

**LOW INCOME HOUSEHOLDS IN
NORTHERN IRELAND 1990-2002:
METHODOLOGY AND STATISTICAL
TABLES**

Report prepared for

**Office of the First Minister and Deputy First
Minister**

Equality Directorate

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1 Methodology

Introduction

- 1.1 This Section describes the methodology employed for deriving the profile of persons in the bottom 30 per cent of the income distribution based on Continuous Household Survey (CHS) data.
- 1.2 The methodology is described under the following headings:
- Data preparation.
 - Equivalisation.
 - The bottom 30 per cent of equivalised income.
 - Weighting for non-response.
 - Sample sizes and significance testing.

Data preparation

- 1.3 The first step in the approach was to obtain the requisite CHS datasets from NISRA'S Central Survey Unit (CSU). The specification for the datasets was the same as in the NI Poverty Study, with the addition of information on highest qualifications of adults in the household. CSU supplied CHS datasets for each of the years listed in Table 1.1 overleaf.
- 1.4 These annual datasets were then processed to derive a number of family or benefit unit variables, notably family type and economic status of the benefit unit.
- 1.5 A family or benefit unit is a single adult or a couple, together with any dependent children. The concept of the family or benefit unit is very important in the Family Resources Survey (FRS) and also the Households Below Average Income (HBAI) series. For example, an adult living in the same household as his or her parents is a separate benefit unit from the parents and would be assessed separately for Income Support or Family Credit.
- 1.6 The derivation of the family type and economic status variables followed the definitions reported in the Department of Social Security (2000) report *Households Below Average Income 1994/5 to 1998/9* (see Annex 2.B in the main report).

Table 1.1 Sample sizes in the Continuous Household Survey: Annual datasets used for the TSN Household Profile

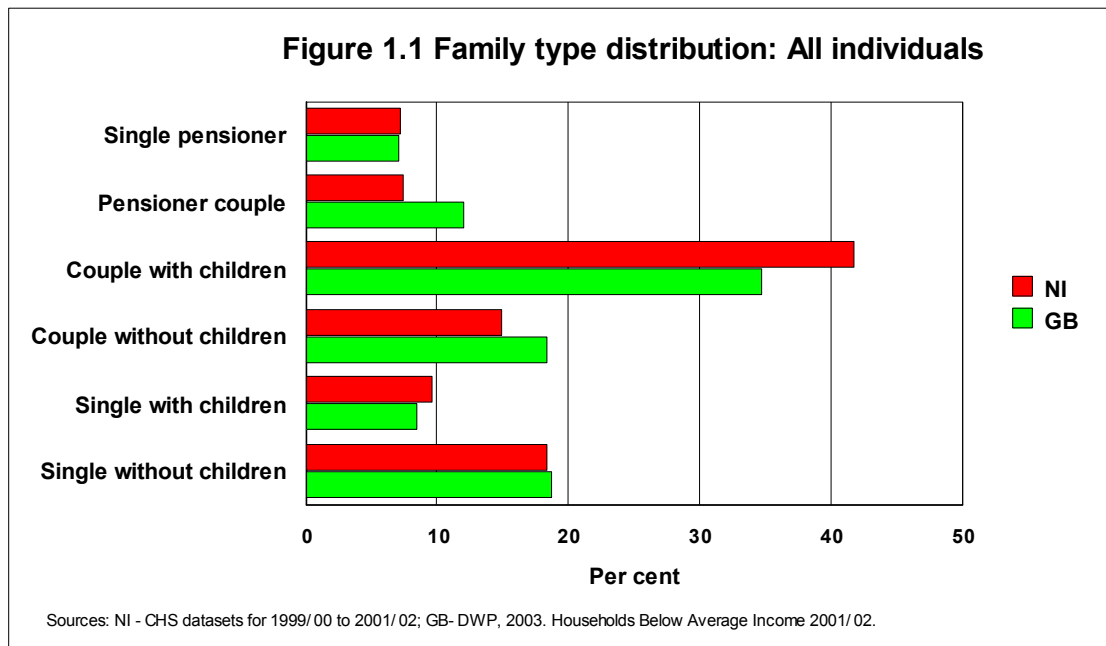
Year	Households	Adults	Dependent children¹	Persons	Income data missing
	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Number</i>	<i>Per cent</i>
1990/91	3,166	6,370	2,785	9,155	9.7
1991/92	3,107	6,278	2,719	8,997	10.4
1992/93	3,096	6,159	2,700	8,859	16.9
1993/94	3,182	6,193	2,673	8,866	21.1
1997/98	3,024	5,849	2,439	8,288	11.0
1998/99	2,809	5,412	2,185	7,597	12.5
1999/00	3,039	5,776	2,342	8,118	12.0
2000/01	2,800	5,396	2,215	7,611	13.3
2001/02	2,804	5,374	2,085	7,459	26.6
Total	27,027	52,807	22,143	74,950	14.8

Note:

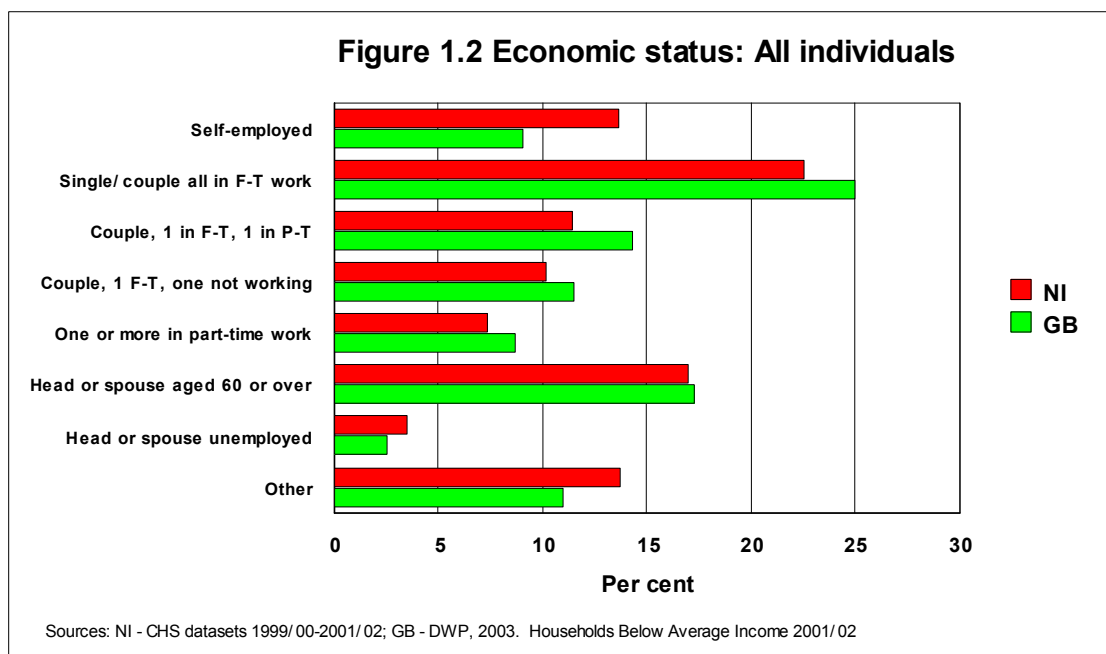
1 An individual aged under-16 or an unmarried 16-18 year old still in full-time education on a course up to and including A-level.

