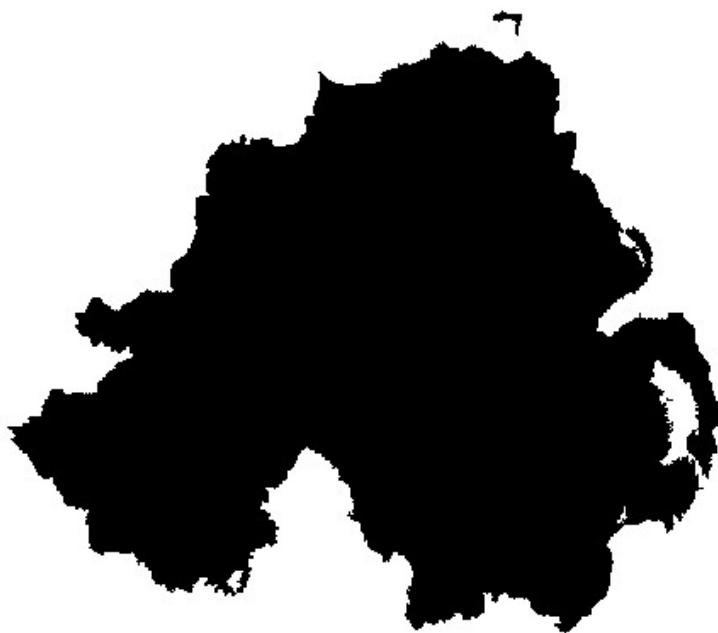


**FAMILY RESOURCES SURVEY
URBAN RURAL
REPORT**

NORTHERN IRELAND 2010-11

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Executive Summary

This is the ninth 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 2010/11, focusing on two breakdowns of the Northern Ireland specific Urban Rural classifications. This report provides an analysis of data collected during the period April 2010 to the end of March 2011 and is the latest in the Urban Rural series, which is updated annually.

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 2010/11 there were 1,896 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 Characteristics, Household Income and State Support Receipt, Tenure and Housing Costs, Savings and Investments, Occupation and Employment, Deprivation and Income.

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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 2010/11 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 2010/11** report provides detailed findings for 2010/11 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 2010/11 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.

Table: Classification of settlements

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

It is recommended that, in the lack of a programme-specific definition, Band A (Belfast Metropolitan Urban Area) along with Bands B-E are defined as urban, while Bands F-H are defined as rural. Under this definition, approximately 63% of the Northern Ireland population live in urban areas and 37% in rural areas in 2010/11. 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.

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 Local Government Districts (LGD). Based upon these LGDs, three areas of Northern Ireland can be categorised: Belfast, the East of Northern Ireland and the West of Northern Ireland. The following table lists 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
	Strabane

All FRS data is categorised by both Urban Rural and East-West classifications. This enables analysis to be carried out for the threefold Urban Rural classifications of BMUA, Rural and Urban, and a further fivefold analysis for BMUA, Rural East, Rural West, Urban East and Urban West.

It is important to note when considering the content of this report that long distance commuting allows people to live in one area and work in another, therefore inhabitants of one area do not necessarily work in the area in which they reside. The level of income for commuters reflects the quality of jobs in their work area, rather than in their home area. One example is the high proportion of managers and senior officials who live in the Rural East of Northern Ireland. If for example, it were found that 12% of those employed in this occupation lived in this area, it would be incorrect to infer from this, that 12% 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

A Microsoft Word version is available to download, along with Microsoft Excel versions of the tables in each chapter.

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. A 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 2010/11** publication, which can be accessed online at:

http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/family_resources/family_resources_survey_2010-2011.htm

1.6 Changes to the 2010/11 report

This report has been reviewed to replicate the improvements made to the 2010/11 Family Resources Survey Northern Ireland report and the 2010/11 Households Below Average Income Northern Ireland report following a user consultation and a UK Statistics Authority assessment held in 2012. The changes will allow harmonisation with the 2010/11 FRS NI and HBAI NI, ensuring that it is relevant and meets the needs of users. Full details of these changes can be accessed online at:

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

In addition, the survey questionnaire routing was amended for the 2010/11 report to reflect the changes in State Pension age for women, asking respondents about company cars and fuel for private use, asking respondents about receipt and the value of alimony payments, and asking respondents with children additional child material deprivation questions.

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 2010/11**.

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 2010/11. 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 2010/11*** and the ***Households Below Average Income 2010/11*** 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 ***The Family Resources Survey Northern Ireland 2010/11*** 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 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 3 ***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 4 ***Tenure and Housing Costs***
This chapter presents analysis on tenure by urban rural classification as well as analysing weekly housing costs.
- Chapter 5 ***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 6 ***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 7 ***Deprivation***
This chapter looks at household material deprivation across the urban rural classifications.
- Chapter 8 ***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.
- 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 Services (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 2010/11:

http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/family_resources/family_resources_survey_2010-2011.htm

Households Below Average Income 2010/11:

http://www.dsdni.gov.uk/index/stats_and_research/stats-publications/stats-family-resource/households/hbai-2010-11.htm

Family Resources Survey UK reports

<https://www.gov.uk/government/organisations/department-for-work-pensions/series/family-resources-survey--2>

Households Below Average Income UK reports

<https://www.gov.uk/government/organisations/department-for-work-pensions/series/households-belowaverage-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://www.esds.ac.uk/government/lfs/>

Labour Force Survey Northern Ireland

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

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>

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

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/topics/statistics/headlines/compendia2009/welsh-index-multiple-deprivation-2012-indicator-analysis/?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 Key Findings

Household characteristics

- In 2010/11 the average number of persons per household in Northern Ireland was 2.5 persons, with households containing four or more persons most commonly found in the Rural area.
- In 2010/11 the Urban West reported the highest percentage of households containing one or more unemployed adults under pension age, at 12%, compared to 3% in the Rural East, which represents the lowest percentage.
- The highest proportion of single parent households was found in the Urban West (8%), whereas the lowest proportion was found in the Rural East (4%).

Household Income and State Support Receipt

- In 2010/11, across Northern Ireland, 59% of total weekly household income came from wages and salaries, with a further 11% coming from self-employment income.
- Belfast Metropolitan Urban Area and the Rural East derived the highest proportion of income from wages and salaries, at 63%.
- Rural regions had the highest proportion of income coming from self-employment, with the Rural West region having the highest percentage (16%).
- The Urban West reported the highest percentage of households receiving any income related benefit, at 42%, compared to 20% in the Rural East, which represents the lowest percentage.
- The Rural West that had the highest percentage of households receiving any non-income related benefit, at 79%, whereas Belfast Metropolitan Urban Area had the lowest percentage, at 67%.

Tenure and Housing Costs

- In 2010/11 the two Rural regions reported the highest level of accommodation owned outright; 50% of households in the Rural West and 47% of households in the Rural East.
- The Urban West had the highest percentage of households in rented accommodation, with 24% of households renting from the social rented sector and 23% of households renting from the private rented sector.
- Across Northern Ireland approximately 80% of households paid less than £80 per week on housing costs. The Rural area reported the highest proportion of households paying less than £80 per week, at 88%, whereas Belfast Metropolitan Urban Area reported the lowest proportion, at 73%.

Savings and Investments

- In 2010/11 the percentage of households holding a direct payment account (including Post Office Card Accounts) was 94% across all urban rural areas, which is approximately a 10 percentage point increase on 2002/03.
- The percentage of households with no savings and investments in the Urban area has increased by 10 percentage points between 2008/09 and 2010/11, from 50% to 60%.
- The Urban West region had the highest percentage of households with no savings, at 64%.
- The Rural East had the lowest percentage of households with no savings (44%) and also had the highest percentage of households with savings and investments of £20,000 or more (13%).

Occupation and Employment

- In both Rural regions over one fifth of males were self-employed, either full-time or part-time. This compares to a Northern Ireland self-employed average of 13% for males.
- The Rural East had the highest percentage of males (70%) and females (58%) in employment.
- The Urban West reported the highest percentage of unemployed males and females, 11% and 5% respectively.

Deprivation

- The Urban West region had the highest percentage of households that could not afford material deprivation indicator items; it was the highest across all twelve deprivation indicators.
- The Rural East had the lowest percentage of households experiencing material deprivation over the majority of the material deprivation indicators.
- The two deprivation indicators that all regions showed high levels of material deprivation on were 'holiday away from home one week a year not staying with relatives' and 'make savings of £10 per month or more'.
- 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 (47%), compared to the Northern Ireland average of 31%. A similar proportion of households in the Urban West could not afford to make savings of £10 per month or more (46%), compared to the Northern Ireland average of 32%.

Income Before and After Housing Costs

- In 2010/11 the Northern Ireland median equivalised income was £379 before housing costs and £338 after housing costs. A threefold urban rural analysis showed that Belfast Metropolitan Urban Area had the highest level of income on both these measures; £385 before housing costs and £349 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.
- In 2010/11 it was found that 20% of individuals in Northern Ireland were in relative poverty (before housing costs). The Rural West reported the highest percentage of individuals in relative poverty (before housing costs), at 24%, compared to 18% in the Urban West and Rural East.
- Across Northern Ireland 20% of individuals were found to be in relative poverty on the after housing costs measure. The Urban East region had the highest percentage of individuals in relative poverty (after housing costs), at 22% and the Rural East had the lowest percentage, at 18%.

2.0 Household Characteristics

2.1 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.

2.2 Analysis and Key Findings

In 2010/11 the average number of persons per household in Northern Ireland was 2.5 persons. The most common household size across Northern Ireland was 2 persons, representing over one third of all households at 35%. Rural areas were found to have the largest proportion of households containing 4 or more persons, at 28%, compared to only 16% of households in the Belfast Metropolitan Urban Area (BMUA). This resulted in both Rural regions (east and west) reporting a higher than average number of persons per household, at 2.6 persons.

Figure 2.1 (see table S2.1 for data) shows the proportion of households containing one or more unemployed adults under pension age over a nine year period. In 2010/11 the proportion of households containing one or more unemployed adults under pension age in Northern Ireland was 7%, showing an upward trend since 2008/09, where it had previously been 4% for six consecutive years, as illustrated. The Urban West reported the highest percentage of households containing one or more unemployed adults under pension age (12%) in 2010/11 (see table 2.2). In comparison only 3% of households in the Rural East region contained one or more unemployed adults under pension age. Over the nine year reference period the proportion of households in the Rural region containing one or more unemployed adults under pension age has consistently been equal to or less than the Northern Ireland average.

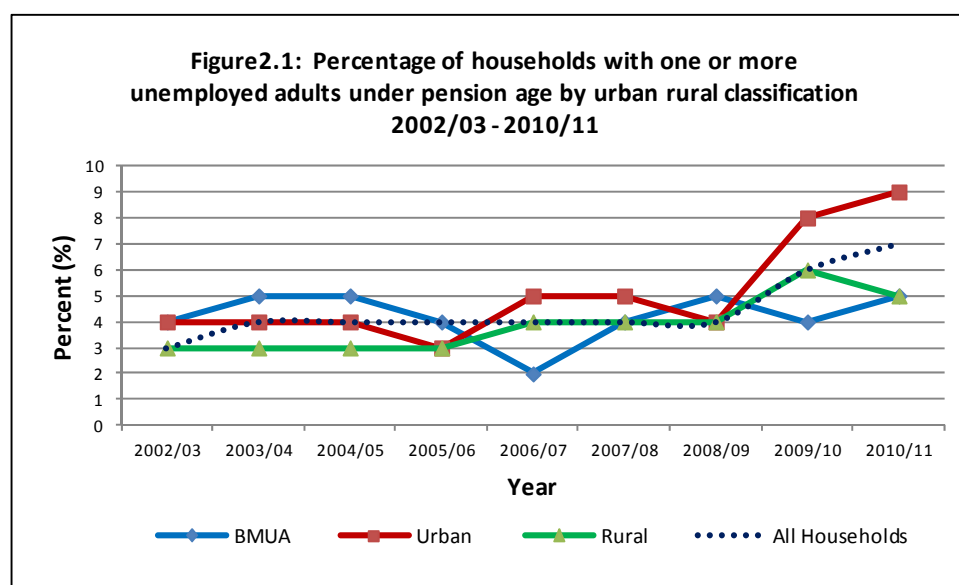
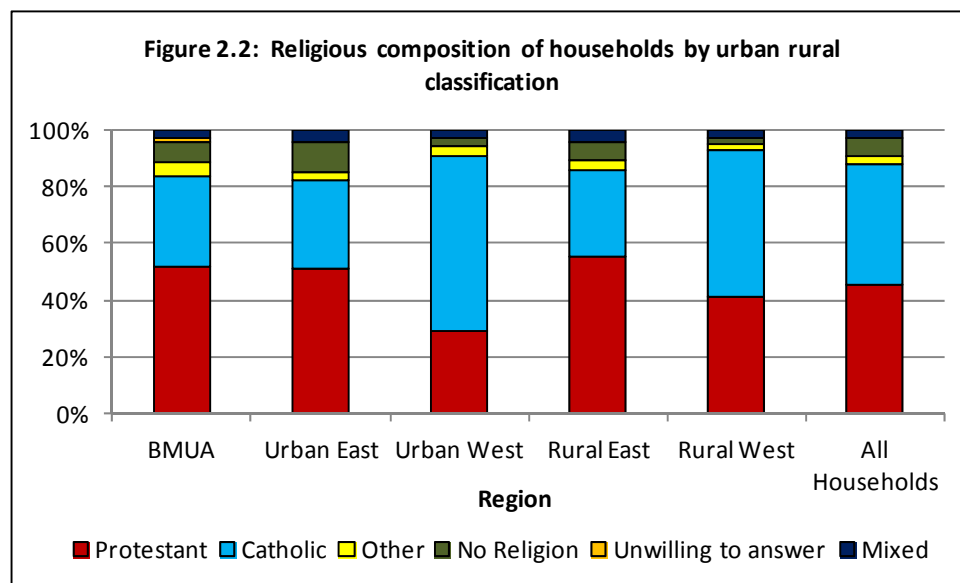


Table 2.2 examines households by composition in the various urban rural regions in 2010/11. It was found that 35% of all households in Northern Ireland had at least one child living within the household. The Urban West region had the highest proportion of households falling into this category (39%). Almost one quarter of households in Northern Ireland had two adults and at least one child living therein (23%), with the most common grouping of households with children being two adults and one child (10%). The highest proportion of single parent households was found in the Urban West (8%), whereas the lowest proportion was found in the Rural East (4%).

