size (=100%)	448	199	260	240	348	448	459	588	1,495
Economic status	Urban Rural Classification					Percentage of females			All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
Females									
Employees									
Full-time	31	33	27	33	29	31	29	31	30
Part-time	20	16	17	19	17	20	17	18	18
All employees	51	49	43	52	47	51	46	49	49
Self-employed									
Full-time	1	2	2	3	4	1	2	4	2
Part-time	1	1	2	2	1	1	1	2	1
All self-employed	2	3	3	5	5	2	3	5	4
All in employment									
Full-time	32	35	28	36	34	32	31	35	33
Part-time	21	17	19	21	19	21	18	20	19
All in employment	53	52	47	56	52	53	49	54	52
ILO unemployed	2	3	3	1	2	2	3	2	2
Retired	24	26	21	24	26	24	23	25	24
Student	3	5	6	4	3	3	6	4	4
Looking after family/home	5	4	6	5	8	5	6	6	6
Permanently sick/disabled	9	8	11	7	7	9	10	7	8
Temporarily sick/injured	-	-	1	-	-	-	1	-	-
Other inactive	3	1	5	2	2	3	4	2	3
Sample size (=100%)	549	243	317	273	371	549	560	644	1,753

Table 5.1: Adults by gender, economic status and urban rural classification cont..

Economic status	Urban Rural Classification					Percentage of adults			All
	BMJA	Urban East	Urban West	Rural East	Rural West	BMJA	Urban	Rural	
Total adults									
Employees									
Full-time	40	40	36	38	35	40	37	36	38
Part-time	13	10	11	12	10	13	11	11	11
All employees	54	50	47	50	44	54	48	47	49
Self-employed									
Full-time	3	4	5	10	12	3	5	11	7
Part-time	2	-	1	1	2	2	1	1	1
All self-employed	5	5	6	11	14	5	5	12	8
All in employment									
Full-time	44	44	41	48	47	44	42	47	45
Part-time	15	10	12	13	11	15	11	12	13
All in employment	59	54	53	61	58	59	53	59	57
ILO unemployed	4	3	5	2	4	4	4	4	4
Retired	22	25	19	22	21	22	21	21	21
Student	3	3	4	3	2	3	4	3	3
Looking after family/home	3	3	4	2	4	3	3	3	3
Permanently sick/disabled	7	9	11	7	8	7	10	7	8
Temporarily sick/injured	-	1	-	-	1	-	1	-	-
Other inactive	2	2	4	2	2	2	3	2	3
Sample size (=100%)	997	442	577	513	719	997	1,019	1,232	3,248

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

Hours worked	Urban Rural Classification					Percentage of working males			All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
Male									
Less than 16	7	4	5	3	6	7	5	5	5
16 and less than 31	11	7	10	7	7	11	9	7	9
31 and less than 41	56	68	60	63	40	56	63	50	55
41 and less than 51	19	16	21	18	29	19	19	25	21
51 and less than 61	5	3	3	5	11	5	3	9	6
61 or over	2	2	1	2	6	2	2	5	3
Sample size (=100%)	277	106	145	151	213	277	251	364	892
Hours worked	Urban Rural Classification					Percentage of working females			All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
Female									
Less than 16	9	5	9	8	10	9	7	9	9
16 and less than 31	36	35	33	34	33	36	34	33	34
31 and less than 41	47	48	49	52	48	47	49	50	49
41 and less than 51	6	11	7	5	7	6	9	6	7
51 and less than 61	2	1	2	1	2	2	1	2	2
61 or over	-	0	0	-	0	-	0	-	-
Sample size (=100%)	274	120	140	146	182	274	260	328	862
Hours worked	Urban Rural Classification					Percentage of working adults			All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
All									
Less than 16	8	5	7	5	8	8	6	7	7
16 and less than 31	23	21	21	20	19	23	21	19	21
31 and less than 41	52	58	55	58	44	52	56	50	52
41 and less than 51	13	13	14	12	19	13	14	16	14
51 and less than 61	4	2	2	3	7	4	2	6	4
61 or over	1	1	1	1	3	1	1	3	2
Sample size (=100%)	551	226	285	297	395	551	511	692	1,754

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

Urban Rural Classification	Standard Occupational Classification										Sample size (=100%)
	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trade Occupations	Caring, leisure and other Service Occupations	Sales & Customer Service	Process Plant & Machine Operatives	Elementary Occupations	Not Recorded	
Male											
BMUA	10	17	15	8	18	4	9	8	10	1	277
Urban East	8	10	10	9	26	5	7	17	10	0	106
Urban West	9	10	11	1	21	5	10	18	13	2	145
Rural East	8	12	8	5	28	4	6	11	17	1	151
Rural West	6	6	5	3	49	1	1	15	14	0	213
BMUA	9	8	15	8	18	4	9	8	10	1	277
Urban	9	10	10	4	23	5	9	18	12	1	251
Rural	7	9	6	4	41	2	3	13	15	-	364
All	8	11	10	5	29	4	6	13	13	1	892
Urban Rural Classification	Standard Occupational Classification										Sample size (=100%)
	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trade Occupations	Caring, leisure and other Service Occupations	Sales & Customer Service	Process Plant & Machine Operatives	Elementary Occupations	Not Recorded	
Female											
BMUA	6	25	8	25	1	12	10	1	12	0	274
Urban East	8	17	10	22	3	18	7	1	14	1	120
Urban West	7	18	9	14	2	14	21	0	15	0	140
Rural East	7	18	11	27	4	18	8	1	6	1	146
Rural West	7	17	6	20	5	19	13	3	10	0	182
BMUA	6	25	8	25	1	12	10	1	12	0	274
Urban	7	18	9	17	2	16	15	-	15	-	260
Rural	7	17	8	23	5	18	11	2	8	-	328
All	7	20	8	22	3	16	12	1	11	-	862

Table 5.3: Working adults by gender, urban rural classification and standard occupational classification cont..

Urban Rural Classification	Standard Occupational Classification										Percentage of working adults Not Recorded	Sample size (=100%)
	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trade Occupations	Caring, leisure and other Service Occupations	Sales & Customer Service	Process Plant & Machine Operatives	Elementary Occupations			
All												
BMUA	8	21	12	16	10	8	9	5	11	1		551
Urban East	8	14	10	15	14	11	7	9	12	-		226
Urban West	8	14	10	7	12	9	15	10	14	1		285
Rural East	7	15	9	16	17	11	7	6	11	1		297
Rural West	7	11	5	11	29	9	6	10	12	0		395
BMUA	8	21	12	16	10	8	9	5	11	1		551
Urban	8	14	10	10	13	10	12	9	13	1		511
Rural	7	13	7	13	24	10	7	8	12	-		692
All	8	15	9	13	17	9	9	7	12	1		1,754

6.0 Household Characteristics

6.1 Introduction

This chapter examines a range of household characteristics such as household size, household composition and religion. The analysis provides a comparison by urban rural classification.

6.2 Analysis and Key Findings

In 2012/13 the average number of persons per household in Northern Ireland was 2.4 persons. The most common household size across Northern Ireland was 2 persons, representing one third of all households at 33%. Rural areas were found to have the largest proportion of households containing 4 or more persons, at 25%, compared to only 18% of households in the Belfast Metropolitan Urban Area (BMUA). BMUA had the highest percentage of single person households, at 33%.

In 2012/13 the Urban West along with the Rural West reported the joint highest percentage of households containing one or more unemployed adults under pension age (8%). Figure 6.1 (see table S6.1 for data) shows the proportion of households containing one or more unemployed adults under pension age since 2002/03. In 2012/13 the proportion of households containing one or more unemployed adults under pension age in Northern Ireland was 7%, the same rate for 3 consecutive years now. Over the time series all three areas have shown an increase in the percentage of households with one or more unemployed adults under pension age, with the greatest increase being in the Rural area, from 3% in 2002/03 to 7% in 2012/13.

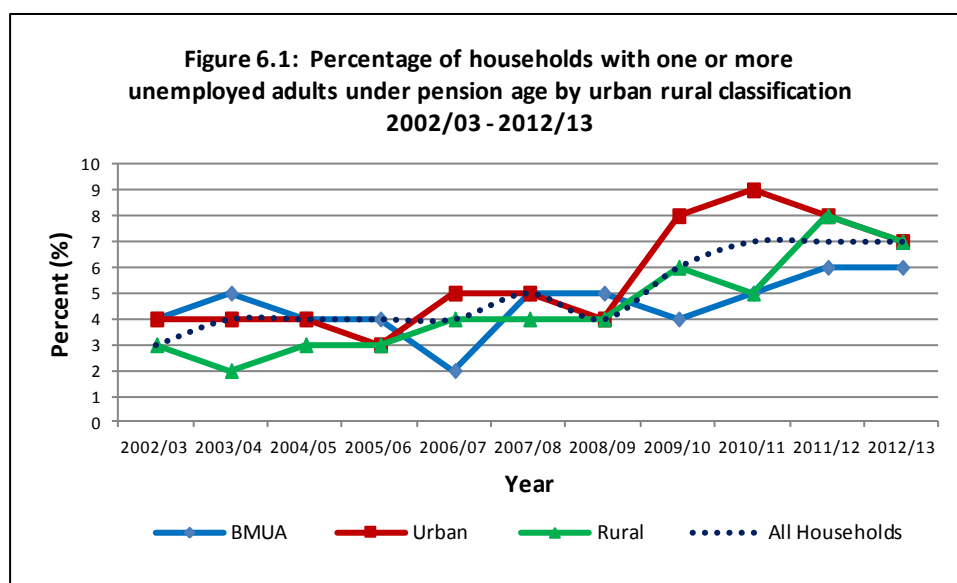
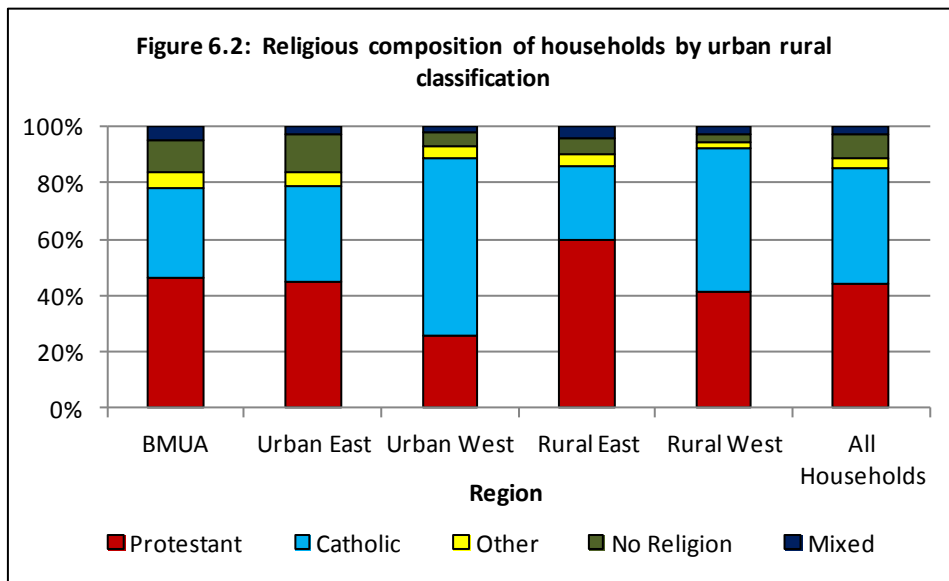


Table 6.2 examines households by composition in the various urban rural regions in 2012/13. It was found that 34% of all households in Northern Ireland had at least one child living within the household. The Urban area had the highest proportion of households falling into this category, at 37%. Over one fifth of households in Northern Ireland had two adults and at least one child living therein (22%), The Urban East had the highest percentage of households with two adults with a child/children at 26%, whereas the Urban West had the lowest, at 19%. The highest proportion of single parent households was found in the Urban West (11%), whereas the lowest proportion was found in the Rural East (3%).