Source: NISRA

- 1.7 The HBAI family type definition, it should be noted, is not the same as that used in the CHS. In line with its focus on benefit units, the HBAI definition of family type identifies adult offspring living with their parents as a separate family unit. The family type definition in the CHS does not do this.
- 1.8 The alignment of the family type and economic status definitions with those used in HBAI has an important advantage in that it facilitates comparisons with the Great Britain distributions for these variables.
- 1.9 As can be seen from Figure 1.1, the NI family type distribution for the period 1999/00-2001/02 is broadly similar to the GB distribution for 2001/02. The main difference is that a higher proportion of persons in Northern Ireland live in family types comprised of couples with children. The counterpart of this is proportionately fewer couples without children and pensioner couples in Northern Ireland compared with Great Britain. These differences are not unexpected, given Northern Ireland's younger population age profile and higher average household size. In 1997, for example, 24 per cent of Northern Ireland's population was aged under-15 compared to 20 per cent for the UK as a whole.



1.10 Similarly, the NI distribution for all persons by economic status of the benefit unit is broadly comparable to the GB distribution (Figure 1.2). A higher proportion of persons in NI are self-employed, which is not unexpected given that agriculture accounts for a larger share of employment in NI than in GB. Reflecting a lower employment rate, the NI distribution also contains higher proportions of people living in households without work, especially the 'other' category which mostly includes economically inactive persons.



1.11 In addition to the family unit variables, a number of other household classifications were derived from the CHS datasets, including employment status of the individual, region of residence and so on.

- 1.12 The other major component of the data processing exercise was to derive information for children aged under-16. The procedure for doing this relied heavily on the CHS family unit module, which reports the number of children aged under-16 living in each family unit.
- 1.13 Most of the relevant characteristics of those aged under-16 could be derived from the common family unit and household data, as well as the characteristics of the head of the family unit. The latter was used for assigning religion to individuals aged under-16.
- 1.14 A final point to note is that the CHS aims to interview all persons aged 16 and over in each household that is surveyed. This is not always possible, as some household members may not be available. In such cases, some information can be obtained by proxy. But other information, notably religion, is not collected in that fashion.
- 1.15 For the combined dataset, and including all individuals, information on religion was not stated in 18 per cent of cases (Table 1.2). This is an important variable in a New TSN context, and hence it was decided to impute religion for family or household members for whom this was missing. The method of imputation was primarily based on the religion of the head of the family unit or the household. Where information on the religion of the head was missing, the religion of the spouse of the head of the family unit or household head was used. The results of the imputation exercise for the combined CHS datasets are shown in Table 1.2. It is the combined religion as stated or imputed results that are used in the main report.

Table 1.2 Religion: All individuals

	As stated	As stated or imputed for family/household members
	%	%
Catholic	33.4	40.8
Protestant	45.4	53.1
Other/none	3.1	3.5
Don't know/refused/not asked	18.1	2.6
All	100.0	100.0

Note: Data are unweighted.
Source: Derived from CHS data – years as shown in Table 1.1

Equivalisation

- 1.16 Equivalisation is the process by which household income is adjusted to account for variation in household size and composition. Household income is divided by scales which vary according to the number of adults and the number and age of dependents in the household.
- 1.17 Equivalisation is necessary because there are likely to be 'economies of scale' in the running of a household, for example, by sharing accommodation or utility costs. Thus, each additional member of a household may require a less than proportionate increase in income to maintain a given standard of living. Considered in per capita terms, two can live more cheaply than one. So it is necessary to adjust for household composition as well as household size. The HBAI series use what is called the McClements Scale.
- 1.18 Ideally, equivalisation is based on actual household income. In the CHS, respondents are asked to indicate an income band within which their actual gross household income falls. Fortunately, the CHS employs a sufficient number of income bands so that, for those with incomes below the unbounded highest income band, it is possible to obtain a reasonable estimate of the household's gross income by taking the mid-point of the relevant income band range. For households reporting incomes in the unbounded highest income bands, their gross income was nominally set equal to the income threshold for the highest income band (this was £31,290 in each of the years from 1998/99 to 2001/02).
- 1.19 Given an estimate of gross household income, for each individual in each household, equivalised income was calculated based on the scale used in the Great Britain Poverty and Social Exclusion (PSE) study (Gordon *et al*, 2000). The PSE study used an equivalised income measure that was developed by Jonathan Bradshaw and Sue Middleton in conjunction with the Office for National Statistics. The PSE scale is different to the standard McClements equivalence scale, which was felt by the PSE authors to be inappropriate to their purposes (the measurement of poverty) on the ground that "it does not assign sufficient weight to children, particularly young children" (Gordon *et al*, page 86). The use of the PSE scale in the present study also serves to distinguish the approach from that used in HBAI.
- 1.20 The PSE scale was applied as follows. The equivalence values for each household member were added together to give the total equivalence value for that household. This number was then divided into the estimated gross income for that household. This gives, for each household, an estimated equivalised household income that is then assigned to all individuals within that household, both adults and children. In practice, the additional weighting for lone-parent families made no difference at all to the estimates for the proportion of lone-parent families in the bottom 30 per cent.