The Northern Ireland percentage of households with one or more disabled adults under pension age was 19%. The Urban West region had the highest proportion of households having one or more disabled adults under pension age, at 29%.

Figure 2.2 (see table 2.3 for data) shows the religious composition of households in Northern Ireland in 2010/11. 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 2010/11 was the Urban West (62%). This region also had the lowest proportion of Protestant households in 2010/11 (29%). The Urban East region reported the highest proportion of households identified as no religion (11%).



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.

2.4 Detailed tables

2.4.1 Contents and points to note when interpreting tables

Table 2.1 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 2.2 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 2.3 provides information on the religious composition of each of the urban rural classifications.

2.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the following key terms that have been used throughout this chapter:

- Household
- Adult
- Unemployed
- Child
- Disabled adult
- Religion

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 detailed tables showing detailed analysis using 2010/11 survey data.

Table 2.1: Households by size and urban rural classification

Size	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
1 person	28	28	25	21	20	28	26	21	25
2 persons	36	37	31	34	35	36	33	35	35
3 persons	20	18	19	15	17	20	18	16	18
4 persons	10	12	17	18	16	10	15	17	14
5 or more persons	6	5	8	11	11	6	7	11	8
Average number of persons per household	2.3	2.3	2.5	2.6	2.6	2.3	2.4	2.6	2.5
Sample size (=100%)	609	278	337	274	398	609	615	672	1,896

Table 2.2: Households by composition and urban rural classification

Household composition	Percentage of households								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Households without children									
One adult									
adult male over pension age	3	3	2	3	3	3	2	3	3
adult female over pension age	8	9	9	9	8	8	9	8	8
adult male under pension age	11	11	8	6	7	11	9	7	9
adult female under pension age	7	5	6	3	2	7	6	2	5
Two adults									
both over pension age	10	13	5	10	11	10	9	11	10
one over pension age	4	4	4	5	6	4	4	6	5
both under pension age	18	15	18	18	15	18	17	16	17
Three or more adults	8	8	9	8	9	8	9	9	8
Households with children									
One adult									
one child	4	5	4	1	3	4	4	2	4
two children	2	1	3	2	2	2	2	2	2
three or more children	1	1	1	1	-	1	1	-	1
Two adults									
one child	10	10	10	10	8	10	10	9	10
two children	7	9	7	10	11	7	8	11	9
three or more children	4	3	3	6	6	4	3	6	4
Three or more adults									
one child	1	1	6	6	4	1	4	5	3
two children	1	-	4	2	2	1	2	2	2
three or more children	1	1	1	1	1	1	1	1	1
All households without children	68	68	61	62	62	68	64	62	65
All households with children	32	32	39	38	38	32	36	38	35
Households with one or more adults over pension age	27	31	25	32	32	27	28	32	29
Households with one or more disabled adults under pension age¹	17	16	29	14	19	17	23	17	19
Households with one or more unemployed adults under pension age	5	6	12	3	7	5	9	5	7
Sample size (=100%)	609	278	337	274	398	609	615	672	1,896

Note:

1. The methodology used to create figures within this category has been changed to mirror that of the FRS NI publication and as a result will not be directly comparable with previous years.

Table 2.3: Households by religion and urban rural classification

Religion ⁴	Percentage of households									
	Urban Rural Classification									All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural		
Protestant ¹	51	51	29	55	41	51	38	47	45	
Catholic	32	31	62	31	52	32	48	44	42	
Other ²	5	3	3	3	2	5	3	2	3	
No Religion	7	11	3	7	2	7	7	4	6	
Unwilling to answer Religion or Denomination question	1	-	-	-	0	1	-	-	-	
Mixed ³	3	4	3	4	3	3	4	3	3	
Sample size (=100%)	609	278	337	274	398	609	615	672	1,896	

Notes

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified'
2. Includes 'Other Christian' and 'Other Non-Christian' beliefs e.g. Jewish, Hindu, Muslim etc
3. At least one Protestant respondent and at least one Catholic respondent
4. Religion is based on all adult respondents

2.4.4 Supplementary Tables

S2.1 – Data for figure 2.1: Percentage of households with one or more unemployed adults under pension age by urban rural classification 2002/03 – 2010/11.

Table S2.1: Percentage of households with one or more unemployed adults under pension age by urban rural classification 2002/03 - 2010/11

Year	Region			All Households	Sample Size (= 100%)
	BMUA	Urban	Rural		
2002/03	4	4	3	3	1,750
2003/04	5	4	3	4	1,917
2004/05	5	4	3	4	1,927
2005/06	4	3	3	4	1,895
2006/07	2	5	4	4	1,918
2007/08	4	5	4	4	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

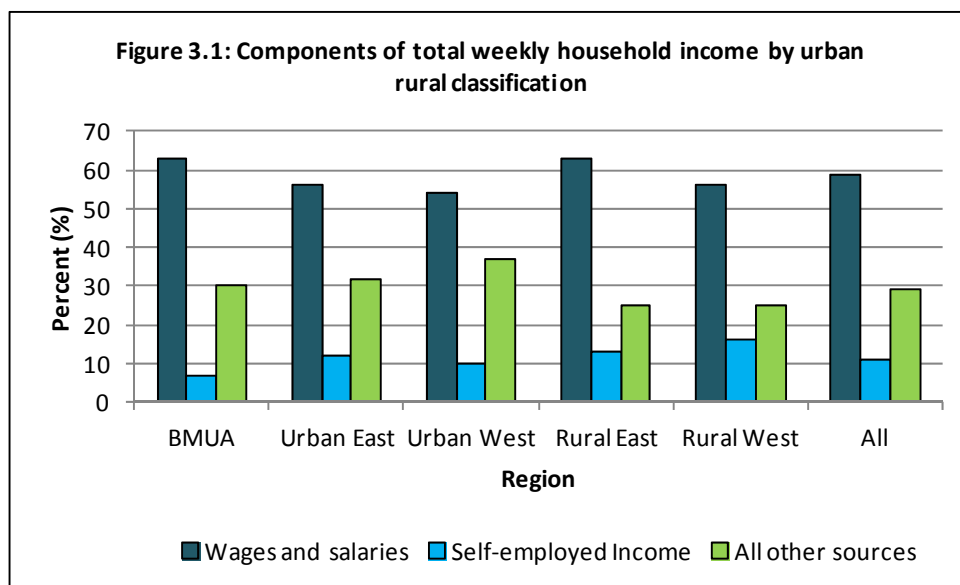
3.0 Household Income and State Support Receipt

3.1 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.

3.2 Analysis and Key Findings

Figure 3.1 (see table 3.1) shows the components of weekly income for all five regions. Across Northern Ireland 59% of total weekly household income came from wages and salaries, with a further 11% coming from self-employment income. BMUA and the Rural East derived the highest proportion of income from wages and salaries, at 63%. Rural regions had the highest percentage of household income from self-employment, with the Rural West region having the highest percentage at 16%, compared to 7% in BMUA. 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 higher than in the other regions. A more detailed analysis shows the reason for this was due to the Urban West reporting almost twice the Northern Ireland average proportion of household income from social security benefits and social security disability benefits (19%, compared to the Northern Ireland average of 11%. See table 3.1 for details).



In 2010/11 the percentage of households receiving Income Support was highest in the Urban West at 18%, compared to only 3% in the Rural East and a Northern Ireland average of 9% (see table 3.2). Similarly, the Urban West reported 19% of households receiving Disability Living Allowance (care component) and 20% of households receiving Disability Living Allowance (mobility component), which were both considerably higher than other regions. The Urban West reported the highest percentage of households receiving any income related benefit, at 42%, compared to 20% in the Rural East. The Rural West that had the highest percentage of households receiving any non-income related benefit, at 79%.

The trend analysis in figure 3.2 (see table S3.1) shows the percentage of households in receipt of any income related benefit over a nine year period. Although, the percentage of households receiving any income related benefit in BMUA and the Rural area fluctuated to some extent year on year over the nine year period, the overall change was minimal, with BMUA remaining the same (27%) and the Rural area reporting a 2 percentage point increase, from 23% in 2002/03 to 25% in 2010/11. The Urban area similarly fluctuated between 2002/03 to 2008/09, but then experienced a more noticeable change from 2008/09, rapidly increasing by 10 percentage points from 28% in 2008/09 to 38% in 2010/11.

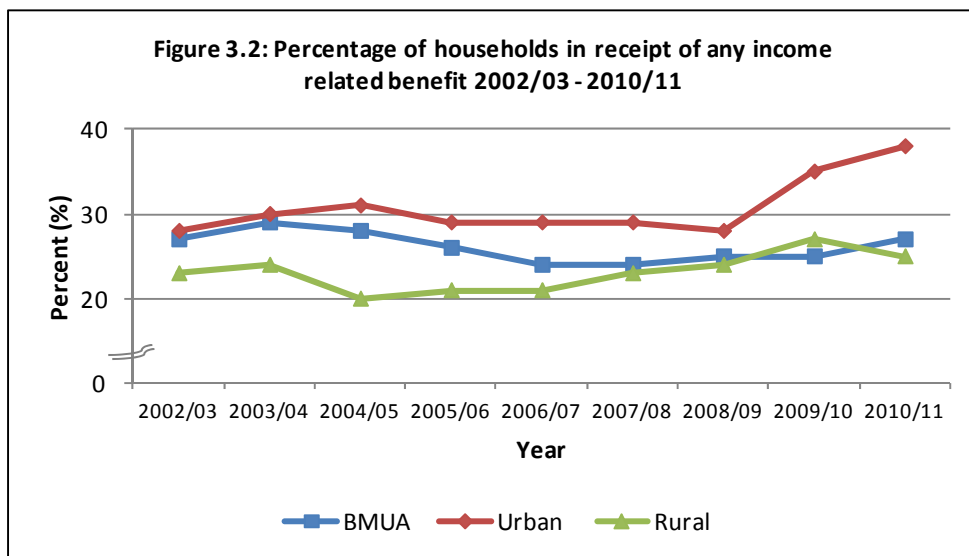
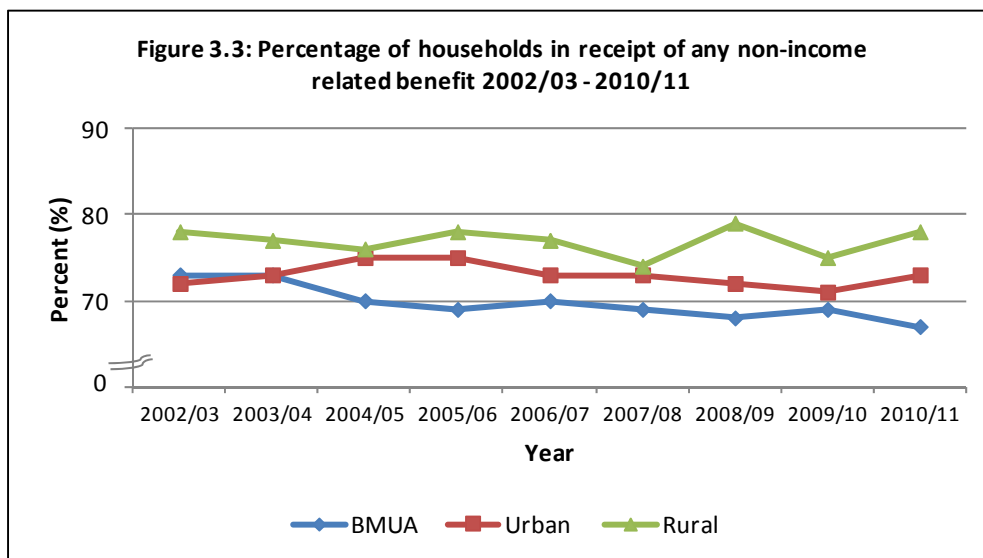


Figure 3.3 (see table S3.2) looks at the percentage of households in receipt of any non-income related benefit over the same nine year timeframe. In this instance it was the BMUA that demonstrated the most notable change, showing a steady decline over the nine years, from 73% in 2002/03 to the lowest point of 67% in 2010/11. The Urban and Rural regions did not show much variation over the nine years and in 2010/11 the percentage of households falling into this category was more or less the same as that of 2002/03.