In 2012/13 the percentage of households with one or more disabled adults under pension age was 22%. The Urban West region had the highest proportion of households having one or more disabled adults under pension age, at 26%, whereas BMUA had the lowest, at 19%.

Figure 6.2 (see table 6.3 for data) shows the religious composition of households in Northern Ireland in 2012/13. As shown, Protestant households were more prevalent in all regions except the Urban West and Rural West regions, where Catholic households were predominant. The region with the highest proportion of Catholic households in 2012/13 was the Urban West (63%). This region also had the lowest proportion of

Protestant households in 2012/13 (26%). The Urban East region reported the highest proportion of households identified as having no religion (13%).



6.3 Notes for Analysis

- (1) Figures are rounded to the nearest 100 or percentage point and may not sum due to rounding.
- (2) The Urban Rural report's results are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year. Caution must also be exercised when comparing cell results between years.
- (10) In 2014 a grossing review was carried out to all HBAI and FRS datasets to incorporate the 2011 census information that became available. As a result this has impacted the FRS and HBAI back series data and therefore some figures may not match what has been previously published. However, in this publication all time series figures that are presented have been recalculated based on this grossing review and are therefore comparable.

6.4 Detailed tables

6.4.1 Contents and points to note when interpreting tables

Table 6.1 provides information on household size by urban rural classification as well as details on the average number of persons per household in each of the urban rural regions.

Table 6.2 provides information on the composition of households in each of the urban rural classifications and provides a summary of households with and without children. In addition, this table provides headline figures on households with unemployed adults under pension age, disabled adults under pension age and adults over pension age, categorised by urban rural classification.

Table 6.3 provides information on the religious composition of each of the urban rural classifications.

6.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the key terms used throughout this chapter.

For more information on the definition of and methodology used to determine urban rural classifications see Chapter 1 and Appendix 2.

6.4.3 Tables:

Please turn overleaf for tables showing detailed analysis using 2012/13 survey data.

Table 6.1: Households by size and urban rural classification

Size	Percentage of households									
	Urban Rural Classification									All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural		
1 person	33	25	28	17	21	33	27	20	26	
2 persons	30	38	29	39	34	30	33	36	33	
3 persons	19	22	18	19	20	19	20	19	19	
4 persons	13	11	16	13	14	13	14	14	14	
5 or more persons	5	3	9	12	11	5	6	11	8	
Average number of persons per household	2.3	2.3	2.5	2.6	2.6	2.3	2.4	2.6	2.4	
Sample size (=100%)	620	269	345	269	388	620	614	657	1,891	

Table 6.2: Households by composition and urban rural classification

Household composition	Percentage of households								
	Urban Rural Classification								
	BMJA	Urban East	Urban West	Rural East	Rural West	BMJA	Urban	Rural	All
Households without children									
One adult									
adult male over pension age	3	5	4	2	3	3	4	3	3
adult female over pension age	11	9	8	8	8	11	8	8	9
adult male under pension age	12	7	10	4	8	12	9	6	9
adult female under pension age	7	5	7	3	3	7	6	3	5
Two adults									
both over pension age	9	12	6	12	9	9	9	10	9
one over pension age	3	5	3	5	7	3	4	6	4
both under pension age	15	15	13	20	16	15	14	18	16
Three or more adults	7	6	12	13	13	7	10	13	10
Households with children									
One adult									
one child	3	6	6	2	2	3	6	2	4
two children	3	2	3	1	2	3	2	2	2
three or more children	2	1	2	-	1	2	2	-	1
Two adults									
one child	11	14	6	10	8	11	9	9	10
two children	7	9	10	8	7	7	10	8	8
three or more children	3	3	3	6	5	3	3	6	4
Three or more adults									
one child	3	2	3	3	6	3	2	4	3
two children	1	0	3	2	3	1	2	2	2
three or more children	-	0	1	1	-	-	1	1	1
All households without children	67	63	63	67	66	67	63	66	66
All households with children	33	37	37	33	34	33	37	34	34
Households with one or more adults over pension age	27	32	24	31	33	27	27	32	29
Households with one or more disabled adults under pension age	19	20	26	21	23	19	24	23	22
Households with one or more unemployed adults under pension age	6	5	8	5	8	6	7	7	7
Sample size (=100%)	620	269	345	269	388	620	614	657	1,891

Table 6.3: Households by religion and urban rural classification

Religion ⁴	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Protestant ¹	46	45	26	60	42	46	34	49	44
Catholic	32	34	63	27	51	32	51	41	41
Other ²	6	5	4	4	2	6	4	3	4
No Religion	11	13	5	6	3	11	8	4	8
Mixed ³	5	3	2	4	3	5	3	3	3
Sample size (=100%)	620	269	345	269	388	620	614	657	1,891

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'
3. At least one Protestant respondent **and** at least one Catholic respondent
4. Religion is based on **all** adult respondents

6.4.4 Supplementary Tables

S6.1 – Data for figure 6.1: Percentage of households with one or more unemployed adults under pension age by urban rural classification 2002/03 – 2012/13.

Table S6.1: Percentage of households with one or more unemployed adults under pension age by urban rural classification 2002/03 - 2012/13

Year	Region			All Households	Sample Size (= 100%)
	BMUA	Urban	Rural		
2002/03	4	4	3	3	1,750
2003/04	5	4	2	4	1,917
2004/05	4	4	3	4	1,927
2005/06	4	3	3	4	1,895
2006/07	2	5	4	4	1,918
2007/08	5	5	4	5	1,861
2008/09	5	4	4	4	1,929
2009/10	4	8	6	6	2,041
2010/11	5	9	5	7	1,896
2011/12	6	8	8	7	1,943
2012/13	6	7	7	7	1,891

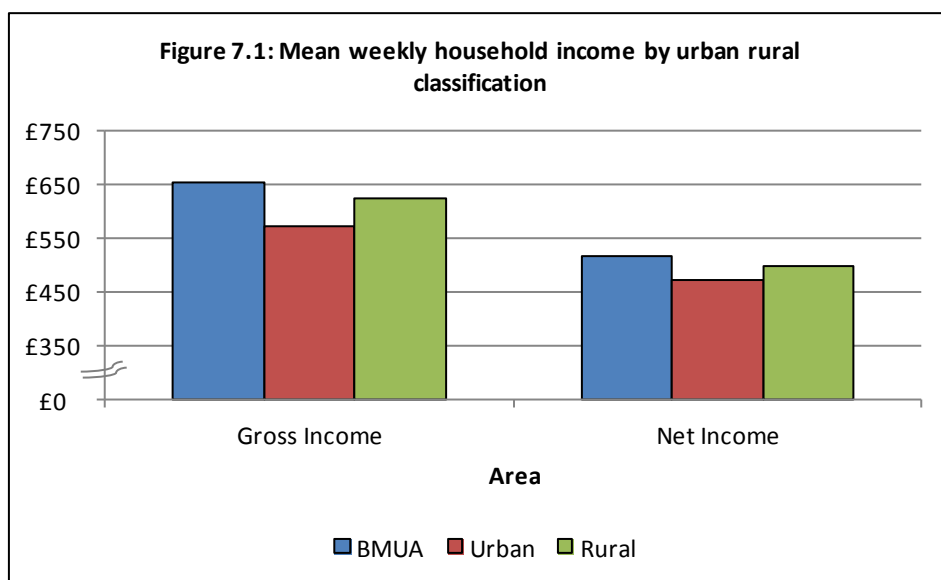
7.0 Income

7.1 Introduction

This chapter examines weekly household income in each of the urban rural classifications, analysing gross income, net income and net equivalised income before housing costs and after housing costs. In addition, relative poverty is investigated across the urban rural classifications in Northern Ireland.

7.2 Analysis and Key Findings

Figure 7.1 (see table 7.1a) shows the mean weekly household income levels by urban rural classification. As illustrated, BMUA reported the highest levels of household income for both the gross (£653) and net (£517) measures. BMUA recorded an average gross income which was £36 (6%) higher than the Northern Ireland average of £617 and a net income which was £21 (4%) higher than the Northern Ireland average of £496. The Urban area recorded the lowest level of both gross income at £573 per week and also net income at £473 per week.



Equivalisation is the process where income is adjusted to take into account variations in both the size and composition of the household. This process reflects the common sense notion that a family of several people needs a higher income than a single person in order for both households to enjoy a comparable standard of living. More detailed information on equivalised income is available in Appendix 1.

In 2012/13 the Northern Ireland median equivalised weekly income was £395 before housing costs and £358 after housing costs. As shown in figure 7.2, BMUA had the highest level of income on both these measures; £428 before housing costs and £386 after housing costs. The Rural area had the lowest level of median equivalised income before housing costs at £376 and the Urban area had the lowest after housing costs, at £342.

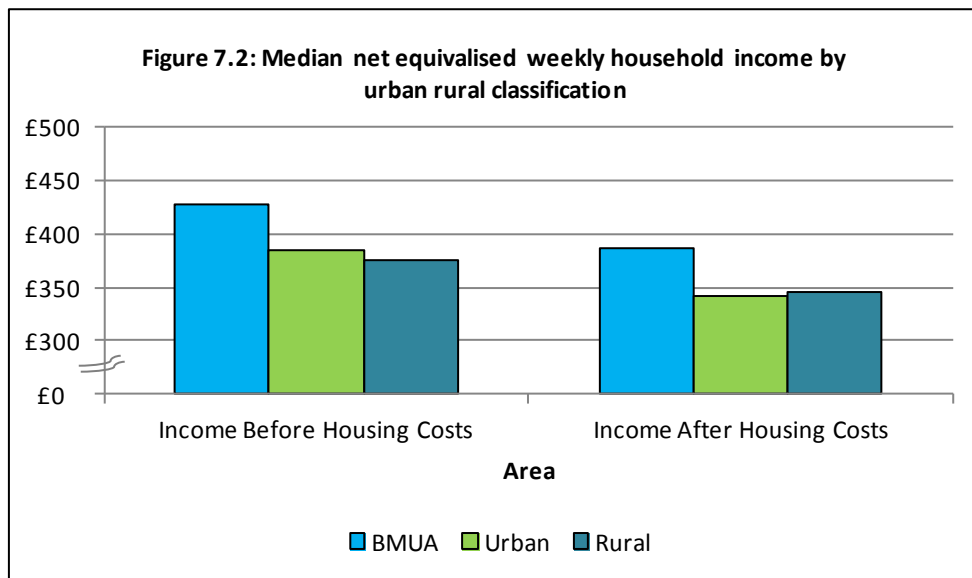
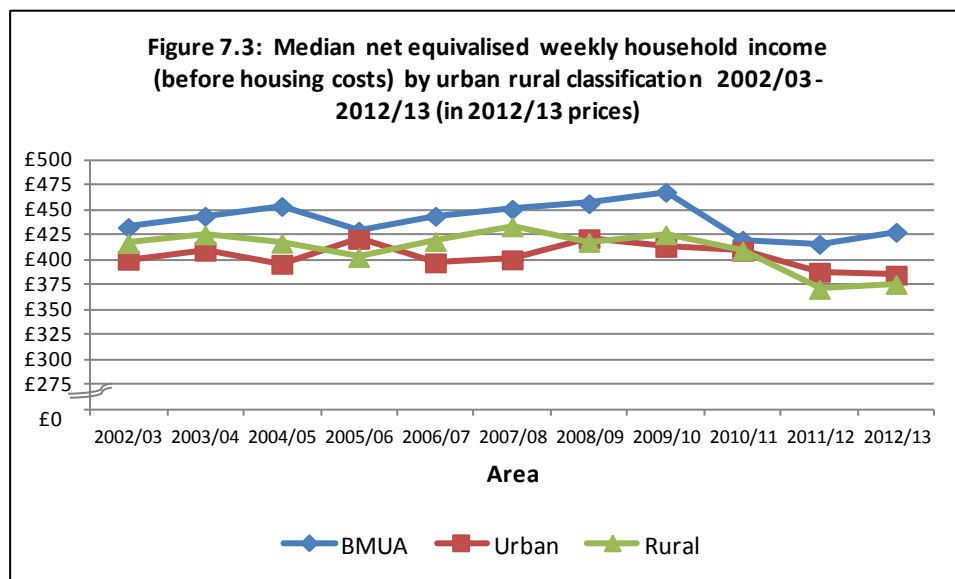


Figure 7.3 (see table S7.1) examines the long term trend of median net equivalised weekly household income in Northern Ireland. The monetary amounts shown have been uprated by inflation to the current year prices. The trend analysis shows that all three areas have reported an overall decrease in household income since 2002/03. The greatest decrease was seen in the Rural area, where median income decreased by 10% from 2002/03 (£417 to £376). BMUA has consistently had the highest median income of all 3 areas and has reported only a 1% decrease since 2002/03 (from £433 to £428).