Table 1.3 The equivalence scale used in the PSE study

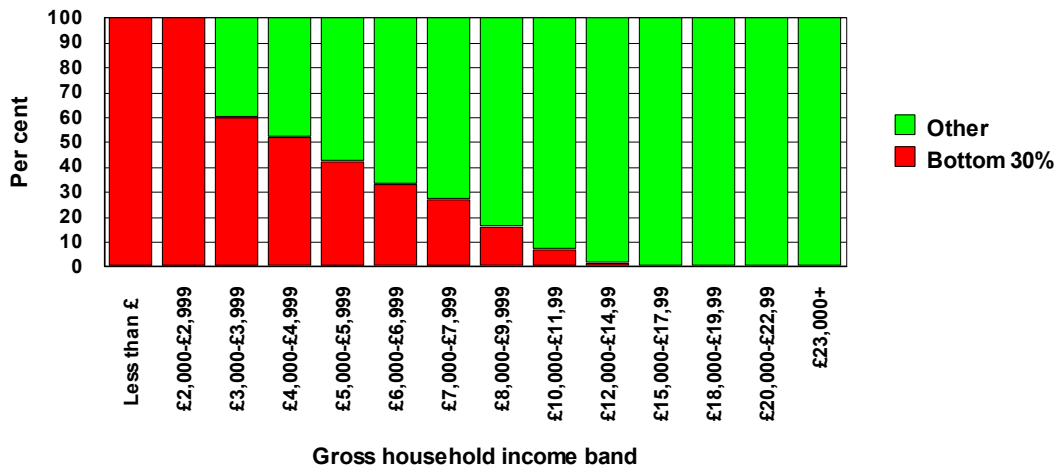
Type of household member	Equivalence value
Head of household	0.70
Partner	0.30
Each additional adult (anyone over 16)	0.45
Add for first child	0.35
Add for each additional child	0.30
If head of household is a lone parent, add	0.10

Source: Gordon et al, 2000, *Poverty and Social Exclusion in Britain*. Yorks: Joseph Rowntree Foundation. Page 87.

The bottom 30 per cent of equivalised income

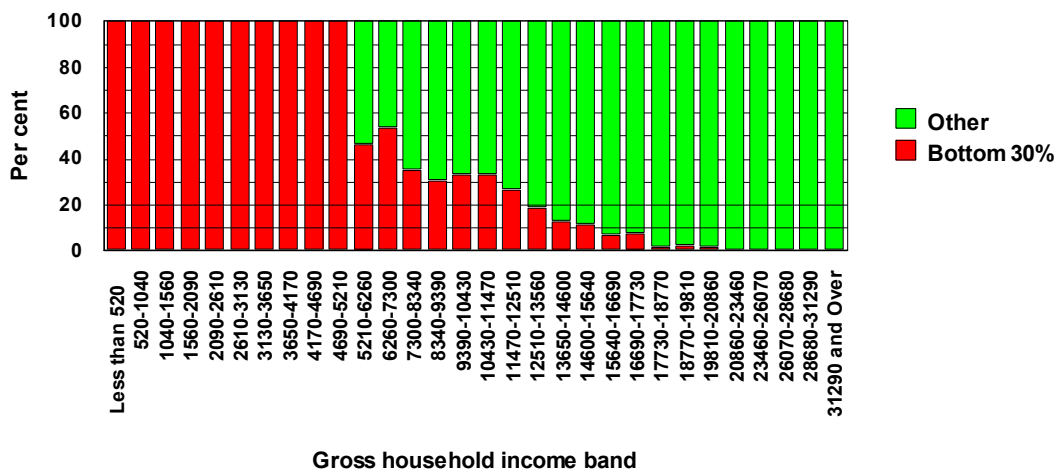
- 1.21 Having assigned an equivalised income value to all of those individuals within households for which income data were available, it was a relatively straightforward task to identify the set of individuals living in households with equivalised incomes in the bottom 30 per cent of the CHS income distribution.
- 1.22 For each of the years for which CHS data were supplied, all individuals in the CHS sample for whom income data were present were ranked according to their equivalised income values. The 30 per cent of individuals with the lowest incomes on this ranking were assigned to the bottom 30 per cent of the CHS income distribution.
- 1.23 The fact that the highest income band is unbounded means that most individuals in this category are assigned a lower level of income than they actually have access to. As it transpires, this was not a problem since none of the households with incomes in the unbounded highest income band were assigned to the bottom 30 per cent even though their equivalised incomes were under-estimated (see Figures 1.3 and 1.4). This is not a problem because all that is required for this analysis is to be able to say if an individual is or is not in the bottom 30 per cent, as opposed to providing an actual income estimate.
- 1.24 Apart from the usual problems of under-reporting, and respondent or interviewer error, the main source of measurement error in respect of the assignment of individuals to the bottom 30 per cent is the assumption that the mid-point of an income band is a good estimate for a household's actual level of income. This will be an under-estimate for some and an over-estimate for others, but it is not possible to quantify these errors, or even to say if they are likely to be centred on zero.

Figure 1.3 Assignment to bottom 30% of equivalised household income by gross household income bands: 1990/91 to 1993/94



Source: Derived from CHS.

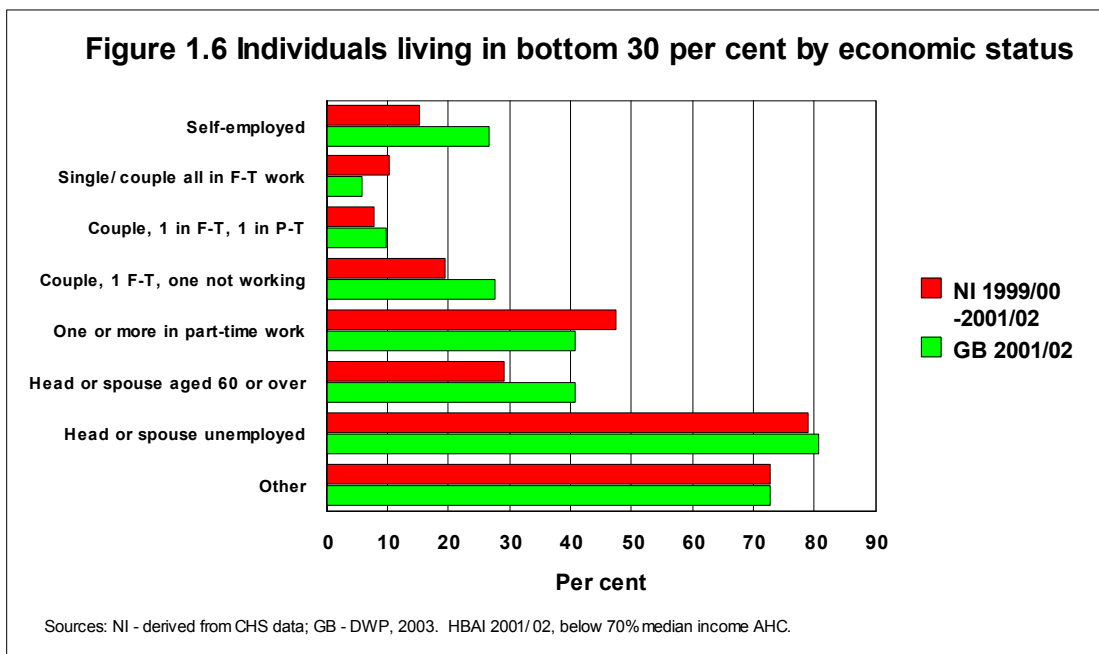
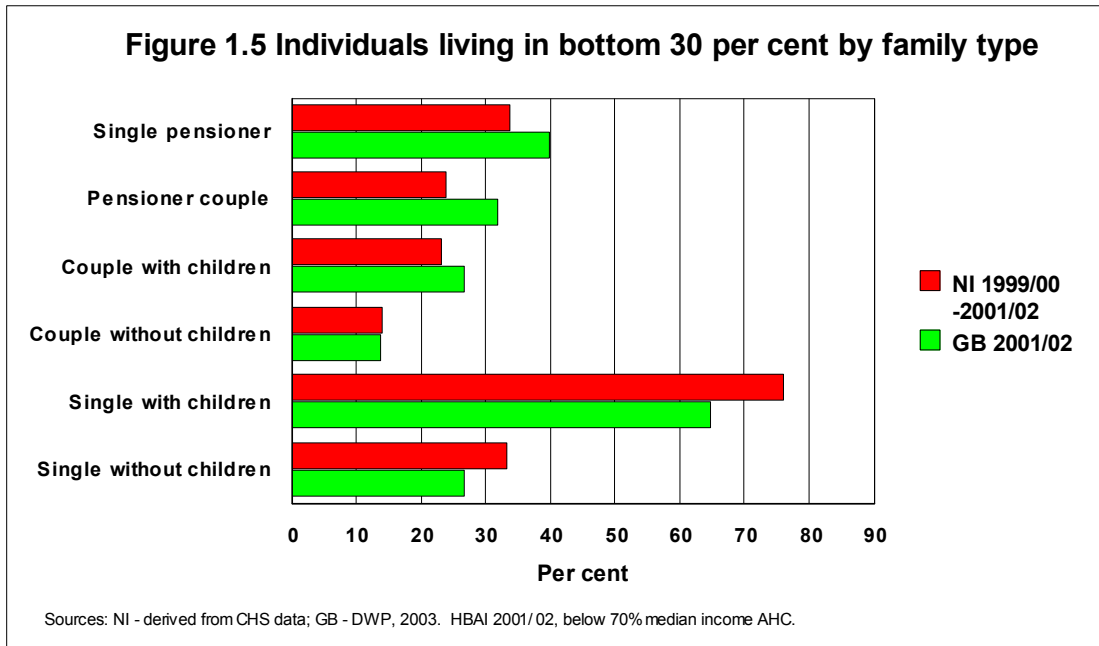
Figure 1.4 Assignment to bottom 30% of equivalised household income by gross household income bands, 1999/00 to 2001/02