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 category labelled 'all other sources' as shown in figure 3.1 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 3.1.

- (4) Relative to administrative records, the FRS is known to under report benefit receipt. Please see the methodology chapter 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.

3.4 Detailed tables

3.4.1 Contents and points to note when interpreting tables

Table 3.1 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 3.2 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

3.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the following key terms that have been used throughout this chapter:

- Household
- All in receipt of benefit
- All in receipt of tax credits
- Income related benefit
- Non-income related benefit
- Total weekly household income
- State pension age
- Sources of income
- State support

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 detailed tables showing detailed analysis using 2010/11 survey data.

Table 3.1: Components of total weekly household income by urban rural classification

Percentage of total weekly household income										
Source of income										
Urban Rural Classification	Wages and salaries	Self employ -ment income	Invest-ments	Tax Credits	State Retirement Pension plus any IS	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	Sample Size (=100%)
	BMUA	63	7	1	2	7	8	2	8	
Urban East	56	12	1	2	9	8	2	9	1	278
Urban West	54	10	-	4	7	5	5	14	2	337
Rural East	63	13	2	1	7	6	2	5	2	274
Rural West	56	16	-	3	8	4	3	8	2	398
BMUA	63	7	1	2	7	8	2	8	2	609
Urban	55	11	1	3	8	6	4	11	2	615
Rural	59	15	1	2	7	5	2	6	2	672
All	59	11	1	2	7	6	3	8	2	1,896

Table 3.2: Households by state support receipt and urban rural classification

State support received	Percentage of households								
	Urban Rural Classification								
	BMJA	Urban East	Urban West	Rural East	Rural West	BMJA	Urban	Rural	All
Working Tax Credit	8	6	12	5	8	8	9	7	8
Child Tax Credit	21	21	25	19	23	21	24	22	22
Income Support	8	8	18	3	7	8	14	6	9
Pension Credit	7	10	11	9	9	7	11	9	9
Housing Benefit	18	25	27	8	12	18	26	10	18
Retirement Pension	26	31	24	31	29	26	27	30	28
Widow 's Benefits	-	0	1	1	-	-	1	1	1
Jobseeker's Allowance	6	8	9	4	8	6	8	6	7
Employment and Support Allowance	1	2	1	1	2	1	2	1	1
Incapacity Benefit	6	6	10	5	7	6	8	6	7
Severe Disablement Allowance	1	-	2	-	1	1	1	1	1
Attendance Allowance	4	6	3	4	5	4	4	5	4
Carer's Allowance	2	2	6	1	2	2	4	2	3
Disability Living Allowance (care component)	12	8	19	9	14	12	14	12	13
Disability Living Allowance (mobility component)	11	12	20	10	12	11	16	11	13
Industrial Injuries Disablement Benefit	0	0	1	0	0	0	-	0	-
Armed Forces Compensation Scheme	-	-	1	0	-	-	1	-	-
Child Benefit	31	32	38	37	37	31	35	37	34
On any income related benefit	27	33	42	20	29	27	38	25	30
On any non-income related benefit	67	70	75	75	79	67	73	78	73
All in receipt of benefit	70	74	82	76	84	70	78	81	77
All in receipt of Tax Credits	21	21	27	19	25	21	24	22	23
All not in receipt of state support	29	25	18	23	16	29	21	19	23
Sample size (=100%)	609	278	337	274	398	609	615	672	1,896

3.4.4 Supplementary Tables

S3.1 - Data for figure 3.2: Percentage of households in receipt of any income related benefit 2002/03 – 2010/11.

S3.2 - Data for figure 3.3: Percentage of households in receipt of any non- income related benefit 2002/03 – 2010/11.

Table S3.1: Percentage of households in receipt of any income related benefit 2002/03 - 2010/11

Income Related benefits					
Year	BMUA	Urban	Rural	All Households	Sample Size (= 100%)
2002/03	27	28	23	26	1,750
2003/04	29	30	24	28	1,917
2004/05	28	31	20	26	1,927
2005/06	26	29	21	26	1,895
2006/07	24	29	21	25	1,918
2007/08	24	29	23	25	1,861
2008/09	25	28	24	25	1,929
2009/10	25	35	27	29	2,041
2010/11	27	38	25	30	1,896

Table S3.2: Percentage of households in receipt of any non-income related benefit 2002/03 - 2010/11

Non- Income Related benefits					
Year	BMUA	Urban	Rural	All Households	Sample Size (= 100%)
2002/03	73	72	78	74	1,750
2003/04	73	73	77	74	1,917
2004/05	70	75	76	74	1,927
2005/06	69	75	78	74	1,895
2006/07	70	73	77	73	1,918
2007/08	69	73	74	72	1,861
2008/09	68	72	79	74	1,929
2009/10	69	71	75	72	2,041
2010/11	67	73	78	73	1,896

Tenure and Housing Costs

4.1 Introduction

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

4.2 Analysis and Key Findings

Figure 4.1 (see table S4.1) shows how household tenure has changed over a nine year period. As illustrated, in 2002/03 the percentage of households in the social rented sector (19%) was almost twice the percentage in the private rented sector (10%). However by 2010/11 the percentage of households in the social rented sector had fallen by 3 percentage points to 16%, whereas the percentage of households in the private rented sector had increased by 8 percentage points to 18%.

The percentage of households owned outright demonstrated a steady increase from 29% in 2002/03 to 36% in 2010/11. In contrast, the percentage buying with a mortgage declined by 12 percentage points between 2002/03 and 2010/11 (42% to 30%).

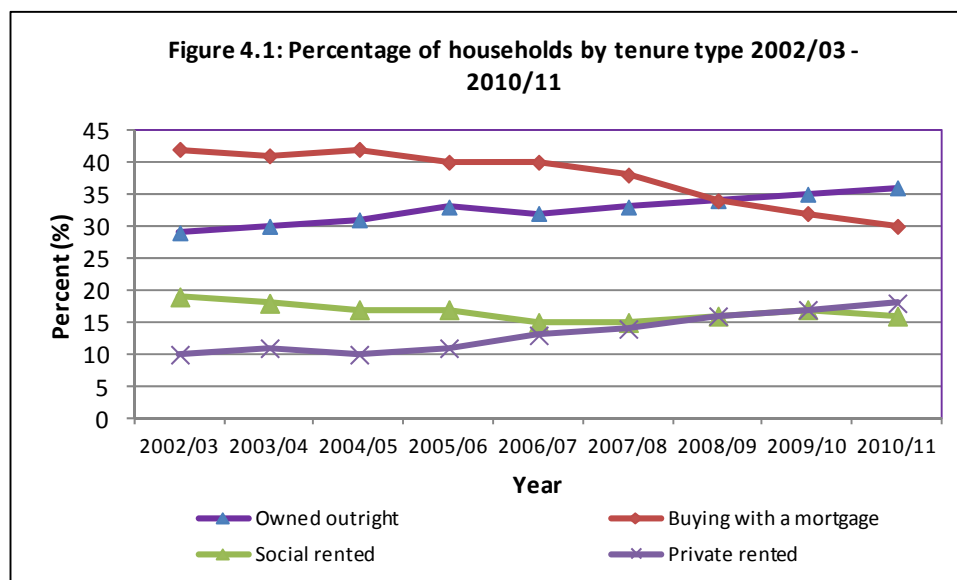


Figure 4.2 (see table 4.1) shows tenure by urban rural classification in 2010/11. As shown, the two rural regions reported the highest percentage of accommodation owned outright in 2010/11, with 50% of households in the Rural West and 47% in Rural East falling into this category. The same two regions had the lowest percentage of households in rented accommodation, both private and social. The Urban West had the highest percentage of households in rented accommodation, with 24% of households renting from the social rented sector and 23% of households renting from the private rented sector.

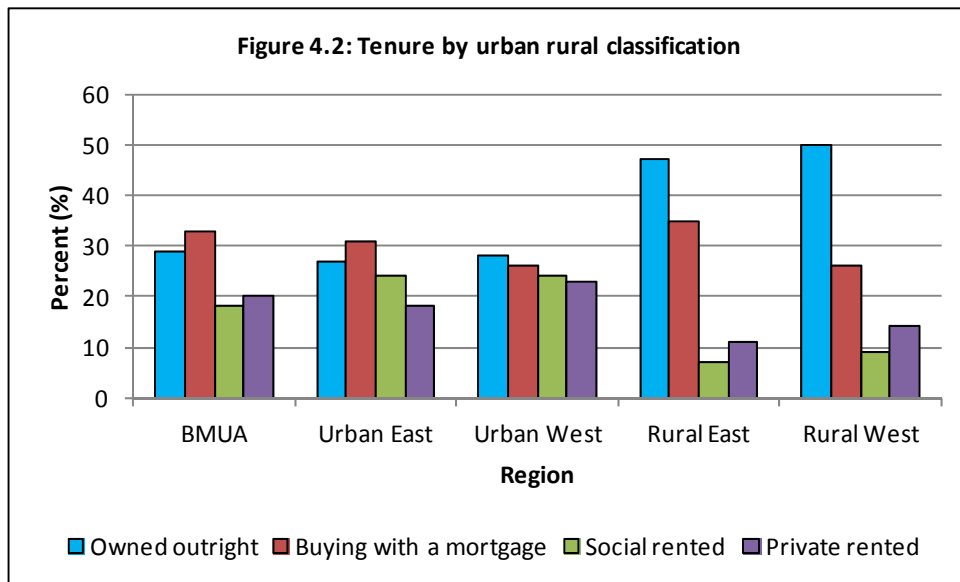
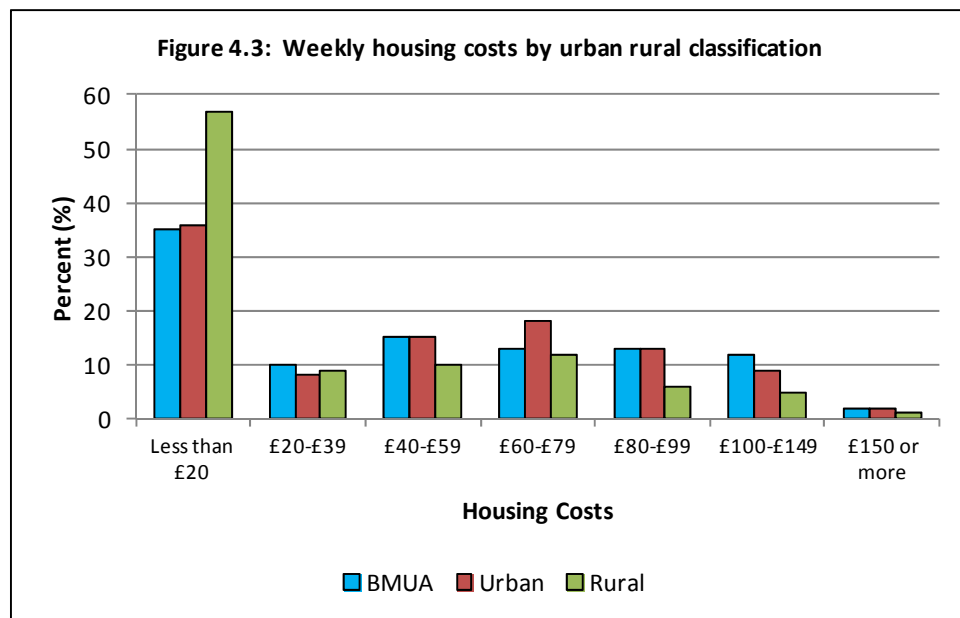


Figure 4.3 (see table 4.2) illustrates the weekly housing costs by urban rural classification. Across Northern Ireland it was found that approximately 80% of households paid less than £80 per week on housing costs. Over half of households in rural regions reported weekly housing costs of less than £20. The Rural area reported that 57% of households paid less than £20 per week, with 35% in BMUA and 36% in the Urban area also paying 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, more than twice the percentage of households compared to the Rural area. Households with weekly housing costs of £150 or more were uncommon, with only 2% of households in BMUA and Urban areas and 1% in the Rural area falling into this category.



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) 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 2010/11 has shown that households owned outright have much lower housing costs compared to other tenure types.

4.4 Detailed tables

4.4.1 Contents and points to note when interpreting tables

Table 4.1 provides information on tenure type across the urban rural classifications and the percentage of households that fall into each category.