Quintiles are income values which divide the population, when ranked by income, into five equal-sized groups each consisting of 20% of the UK population. Table 7.2a and 7.2b looks at the position of individuals in Northern Ireland in relation to the United Kingdom income distribution in 2012/13. The position of individuals in the income distribution is defined by the net equivalised income of the household in which they live.

Table 7.2a focuses on the quintile distribution of net equivalised household income before housing costs. For all areas of Northern Ireland (before housing costs) the population tends to be more concentrated at the bottom two income quintiles, than the top two income quintiles. The Rural West had the highest proportion of individuals falling into the bottom two quintiles at 56%, whereas the BMUA had the lowest proportion at 41%. BMUA had the highest proportion in the top two quintiles (35%).

Table 7.2b looks at the quintile distribution of net equivalised household income after housing costs. On the after housing costs measure, all urban rural areas of Northern Ireland had a lower proportion of individuals living in the bottom two income quintiles than on the before housing costs measure. The pattern across the urban rural regions was the same as the before housing costs measure, with the Rural West having the highest percentage of households in the bottom two quintiles (49%) and BMUA having the lowest percentage of households in the bottom two quintiles. Similarly, as with the before housing cost analysis, it was BMUA that had the highest proportion falling into the top two quintiles (38%).

A household whose equivalised income falls below 60% of the UK median equivalised household income of the same year is classified as being in relative low income or relative poverty. Figure 7.4a and 7.4b (see table 7.3) shows the composition of individuals in relative poverty by urban rural classification. Of all individuals living in relative poverty (before housing costs) the largest proportion was found to live in the Rural West (29%), a higher figure than their overall proportion of the Northern Ireland population. The smallest proportion of those living in relative poverty (before housing costs) lived in the Urban East (13%) and Rural East (14%) regions. However it should be noted that these two regions also had the lowest proportion of the Northern Ireland population, which will impact on the composition of those in poverty.

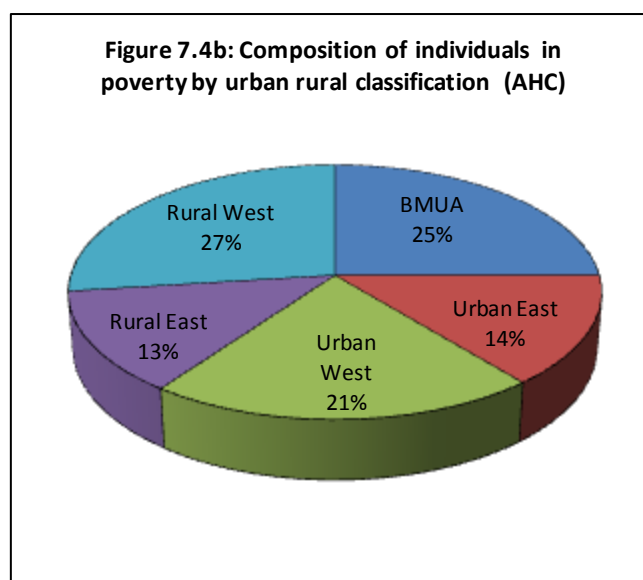
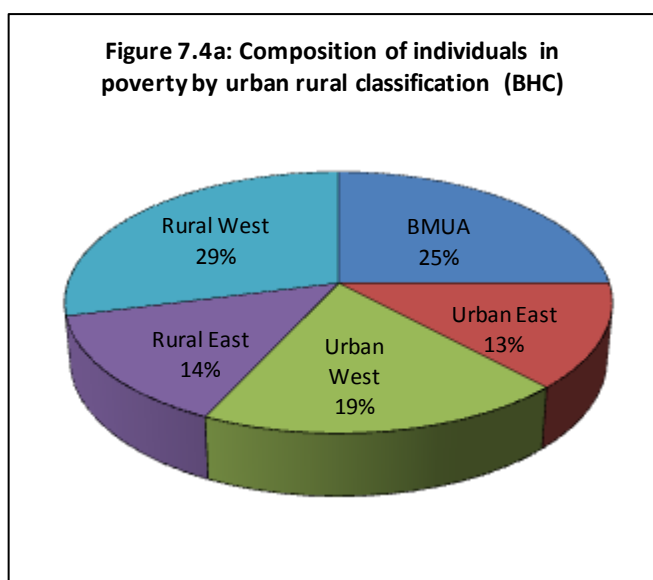
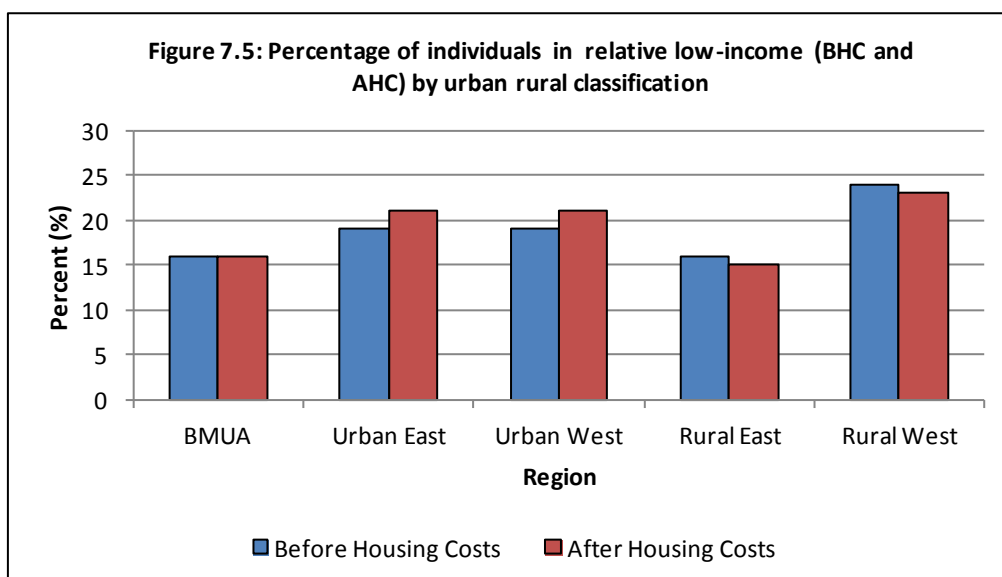


Figure 7.5 (see table 7.4) shows the percentage of individuals in relative poverty by urban rural region. The Rural West reported the highest percentage of individuals in relative poverty before housing costs at 24%, while BMUA and the Rural East had the lowest proportion, both at 16%. Similarly, after housing costs it was the Rural West that had the highest percentage of individuals in relative poverty at 23% and the Rural East that had the lowest percentage at 15%.



7.3 Notes for analysis

- (1) Figures are rounded to the nearest 100 or percentage point and monetary amounts are rounded to the nearest pound (£), therefore they may not sum due to rounding.
- (2) The Urban Rural report's results are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year. Caution must also be exercised when comparing cell results between years.
- (3) It is important to note when considering the content of this section 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.
- (4) A household whose equivalised income falls below 60% of the UK median equivalised household income of the same year is classified as being in relative low income or relative poverty. The HBAI assumes that all individuals living in the household benefit equally from the combined income of the household, therefore all individuals in the household experiencing relative low-income are said to be in relative poverty. Relative poverty is one indicator encompassed in the Child Poverty Act 2010.
- (5) In 2012/13 the UK median household income was £440 per week before housing costs and £374 per week after housing costs.
- (6) Additional thresholds of 50% and 70% of the UK median equivalised household income are presented. While not legislative indicators, the dispersion figures provide an indication of the distribution of poor households around the poverty line of 60% of UK median income. This reflects the extent to which people and groups are concentrated just above and just below the relative income poverty line.
- (1) In 2014 a grossing review was carried out to all HBAI and FRS datasets to incorporate the 2011 census information that became available. As a result this has impacted the FRS and HBAI back series data and therefore some figures may not match what has been previously published. However, in this publication all time series figures that are presented have been recalculated based on this grossing review and are therefore comparable.

7.4 Detailed tables

7.4.1 Contents and points to note when interpreting tables

Table 7.1a provides information on two measures of mean weekly household income; gross income and net income by urban rural classification.

Table 7.1b provides information on two measures of median weekly household income; income before housing costs and income after housing costs. Both measures have been equalivised to take into account variations in the size and composition of households in which individuals live.

Tables 7.2a and 7.2b provide information on the quintile distribution of income for individuals by urban rural classification, before housing costs and after housing costs.

Table 7.3 provides information on the composition of low-income groups of individuals by urban rural classification, before housing costs and after housing costs.

Table 7.4 provides information on the percentage of individuals in low-income groups of individuals by urban rural classification, before housing costs and after housing costs.

Table S7.1 provides information on median equalivised weekly household income before housing costs across urban rural classifications from 2002/03 to 2012/13. The data in this table is illustrated in figure 7.3.

7.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the key terms used throughout this chapter.

For more information on the definition of and methodology used to determine urban rural classifications see Chapter 1 and Appendix 2.

7.4.3 Tables

Please turn overleaf for tables showing detailed analysis using 2012/13 survey data.

Table 7.1a: Mean weekly household income by urban rural classification

Urban Rural Classification	Type of Income	
	Mean (£)	
	Gross Income	Net Income
BMUA	653	517
Urban East	582	485
Urban West	566	465
Rural East	709	556
Rural West	565	456
BMUA	653	517
Urban	573	473
Rural	625	498
All households (NI)	617	496

Source: Households Below Average Income 2012/13

Table 7.1b: Median equivalised net disposable weekly household income by urban rural classification

Urban Rural Classification	Type of Income	
	Median (£)	
	Before Housing Costs ¹	After Housing Costs ¹
BMUA	428	386
Urban East	395	364
Urban West	382	329
Rural East	426	374
Rural West	357	324
BMUA	428	386
Urban	385	342
Rural	376	345
All households (NI)	395	358

Source: Households Below Average Income 2012/13

1. Incomes have been equivalised to take account of disparity in household size and composition. For more information see Appendix 1.