Source: Derived from CHS data.

1.25 It is, however, possible to undertake some form of validity check by comparing the variations in the incidence of low income by family type and economic status of the benefit unit with the variations reported in HBAI. These are compared with the HBAI profile for the proportion of the population in GB falling below 70 per cent of contemporary median income after housing costs. One of the *Opportunity for All* indicators, this was chosen because, in the most recent HBAI publication (DWP, 2003), a little under 30 per cent of the GB population had incomes below this threshold. Further, the indicator has been relatively constant at around the 30 per cent mark in each year since 1994/95.

1.26 As illustrated in Figures 1.5 and 1.6, the comparisons with the HBAI indicator show broadly similar patterns in the incidence of low income by family type and economic status of the benefit unit in Northern Ireland and Great Britain. Regarding the family type comparison, the proportion of individuals living in single with children families in the bottom 30 per cent of the CHS distribution is slightly higher than in the GB HBAI distribution. A major reason for this is that, as noted above, the PSE equivalence scale assigns a higher weighting to children than does the scale used in HBAI, as well as a ‘loading’ for lone-parent households.



Weighting for non-response

- 1.27 As illustrated in Table 1.1 above, the income data were missing from the CHS samples in about 15 per cent of cases, ranging from 10 per cent in 1990/91 to 27 per cent in 2001/02.
- 1.28 What matters for the purposes of this analysis is the extent to which the socio-economic and demographic characteristics of the sample for which income data are present diverges from the characteristics of the full sample. There were, in fact, some significant differences in the various survey periods between the profiles for the full sample and the income sample, or the subset of the full sample for which income data were available. For that reason, it was necessary to make adjustments for non-response to the income sample. The process for doing this is described below.
- 1.29 To assist in the explanation, Table 1.4 overleaf gives comparisons for selected socio-economic and demographic characteristics for the pooled sample covering the period 1999/00 to 2001/02 showing the percentage distribution of:
- The pooled sample for all individuals, un-weighted.
 - The pooled sample, weighted by age and sex from the NISRA mid-year estimates for 1990 to 2001.
 - The age and sex weighted proportions for the sub-sample for which, respectively, income data were missing and for which income data were present.
 - The income sample adjusted for non-response.
- 1.30 Table 1.5 shows the same profiles for the period 1990/91 to 1993/94. For both periods, a number of the differences were significant at 95 per cent; these are underlined in italics in Tables 1.4 and 1.5. Though, it should be noted that evaluating the significance of differences with reference to the base sample sizes shown in Table 1.4 and 1.5 tends to increase the likelihood of a difference being found to be significant. The reasons for this are discussed in more detail below, under the heading of sample errors and significance testing. The use of the base sample sizes and a 95 per cent confidence level in this context does, however, have the advantage of ensuring that potential problem areas are highlighted.
- 1.31 The differences between the income sample and the full sample were addressed by calculating a set of weights for the income sample that sought to ensure the closest possible match between the characteristics of the income samples and the full samples in each of the years for which CHS data were provided.

- 1.32 The weights were calculated by first estimating logistic regression models for the probability of non-response to the income question. Separate models were estimated for each of the years for which CHS data were provided and for adults and dependent children within each of those years. The predictor variables included the characteristics shown in Tables 1.4 and 1.5, and some additional variables depending on whether the model was for dependent children or adults. For example, in the case of adults, the predictor variables included employment status.
- 1.33 The inverse of the estimated probabilities were then used to weight the income sample back to the full sample, with the results shown in the final columns of Tables 1.4 and 1.5¹. Some differences remained. However, as shown in the summary table below, the differences after adjusting for non-response were not large in absolute terms, ranging from -1.1 to +0.5 percentage points in 1990/91 to 1993/94 and -1.5 to +1.4 percentage points in 1999/00-2001/02. The mean absolute difference in the earlier period was 0.1 percentage points and 0.3 percentage points in the later period.

CHS Income Sample: Summary statistics for differences from the age-sex weighted full sample		
	Weighted by age and sex	Adjusted for non-response <i>Percentage points</i>
1990/91-1993/94		
• Largest negative difference	-2.0	-1.1
• Largest positive difference	+1.3	+0.5
• Mean absolute difference	0.5	0.1
1999/00-2001/02		
• Largest negative difference	-3.3	-1.5
• Largest positive difference	+1.8	+1.4
• Mean absolute difference	0.8	0.3

- 1.34 Overall, it can be concluded that the income sample adjusted for non-response provides a reasonable representation of the full sample. Indeed, as can be seen from the summary statistics shown above, the unadjusted income sample was not greatly divergent from the full sample. That is, the income sample did not require such large adjustments as to undermine the reliability and validity of the adjusted income sample.