Table 4.2 provides information on weekly housing costs by urban rural classification and the percentage of households that fall into each category of housing costs.

4.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the following terms that have been used in this chapter:

- Tenure
- Social rented
- Private rented
- Buying with a mortgage
- Owned outright

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 detailed tables showing detailed analysis using 2010/11 survey data.

Table 4.1: Households by tenure and urban rural classification

Tenure	Percentage of households								
	BMJA	Urban East	Urban West	Rural East	Rural West	BMJA	Urban	Rural	All
All owners	62	58	54	83	77	62	56	79	66
Owned outright	29	27	28	47	50	29	28	49	36
Buying with a mortgage	33	31	26	35	26	33	28	30	30
Social rented sector	18	24	24	7	9	18	24	8	16
Private rented sector	20	18	23	11	14	20	21	13	18
Sample size (=100%)	609	278	337	274	398	609	615	672	1,896

Table 4.2: Households by weekly housing costs and urban rural classification

Urban Rural Classification	Housing costs							Sample size (=100%)	
	Percentage of households	Less than £20 a week	£20 but under £40 a week	£40 but under £60 a week	£60 but under £80 a week	£80 but under £100 a week	£100 but under £150 a week		£150 a week or more
BMUA		35	10	15	13	13	12	2	609
Urban East		37	8	19	16	13	7	-	278
Urban West		35	8	11	20	13	10	3	337
Rural East		53	11	10	13	4	7	2	274
Rural West		59	7	10	12	6	4	1	398
BMUA		35	10	15	13	13	12	2	609
Urban		36	8	15	18	13	9	2	615
Rural		57	9	10	12	6	5	1	672
All		43	9	13	15	10	9	2	1,896

4.4.4 Supplementary Tables

S4.1 - Data for figure 4.1: Percentage of households by tenure type 2002/03 – 2010/11.

Table S4.1: Percentage of households by tenure type 2002/03-2010/11

Year	Tenure type				Sample Size(=100%)
	Owned outright	Buying with a mortgage	Social rented sector	Rented privately	
2002/03	29	42	19	10	1,750
2003/04	30	41	18	11	1,917
2004/05	31	42	17	10	1,927
2005/06	33	40	17	11	1,895
2006/07	32	40	15	13	1,918
2007/08	33	38	15	14	1,861
2008/09	34	34	16	16	1,929
2009/10	35	32	17	17	2,041
2010/11	36	30	16	18	1,896

5.0 Savings and Investments

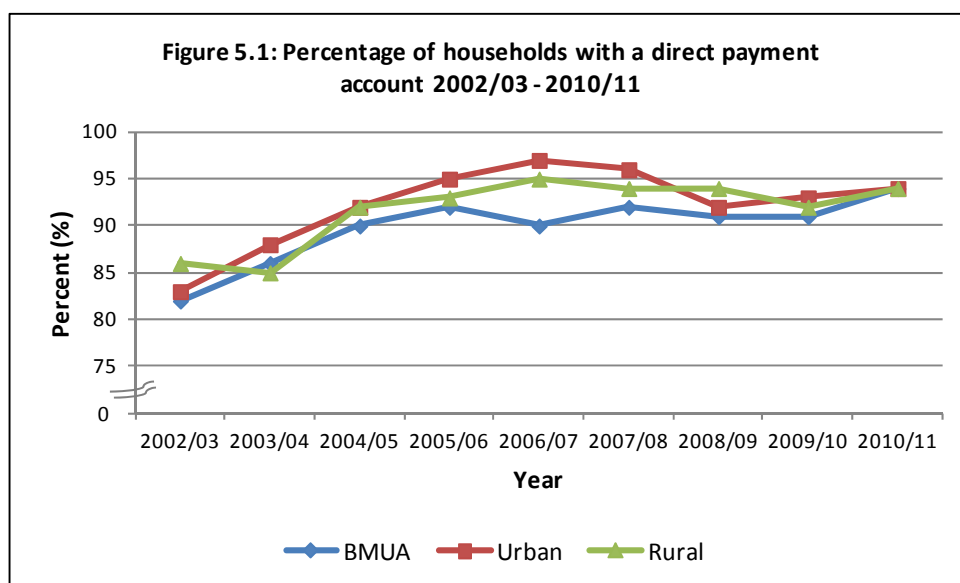
5.1 Introduction

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.

5.2 Analysis and Key Findings

Table 5.1 provides detailed information on savings and investments held at a household level, by urban rural classification. In 2010/11 95% of households in Northern Ireland were found to hold any type of account listed, Current accounts were held by 87% of households, a level which was reflective across all urban rural classifications.

Figure 5.1 (see table S5.1) 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 9 year period across BMUA, Urban areas and Rural areas. The percentage of households holding a direct payment account (including POCAs) in 2010/11 was 94% across all urban and rural areas, which is approximately a 10 percentage point increase on 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 5.1 shows that households in the Rural East had a higher percentage owning an ISA at 23%, compared to 17% across Northern Ireland. The Urban West had the lowest percentage owning an ISA, at 11%, however this region reported the highest percentage of households holding credit union accounts and post office card accounts, both 17%. It was BMUA that reported the highest percentage of households with premium bonds (8%) and had the highest percentage of households across all the urban rural areas owning stocks and shares (9%).

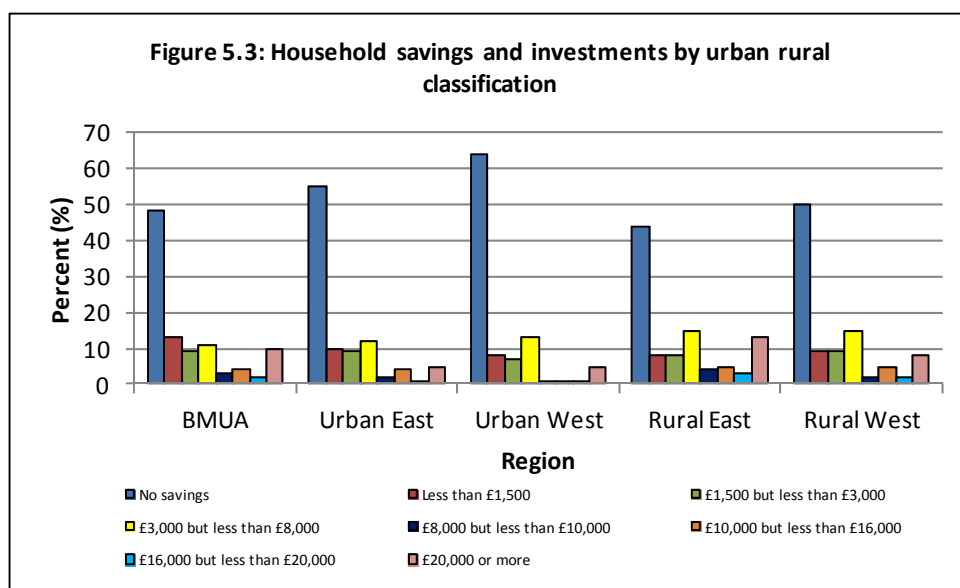
Figure 5.2 shows the percentage of households with no savings and investments for the most recent three years. More than half of households across Northern Ireland reported having no savings in 2010/11 (52%), which has increased by 4 percentage points from 2008/09. Over the three year period the Rural area is the only area that has demonstrated a decrease in the percentage of households with no savings and

investments, from 50% in 2008/09 to 48% in 2010/11. Both BMUA and the Urban area reported an increase in the percentage of households with no savings and investments over the 3 year period, with the most notable increase being in the Urban area, which experienced a 10 percentage point increase, from 50% in 2008/09 to 60% in 2010/11. Note that caution should be used when using the FRS to look at the value of savings and investments: see notes for analysis.

Figure 5.2: Percentage of households with no savings and investments 2008/09 - 2010/11

Year	BMUA	Urban	Rural	All Households
2008/09	45	50	50	48
2009/10	48	53	51	50
2010/11	48	60	48	52

Figure 5.3 (see table 5.2) provides a more detailed look at the level of household savings and investments in 2010/11 for each of the urban rural classifications, revealing that the Urban West has the highest percentage of households with no savings and investments, at 64%. In contrast, it was the Rural East that had the lowest percentage of households falling into this category (44%). The Rural East had the highest percentage of households with savings and investments of £20,000 or more (13%), followed by BMUA (10%).



5.3 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 methodology to calculate total savings and investments has been improved for the 2010/11 dataset. More households are shown to have a small level of savings and fewer households are shown to have a large level of savings. This means figures in this publication are not directly comparable with figures in the previous publications. This does not affect figure 5.2 where the latest methodology has been applied to all years.

- (4) A definition of each account type can be found in Appendix 1 of this report.
- (5) 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 2010/11* 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.
- (6) 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.
- (7) 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.
- (8) 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.
- (9) 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.
- (10) Data are not available for amounts held in individual accounts because this information is not collected for all respondents.
- (11) 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.

5.4 Detailed tables

5.4.1 Contents and points to note when interpreting tables

Table 5.1 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 5.2 provides information on the amount of savings and investments held by households in each of the urban rural classifications.

5.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the following terms that have been used in this chapter:

- Household
- Type of Savings and Investments
- Any type of account
- Direct payment account

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 detailed tables showing detailed analysis using 2010/11 survey data.

Table 5.1: Households by type of savings and investments and urban rural classification

Type of savings and investments	Percentage of households								
	Urban Rural Classification								
	BMJA	Urban East	Urban West	Rural East	Rural West	BMJA	Urban	Rural	All
Current account	85	86	88	89	89	85	87	89	87
NSI Savings Account	3	5	3	4	2	3	4	3	3
Basic Bank account	5	4	6	4	4	5	5	4	5
Post Office Card Account (POCA)	13	10	17	9	13	13	14	12	13
ISA	19	17	11	23	16	19	13	19	17
Other bank/building society account	28	17	12	25	19	28	14	22	21
Stocks and shares /Member of a Share Club	9	7	4	7	4	9	5	6	7
Unit trusts	3	2	1	1	1	3	2	1	2
Endowment Policy not linked	1	2	-	0	0	1	1	0	1
Premium Bonds	8	3	2	4	3	8	2	3	5
National Savings Bonds	1	2	1	2	1	1	1	1	1
Company Share Scheme/Profit Sharing	1	1	-	1	2	1	1	1	1
Credit Unions	7	5	17	6	14	7	12	11	10
Any other type of asset	1	-	0	-	-	1	-	-	1
Any type of account									
Including POCAs	96	94	94	93	96	96	94	95	95
No accounts									
Including POCAs	4	6	6	7	4	4	6	5	5
Direct Payment Account:									
Including POCAs	94	94	94	93	95	94	94	94	94
Excluding POCAs	88	88	90	91	91	88	89	91	89
Sample size (=100%)	609	278	337	274	398	609	615	672	1,896

Table 5.2: Households by amount of savings 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	48	55	64	44	50	48	60	48	52
Less than £1,500	13	10	8	8	9	13	9	9	10
£1,500 but less than £3,000	9	9	7	8	9	9	8	9	9
£3,000 but less than £8,000	11	12	13	15	15	11	12	15	13
£8,000 but less than £10,000	3	2	1	4	2	3	1	3	2
£10,000 but less than £16,000	4	4	1	5	5	4	3	5	4
£16,000 but less than £20,000	2	1	1	3	2	2	1	2	2
£20,000 or more	10	5	5	13	8	10	5	10	8
Sample size (=100%)	609	278	337	274	398	609	615	672	1,896

5.4.4 Supplementary Tables

S5.1: Data for figure 5.1: Percentage of households with a direct payment account (including POCA's) 2002/03 – 2010/11.