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

Urban Rural Classification	Percentage of individuals					All individuals (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
BMUA	19	22	23	20	15	535.1
Urban East	25	23	20	25	7	230.9
Urban West	27	24	23	19	7	336.2
Rural East	21	23	23	17	16	294.0
Rural West	30	26	19	18	7	404.5
BMUA	19	22	23	20	15	535.1
Urban	26	24	22	22	7	567.1
Rural	26	25	21	17	11	698.6
All individuals (NI)	24	24	22	19	11	1,800.7
All individuals (UK)	20	20	20	20	20	62,900.0

Source: Households Below Average Income 2012/13

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

Urban Rural Classification	Percentage of individuals					All individuals (thousands)
	Net equivalised disposable household income					
	Bottom quintile	Second quintile	Third quintile	Fourth quintile	Top quintile	
BMUA	16	22	24	21	17	535.1
Urban East	20	20	25	25	10	230.9
Urban West	19	28	26	18	9	336.2
Rural East	14	27	23	23	14	294.0
Rural West	20	29	23	19	10	404.5
BMUA	16	22	24	21	17	535.1
Urban	19	25	26	20	10	567.1
Rural	17	28	23	21	11	698.6
All individuals (NI)	17	25	24	21	13	1,800.7
All individuals (UK)	20	20	20	20	20	62,900.0

Source: Households Below Average Income 2012/13

Table 7.3: Composition of individuals in low-income groups by urban rural classification

Urban Rural Classification	Income Threshold - Below median						Percentage of individuals
	Before Housing Costs			After Housing Costs			All individuals
	50%	60%	70%	50%	60%	70%	
BMUA	23	25	24	25	25	27	30
Urban East	12	13	13	12	14	13	13
Urban West	20	19	21	25	21	21	19
Rural East	16	14	15	13	13	14	16
Rural West	30	29	27	26	27	25	22
BMUA	23	25	24	25	25	27	30
Urban	31	32	34	37	35	34	31
Rural	46	43	42	38	40	39	39
All individuals (NI) (thousands)	186.4	337.5	521.2	217.4	340.3	500.2	1,800.7

Source: Households Below Average Income 2012/13

Table 7.4: Percentage of individuals in low-income groups by urban rural classification

Urban Rural Classification	Percentage of individuals						All individuals (thousands)
	Income Threshold - Below median						
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
BMUA	8	16	23	10	16	25	535.1
Urban East	9	19	30	12	21	28	230.9
Urban West	11	19	32	16	21	31	336.2
Rural East	10	16	27	9	15	24	294.0
Rural West	14	24	35	14	23	31	404.5
BMUA	8	16	23	10	16	25	535.1
Urban	10	19	31	14	21	30	567.1
Rural	12	21	31	12	20	28	698.6
All individuals (NI)	10	19	29	12	19	28	1,800.7

Source: Households Below Average Income 2012/13

7.4.4 Supplementary Tables

S7.1 - Data for figure 7.3: Median equivalised weekly household income before housing costs 2002/03 to 2012/13.

Table S7.1: Median equivalised weekly household income by urban rural classification (before housing costs) 2002/03 - 2012/13 in 2012/13 prices

Income before housing costs (£)					
Year	BMUA	Urban	Rural	All Households	Sample Size (= 100%)
2002/03	433	400	417	414	1,750
2003/04	444	409	426	425	1,917
2004/05	454	396	417	419	1,927
2005/06	429	421	403	420	1,895
2006/07	444	398	419	421	1,918
2007/08	451	401	434	433	1,861
2008/09	457	422	418	436	1,929
2009/10	468	413	426	432	2,041
2010/11	420	409	410	411	1,896
2011/12	416	388	371	387	1,943
2012/13	428	385	376	395	1,891

8.0 Deprivation

8.1 Introduction

This chapter looks at household material deprivation across the urban rural classifications. A suite of questions on the Family Resources Survey are designed to capture the level of material deprivation across Northern Ireland. While the *Households Below Average Income 2012/13* publication provides detailed information on deprivation in Northern Ireland, this section compares deprivation across the urban rural classifications. The level of deprivation is based on the responses to the questions on material deprivation (i.e. the deprivation indicators).

Respondents are asked whether they have nine goods and services, including adult and household items, noted in the question suite. If they do not have them, they are asked whether this is because they do not want them or because they cannot afford them.

8.2 Analysis and Key Findings

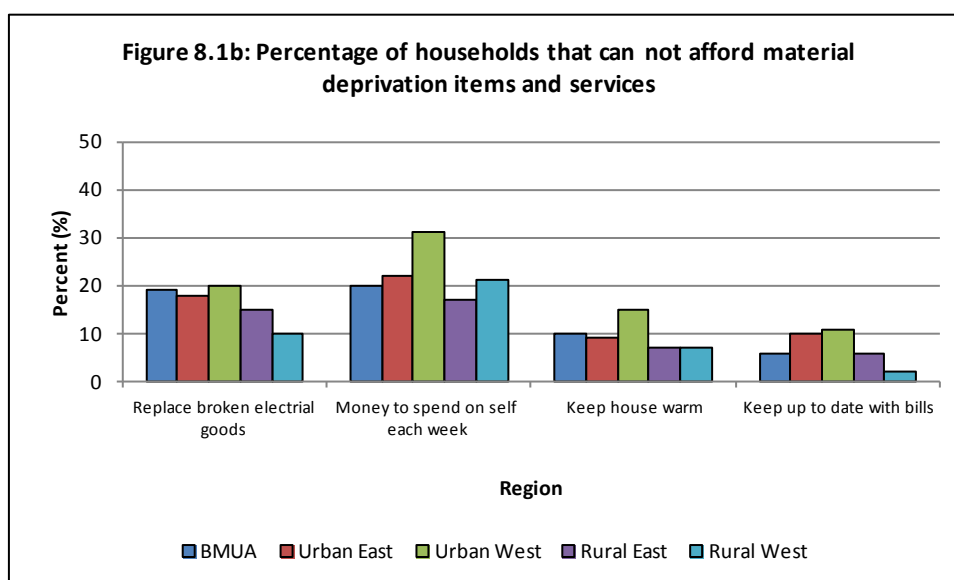
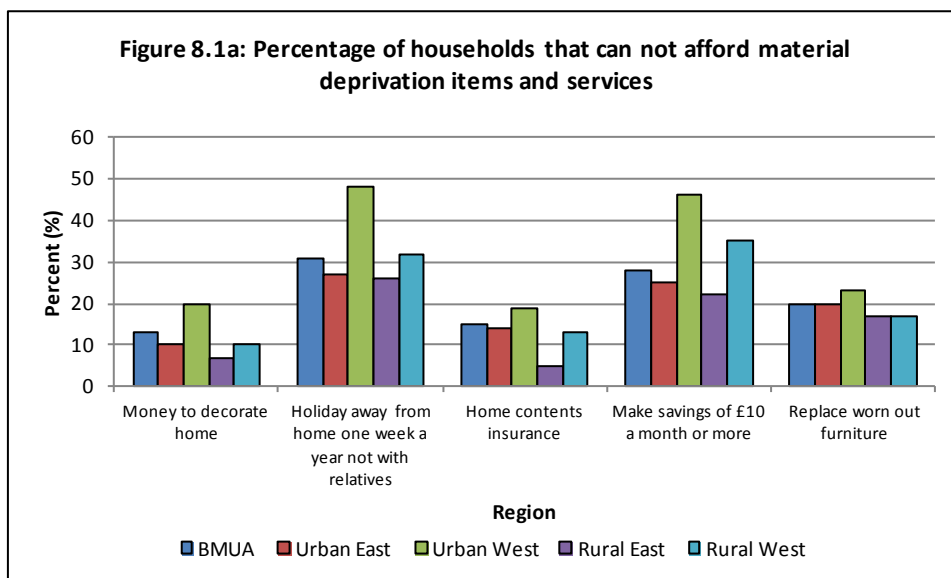
Figures 8.1a and 8.1b (see table 8.1) show the level of deprivation, as measured by nine deprivation indicators, for each of the five urban rural regions in 2012/13. As illustrated, the Urban West region had the highest percentage of households that could not afford each of the material deprivation indicator items and services.

The two deprivation indicators that all regions showed the highest level of material deprivation on were; 'make savings of £10 per month or more' and 'holiday away from home one week a year not staying with relatives', with almost one third of households answering that they would like to but could not afford to. Notably, nearly half of households in the Urban West could not afford to have a holiday away from home one week a year not staying with relatives (48%) or to make savings of £10 per month or more (46%). The two Rural regions had the lowest levels of material deprivation across the material deprivation indicators, primarily the Rural East.

Six percent of all households in Northern Ireland indicated they could not afford to keep up-to-date with bills. This ranged from 2% in the Rural West region to 11% in the Urban West.

A deprivation indicator of particular interest is whether or not respondents could afford to keep their house warm, as tackling fuel poverty in Northern Ireland is currently a key commitment for the Northern Ireland Executive in their Programme for Government 2011/15. Although respondents that are materially deprived using this indicator may not necessarily meet the definition of being in fuel poverty (see notes for analysis) it does have some significance.

In 2012/13 10% of households in Northern Ireland could not afford to keep their home warm, ranging from 7% in the Rural East and Rural West regions, to 15% in the Urban West.



8.3 Notes for Analysis

- (1) Figures are rounded to the nearest percentage point and may not sum due to rounding.
- (2) The Urban Rural report's results are sourced from a sample survey and therefore all results are subject to sampling error. Care must be taken when referring to figures based on an individual cell relative to a single year. Caution must also be exercised when comparing cell results between years.
- (3) The material deprivation suite of questions was introduced from 2004/05, to investigate household deprivation. Questions were asked on whether families were able to afford to buy essential items or services, or to participate in leisure or social activities.
- (4) Respondents are asked whether they have 9 goods and services, including adult and household items. If they do not have them, they are asked whether this is because they do not want them or because they cannot afford them.
- (5) The current definition of Fuel poverty in Northern Ireland as defined by the Department for Social Development's 2004 Ending Fuel Poverty Strategy is: "A household is in fuel poverty if, in order to maintain an acceptable level of temperature throughout the home, the occupants would have to

spend more than 10% of their income on all household fuel use". See the following link for further information http://www.dsdni.gov.uk/index/hsdiv-housing/fuel_poverty.htm.

8.4 Detailed tables

8.4.1 Contents and points to note when interpreting tables

Table 8.1 provides detail on the percentage of households in each urban rural area indicating material deprivation for the list of nine material deprivation indicators.

8.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the key terms used throughout this chapter.

For more information on the definition of and methodology used to determine urban rural classifications see Chapter 1 and Appendix 2. For more information on material deprivation and the methodology please see Chapter 7 and Appendix 1 in the ***Households Below Average Income 2012/13*** report for Northern Ireland.

8.4.3 Tables

Please turn overleaf for tables showing detailed analysis using 2012/13 survey data.

Table 8.1: Households by deprivation indicators and urban rural classification

Deprivation Indicator	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Money to decorate home	13	10	20	7	10	13	16	9	12
Holiday away from home one week a year not with relatives	31	27	48	26	32	31	39	30	33
Home contents insurance	15	14	19	5	13	15	17	10	14
Make savings of £10 a month or more	28	25	46	22	35	28	37	30	31
Replace worn out furniture	20	20	23	17	17	20	22	17	20
Replace broken electrical goods	19	18	20	15	10	19	19	12	16
Money to spend on self each week	20	22	31	17	21	20	27	19	22
Keep house warm	10	9	15	7	7	10	12	7	10
Keep up to date with bills	6	10	11	6	2	6	10	4	6
Sample size(=100%)	620	269	345	269	388	620	614	657	1,891

Appendix 1

Glossary and Definitions of Concepts and Technical Terms

Adult

All those individuals who are aged 16 and over, unless defined as a dependent child (see **Child**); all adults in the household are interviewed as part of the Family Resources Survey.