¹ In a logit model where the predictor variables are all categorical, and therefore are entered in the model as sets of dummy variables, the maximum likelihood equations on which the parameter estimates are based essentially seek to minimise, for each characteristic in the model, the difference between the sample proportion and the predicted proportion.

Table 1.4 Adjusting for non-response to the income question: Profiles of all individuals in the pooled CHS samples for 1999/00 to 2001/02 (per cent of base)

	Pooled sample	Weighted by age and sex		Adjusted for non-response
		Pooled sample	Income data: Missing Present	
<i>Base</i>	23,188	23,146	4,501 18,645	23,114
Family type				
Single pensioner	7.2	7.5	7.9 7.4	7.3
Pensioner couple	7.6	7.4	9.6 <u>6.9</u>	7.5
Couple with children	42.6	41.9	37.1 <u>43.0</u>	41.9
Couple without children	14.8	14.9	16.4 14.5	15.1
Single with children	10.2	9.9	3.7 <u>11.4</u>	9.8
Single without children	17.3	18.5	25.2 <u>16.8</u>	18.4
Economic status of the benefit unit				
Not known	4.9	5.0	13.4 <u>3.0</u>	<u>4.4</u>
Self-employed	12.5	12.3	15.1 <u>11.6</u>	<u>13.1</u>
Single/couple all in full-time work	20.5	21.1	15.6 <u>22.5</u>	21.6
Couple, one in full-time work, one in part-time work	11.5	11.3	7.6 <u>12.2</u>	11.0
Couple, one in full-time work, one not working	10.4	10.2	9.4 10.4	9.8
One or more in part-time work	7.2	7.1	6.9 7.2	7.1
Head or spouse aged 60 or over	16.2	16.3	18.8 15.8	16.4
Head or spouse unemployed	3.2	3.2	3.0 3.3	3.4
Other	13.7	13.4	10.2 <u>14.1</u>	13.2
Employment status of the households				
Not known	2.7	2.7	8.3 <u>1.3</u>	<u>2.1</u>
1 worker	27.0	26.9	30.0 26.1	26.6
2 workers	34.0	34.0	27.5 <u>35.6</u>	<u>35.2</u>
3 workers	9.0	9.2	11.8 <u>8.6</u>	9.0
No workers - retired	13.9	14.1	15.1 13.8	14.2
No workers - sick/disabled	4.5	4.5	3.0 4.8	4.4
No workers - unemployed	2.2	2.2	1.3 2.4	2.3
No workers - other	6.6	6.4	2.9 <u>7.3</u>	6.3
Tenure				
Owned outright	26.8	26.8	38.0 <u>24.1</u>	26.7
Owned w/mortgage	47.2	47.1	42.2 <u>48.3</u>	47.5
Private rented	6.1	6.3	6.6 6.2	6.2
Public rented	19.9	19.8	13.2 <u>21.4</u>	19.6
NUTS III regions				
Belfast	17.7	17.7	17.6 17.7	18.0
Outer Belfast	21.5	21.5	14.3 <u>23.3</u>	21.5

Table 1.4 Adjusting for non-response to the income question: Profiles of all individuals in the pooled CHS samples for 1999/00 to 2001/02 (per cent of base)

	Pooled sample	Weighted by age and sex		Adjusted for non-response
		Pooled sample	Income data: Missing Present	
<i>Base</i>	23,188	23,146	4,501 18,645	23,114
East of N.I.	24.2	24.1	26.1 23.7	24.0
North of N.I.	15.9	15.9	13.9 16.3	15.7
West & South of N.I.	20.8	20.8	28.2 <u>19.0</u>	20.9
Socio-Economic Group of head of household				
Professional	4.9	4.8	3.4 5.2	4.8
Employer, manager	14.3	14.3	9.8 <u>15.3</u>	14.2
Intermediate non-manual	9.3	9.3	6.7 <u>9.9</u>	9.4
Junior non-manual	10.1	10.2	7.9 10.7	10.2
Skilled manual	31.1	31.1	34.8 <u>30.2</u>	32.5
Semi-skilled manual	16.8	16.8	13.1 <u>17.7</u>	16.7
Unskilled manual	5.2	5.2	5.3 5.2	5.1
No SEG reference, etc	8.2	8.2	18.9 <u>5.6</u>	7.2
Religion				
Catholic	41.5	41.5	42.4 41.3	41.8
Protestant	52.2	52.3	45.0 <u>54.1</u>	52.7
Other/None	3.4	3.5	2.2 3.8	3.5
DK/Refused/Not asked	2.8	2.7	10.3 <u>0.8</u>	1.9
Age group				
0-15	26.0	23.9	17.9 <u>25.4</u>	23.9
16-24	11.6	12.5	15.8 <u>11.8</u>	12.5
25-34	13.3	14.7	13.7 14.9	14.7
35-44	14.4	14.4	12.7 14.8	14.4
45-54	12.1	11.8	13.5 11.4	11.8
55-64	9.7	9.5	11.1 9.1	9.5
65-74	7.8	7.3	8.0 7.1	7.3
75+	5.2	5.9	7.4 5.5	5.9
Adults and children				
Men	33.8	35.2	39.8 <u>34.1</u>	35.2
Women	37.4	38.0	39.5 37.6	38.0
Dependent children	28.6	26.9	20.6 <u>28.4</u>	26.8
Highest qualification of head of household				
No qualifications	29.9	29.6	32.3 28.9	29.1
Degree	9.0	9.0	4.7 <u>10.1</u>	9.3
Higher education	9.0	9.0	5.9 <u>9.7</u>	10.1
GCE A-level or equivalent	8.5	8.6	5.9 <u>9.2</u>	8.8

Table 1.4 Adjusting for non-response to the income question: Profiles of all individuals in the pooled CHS samples for 1999/00 to 2001/02 (per cent of base)

	Pooled sample	Weighted by age and sex		Adjusted for non-response
		Pooled sample	Income data: Missing Present	
<i>Base</i>	23,188	23,146	4,501 18,645	23,114
GCSE A-C or equivalent	16.5	16.4	11.8 <u>17.5</u>	16.8
GCSE D-G or equivalent	11.4	11.3	9.4 11.8	11.3
Other qualification	0.8	0.8	0.9 0.7	0.8
Missing	14.9	15.3	29.0 <u>12.0</u>	13.8
Reported longstanding illness/disability in the household				
No	45.3	45.4	45.9 45.2	44.8
Yes	54.7	54.6	54.1 54.8	55.2