Table S5.1: Percentage of households with a direct payment account 2002/03 - 2010/11

Households with a direct payment account ¹					
Year	BMUA	Urban	Rural	All Households	Sample Size (= 100%)
2002/03	82	83	86	84	1,750
2003/04	86	88	85	86	1,917
2004/05	90	92	92	92	1,927
2005/06	92	95	93	93	1,895
2006/07	90	97	95	94	1,918
2007/08	92	96	94	94	1,861
2008/09	91	92	94	92	1,929
2009/10	91	93	92	92	2,041
2010/11	94	94	94	94	1,896

1. Includes Post Office Card Accounts (POCAs)

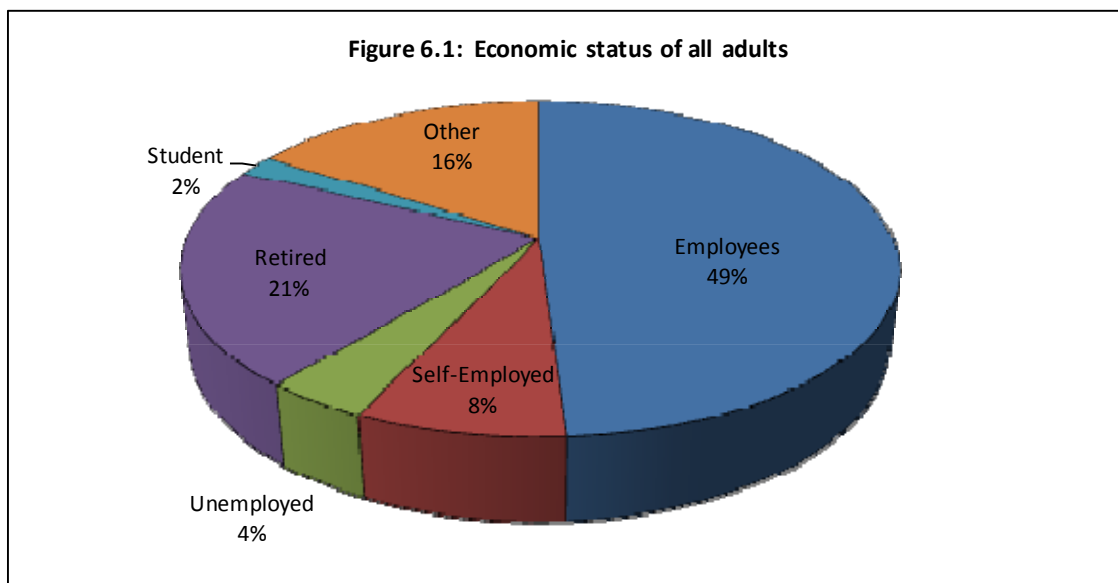
6.0 Occupation and Employment

6.1 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.

6.2 Analysis and Key Findings

Figure 6.1 (see table 6.1) shows the economic status of all adults by gender in 2010/11. As shown, 57% of all adults are in employment, 49% as employees and 8% self-employed. Figure 6.2 (see table 6.1) 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 the Rural East and Rural West regions, both at 13%, 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, either full-time or part-time. In contrast, the proportion of self-employed males was much lower in both urban regions and the BMUA, the lowest being in the Urban West at 7%.



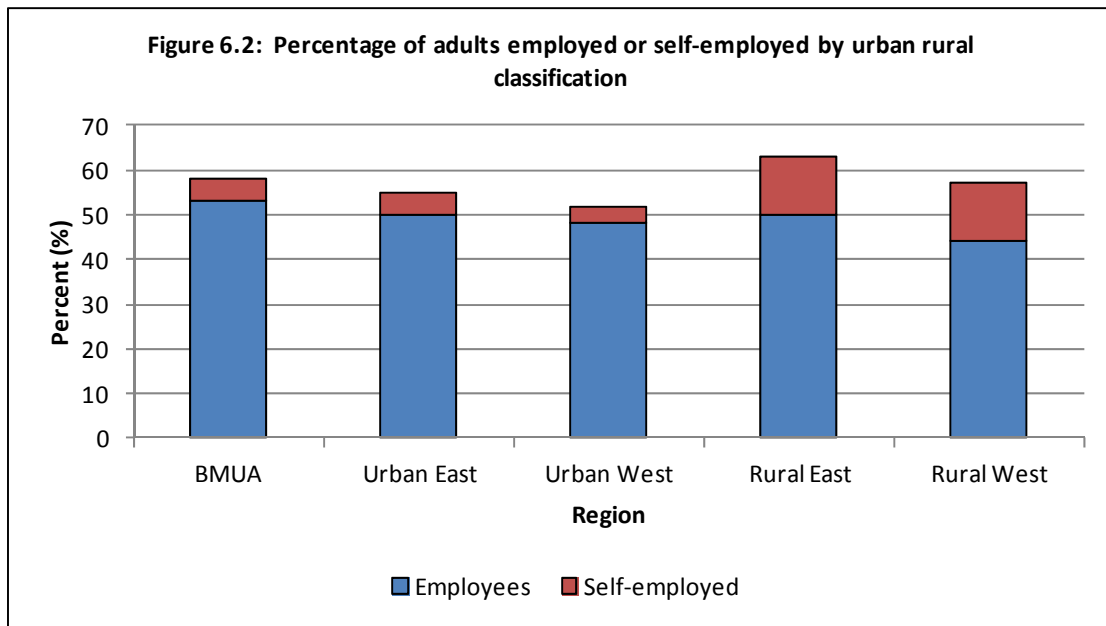
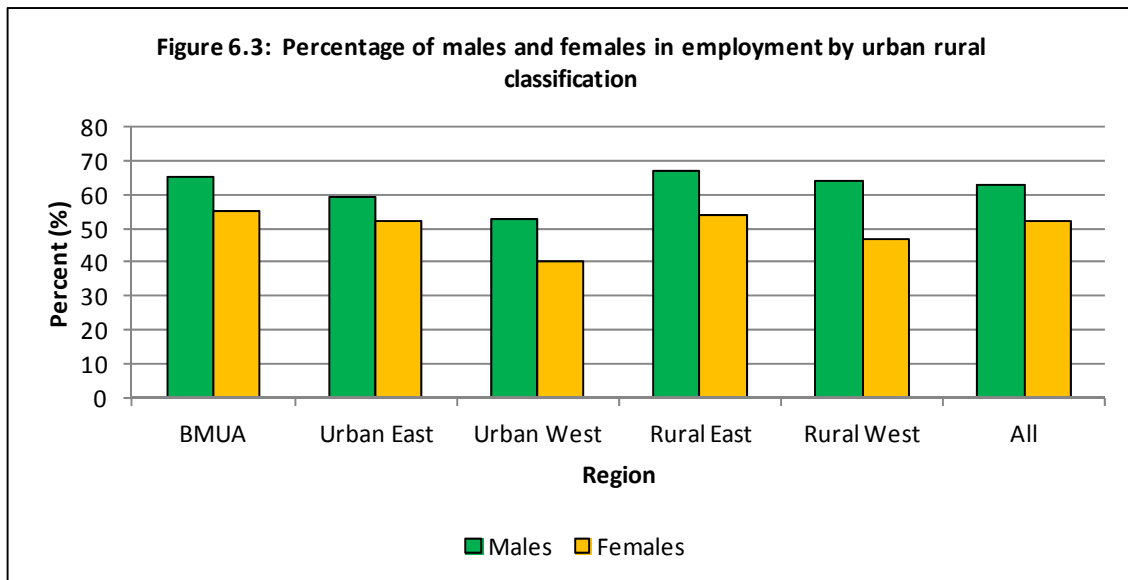


Figure 6.3 (see table 6.1) provides a further analysis of employment status by gender, across the urban rural classifications. As shown, 52% of females were in employment compared to 62% of males across Northern Ireland, with all regions reporting a higher percentage of males in employment compared to females. The Rural East had the highest percentage of males in employment (70%), it was also the Rural East that reported the highest percentage of females in employment (58%). The Urban West was found to have the lowest percentage of males in full-time employment (50%) and the Rural West had the lowest percentage of females in full-time employment (31%).

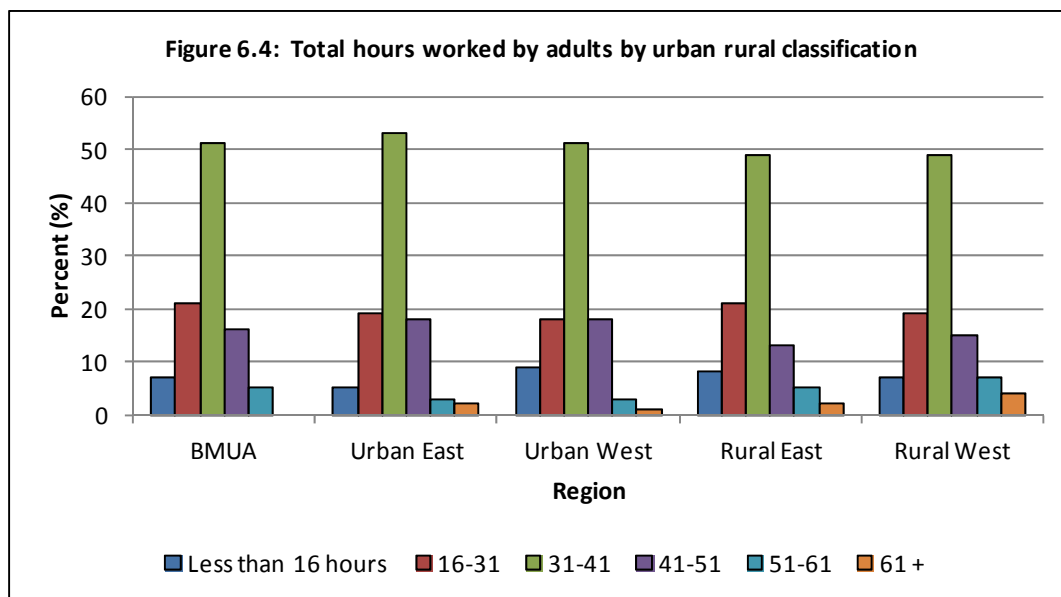


Across Northern Ireland it was found that 4% of adults were unemployed (as defined by the International Labour Organisation), with 6% of males and 2% of females falling into this category. The Urban West reported the highest percentage of unemployed males and females, 11% and 5% respectively. The Urban West also had the highest percentage of permanently sick/disabled adults (15%), which was substantially higher than the other regions.

Figure 6.4 (see table 6.2) shows the total hours worked by all working adults, by gender and urban rural classification. It shows that half of all working adults work between 31 and 41 hours per week. The two rural

regions reported the highest percentage of adults working more than 51 hours per week. The Rural West reported that 7% of all adults in employment worked between 51 and 61 hours per week and 4% of adults worked more than 61 hours, therefore 11% worked in excess of 50 hours per week.

Further analysis showed that men worked longer hours than women in all regions. For example, 38% of men worked more than 41 hours in the rural west compared to 10% of women, likewise in BMUA 32% of males in comparison to 12% of females worked more than 41 hours. 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.

It shows that in all regions men were more likely to be working in skilled trade occupations than any other occupation, particularly in the Rural West, which reported that 37% of men work in this occupational area. The Urban West area recorded the highest percentage of men working in the process plant and machine operative category (21%). Men living in BMUA were the least likely to be working in skilled trade occupations (16%) compared to other areas, but had the highest percentage of men working in professional occupations (15%).

Overall, for Northern Ireland as a whole, women were most likely to work in administrative and secretarial occupations, with almost one fifth working in this occupation. However, a more detailed study across the urban rural regions showed that the occupation classification for women was more diverse than men. Women living in BMUA and the Rural East were most likely to work in administrative and secretarial occupations, 23% and 21% respectively. Whereas, in the Urban West region women were most likely to work in elementary occupations, at 19%, which was 8 percentage points higher than the Northern Ireland level for women. In the Rural West almost one fifth of women worked in associate professional and technical occupations (19%), almost twice the level in the Urban East (11%).

6.3 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 define those aged 16 or over as adults and so this can also 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 6.3.
- (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. The level of income for commuters reflects the quality of jobs in their work area, rather than in their home area.

6.4 Detailed tables

6.4.1 Contents and points to note when interpreting tables

Table 6.1 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 6.2 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 6.3 provides details on the standard occupational classification of employed and self-employed adults across Northern Ireland.

6.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the following terms that have been used in this chapter:

- Adult
- Employment Status
- Economic Status
- Standard Occupational Classification

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 detailed tables showing detailed analysis using 2010/11 survey data.

Table 6.1: Adults by gender, economic status and urban rural classification

Economic status	Urban Rural Classification					Percentage of males			
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Males									
Employees									
Full-time	48	49	44	43	42	48	46	42	45
Part-time	6	2	5	6	3	6	4	4	4
All employees	54	51	49	49	45	54	50	46	49
Self-employed									
Full-time	7	9	6	19	20	7	7	19	12
Part-time	1	0	1	2	2	1	1	2	1
All self-employed	8	9	7	21	22	8	8	21	13
All in employment									
Full-time	54	58	50	62	61	54	53	62	57
Part-time	6	2	6	8	5	6	4	6	6
All in employment	60	60	56	70	66	60	57	68	62
ILO unemployed	6	5	11	2	8	6	8	5	6
Retired	20	21	13	16	15	20	17	15	17
Student	2	1	1	4	1	2	1	2	2
Looking after family/home	-	1	0	-	-	-	-	-	-
Permanently sick/disabled	9	7	17	5	8	9	13	7	9
Temporarily sick/injured	1	-	1	-	0	1	1	-	-
Other inactive	2	4	2	3	2	2	3	2	2
Sample size (=100%)	448	211	253	237	341	448	464	578	1,490
Economic status	Urban Rural Classification					Percentage of females			
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Females									
Employees									
Full-time	32	32	31	34	27	32	32	30	31
Part-time	19	17	16	19	18	19	17	18	18
All employees	51	49	47	53	45	51	49	48	49
Self-employed									
Full-time	1	1	1	3	3	1	1	3	2
Part-time	1	-	-	3	1	1	-	2	1
All self-employed	2	1	1	6	4	2	1	5	3
All in employment									
Full-time	33	34	33	37	31	33	33	33	33
Part-time	21	17	17	21	19	21	17	20	19
All in employment	54	51	50	58	50	54	50	53	52
ILO unemployed	2	1	5	1	2	2	3	1	2
Retired	25	26	20	25	25	25	22	25	24
Student	3	5	1	2	2	3	3	2	2
Looking after family/home	7	7	7	8	14	7	7	12	9
Permanently sick/disabled	7	8	14	3	6	7	11	5	8
Temporarily sick/injured	-	0	1	1	0	-	-	1	-
Other inactive	2	2	4	2	2	2	3	2	2
Sample size (=100%)	547	246	328	258	380	547	574	638	1,759

Table 6.1: Adults by gender, economic status and urban rural classification cont..