Age

Respondent's age at last birthday (i.e. at the time of the interview).

All in receipt of benefit

Benefit units or households with at least one member who receives at least one Social Security Benefit. This includes receipt of benefits such as Maternity Benefits that are not shown separately in the tables. It does not include tax credits – see **All in receipt of tax credits**.

All in receipt of tax credits

Benefit units or households with at least one member who receives at least one **tax credit**.

All in receipt of state support

Benefit units or households with at least one member claiming any benefit or tax credit.

All not in receipt of state support

Benefit units or households with no members claiming any benefit or tax credit.

Any income-related benefit

Benefit units or households with at least one member who receives at least one **Income-related benefit**.

Any non-income-related benefit

Benefit units or households with at least one member who receives at least one **Non-income-related benefit**.

Any other type of asset

See **Savings and investments products**.

Any type of account

Possesses any account or investment for which information is collected on the survey – see **Savings and investments products**.

Attendance Allowance

See **Benefits**.

Basic bank account

See **Savings and investments products**.

Benefits

The government pays money to individuals in order to support them financially under various circumstances. Most of these benefits are administered by the Department for Work and Pensions. The exceptions are **Housing Benefit** and **Council Tax Benefit**, which are administered by Local Authorities in GB and the Northern Ireland Housing Executive (NIHE) in NI. **Tax credits** are not treated as benefits, but both tax credits and benefits are included in the term *State Support*.

Benefits are often divided into **Income-related benefits** and **Non-income related benefits**. Income-related benefit awards vary depending on the recipient's income and savings. Non-income-related benefit awards can vary depending on the recipient's circumstances (level of disability, for example), but not on income and savings

Income related benefits	Non-income related benefits
Jobseeker's Allowance (income-based element)	Disability Living Allowance (both mobility and care components)
Income Support	Attendance Allowance
Employment and Support Allowance (income-related element)	Employment and Support Allowance (contributory based element)
Pension Credit	Widow's/Bereavement Payment
Housing Benefit	Child Benefit
Council Tax Benefit	Retirement Pension
Rates Rebate	Widowed Mother's/Parent's Allowance
In work credit	Armed Forces Compensation Scheme
Social Fund – Funeral Grant	Incapacity Benefit
Social Fund – Sure Start Maternity Grant	Severe Disablement Allowance
Social Fund – Community Care Grant	Jobseeker's Allowance (contributory based element)
Return to Work Credit	Widow's Pension/Bereavement Allowance
Child Maintenance Bonus	Carer's Allowance
Northern Ireland Rate Relief for full-time students, trainees, under 18s and those leaving care	Industrial Injuries Disablement Benefit
Northern Ireland Rate Rebate through energy efficient homes	Statutory Maternity/Paternity/Adoption Pay
Northern Ireland Other Rate Rebate	Statutory Sick Pay
Job Grant	Maternity Allowance
Extended payments (Council Tax Benefit and Housing Benefit)	Guardian's Allowance
	Winter Fuel Payments
	Other state benefits
	Health in Pregnancy Grant
	Northern Ireland Disability Rate Rebate
	Northern Ireland Lone Pensioner Rate Rebate

Disability-related benefits is the term used to describe all the benefits paid on the grounds of disability. These are Disability Living Allowance, Severe Disablement Allowance, Attendance Allowance, War Disablement Pension, Industrial Injuries Disablement Benefit and Northern Ireland Disability Rate Rebate. Prior to 2008/09, Incapacity Benefit was included in this group. From 2009/10 the Northern Ireland Disability Rate Rebate was included in this group.

The main benefits are listed below. This list is not exhaustive.

- *Armed Forces Compensation Scheme*: It can pay a lump sum and a regular payment to personnel injured or disabled in service in the Armed Forces. A pension can also be paid to surviving partners,

including same-sex and unmarried partners if they were in a “substantial relationship” with the deceased.

- *Attendance Allowance*: A Social Security benefit for people aged 65 or over who need help with personal care because of a mental or physical disability. There are two rates, a lower rate for attendance during day or night, and a higher rate for day and night.
- *Bereavement Benefits*: Any or all of the range of Bereavement Benefits that were introduced on 9 April 2001:
 - *Bereavement Payment*: Widows/widowers are eligible to receive Widow's/Bereavement Payments if their late spouse satisfied certain National Insurance contribution conditions. Widows are also eligible if their late husband died as the result of an industrial injury or disease and she was aged under 60 when her late husband died; or if she was aged over 60 and he was not entitled to a Category A Retirement Pension when he died. The payment is a tax free lump sum of £2,000. For the purposes of the Sources of Income tables in this publication, this is treated as covering a period of one year (see **Weeklyisation** for how this annual value is treated in the Family Resources Survey).
 - *Bereavement Allowance*: A Social Security benefit paid for up to 52 weeks to widows and widowers who were aged 45 or over, but less than pension age, when their spouse died. Bereavement Allowance cannot be received at the same time as Widowed Parent's Allowance. The amount paid is on a sliding scale depending on the widow or widower's age.
 - *Widowed Parent's Allowance*: A widow or widower is eligible if his or her late husband or wife met certain National Insurance contribution conditions. Widowed Mother's Allowance or Widowed Parent's Allowance can be paid to a widow or widower as long as he or she is entitled to Child Benefit for at least one qualifying child, or she is pregnant by her late husband, or in certain cases of artificial insemination. Child dependency increases are paid for each child.

These replaced the old system of Widows' Pension and can be claimed by men and women whose spouse died on or after 9 April 2001. Widows whose husband died before this date receive transitional protection and would continue to receive Widows' Pension.

Carer's Allowance: A Social Security benefit for people who are:

- aged 16 or over
- not in full-time education with 21 hours or more a week of supervised study
- not earning more than the lower earnings limit for National Insurance after certain deductions have been made (such as Income Tax)
- spending at least 35 hours a week caring for someone who is ill or disabled.

The ill or disabled person must be getting either higher or middle rate Disability Living Allowance Care component or Attendance Allowance or a Constant Attendance Allowance at the maximum rate under the War Pensions or Industrial Injuries Scheme.

- *Child Benefit*: A Social Security benefit paid for each child aged under 16 years, or aged under 19 and still in full-time non-advanced education (or on unwaged training). This can only be received by one parent. It is administered by HM Revenue & Customs (HMRC).

- *Council Tax Benefit*: A Social Security benefit administered by the local authority designed to help people on low incomes pay their Council Tax. There are two types of Council Tax Benefit, maximum Council Tax Benefit (Main Benefit) and Second Adult Rebate. If a person qualifies for both, they will be paid the higher rate. Council Tax Benefit may be received for a further four weeks by people aged under 60 when they start working fulltime following a period of at least six months being unemployed, by people on a government training scheme or on Income Support as a lone parent or carer. This is called Extended Payment of Council Tax Benefit.

Note: Council Tax Benefit does not exist within Northern Ireland. However those renting in Northern Ireland receive help with their rates through Housing Benefit. This is included in Council Tax Benefit figures. For tables which show benefit units by benefit receipt, Council Tax Benefit is allocated to the first benefit unit in the household.

- *Disability Living Allowance*: A Social Security benefit for people who become disabled before the age of 65 and need help with personal care, getting around or both. This benefit has two components:
 - *Care component*: For assistance with personal care, e.g. washing, dressing, using the toilet, cooking a main meal. It is paid at three rates depending on the extent of care needed.
 - *Mobility component*: For those who cannot walk or have difficulty in walking. It is paid at two rates depending on the extent of the difficulties.
- *Employment and Support Allowance*: A Social Security benefit that replaced *Incapacity Benefit* and *Income Support* (paid on grounds of incapacity) for new claims from 30 October 2008. There are contributory and income-related components to the benefit. For more information, see <https://www.gov.uk/browse/disabilities/benefits>
- *Housing Benefit*: A Social Security benefit that is administered by local authorities, which is designed to assist people who rent their homes and have difficulty meeting their housing costs. Council tenants on Housing Benefit receive a rent rebate which means that their rent due is reduced by the amount of that rebate. Private and Social housing tenants usually receive Housing Benefit (or rent allowance) personally, although sometimes it is paid direct to the landlord. Housing Benefit may be received for a further four weeks by people aged under 60 when they start working fulltime following a period of at least six months being unemployed, by people on a government training scheme or on Income Support as a lone parent or carer. This is called **Extended Payment of Housing Benefit**.
- *Incapacity Benefit*: A Social Security benefit paid to people assessed as being incapable of work and who met the contribution conditions. Incapacity Benefit was closed to new claims from 30 October 2008; new claimants after that date receive *Employment and Support Allowance* instead.
- *Income Support*: A Social Security benefit for adults aged 18 or over who are working less than 16 hours a week, or have a partner working less than 24 hours a week and who have lower income than the law says they need to live on. In general, Income Support is now only available to people who are not required to be available for work such as pensioners, lone parents and sick or disabled people. It is made up of personal allowances for each member of the benefit unit, premiums for any special needs and housing costs, principally for mortgage interest payments. It is often paid to top-up other benefits or earnings from part-time work. From October 2008, Income Support was closed to new claims made on the grounds of incapacity. Claimants would apply for *Employment and Support Allowance* instead.
- *Industrial Injuries Disablement Benefit (IIDB)*: A Social Security benefit provided for employees who are disabled because of an industrial accident or prescribed industrial disease. To get the basic benefit the person needs a medical assessment of the degree of their disability.

- *Jobseeker's Allowance (JSA)*: A Social Security benefit that is payable to people under State Pension age who are both available for and actively seeking work of at least 40 hours per week. Certain groups of people, including carers and those with a physical or mental condition, are able to restrict their availability to less than 40 hours depending upon their personal circumstances. There are both contribution-based and income-based routes of entry to Jobseeker's Allowance. The different elements are separated in the 'any income-related benefit' and 'any non-income-related benefit' categories. However, the individual row for Jobseeker's Allowance includes both elements.
- *Pension Credit*: A Social Security benefit paid to those who have reached the Pension Credit qualifying age. This is gradually increasing from 60 in April 2010 to 66 by 2020. It is administered by The Pension Service, a part of the DWP. There are two main elements to Pension Credit:
 - *Guarantee Credit*: an amount paid to bring a recipient's income up to the minimum amount a pensioner can be expected to live on. There are additional amounts for owner occupiers' housing costs, disability and caring responsibilities.
 - *Savings Credit*: this is available only to pensioners aged 65 and over and pays an additional amount to those who have made provision for their retirement over and above the State Pension.

For more information, see <https://www.gov.uk/pension-credit>

- *Retirement Pension*: A Social Security benefit paid to those over State Pension age. There are two categories of contributory Retirement Pension and two categories of non-contributory Retirement Pension. For more information, see <http://www.direct.gov.uk/en/Pensionsandretirementplanning/StatePension/index.htm>.
- *Severe Disablement Allowance*: A Social Security benefit for people who are incapable of work and who do not satisfy the contribution conditions for *Incapacity Benefit*. Severe Disablement Allowance was abolished for new claimants on 6 April 2001. However, certain people entitled to SDA before that date can continue to receive it.
- *Social Fund*: The Social Fund is an amount of money reserved by the government to make one-off payments for various reasons. These include Funeral, Winter Fuel and Cold Weather Payments, Maternity and Community Care Grants and Budgeting and Crisis Loans. They are available to people who are on certain Social Security benefits and who meet various other conditions. Loans are interest free and the amounts, along with Community Care Grants, are discretionary, not a standard amount.
- *Widow's Benefits/Bereavement Benefits*: Widow's Benefits/Bereavement Benefits includes the receipt of Bereavement Allowance/Widow's Pension, Widowed Mother's Allowance/Widowed Parent's Allowance or Bereavement Payment/Widow's Payment. See **Bereavement Benefits** for further details.