Table 1.5 Adjusting for non-response to the income question: Profiles of all individuals in the pooled CHS samples for 1990/01 to 1993/94 (per cent of base)					
	Pooled sample	Weighted by age and sex			Adjusted for non-response
		Pooled sample	Income data:		
			Missing	Present	
<i>Base</i>	35,877	35,816	6,056	29,760	
Family type					
Single pensioner	7.4	7.8	6.8	8.0	7.7
Pensioner couple	7.2	7.1	7.4	7.0	7.0
Couple with children	47.7	46.4	44.4	46.9	46.5
Couple without children	13.4	13.3	13.8	13.2	13.6
Single with children	7.9	7.6	3.0	<u>8.5</u>	7.5
Single without children	16.3	17.8	24.6	<u>16.4</u>	17.7
Economic status of the benefit unit					
Not known	2.5	2.7	2.4	2.8	2.6
Self-employed	12.4	12.2	17.8	<u>11.0</u>	12.1
Single/couple all in full-time work	17.2	17.7	16.7	17.9	17.5
Couple, one in full-time work, one in part-time work	9.9	9.6	6.9	<u>10.2</u>	9.6
Couple, one in full-time work, one not working	12.9	12.6	11.0	13.0	12.7
One or more in part-time work	6.2	6.1	5.5	6.2	6.3
Head or spouse aged 60 or over	16.1	16.4	15.9	16.5	16.3
Head or spouse unemployed	7.9	8.0	7.2	8.1	7.9
Other	14.8	14.7	16.6	14.3	14.9
Employment status of the households					
Not known	0.8	0.8	0.9	0.8	0.9
1 worker	27.7	27.4	28.1	27.3	27.2
2 workers	30.9	30.7	29.7	30.9	30.9
3 workers	11.1	11.6	18.5	<u>10.2</u>	11.8
No workers - retired	14.5	14.7	13.7	15.0	14.7
No workers - sick/disabled	2.5	2.4	2.2	2.5	2.3
No workers - unemployed	6.3	6.2	4.3	<u>6.6</u>	6.2
No workers - other	6.2	6.0	2.7	<u>6.7</u>	6.0
Tenure					
Owned outright	25.9	26.1	36.0	<u>24.1</u>	26.1
Owned w/mortgage	41.9	41.6	37.9	<u>42.4</u>	41.9
Private rented	4.6	4.7	4.8	4.7	4.8
Public rented	27.6	27.5	21.2	<u>28.8</u>	27.2
NUTS III regions					
Belfast	18.2	18.3	16.0	18.8	18.3

Table 1.5 Adjusting for non-response to the income question: Profiles of all individuals in the pooled CHS samples for 1990/01 to 1993/94 (per cent of base)

	Pooled sample	Weighted by age and sex			Adjusted for non-response
		Pooled sample	Income data:		
			Missing	Present	
<i>Base</i>	35,877	35,816	6,056	29,760	
Outer Belfast	21.1	21.1	18.2	21.7	21.2
East of N.I.	22.6	22.6	24.1	22.3	22.5
North of N.I.	17.0	17.0	15.5	17.3	17.0
West & South of N.I.	21.1	21.0	26.3	<u>19.9</u>	21.1
Socio-Economic Group of head of household					
Professional	4.0	4.0	3.1	4.1	<u>4.4</u>
Employer, manager	11.2	11.2	10.3	11.3	11.1
Intermediate non-manual	7.8	7.7	5.5	<u>8.2</u>	7.8
Junior non-manual	9.7	9.7	8.3	10.0	9.7
Skilled manual	37.7	37.6	45.5	<u>36.0</u>	37.8
Semi-skilled manual	18.0	18.0	13.5	<u>19.0</u>	17.8
Unskilled manual	6.9	6.8	8.5	6.5	6.6
No SEG reference, etc	4.8	4.9	5.5	4.8	4.8
Religion					
Catholic	40.2	40.1	39.7	40.1	40.1
Protestant	53.6	53.8	49.8	<u>54.7</u>	54.1
Other/None	3.7	3.7	3.0	3.9	3.8
DK/Refused/Not asked	2.5	2.4	7.5	<u>1.3</u>	<u>2.0</u>
Age group					
0-15	28.1	25.8	21.8	<u>26.7</u>	25.8
16-24	12.4	14.3	18.3	<u>13.5</u>	14.3
25-34	14.2	15.0	14.2	15.2	15.0
35-44	12.8	12.4	10.9	12.7	12.4
45-54	10.9	10.6	12.7	10.2	10.6
55-64	9.0	8.8	10.0	8.6	8.8
65-74	8.1	7.4	7.0	7.5	7.4
75+	4.6	5.5	5.1	5.6	5.5
Adults and children					
Men	32.9	34.3	37.9	<u>33.5</u>	34.3
Women	36.6	37.2	37.6	37.1	37.3
Dependent children	30.3	28.5	24.5	<u>29.3</u>	28.5
Highest qualification of head of household					
No qualifications	38.2	37.9	42.8	<u>36.9</u>	<u>36.8</u>
Degree	6.2	6.2	3.3	<u>6.7</u>	6.3
Higher education	5.7	5.7	5.8	5.7	5.8

Table 1.5 Adjusting for non-response to the income question: Profiles of all individuals in the pooled CHS samples for 1990/01 to 1993/94 (per cent of base)

	Pooled sample	Weighted by age and sex		Adjusted for non-response
		Pooled sample	Income data: Missing Present	
<i>Base</i>	35,877	35,816	6,056 29,760	
GCE A-level or equivalent	5.4	5.4	4.3 5.6	5.5
GCSE A-C or equivalent	13.7	13.7	9.3 <u>14.6</u>	14.2
GCSE D-G or equivalent	12.8	12.8	13.8 12.5	12.8
Other qualification	0.7	0.7	0.7 0.7	0.7
Missing	17.2	17.7	19.8 17.2	18.0
Reported longstanding illness/disability in the household				
No	54.3	54.2	54.8 54.0	54.2
Yes	45.7	45.8	45.2 46.0	45.8