Economic status	Urban Rural Classification					Percentage of adults			All
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	
Total adults									
Employees									
Full-time	40	40	37	38	34	40	39	36	38
Part-time	13	10	11	12	10	13	10	11	11
All employees	53	50	48	50	44	53	49	47	49
Self-employed									
Full-time	4	5	3	11	11	4	4	11	7
Part-time	1	-	1	2	2	1	-	2	1
All self-employed	5	5	4	13	13	5	4	13	8
All in employment									
Full-time	43	46	41	49	46	43	43	47	45
Part-time	14	10	12	15	12	14	11	13	12
All in employment	57	56	53	64	58	57	54	60	57
ILO unemployed	4	3	7	1	5	4	6	3	4
Retired	23	24	17	20	20	23	20	20	21
Student	2	3	1	3	1	2	2	2	2
Looking after family/home	4	4	4	4	7	4	4	6	5
Permanently sick/disabled	8	8	15	4	7	8	12	6	9
Temporarily sick/injured	-	-	1	1	0	-	-	-	-
Other inactive	2	3	3	3	2	2	3	2	2
Sample size (=100%)	995	457	581	495	721	995	1,038	1,216	3,249

Table 6.2: Working adults by gender, total hours worked and urban rural classification

Hours worked	Percentage of working males								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Male									
Less than 16	7	1	7	6	4	7	4	5	5
16 and less than 31	7	6	9	9	8	7	8	8	8
31 and less than 41	56	60	54	55	50	56	57	52	54
41 and less than 51	23	25	25	18	21	23	25	20	22
51 and less than 61	8	5	3	8	10	8	4	9	7
61 or over	1	2	2	4	7	1	2	6	3
Sample size (=100%)	262	120	136	155	212	262	256	367	885

Hours worked	Percentage of working females								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
Female									
Less than 16	6	9	11	11	10	6	10	11	9
16 and less than 31	37	33	28	36	33	37	30	34	34
31 and less than 41	46	45	48	43	47	46	47	45	46
41 and less than 51	10	10	12	7	7	10	11	7	9
51 and less than 61	2	1	2	3	2	2	1	2	2
61 or over	0	2	0	0	1	0	1	1	-
Sample size (=100%)	288	119	150	145	175	288	269	320	877

Hours worked	Percentage of working adults								
	Urban Rural Classification								
	BMUA	Urban East	Urban West	Rural East	Rural West	BMUA	Urban	Rural	All
All									
Less than 16	7	5	9	8	7	7	7	8	7
16 and less than 31	21	19	18	21	19	21	19	20	20
31 and less than 41	51	53	51	49	49	51	52	49	50
41 and less than 51	16	18	18	13	15	16	18	14	16
51 and less than 61	5	3	3	5	7	5	3	6	5
61 or over	-	2	1	2	4	-	1	3	2
Sample size (=100%)	550	239	286	300	387	550	525	687	1,762

Table 6.3: Working adults by gender, urban rural classification and Standard Occupational Classification

Percentage of working males

Urban Rural Classification	Standard Occupational Classification										Sample size (=100%)
	Managers & Senior Officials	Professional Occupations	Professional & Technical Occupations	Admin & Secretarial Occupations	Skilled Trade Occupations	Personal service Occupations	Sales & Customer Service	Process Plant & Machine Operatives	Elementary Occupations	Not Recorded	
Male											
BMUA	14	15	11	9	16	2	5	10	14	5	262
Urban East	15	5	9	9	33	2	3	7	14	2	120
Urban West	7	11	11	6	25	2	6	21	9	2	136
Rural East	14	12	7	7	35	2	3	7	11	2	155
Rural West	10	6	8	3	37	-	4	18	11	3	212
BMUA	14	15	11	9	16	2	5	10	14	5	262
Urban	11	9	10	7	29	2	5	15	11	2	256
Rural	12	8	8	5	36	1	4	13	11	3	367
All	12	10	9	7	28	2	4	13	12	3	885

Percentage of working females

Urban Rural Classification	Standard Occupational Classification										Sample size (=100%)
	Managers & Senior Officials	Professional Occupations	Professional & Technical Occupations	Admin & Secretarial Occupations	Skilled Trade Occupations	Personal service Occupations	Sales & Customer Service	Process Plant & Machine Operatives	Elementary Occupations	Not Recorded	
Female											
BMUA	9	15	16	23	2	14	9	2	10	-	288
Urban East	10	9	11	18	3	20	14	5	10	1	119
Urban West	9	8	16	15	6	13	11	4	19	-	150
Rural East	9	19	16	21	4	12	8	1	7	3	145
Rural West	10	11	19	17	4	15	7	2	12	2	175
BMUA	9	15	16	23	2	14	9	2	10	-	288
Urban	9	8	14	16	5	16	12	4	15	1	269
Rural	10	14	18	19	4	14	7	2	10	2	320
All	9	12	16	19	4	14	9	3	11	1	877

Table 6.3: Working adults by gender, urban rural classification and Standard Occupational Classification cont..

Percentage of working adults

Urban Rural Classification	Standard Occupational Classification										Sample size (=100%)	
	Managers & Senior Officials	Professional Occupations	Professional & Technical Occupations	Admin & Secretarial Occupations	Skilled Trade Occupations	Personal service Occupations	Sales & Customer Service	Process Plant & Machine Operatives	Elementary Occupations	Not Recorded		
All												
BMUA	11	15	13	16	9	8	7	6	12	3	550	
Urban East	12	7	10	13	19	10	8	6	12	2	239	
Urban West	8	9	14	10	16	7	8	12	14	1	286	
Rural East	12	15	11	13	21	6	5	4	9	3	300	
Rural West	10	8	13	9	23	7	5	11	11	2	387	
BMUA	11	15	13	16	9	8	7	6	12	3	550	
Urban	10	8	12	12	17	9	8	10	13	1	525	
Rural	11	11	12	11	22	7	5	8	10	2	687	
All	11	11	13	13	17	8	7	8	12	2	1,762	

7.0 Deprivation

7.1 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 2010/11* 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 twelve 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.

7.2 Analysis and Key Findings

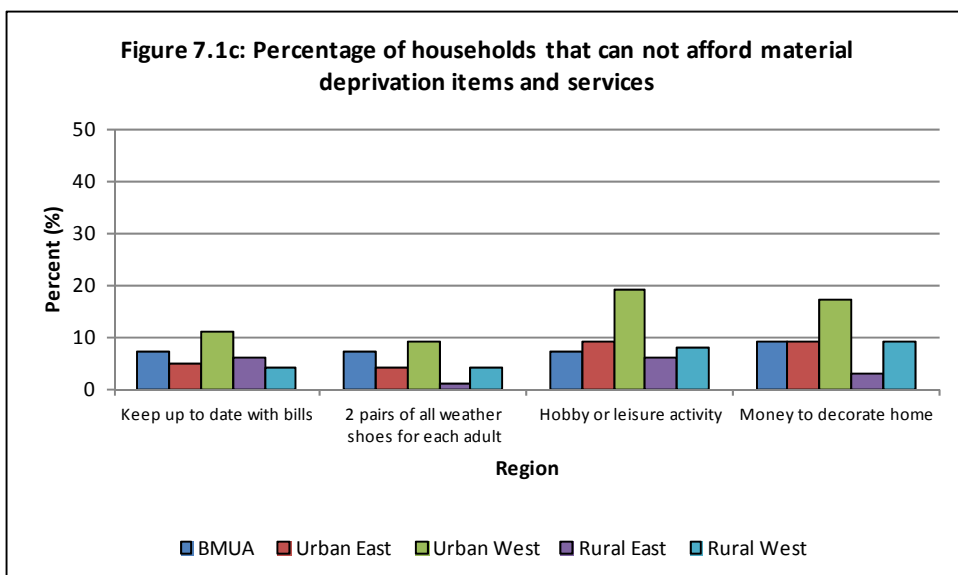
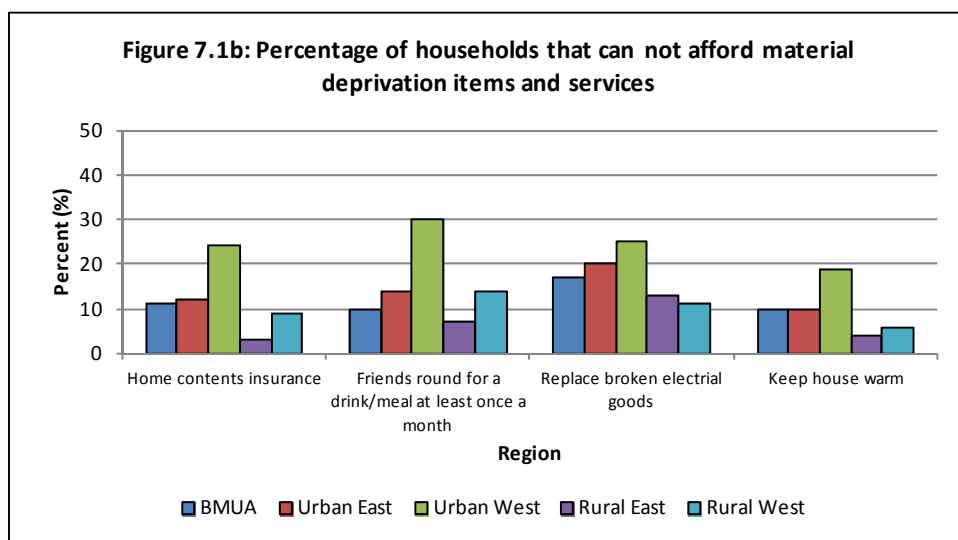
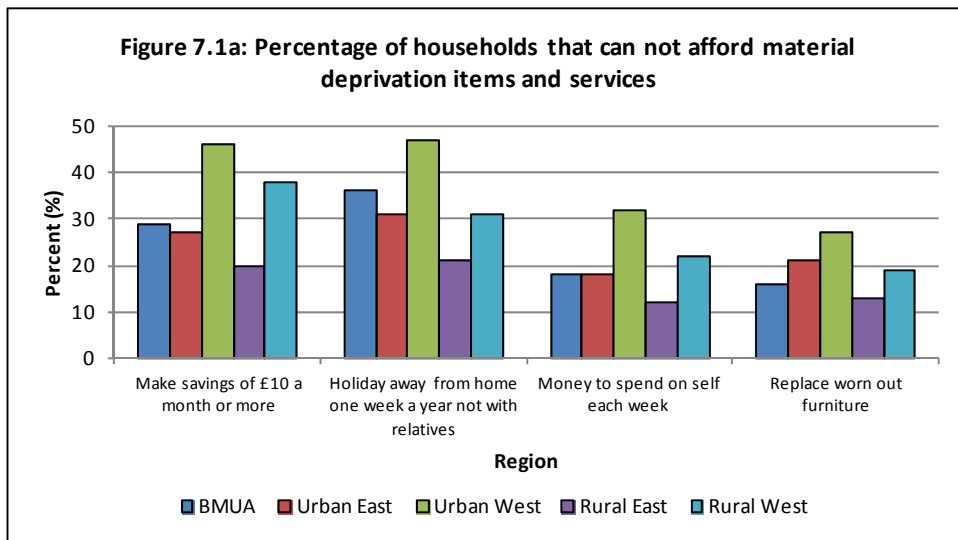
Figures 7.1a, 7.1b and 7.1c (see table 7.1) show the level of deprivation, as measured by twelve deprivation indicators, for each of the five urban rural regions in 2010/11. As illustrated, the Urban West region consistently had the highest percentage of households that could not afford material deprivation indicator items and services. In contrast the Rural East had the lowest percentage of households for the majority of the material deprivation indicators. The Rural East showed material deprivation levels of less than 10% across seven of the twelve indicators.

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'. 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 (47%). A similar proportion of households in the Urban West could not afford to make savings of £10 per month or more (46%). In addition the Urban West had the highest proportion of households that would like to but could not afford to have friends round for drinks/meal at least one a month (30%), which compares to a Northern Ireland level of only 15%.

The analysis shows that most households could afford to have two pairs of all weather shoes per adult, with only 5% of households in Northern Ireland not being able to afford this. One percent of households in the Rural East could not afford the items in this indicator, compared to 9% in the Urban West, which represented the highest percentage for this indicator. Seven percent of all households in Northern Ireland indicated they could not afford to keep up-to-date with bills. The percentages indicating the material deprivation for the item 'Keep up-to-date with bills' across the urban rural classifications ranged from 4% in the Rural West 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 2010/11 10% of households in Northern Ireland could not afford to keep their home warm, ranging from 4% in the Rural East to 19% in the Urban West.