Bereavement Allowance

See **Benefits**.

Bereavement Benefits

See **Benefits**.

Bereavement Payment

See **Benefits**.

Carer's Allowance

See **Benefits**.

Child

A dependent child is defined as an individual aged under 16. A person will also be defined as a child if they are 16 to 19 years old and they are:

- Not married nor in a Civil Partnership nor living with a partner; and
- Living with parents; and
- In full-time non-advanced education or in unwaged government training.

Child Benefit

See **Benefits**.

Child Tax Credit

See **Tax credits**.

Company share schemes/profit sharing

See **Savings and investments products**.

Couple

Two adults who are married (spouse), or in a civil partnership (partner), or are assumed to be living together as such (cohabitee).

Credit Union

See **Savings and investments products**.

Current account

See **Savings and investments products**.

Dependant child

See **Child**.

Direct payment account

See **Savings and Investments Products**.

Disability, including limiting long-standing illness

Disability is defined as having any long-standing illness, disability or infirmity that leads to a significant difficulty with one or more areas of the individual's life. Everyone classified as disabled under this definition would also be classified as disabled under the general definition of disability in the Disability Discrimination Act (DDA). However, some individuals classified as disabled and having rights under the DDA would not be captured by this definition. This definition of disability differs from that used for **Economic status**.

Disability Living Allowance

See **Benefits**.

Disability-related benefits

See **Benefits**.

Economic status (adults)

This classification is equivalent to the harmonised output category for economic status (see the Methodology chapter for more information on harmonisation). It is based on respondents' answers to questions on current economic status.

The category for 'workless, other inactive' also includes those not actively seeking work because they are: classified as a student, looking after the home, temporarily or permanently sick or disabled adults and those who are not actively seeking or available for employment.

- *Employee - both full-time and 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 - both full-time and 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.
- *ILO unemployed*: Defined as all those who were without a job at the time the survey was conducted but who were able to start work within the next fortnight and had actively looked for work in the last four weeks or had recently found a job and were waiting to start.
- *Economically inactive*: Individuals, who are not actively seeking work, would not like to work and cannot start work within two weeks, are classified in one of the following sub-categories:
 - *Retired*: individuals who are over State Pension Age or say they are retired.
 - *Student*: individuals who have not completed their education.
 - *Looking after family/home*: working age individuals who are looking after their family and/or their home.
 - *Permanently sick or disabled*: working age individuals who have been sick, injured or disabled for longer than 28 weeks.
 - *Temporarily sick or disabled*: working age individuals who have been sick, injured or disabled for less than 28 weeks. Note that the sick or disabled definitions are different to that used for ***Disability, including limiting long-standing illness***, as they are based on different questions that are only asked of working age adults who are not working.
 - *Other inactive*: all respondents not already classified above.

Economically inactive

Individuals who are not in work but do not meet the criteria to be ***ILO unemployed***.

Employer Sponsored Pension

See ***Pension schemes***.

Employment and Support Allowance

See ***Benefits***.

Employment status

This classification is equivalent to ***Economic status (adults)*** but includes those in employment only.

Equivalisation

Income is adjusted, or equivalised, to take into account variations in both the size and composition of the household. This process reflects the common sense notion that a family of several people needs a higher income than a single person in order for both households to enjoy a comparable standard of living.

A key assumption is that all individuals in the household benefit equally from the combined income of the household. This enables the total equivalised income of the household to be used as a proxy for the standard of living of each household member.

Equivalence scales conventionally takes an adult couple without children as the reference point, with an equivalence value of one. The process then increases relatively the income of single person households (since their incomes are divided by a value of less than one) and reduces relatively the incomes of households with three or more persons, which have an equivalence value of greater than one.

For example, consider a single person, a couple with no children and a couple with two children aged fourteen and ten, all having unadjusted weekly household incomes of £200 (Before Housing Costs). The process of equivalisation, as conducted in HBAI, gives an equivalised income of £299 to the single person, £200 to the couple with no children, but only £131 to the couple with children. See **equivalence scales** for more information on calculating equivalised income.

Equivalised income

Income which has undergone **equivalisation**.

Equivalence scales

Scales used in **equivalisation**. In line with international best practice, the main equivalence scales now used in HBAI are the modified OECD scales, which take the values shown in **Table A2.1**. The equivalent values used by the McClements equivalence scales are also shown for comparison alongside modified OECD values. The McClements scales were used by HBAI to adjust income up to the 2004/05 HBAI publication.

In both the modified OECD and McClements versions two separate scales are used, one for income Before Housing Costs (BHC) and one for income After Housing Costs (AHC). The construction of household equivalence values from these scales is quite straightforward. For example, the BHC equivalence value for a household containing a couple with a fourteen year old and a ten year old child together with one other adult would be 1.86 from the sum of the scale values:

$$0.67 + 0.33 + 0.33 + 0.33 + 0.20 = 1.86$$

This is made up of 0.67 for the first adult, 0.33 for their spouse, the other adult and the fourteen year old child and 0.20 for the ten year old child. The total income for the household would then be divided by 1.86 in order to arrive at the measure of equivalised household income used in HBAI analysis.

A2.1: Comparison of modified OECD and McClements equivalence scales

Equivalence scales	OECD rescaled to couple without children=1 ²	OECD 'Companion' Scale to equivalise AHC results	McClements BHC	McClements AHC
First Adult	0.67	0.58	0.61	0.55
Spouse	0.33	0.42	0.39	0.45
Other Second Adult ³	0.33	0.42	0.46	0.45
Third Adult	0.33	0.42	0.42	0.45
Subsequent Adults	0.33	0.42	0.36	0.40
Children aged under 14 yrs ¹	0.20	0.20	0.20	0.20
Children aged 14 yrs and over ¹	0.33	0.42	0.32	0.34

Notes

1. The McClements scale varies by age within these groups: appropriate average values are shown in the table

2. Presented here to two decimal places

3. The weight for 'Other Second Adult' is used in place of the weight for 'Spouse' when two adults living in a household are sharing accommodation but are not living as a couple. 'Third Adult' and 'Subsequent Adult' weights are used for the remaining adults in the household as appropriate. In contrast to the McClements scales, apart from for the first adult, the OECD scales do not differentiate for subsequent adults.

Full-time education

Individuals registered as full-time at an educational establishment. Students on sandwich courses are coded as students or as working according to their position at the time of interview.

Gross income

Income received before any deductions, including tax and National Insurance.

HBAI

See **Households Below Average Income**.

Head of household

Head of household was replaced by **Household Reference Person** in April 2001. However we have continued to refer to 'Head' (of household) in tables. *Note:* Where we use the term 'Head' in reference to households, this is the Household Reference Person. The **Head of the benefit unit** will not necessarily be the HRP.

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 remaining categories are:

- *Households with one or more adults over state pension age*
- *Households with one or more disabled adults under State Pension age: see **Disability, including long-standing illness**.*
- *Households with one or more unemployed adults: Households where at least one adult unemployed; as defined by the International Labour Organisation (see **ILO Unemployed**).*

These categories may overlap with one another.

Household Reference Person (HRP)

The highest income householder, without regard to gender.

- In a single adult household, the HRP 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 HRP is the householder with the highest personal income from all sources.
- If there are two or more householders who have the same income, the HRP is the eldest householder.

Before April 2001, the Household Reference Person (HRP) was known as the Head of Household. Where we refer to 'Head' in tables referring to households, this is the HRP. The **Head of benefit unit** will not necessarily be the HRP.

Households Below Average Income

An analysis of the income distribution, largely based on the Family Resources Survey dataset. See http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/households.html for more information.

Housing Costs

It could be argued that the costs of housing faced by different households at a given time do not always match the true value of the housing that they actually enjoy, and that housing costs should therefore be deducted from any definition of disposable income.

However, any measure of income defined in this way would understate the relative standard of living of those individuals who were actually benefiting from a better quality of housing by paying more for better accommodation. Income growth over time would also understate improvements in living standards where higher costs reflected improvements in the quality of housing.

Conversely, any income measure which does not deduct housing costs may overstate the living standards of individuals whose housing costs are high relative to the quality of their accommodation (for example, some residents of London). Growth over time in income Before Housing Costs could also overstate improvements in living standards for low-income groups in receipt of Housing Benefit, and whose rents have risen in real terms. This is because Housing Benefit will also rise to offset the higher rents (for a given quality of accommodation) and would be counted as an income rise, although there would be no associated increase in the standard of living. A similar effect could work in the opposite direction for pensioners: if a shift from renting to owning their housing outright leads to a fall in Housing Benefit income, because fewer low-income pensioners are paying rents, then changes in income Before Housing Costs may understate any improvement in living standards.

Therefore, equivalised income is presented on two bases: Before Housing Costs (BHC) and After Housing Costs (AHC). This is principally to take into account variations in housing costs that themselves do not correspond to comparable variations in the quality of housing. A definition of housing costs can be found in Appendix 1 under Measures of income.

Differences in the way water charges are collected in NI and GB has meant that BHC analysis is not consistent. People in Northern Ireland do not pay council tax; instead a rates system operates where the amount paid is dependent on the respondent's council area and the size of the house in which they live and covers payment for water and sewerage, bin collection and other services at a local and regional level. It has not been possible to disaggregate the rates payable to give separate amounts for each of these services, hence BHC analysis includes these charges.

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, Healthy Start vouchers and free school milk, and free TV licence for those aged 75 and over).

Income is net of the following items:

- income tax payments;
- National Insurance contributions;

- domestic rates / council tax (including 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 stakeholder and 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;
- Student loan repayments..

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.

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

Housing costs 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;
- 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.

Housing Benefit

See ***Benefits***.

ILO Unemployed

Unemployed, according to the International Labour Organisation (ILO), are those 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.

Incapacity Benefit

See ***Benefits***.

Income-related benefits

See ***Benefits***.

Income-related state support

See **Benefits**.

Income Support

See **Benefits**.

Individual

An **adult** or **child**.

Industrial Injuries Disablement Benefit (IIDB)

See **Benefits**.

Individual Savings Account (ISA)

See **Savings and investments products**.

Investment Trust

See **Savings and investments products**.

Jobseeker's Allowance

See **Benefits**.

Low income Groups

- **Relative low income** - Relative low income is a measure of contemporary household income inequality, in other words, whether the poorest are keeping pace with the growth of incomes in the population as a whole. All individuals in a household are considered to be in relative income poverty if their equivalised household income is less than 60% of the median UK income. Households reporting the lowest incomes may not have the lowest living standards. The bottom 10 per cent of the income distribution should not, therefore, be interpreted as having the bottom 10 per cent of living standards.
- **Absolute low income** - Absolute low income is a measure of whether the poorest households are seeing their incomes rise in real terms from an 'anchor' year. All individuals in a household are considered to be in absolute income poverty if their equivalised household income is lower than the income level of the 2010/11 UK relative income poverty line, adjusted year-on-year for the effects of inflation. Note: absolute low income levels are only available in Northern Ireland from 2002/03.

Main source of total weekly household income

This is the source of income (see **Sources of income**) which is the largest proportion of weekly income for the household. Figures should be interpreted with caution. For example a household might have similar proportions of income from two or more sources, so a very small change in income would change the classification

Material Deprivation

The material deprivation suite of questions was introduced to investigate deprivation. Questions were asked on whether people were able to afford to buy essential items or services, or to participate in leisure or social activities.