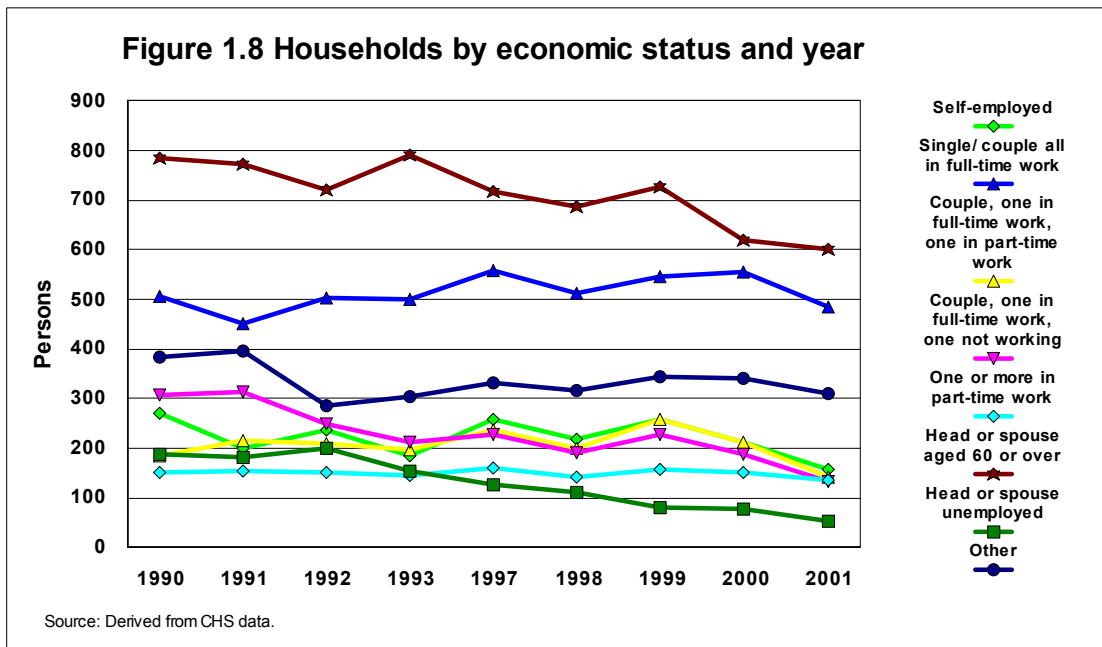
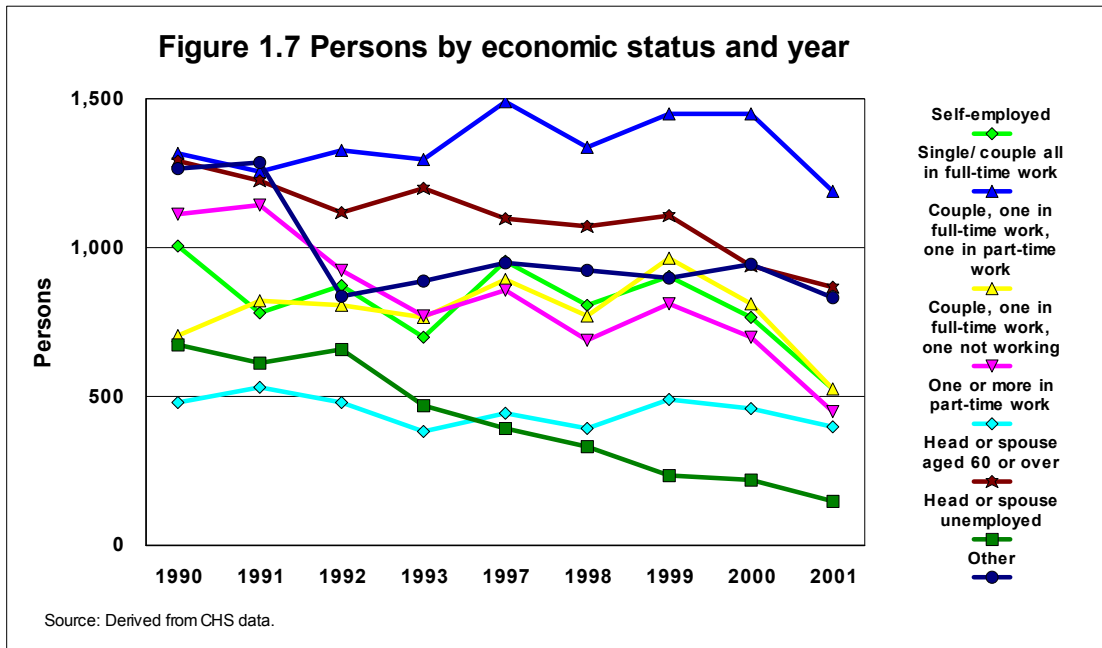
Sample Errors and Significance Testing

- 1.35 A key issue for this report is the significance of the changes that may have occurred over time in the profile of persons on low incomes. Thus, for example, if it is found that low incomes have become more concentrated amongst individuals living in single-parent families, the question that must be addressed is whether that change is statistically significant, at a specified level of confidence such as the 95 per cent or the 99 per cent level.
- 1.36 In short, it is necessary to compute standard errors for estimates such as the proportion of individuals living in single-parent families that are in low-income households. The standard error is in turn used to calculate confidence intervals around a sample estimate for the proportion in the population. Confidence intervals give the range within which the true population value is likely to fall. Thus, for example, the 95 per cent confidence interval is about two standard errors either side of the sample estimate. The sample estimate can be said to be within two standard errors of the population value with 95 per cent confidence.
- 1.37 In the present context, this is not straightforward, for a number of reasons. The basic problem is the effective sample size that is appropriate to use for the calculation of standard errors. First, the analysis in this report focuses on individuals rather than households. But the CHS is a random sample of households, not of individuals. Households are selected at random and then each available adult in the household is interviewed. Not all adults within a selected household will be available for interview. In those cases, some information can be gathered by proxy, while other questions (e.g. religion) are not asked.
- 1.38 Second, as discussed above, it proved necessary to adjust for non-response by weighting the income sample in each year back to the full sample. This can affect the standard error for a survey estimate.
- 1.39 Taken together, these considerations mean that it is not appropriate to define the sample size to be used in the calculation of standard errors simply on the basis of the number of individuals in a given income sample. For the reasons outlined above, this would under-estimate the sample error, thus increasing the risk of treating a change as significant when it is simply due to random fluctuations.
- 1.40 The procedures to calculate design effects across the full range of variables to be profiled is time-consuming and beyond the resources available for this study. The approach adopted has therefore been comprised of three main components

- 1.41 First, since households are the basic unit sampled in the CHS, the calculation of standard errors of proportions uses numbers of households rather than persons as the measure of sample size. The use of households rather than individuals to calculate sample errors implicitly assumes an absence of variation *within* households in socio-economic and demographic characteristics. This will be true for some variables, such as the employment status of the household, though not for others such as age composition. However, the fact that it has been necessary to weight for non-response is likely to inflate the effective sample size required to calculate sample errors, regardless of the degree of variation within households.
- 1.42 Second, the main body of the report highlights as ‘significant’ only those changes that register at the 99 per cent confidence level. This provides a further ‘hedge’ against the influence of the weighting procedure on effective sample sizes.
- 1.43 Third, the assessment of the significance of changes is based on the pooling of the CHS datasets over three time periods, as shown in Table 1.6.