7.3 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 12 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/hsddiv-housing/fuel_poverty.htm.

7.4 Detailed tables

7.4.1 Contents and points to note when interpreting tables

Table 7.1 provides detail on the percentage of households in each urban rural area indicating material deprivation for the list of twelve material deprivation indicators.

7.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the following terms that have been used in this chapter:

- Adult
- Household
- Material deprivation

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 2010/11*** report for Northern Ireland.

7.4.3 Tables

Please turn overleaf for detailed tables showing detailed analysis using 2010/11 survey data.

Table 7.1: Households by material 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	9	9	17	3	9	9	13	6	10
Hobby of leisure activity	7	9	19	6	8	7	14	7	9
Holiday away from home one week a year not with relatives	26	31	47	21	31	26	40	27	31
Home contents insurance	11	12	24	3	9	11	19	6	12
Friends round for a drink/meal at least once a month	10	14	30	7	14	10	23	11	15
Make savings of £10 a month or more	29	27	46	20	38	29	37	31	32
2 pairs of all weather shoes for each adult	7	4	9	1	4	7	7	3	5
Replace worn out furniture	16	21	27	13	19	16	24	17	19
Replace broken electrical goods	17	20	25	13	11	17	23	12	17
Money to spend on self each week	18	18	32	12	22	18	26	18	21
Keep house warm	10	10	19	4	6	10	15	5	10
Keep up to date with bills	7	5	11	6	4	7	8	5	7
All	609	278	337	274	398	609	615	672	1,896

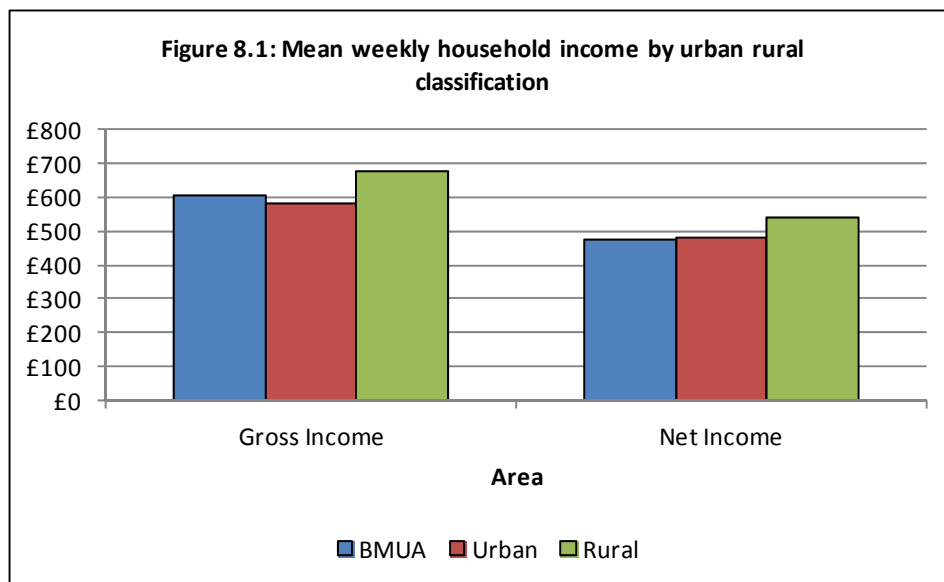
8.0 Income

8.1 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.

8.2 Analysis and Key Findings

Figure 8.1 (see table 8.1a) shows the mean weekly household income levels by urban rural classification. As illustrated, the Rural area reported the highest levels of household income for both the gross and net measures. The Rural area recorded an average gross income of £675, which was £53 (9%) higher than the Northern Ireland average of £622 and £92 (16%) higher than the Urban area (£583) in 2010/11. The Urban area recorded the lowest level of gross income at £583 per week, whereas BMUA recorded the lowest level of net income at £474 per week in 2010/11.



Equivalisation is the process where 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. More detailed information on equivalised income is available in Appendix 1.

In 2010/11 the Northern Ireland median equivalised income was £379 before housing costs and £338 after housing costs, with minimal variation across the threefold urban rural classifications. Figure 8.2 (see table 8.1b) examines the median net equivalised weekly household income (before and after housing costs). As shown in figure 8.2, the Belfast Metropolitan Urban Area had the highest level of income on both these measures; £385 before housing costs and £349 after housing costs. The Rural area had the lowest level of median equivalised income before housing costs (£377) and the Urban area had the lowest level of median equivalised income after housing costs (£327).

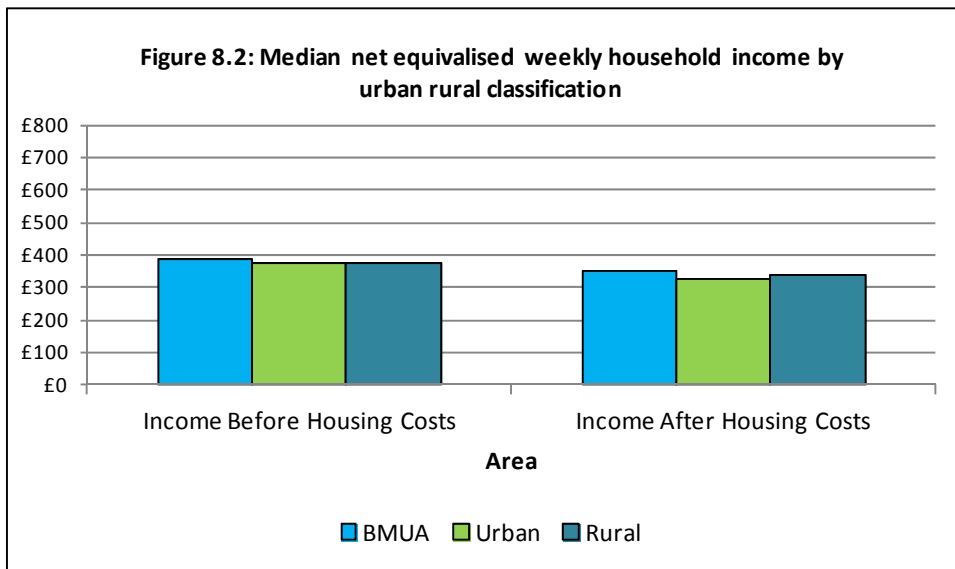
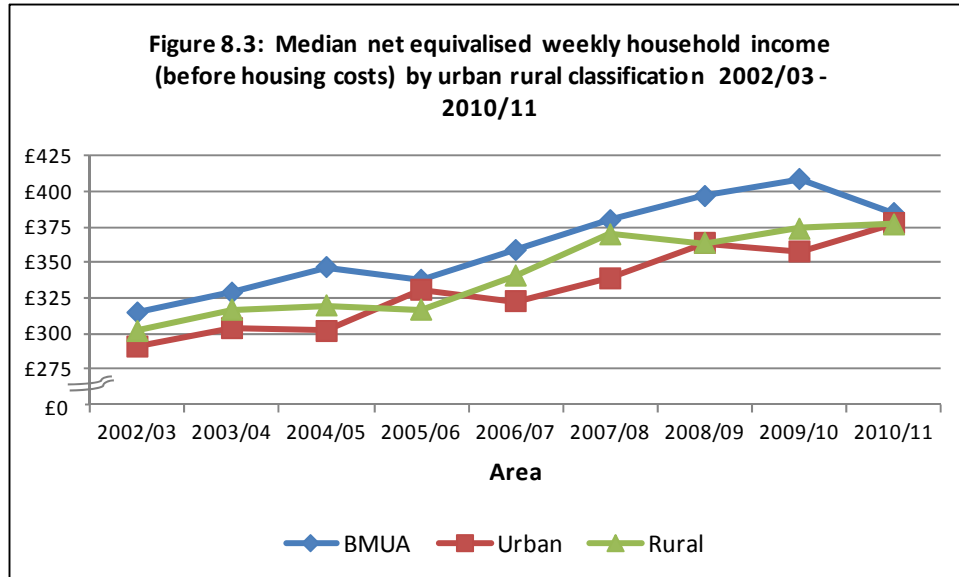


Figure 8.3 (see table S8.1) examines median net equivalised weekly household income (before housing costs) over a nine year period. The monetary amounts shown are relative to their respective year and have not been up rated by inflation to the current year. The trend analysis shows that BMUA consistently had the highest level of median equivalised income (before housing costs), increasing from £315 in 2002/03 to £385 in 2010/11. The Urban area has reported the lowest level of median equivalised income (before housing costs) in all years with the exception of 2005/06 and 2010/11, where it was the Rural area that recorded the lowest level. However, despite generally having lower levels of median equivalised income (before housing costs) than the other two areas, the Urban area demonstrated the largest percentage increase over the nine years at 30%, increasing from £291 in 2002/03 to £378 in 2010/11.



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 8.2a and 8.2b looks at the position of individuals in Northern Ireland in relation to the United Kingdom income distribution in 2010/11. The position of individuals in the income distribution is defined by the net equivalised income of the household in which they live.

Table 8.2a 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 skewed towards 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 52%, whereas the Rural East had the lowest proportion at

41%. The Rural East and Urban East had the highest proportions in the top two quintiles (37% and 35% respectively).

Table 8.2b 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 were less skewed towards the bottom two income quintiles than on the before housing costs measure. The table shows that it was the Urban East that had the highest proportion of individuals falling into the bottom two quintiles (46%) and, as with the before housing cost analysis, it was the Rural East and Urban East that had the highest proportion falling into the top two quintiles (41% and 38% respectively).

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 8.4a and 8.4b (see table 8.3) 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 BMUA and the Rural West region (both 27%). Individuals living in BMUA represent 29% of the entire Northern Ireland population and those living in the Rural West represent 23%. The smallest proportion of those living in relative poverty (before housing costs) lived in the Urban East and Rural East region (both 14%). Individuals living in the Urban East represent 14 % of the entire Northern Ireland population and those living in the Rural East represent 15%.

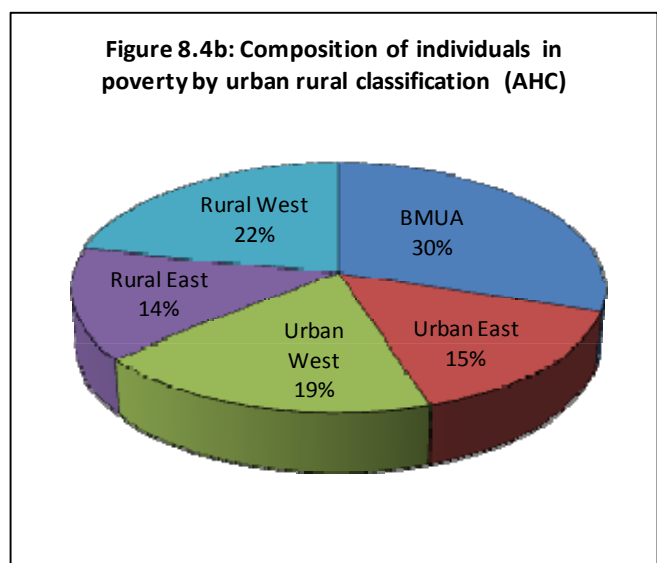
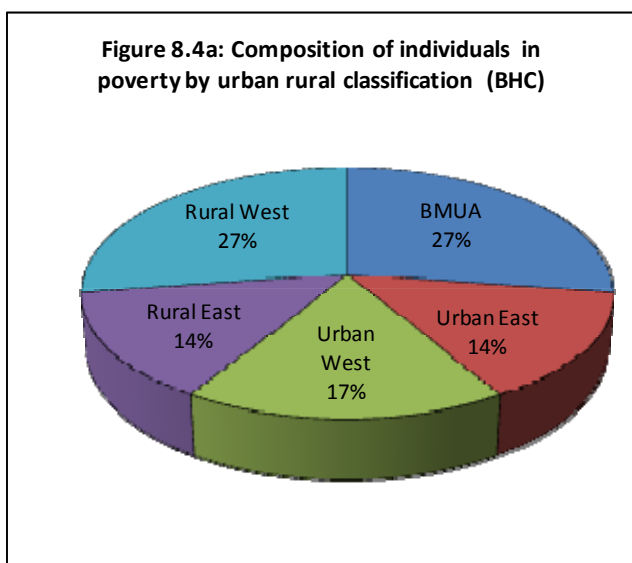
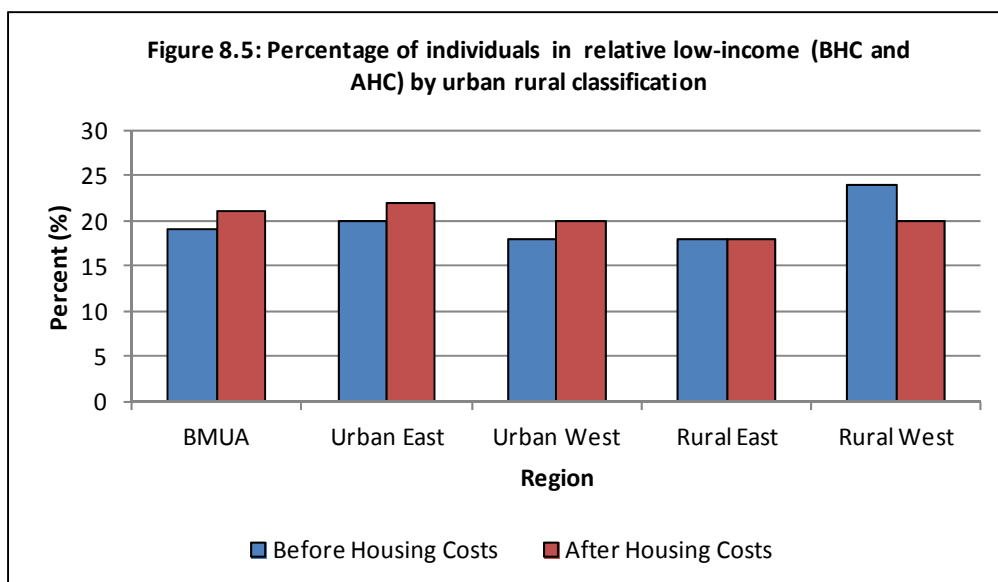


Figure 8.5 (see table 8.4) shows the percentage of individuals in relative poverty by urban rural region. The Rural West reported the highest percentage of individuals in relative poverty before housing costs at 24%, while the Urban West and Rural East both had the lowest proportion at 18%. The after housing costs analysis showed that it was the Urban East that had the highest percentage of individuals in relative poverty at 22% and the Rural East that had the lowest percentage at 18%.