Mean gross/net income

Mean gross/net household income is the "average", found by adding up the gross/net income for all households and dividing the result by the number of households.

Median net equivalised household income

The median household income divides the population of individuals, when ranked by equivalised household income, into two equal-sized groups. The median of the whole population is the same as the 50th **percentile**. The term is also used for the midpoint of subsets of the income distribution; see **decile / quintile group medians**.

Mortgage interest

For endowment, pension, and unit trust mortgages, quoted mortgage interest figures are used for repayment mortgages, interest is calculated on the basis of the amount of mortgage outstanding multiplied by the interest rate current at the time of interview.

Quoted interest figures are checked to ensure that other payments (e.g. for mortgage protection policies, structural insurance or interest on top-up loans for purposes unrelated to housing costs) are excluded and adjusted to include payments made by individuals outside the household. Figures are also net of tax relief.

National Savings Bonds

See **Savings and investments Products**.

Net income

Income received after deductions have been made, including tax and National insurance.

Non-income-related benefits

See **Benefits**.

Non-income-related state support

See **Benefits**.

NS&I savings accounts

See **Savings and investments products**.

Occupational pension

See **Pension schemes**.

Other bank/building society account

See **Savings and investments product**

Partner

See **Couple**.

Pension Credit

See **Benefits**.

Post Office Card Account (POCA)

See **Savings and investments products**.

Premium Bond

See **Savings and investments products**.

Private pension

See **Pension schemes**.

Quintiles

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

Quintile Groups

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

Relative low-income or Relative Poverty

A household whose equivalised income falls below 60% of the UK median equivalised household income of the same year is classified as being in relative low income or relative poverty. The HBAI assumes that all individuals living in the household benefit equally from the combined income of the household, therefore all individuals in the household experiencing relative low-income are said to be in relative poverty.

Religion

Religion is based on all adult respondents. Protestants are classified from 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified'. Other includes 'Other Christian' and other non-Christian beliefs e.g. Jewish, Hindu, Muslim etc. Mixed is classified as being at least one Protestant respondent and at least one Catholic respondent.

Rent-free accommodation

Accommodation provided free by an employer or by an organisation to a self-employed respondent, provided that the normal activities of the tenant are to further the cause of the organisation (e.g. Church of England clergy). Accommodation is not rent-free if anyone, apart from an employer or organisation, is paying a rent or mortgage on a property on behalf of the respondent.

Retirement Pension

See **Benefits**.

Savings

The total value of all liquid assets, including fixed term investments. Figures are taken from responses to questions on the value of assets or estimated from the interest on the savings when these questions are not asked. The main text gives more information on the questions asked and data quality. Note that 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 the respondent said that they had no accounts/investments, refused to answer or didn't know or that some accounts/investments were recorded but that none of them yielded any interest/dividends.

Savings and investments products

The Family Resources Survey asks questions about all Savings and Investments Products, including bank and building society accounts and stocks and shares. The products and groups of products used in this publication are:

- **Basic Bank Account:** This type of account is similar to a **current account**. Payments can be received from other sources and it can pay bills by direct debit, but unlike a current account there are no overdraft facilities. Withdrawals can be made from cash machines and, in some cases, over the counter of the bank or building society itself. See: <https://www.moneyadvice.service.org.uk/en/articles/basic-bank-accounts>
- **Company share schemes/profit sharing:** Some companies provide extra rewards or bonuses to their employees depending on the profitability of the company. In publicly traded companies, this often takes the form of shares in the company. All schemes of this general type are included under this heading.
- **Credit Union:** A credit union is a financial co-operative similar in many respects to mainstream building societies. Its members both own and control the credit union, which is run solely for their benefit. All members of a specific credit union must share what is known as a "common bond" i.e. they must be connected in some way or another to the other members of that credit union. All the members pool their savings together into a single 'pot' from which loans can be made to members from that credit union. Members who have deposited money into the credit union receive an annual dividend while those to whom money is lent have to pay interest on the loan.

- *Current Account*: This includes all current accounts, with both banks and building societies, which are used for day-to-day transactions; with a cheque book and/or bank card. Overdraft facilities may be offered, but interest payments will normally be minimal.
- *Endowment Policy (not linked)*: An endowment policy taken out to repay a mortgage (see **Endowment mortgage**) but no longer used to do so. This is where the mortgage has either been paid off or, more usually, converted to a different method of repayment. The respondent has decided to retain the endowment as an investment in its own right, even though it is no longer intended to repay the mortgage.
- *ISA*: An Individual Savings Account (ISA) is a tax free Government savings scheme which replaced Personal Equity Plans (PEP) and Tax-Exempt Special Savings Accounts (TESSAs) in April 1999; it is usually arranged via a bank or building society.
- *Investment Trust*: See **Unit Trusts**.
- *National Savings Bonds*: All types of National Savings investments in this category collected on the survey, except Easy Access and Investment accounts:
 - *FIRST Option Bonds*: an accumulating lump sum investment of between £1,000 and £250,000. Interest is paid net of tax and credited annually. The rate is reviewed each year and holders have the option to withdraw or continue.
 - *Fixed Rate Savings Bonds*: replaced new issues of FIRST Option Bonds.
 - *National Savings Capital Bonds*: minimum purchase is £100 and a maximum holding of £250,000; interest is fixed for five years and credited annually gross of tax (although taxable).
 - *National Savings Certificates*: fixed or index-linked to changes in the RPI, for lump sum savings of £100 or more. Maximum earnings are obtained after five years and interest on investments is tax free.
 - *Pensioner's Guaranteed Income Bonds*: available to those aged over 65, giving a fixed interest rate over five years with income paid monthly gross of tax; minimum investment is £500.
 - *National Savings Income Bonds*: minimum purchase is £2,000 and a maximum holding of £250,000; interest is paid monthly gross of tax (although taxable).
 - *National Savings Deposit Bonds*: no longer available, but earlier bonds are still valid. These were available in multiples of £50 and offered premium rates of interest which was paid gross of tax.
 - *Children's Bonus Bonds*: can be bought for any child aged under 16 as a five year accumulating investment; interest is paid gross of tax.
 - *Yearly Plan*: yearly plan certificates can still be held, though new applications stopped in January 1995. Under the scheme monthly standing order payments of £20 were made (to a maximum of £400); after twelve months a Yearly Plan certificate was issued. The certificates earn tax free interest, paid monthly, and reach maturity value after four years. After the fourth year, interest is paid three-monthly at a lower rate.
- *NS&I savings accounts*: The National Savings & Investments (NS&I) Investment Account and Easy Access Savings Account.

- *Other bank/building society account:* Accounts belonging to adults recorded under categories "savings account, investment account/bond, any other account with bank building society, etc".
- *Post Office Card Account (POCA):* This type of account can only be used to receive Social Security benefits, State Pensions and/or Tax Credit payments. No other payments, such as Housing Benefit, occupational pensions, or wages can be paid into it. Payments can only be collected over the counter at a Post Office and will not incur any charges or accrue interest on money contained therein. Due to the limited capability to receive payments, these accounts are included or excluded in tables as noted.
- *Premium Bond:* Investments which do not earn interest, but are entered in a monthly draw for tax-free money prizes.
- *Stocks and Shares:* This includes bonds, debentures and other securities which are usually bought and sold on the financial markets. Bonds issued by foreign governments and local authorities are also recorded here. A share is a single unit of ownership in a company. 'Stocks' is the general term for various types of security issued by companies to attract investment in the form of loans. Members of a shares club are included with those owning stocks and shares.
- *Unit Trusts:* A collectively managed investment in the financial markets, where investors buy 'units' of a fund that invests in shares, stocks, Gilts, etc. Interest (the 'dividend') is paid net of tax, usually half-yearly. The data presented for Unit Trusts also includes Investment Trusts, since these two assets are collected together in the Family Resources Survey.
- *Any other type of asset:* Due to small ownership, this amalgamated variable consists of the following three assets:
 - *Guaranteed Equity Bond (GEB):* a one-off five-year investment, giving a return linked to a stock-market index, such as the Financial Times Stock Exchange (FTSE) index. At the end of the term it will pay back the amount invested plus a percentage of any increase in the index. Note that some GEBs may not pay back the full amount if the index falls below a certain level. There are usually minimum and maximum investments; typically £1,000 and £1,000,000.
 - *Gilts or Government Gilt-edged stock (including War Loan):* these raise money for the UK Government by offering a secure investment, usually over a fixed period and with a fixed rate of interest, although some are index-linked. Interest is paid half-yearly. Gilts can be bought and sold on the stock market. At the end of the fixed term the holder is repaid the original purchase price. The value of the gilt is the current market price, which might be higher or lower than the original purchase price.
 - *Save As You Earn (SAYE):* a three, five or seven year regular monthly savings scheme for employees. At the end of the term, the employee can either use the savings to buy the shares in their company or take the accumulated investment. For more information, see: [Tax and Employee Share Schemes - GOV.UK](#)

The above products cover all types of savings. Some of them are grouped together in other ways in the tables:

- *Direct Payment Account*: A direct payment account is one that can accept electronic payment of benefits via the Banker's Automated Clearing System (BACS) system. The types of accounts included as such in this report are:
 - *Current Account*
 - *National Savings and Investments Savings Accounts*
 - *Savings, investments etc*
 - *Basic Account*

Where noted, *Post Office Card Accounts* are also included in this group.

Severe Disablement Allowance

See **Benefits**.

Social Fund

See **benefits**.

Social Security Benefits

Refers to all **Benefits**, but does not include **Tax credits**.

Sources of income

- *Wages and salaries*: for a respondent currently working as an employee, income from wages and salaries is equal to: gross pay before any deductions, less any refunds of income tax, any motoring and mileage expenses, any refunds for items of household expenditure and any Statutory Sick Pay or Statutory Maternity Pay, plus bonuses received over the last 12 months (converted to a weekly amount) and any children's earnings from part-time jobs.
- *Self-employed income*: the total amount of income received from self-employment gross of tax and national insurance payments, based on profits where the individual considers themselves as running a business or on estimated earnings/drawings otherwise. Excludes any profit due to partners in the business. Any losses are deducted.
- *Investments*: Interest and dividends received on savings and investments. See **Savings and investments products** for details of investments covered by the Family Resources Survey.
- *Tax credits*: Income from **Tax credits**.
- *Retirement Pension plus any IS/PC*: for any adults who are over State Pension age, any **Retirement Pension** plus any **Income Support** or **Pension Credit** which is received; these benefits are shown together because of known problems with separating these amounts for pensioners.
- *Other pensions*: payments received from occupational, stakeholder and personal pension schemes; widow's employee pensions, trade union and friendly society pensions, annuity pensions, trusts and covenants.
- *Social Security disability benefits*: payments received from any of the benefits payable due to disability – see **Benefits**.
- *Other Social Security benefits*: payments received from any of the other **Benefits**.

- *Other sources*: payments from all other sources including, for example, baby-sitting, allowances from absent spouses, organisations, royalties, odd jobs, sub-tenants, educational grants, alimony and Healthy Start Vouchers.