8.3 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 2010/11 the UK median household income was £419 before housing costs and £359 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.

8.4 Detailed tables

8.4.1 Contents and points to note when interpreting tables

Table 8.1a provides information on two measures of mean weekly household income; gross income and net income by urban rural classification.

Table 8.1b provides information on two measures of median weekly household income; income before housing costs and income after housing costs. Both measures have been equalised to take into account variations in the size and composition of households in which individuals live.

Tables 8.2a and 8.2b provide information on the quintile distribution of income for individuals by urban rural classification, before housing costs and after housing costs.

Table 8.3 provides information on the composition of low-income groups of individuals by urban rural classification, before housing costs and after housing costs.

Table 8.4 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 S8.1 provides information on median equalised weekly household income before housing costs across urban rural classifications from 2002/03 to 2010/11. The data in this table is illustrated in figure 8.3.

8.4.2 Key terms

Please refer to the glossary in Appendix 1 for definitions of the following terms that have been used in this chapter:

- Household
- Individual
- Net equalised household income
- Income before housing costs and after housing costs
- Equalisation
- Quintile
- Relative low-income or poverty
- Median
- Mean

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

8.4.3 Tables

Please turn overleaf for detailed tables showing detailed analysis using 2010/11 survey data.

Table 8.1a: Mean weekly household income by urban rural classification

Urban Rural Classification	Type of Income	
	Mean (£)	
	Gross Income	Net Income
BMJA	605	474
Urban East	580	480
Urban West	586	481
Rural East	759	594
Rural West	618	502
BMJA	605	474
Urban	583	481
Rural	675	539
All households (NI)	622	499

Source: Households Below Average Income 2010/11

Table 8.1b: 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
BMJA	385	349
Urban East	383	333
Urban West	377	322
Rural East	401	366
Rural West	360	322
BMJA	385	349
Urban	378	327
Rural	377	338
All households (NI)	379	338

Source: Households Below Average Income 2010/11

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

Table 8.2a: 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	23	21	24	17	15	514.0
Urban East	25	22	19	22	13	243.5
Urban West	25	24	24	21	7	338.2
Rural East	25	16	22	21	16	272.0
Rural West	29	23	19	18	11	401.4
BMUA	23	21	24	17	15	514.0
Urban	25	23	22	21	9	581.7
Rural	28	20	20	19	13	673.4
All individuals (NI)	25	21	22	19	12	1,769.1
All individuals (UK)	20	20	20	20	20	61,100.0

Source: Households Below Average Income 2010/11

Table 8.2b: 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	20	20	24	20	16	514.0
Urban East	21	25	16	23	15	243.5
Urban West	18	27	26	21	7	338.2
Rural East	16	19	23	22	19	272.0
Rural West	19	26	22	20	12	401.4
BMUA	20	20	24	20	16	514.0
Urban	19	27	22	22	10	581.7
Rural	18	23	23	21	15	673.4
All individuals (NI)	19	23	23	21	14	1,769.1
All individuals (UK)	20	20	20	20	20	61,100.0

Source: Households Below Average Income 2010/11

Table 8.3: Composition of low-income groups of individuals by urban rural classification

							Percentage of Individuals
Income Thresholds - Below median							
Before Housing Costs			After Housing Costs				
Urban Rural Classification	50%	60%	70%	50%	60%	70%	All individuals
BMUA	27	27	26	33	30	29	29
Urban East	15	14	14	15	15	15	14
Urban West	13	17	20	16	19	20	19
Rural East	17	14	14	15	14	13	15
Rural West	28	27	26	22	22	23	23
BMUA	27	27	26	33	30	29	29
Urban	28	31	34	31	34	35	33
Rural	45	41	40	36	36	36	38
All individuals (thousands)	204.6	355.1	532.1	239.2	358.3	513.8	1,769.1

Source: Households Below Average Income 2010/11

Table 8.4: Percentage of individuals in low-income groups by urban rural classification

Percentage of Individuals

Urban Rural Classification	Income Thresholds - Below median						All individuals (thousands)
	Before Housing Costs			After Housing Costs			
	50%	60%	70%	50%	60%	70%	
BMUA	11	19	27	15	21	29	514.0
Urban East	13	20	32	15	22	31	243.5
Urban West	8	18	31	11	20	31	338.2
Rural East	13	18	27	13	18	24	272.0
Rural West	14	24	34	13	20	30	401.4
BMUA	11	19	27	15	21	29	514.0
Urban	10	19	31	13	21	31	581.7
Rural	14	22	31	13	19	28	673.4
All individuals (NI)	12	20	30	14	20	29	1,769.1

Source: Households Below Average Income 2010/11

8.4.4 Supplementary Tables

S8.1 - Data for figure 8.3: Median equivalised weekly household income before housing costs 2002/03 to 2010/11.

Table S8.1: Median equivalised weekly household income by urban rural classification (before housing costs) 2002/03-2010/11

Income before housing costs (£)					
Year	BMUA	Urban	Rural	All Households	Sample Size (= 100%)
2002/03	315	291	302	301	1,750
2003/04	329	304	317	316	1,917
2004/05	347	302	320	320	1,927
2005/06	338	331	317	330	1,895
2006/07	359	323	341	343	1,918
2007/08	380	339	370	366	1,861
2008/09	397	364	364	379	1,929
2009/10	409	358	374	376	2,041
2010/11	385	378	377	379	1,896

Note: Figures presented in this table are relative to their respective year

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
Income-related benefits	Non-income related benefits
Northern Ireland Other Rate Rebate	Statutory Maternity/Paternity/Adoption Pay
Job Grant	Statutory Sick Pay
Work Search Premium	Maternity Allowance
	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 1998/99 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 2010/11 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
	Castledearg	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
	Irinestown	1,797	756
	Millisle	1,791	795
	Annalong	1,761	702
	Kells/Connor	1,737	696
	Maghaberry	1,692	603
	Ardglass	1,659	567
	Draperstown	1,626	591
	Portavogie	1,593	672
	Templepatrick	1,551	612
	Gilford	1,548	645
	Crossgar	1,542	588
	Kilrea	1,509	579
	Newtownstewart	1,467	576
	Crossmaglen	1,449	525
	Carnlough	1,440	570
	Ballywalter	1,419	657
	Money more	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 2010/11 FRS Urban Rural report for Northern Ireland. 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 9.8 % 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:

$$9.8 \pm (0.7 \times 2) = 9.8 \pm 1.4$$

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 8.4 and 11.2 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	2.6	0.6	2.1	0.6	3.2	0.7	2.6	0.4
adult female over pension age	7.6	1.1	9.1	1.2	8.2	1.1	8.3	0.6
adult male under pension age	10.6	1.2	9.5	1.2	6.9	1.0	8.9	0.7
adult female under pension age	7.5	1.1	5.6	0.9	2.4	0.6	5.1	0.5
Two adults								
both over pension age	10.2	1.2	8.6	1.1	10.8	1.2	9.9	0.7
one over pension age	3.8	0.8	3.9	0.8	5.9	0.9	4.6	0.5
both under pension age	17.8	1.6	16.7	1.5	16.1	1.4	16.8	0.9
Three or more adults	8.0	1.1	8.7	1.1	8.7	1.1	8.5	0.6
Households with children								
One adult with children	7.8	1.1	7.7	1.1	4.4	0.8	6.6	0.6
Two adults								
one child	10.4	1.2	10.3	1.2	8.8	1.1	9.8	0.7
two children	7.2	1.0	8.2	1.1	10.5	1.2	8.7	0.6
three or more children	3.6	0.8	3.0	0.7	6.2	0.9	4.3	0.5
Three or more adults with children	3.0	0.7	6.6	1.0	8.0	1.0	5.9	0.5
All households without children	68.1	1.9	64.2	1.9	62.1	1.9	64.7	1.1
All households with children	31.9	1.9	35.8	1.9	37.9	1.9	35.3	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	8.1	1.1	9.4	1.2	6.8	1.0	8.1	0.6
Child Tax Credit	20.6	1.6	23.5	1.7	21.5	1.6	21.9	0.9
Income Support	7.7	1.1	13.6	1.4	5.6	0.9	8.9	0.7
Pension Credit	6.9	1.0	10.7	1.2	8.9	1.1	8.9	0.7
Housing Benefit	18.4	1.6	25.8	1.8	10.3	1.2	18.0	0.9
Retirement Pension	26.3	1.8	27.4	1.8	30.1	1.8	28.0	1.0
Widow's Benefit	0.3	0.2	0.5	0.3	0.7	0.3	0.5	0.2
Jobseeker's Allowance	5.7	0.9	8.2	1.1	6.0	0.9	6.6	0.6
Employment and Support Allowance	0.7	0.3	1.6	0.5	1.3	0.4	1.2	0.3
Incapacity Benefit	5.9	1.0	8.2	1.1	6.2	0.9	6.7	0.6
Severe Disablement Allowance	1.1	0.4	1.1	0.4	0.9	0.4	1.0	0.2
Attendance Allowance	3.6	0.8	4.4	0.8	4.6	0.8	4.2	0.5
Carer's Allowance	2.0	0.6	4.3	0.8	1.6	0.5	2.6	0.4
Disability Living Allowance (care component)	12.5	1.3	14.1	1.4	11.7	1.2	12.7	0.8
Disability Living Allowance (mobility component)	11.4	1.3	16.4	1.5	11.4	1.2	13.0	0.8
Industrial Injuries Disablement Benefits	0.0	0.0	0.3	0.2	0.0	0.0	0.1	0.1
Armed Forces Compensation Scheme	0.2	0.2	0.5	0.3	0.3	0.2	0.3	0.1
Child Benefit	30.9	1.9	35.1	1.9	36.7	1.9	34.4	1.1
Any on income related benefit	26.9	1.8	37.8	2.0	25.5	1.7	30.0	1.1
Any on non-income related benefit	67.2	1.9	72.8	1.8	77.8	1.6	72.8	1.0
All in receipt of benefit	70.4	1.8	78.4	1.7	80.9	1.5	76.8	1.0
All in receipt of Tax Credits	21.0	1.7	24.3	1.7	22.5	1.6	22.6	1.0
All not in receipt of state support	29.1	1.8	21.1	1.6	18.6	1.5	22.7	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	62.2	2.0	55.5	2.0	79.1	1.6	66.0	1.1
Owned outright	29.3	1.8	27.5	1.8	49.2	1.9	35.8	1.1
Buying with a mortgage	32.9	1.9	28.0	1.8	29.9	1.8	30.2	1.1
All Social Rented Sector Tenants	18.0	1.6	23.9	1.7	7.9	1.0	16.3	0.8
All Rented Privately	19.8	1.6	20.6	1.6	13.0	1.3	17.7	0.9
All Households	100.0		100.0		100.0		100.0	

Family Resources Survey Urban Rural Report

Northern Ireland 2010-11

This is the ninth 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 2010/11, focusing on two breakdowns of the Northern Ireland specific Urban Rural classifications. This report provides an analysis of data collected during the period April 2010 to the end of March 2011 and is the latest in the Urban Rural series, which is updated annually.

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 Characteristics, Household Income and State Support Receipt, Tenure and Housing Costs, Savings and Investments, Occupation and Employment, Deprivation and Income.

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

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