Standard Occupational Classification

The United Kingdom's official occupational classification, revised, updated and published in June 2000. For more information, see

<http://www.ons.gov.uk/ons/guide-method/classifications/archived-standard-classifications/soc-and-sec-archive/index.html>

State Pension age

The State Pension age is 65 for men born before 6 April 1959. For women born on or before 5 April 1950, State Pension age is 60. From 6 April 2010, the State Pension age for women born on or after 6 April 1950 will increase gradually between April 2010 and November 2018. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. For 2012/13 data, women are defined to be of State Pension age based on their date of birth and the date of interview. For further guidance on calculating State Pension eligibility age, see: <https://www.gov.uk/calculate-state-pension>

State Second Pension (formerly SERPS now known as S2P)

Available to individuals who satisfy certain contribution conditions, S2P does not have to be claimed separately from the basic **Retirement Pension** and is not affected by the receipt of other income. Calculation of benefit is by reference to earnings from 6 April 1978 or the start of working life, whichever is later. Individuals can contract out of the State Second Pension as part of an occupational pension scheme or personal pension scheme.

State support

An individual is in receipt of state support if they receive either a Social Security benefit (see **Benefits**) or a payable **Tax credit**.

Stocks and shares

See **Savings and investments products**.

Tax credits

Child Tax Credit and Working Tax Credit replaced Working Families Tax Credit, Disabled Persons Tax Credit, Children's Tax Credit and the child dependency element for all new claims to the following benefits:

- Income Support
- Jobseeker's Allowance (income based)
- Bereavement Benefit
- Incapacity Benefit
- Retirement Pension
- Severe Disablement Allowance

Tax credits are paid by HM Revenue & Customs.

- *Child Tax Credit*: provides support to families with children, and replaced the child dependent elements that were previously paid within the benefits named above, and with Working Families Tax Credit and Disabled Persons Tax Credit, as well as Children's Tax Credit.
- *Working Tax Credit*: is a payment to top up the earnings of working people on low incomes, including those who do not have children. There are extra credits for those recipients in working households where someone has a disability. Working Tax Credit is available to employees and the self-employed, and includes support for the costs of qualifying childcare, thus replacing Childcare Tax Credit.

For more information see: <http://www.hmrc.gov.uk/TAXCREDITS/>

Tenure

Types of renting or ownership.

- *Social renting*: includes all cases where the local authority is the landlord, and all housing associations including New Town Development Corporations and the Scottish Special Housing Association except where accommodation is part of job.
- *Rented privately*: includes rent free cases
- *Buying with a mortgage*: Includes local authority (Northern Ireland Housing Executive in NI) 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. These households may have other loans secured on their property for which information is collected on the Family Resources Survey. However, these payments are excluded from **Housing costs**.

Prior to 2008/09, social renting was split into council and housing association groups. This division has been removed because it was found to be unreliable. Comparison with administrative data showed that a significant number of housing association tenants wrongly reported that they were council tenants. A split between furnished and unfurnished private renting was also removed in 2008/09 due to lack of interest from FRS data users.

Total weekly household income

Is the total weekly income from all sources (see **Sources of income**) for all adults and children in the household.

Unemployed

See **ILO unemployed**.

Unit trusts

See **Savings and investments products**.

War Disablement Pension

See **Benefits**.

War Widow's Pension

See **Benefits**.

Widowed Mother's Allowance/Widowed Parents Allowance

See Bereavement Benefits in the definition of **Benefits**.

Widow's Benefits/Bereavement Benefits

See Bereavement Benefits in the definition of **Benefits**.

Widow's Payment

See Bereavement Benefits in the definition of **Benefits**.

Widow's Pension

See Bereavement Benefits in the definition of **Benefits**.

Working

All respondents with an employment status of full/part-time employed or full/part-time self-employed.

Working Age

Adults (see **Adult** and **Child**) under pension age (see **State Pension age**).

Working Tax Credit

See **Tax credits**.

Appendix 2

Classification of Urban Rural Settlements

Classification Band A – Belfast Metropolitan Urban Area

Band A relates to Belfast Metropolitan 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)
<u>BMUA</u>	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)
<u>Derry Urban Area</u>	Derry	83,652	30,129
	Culmore	2,937	951
	Newbuildings	2,496	858
	Strathfoyle	1,578	582
		DUA Total	90,663

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 (Banbridge LGD)	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
	Castlederg	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
	Carlough	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	

Appendix 3

Standard Errors

SE.1: Standard errors for household composition

SE.2: Standard errors for state support receipt

SE.3: Standard errors for tenure

All survey estimates have a sampling error attached to them, calculated from the variability of the observations in the sample. From this, a margin of error (confidence interval) is derived. It is this confidence interval, rather than the estimate itself, that is used to make statements about the likely 'true' value in the population; specifically, to state the probability that the true value will be found between the upper and lower limits of the confidence interval. In general, a confidence interval of the estimate plus or minus two standard errors is used to state, with 95 per cent confidence, that the true value falls within that interval. A small margin of error will result in a narrow interval, and hence a more precise estimate of where the true value lies.

Tables SE.1 to 3 provide standard errors for a selection of variables from the FRS by Urban Rural classification. In common with other tabulations the percentages and sampling errors incorporate weighting factors which are designed to compensate for non-response. An example of how to interpret them follows:
Example: Table SE.1: Standard errors for household composition

Table SE.1 shows that 9.5 % of households were composed of two adults and one child. The standard error is 0.7. This can be interpreted in the following manner: It can be estimated with 95 per cent confidence that the true percentage of households composed of two adults and one child is:

$$9.5 \pm (0.7 \times 2) = 9.5 \pm 1.4$$

i.e. if sampling error is the sole source of error, the percentage of the households composed of two adults and one child is between 8.1 and 10.9 per cent, with 95 per cent confidence.

In addition to sampling errors, consideration should also be given to non-sampling errors. Sampling errors arise through the process of random sampling and the influence of chance. Non-sampling errors arise from the introduction of some systematic bias in the sample as compared to the population it is supposed to represent. As well as response bias, such biases include inappropriate definition of the population, misleading questions, data input errors or data handling problems – in fact any factor that might lead to the survey results systematically misrepresenting the population. There is no simple control or measurement for such non-sampling errors, although the risk can be minimised through careful application of the appropriate survey techniques from the questionnaire and sample design stages through to analysis of results.

Table SE.1: Standard errors for household composition

	Percentage of all households							
	BMUA	Standard Error	Urban	Standard Error	Rural	Standard Error	Northern Ireland	Standard Error
Households without children								
One adult								
adult male over pension age	3.2	0.7	4.2	0.8	2.5	0.6	3.3	0.4
adult female over pension age	10.7	1.2	8.2	1.1	7.7	1.0	8.8	0.7
adult male under pension age	12.3	1.3	8.8	1.1	6.3	0.9	9.0	0.7
adult female under pension age	7.1	1.0	5.8	0.9	3.2	0.7	5.3	0.5
Two adults								
both over pension age	9.2	1.2	8.6	1.1	10.2	1.2	9.4	0.7
one over pension age	2.5	0.6	3.8	0.8	6.2	0.9	4.2	0.5
both under pension age	15.0	1.4	14.3	1.4	17.6	1.5	15.7	0.8
Three or more adults	7.1	1.0	9.6	1.2	12.7	1.3	9.9	0.7
Households with children								
One adult with children	7.6	1.1	10.1	1.2	4.2	0.8	7.2	0.6
Two adults								
one child	10.9	1.3	9.2	1.2	8.7	1.1	9.5	0.7
two children	7.2	1.0	9.6	1.2	7.7	1.0	8.2	0.6
three or more children	3.2	0.7	3.3	0.7	5.5	0.9	4.1	0.5
Three or more adults with children	3.9	0.8	4.6	0.8	7.5	1.0	5.4	0.5
All households without children	67.1	1.9	63.3	1.9	66.4	1.8	65.6	1.1
All households with children	32.9	1.9	36.7	1.9	33.6	1.8	34.4	1.1
All households	100.0		100.0		100.0		100.0	

Table SE.2: Standard errors for state support receipt

	Percentage of all households							
	BMUA	Standard Error	Urban	Standard Error	Rural	Standard Error	Northern Ireland	Standard Error
Working Tax Credit	8.5	1.1	11.5	1.3	8.5	1.1	9.5	0.7
Child Tax Credit	14.7	1.4	22.3	1.7	17.2	1.5	18.1	0.9
Income Support	6.3	1.0	9.1	1.2	5.1	0.9	6.8	0.6
Pension Credit	5.8	1.0	9.0	1.2	7.2	1.0	7.3	0.6
Housing Benefit	17.5	1.5	23.3	1.7	11.3	1.2	17.2	0.9
Retirement Pension	26.8	1.8	26.9	1.8	31.9	1.8	28.7	1.0
Widow's Benefit	0.6	0.4	-	-	0.6	0.4	0.6	0.2
Jobseeker's Allowance	6.2	1.0	6.4	1.0	5.9	0.9	6.1	0.5
Employment and Support Allowance	2.9	0.7	3.3	0.7	1.9	0.5	2.6	0.4
Incapacity Benefit	3.3	0.7	5.1	0.9	5.0	0.9	4.5	0.5
Severe Disablement Allowance	1.2	0.4	0.7	0.4	1.1	0.4	1.0	0.2
Attendance Allowance	2.8	0.7	1.5	0.6	4.1	0.8	2.9	0.4
Carer's Allowance	2.0	0.6	2.3	0.6	1.8	0.5	2.0	0.3
Disability Living Allowance (care component)	13.6	1.4	14.3	1.4	11.5	1.3	13.1	0.8
Disability Living Allowance (mobility component)	13.4	1.4	14.7	1.4	11.2	1.2	13.0	0.8
Industrial Injuries Disablement Benefits	-	-	0.5	0.4	-	-	-	-
Armed Forces Compensation Scheme	0.5	0.4	-	-	-	-	-	-
Child Benefit	31.9	1.9	35.9	1.9	33.0	1.8	33.6	1.1
Any on income related benefit	26.7	1.8	36.2	1.9	23.3	1.6	28.5	1.0
Any on non-income related benefit	70.6	1.8	74.5	1.7	73.9	1.7	73.1	1.0
All in receipt of benefit	74.7	1.7	80.4	1.6	77.2	1.6	77.4	1.0
All in receipt of Tax Credits	15.8	1.5	24.3	1.7	19.3	1.5	19.8	0.9
All not in receipt of state support	24.7	1.7	18.9	1.6	21.6	1.6	21.7	1.0
All Households	100.0		100.0		100.0		100.0	

SE.3: Standard errors for tenure

Tenure	Percentage of all households							
	BMUA	Standard Error	Urban	Standard Error	Rural	Standard Error	Northern Ireland	Standard Error
All Owners	62.0	1.9	56.1	2.0	77.9	1.6	65.8	1.1
Owned outright	32.6	1.9	27.7	1.8	47.8	1.9	36.5	1.1
Buying with a mortgage	29.4	1.8	28.4	1.8	30.0	1.8	29.3	1.0
Social rented sector	19.0	1.6	21.4	1.6	7.7	1.1	15.7	0.8
Rented privately	19.0	1.6	22.5	1.7	14.5	1.4	18.5	0.9
All Households	100.0		100.0		100.0		100.0	

Family Resources Survey

Urban Rural Report

Northern Ireland 2012-13

This is the eleventh Family Resources Survey Urban Rural report providing information on a wide range of household circumstances by Urban Rural classifications in Northern Ireland. It is a secondary analysis of the Family Resources Survey Northern Ireland 2012/13, focusing on two breakdowns of the Northern Ireland specific Urban Rural classifications. This annual report provides an analysis of data collected during the period April 2012 to the end of March 2013.

Although this report is specifically of interest to the Department for Social Development, other government departments and outside researchers and analysts from a wide range of disciplines, in both public and private sectors will benefit from the availability of such a data source.

This report is divided into sections covering: Household Income and State Support Receipt, Tenure and Housing Costs, Savings and Investments, Occupation and Employment, Household Characteristics, Income and Deprivation.

This report can be found on:

www.dsdni.gov.uk

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