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	All
Persons	29,820	13,950	18,680	62,450
Households	10,724	5,148	7,160	23,032
<i>Ratio</i>	2.8	2.7	2.6	2.7

- 1.44 This proved necessary to ensure sufficient sample sizes for analysis within some of the more detailed profile variables. In addition, the pooling of samples also acts to ‘smooth’ out some of the fluctuations that inevitably occur from one year to the next in a sample survey such as the CHS. Such fluctuations can make it more difficult to identify the most significant trends.
- 1.45 The issues are illustrated here by taking economic status of the family unit as an example. This is one of the more detailed profile variables, with eight categories. For that variable, the number of persons in the unadjusted income sample ranges from 152 in the 2001/02 CHS for individuals living in households without work where the head or spouse is unemployed, to 1,494 in the 1997/98 CHS for persons living in single/couple families all of whom are in full-time work (Figure 1.8). On a household basis, however, the annual sample sizes for a number of individual categories are below 200 in each year, with some falling below 100 (Figure 1.9).



1.46 Bearing in mind that the variance of a difference between proportions calculated from two independent samples is equal to the sum of the variances in the individual samples, there are clearly a number of years in which sample sizes for certain categories are not sufficiently large as to provide a robust assessment of the significance of change in the period under review. Such problems would loom even larger in disaggregating the sample into dependent children, adults in non-pensioner families and adults in pensioner families.

1.47 Figures 1.7 and 1.8 also serve to illustrate the fluctuations that occur on an annual basis in the sample proportions, which again make it difficult to identify the most significant changes.

- 1.48 The pooling of the CHS samples into the three time periods discussed in the main report does not solve all of these problems, as some sample sizes calculated in terms of numbers of households remain on the low side for calculating the significance of a change from one period to another (see Table 1.7). Nonetheless, the approach would appear to represent the best compromise between the need to identify trends over time (which argues for more rather than fewer time periods) and the requirement to ensure that the underlying sample sizes provide a sound basis for assessing the significance of the trends.
- 1.49 To conclude, the approach taken to the assessment of significance is specifically intended as a cautious and conservative approach to identifying the key changes that have occurred in the profile of individuals on low incomes in the period under study.
- 1.50 It is, however, recognised that readers may demur at the level of caution adopted. For that reason, the statistical tables presented in the Statistical Annex also indicate changes that are statistically 'significant' at the 95 per cent confidence level.

Table 1.7 Sample sizes for households responding to CHS income question by economic status of benefit unit			
	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02 <i>Persons</i>
Not known	754	512	546
Self-employed	3,364	1,768	2,202
Single/couple all in full-time work	5,200	2,833	4,089
Couple, one in full-time work, one in part-time work	3,107	1,665	2,308
Couple, one in full-time work, one not working	3,961	1,550	1,967
One or more in part-time work	1,888	840	1,357
Head or spouse aged 60 or over	4,839	2,173	2,923
Head or spouse unemployed	2,425	731	608
Other	4,282	1,878	2,680
Totals	29,820	13,950	18,680
			<i>Households</i>
Not known	216	151	181
Self-employed	892	477	628
Single/couple all in full-time work	1,960	1,069	1,587
Couple, one in full-time work, one in part-time work	809	438	615
Couple, one in full-time work, one not working	1,082	418	551
One or more in part-time work	601	302	444
Head or spouse aged 60 or over	3,071	1,405	1,946
Head or spouse unemployed	723	238	213
Other	1,370	649	994
Totals	10,724	5,147	7,159
			<i>Ratio</i>
Not known	3.5	3.4	3.0
Self-employed	3.8	3.7	3.5
Single/couple all in full-time work	2.7	2.6	2.6
Couple, one in full-time work, one in part-time work	3.8	3.8	3.8
Couple, one in full-time work, one not working	3.7	3.7	3.6
One or more in part-time work	3.1	2.8	3.1
Head or spouse aged 60 or over	1.6	1.5	1.5
Head or spouse unemployed	3.4	3.1	2.9
Other	3.1	2.9	2.7
Totals	2.8	2.7	2.6

2 All Individuals

Table 2.1 Population shares by socio-economic and demographic characteristics: All individuals – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change¹</i> <i>pps</i>	
All individuals	100	100	100		
Men, women and children					
Children	28	27	27	-2	***
All men	34	35	35	1	
All women	37	38	38	1	
All adults	72	73	73	2	***
Family type (benefit unit)					
Single pensioner	8	8	7	-0	
Pensioner couple	7	7	8	1	
Couple with children	47	44	42	-5	***
One child	10	11	10	0	
Two children	16	16	16	0	
3+ children	20	17	15	-5	***
Couple without children	14	14	15	2	***
Single with children	8	9	10	2	***
One child	3	3	3	1	*
Two children	2	3	3	1	*
3+ children	3	3	3	0	
Single without children	18	18	18	1	
Economic status (benefit unit)					
Self employed	12	13	13	1	*
Single/couple all in full time work	18	20	22	4	***
Couple, one in full time work, one in part time work	10	11	11	1	***
Couple, one in full time work, one not working	13	10	10	-3	***
One or more in part time work	6	6	7	1	*
Head or spouse aged 60 or over	16	16	16	0	
Head or spouse unemployed	8	5	3	-5	***
Other	15	13	13	-2	*
Not known	3	5	4	2	***
Economic status of adults in family					
Working full-time	52	54	56	4	***
Working part-time	6	6	7	1	
Not working	39	35	33	-6	***

Table 2.1 Population shares by socio-economic and demographic characteristics: All individuals – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ¹ pps	
Not known	3	5	4	2	***
Tenure					
Owned outright	26	26	27	1	
Owned w/mortgage	42	46	47	6	***
Private rented	5	6	6	1	***
Public rented	27	23	20	-8	***
Religion					
Catholic					
Per cent of all	40	41	42	2	*
Per cent of persons for whom religion identified	43	43	44	2	*
Protestant					
Per cent of all	54	54	53	-1	
Per cent of persons for whom religion identified	57	57	56	-2	*
Other/None	4	3	4	-0	
Not known	2	2	2	-0	
Age of head of benefit unit					
24 and under	12	10	10	-2	***
25-29	10	9	8	-2	***
30-39	27	26	27	1	
40-54	27	30	30	3	***
55-64	10	10	10	0	
65-74	8	8	8	-0	
75+	6	6	6	0	
Dependent children in household					
None	41	42	44	3	***
One	16	16	16	0	
Two	20	21	21	1	
3+	24	21	19	-4	***
Age of youngest dependent child					
None	42	42	44	2	*
0-4	25	24	21	-4	***
5-11	21	20	21	1	
12-15	9	10	9	0	
16-18	3	4	4	1	***

Table 2.1 Population shares by socio-economic and demographic characteristics: All individuals – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ¹ pps	
Age group					
0-15	26	25	24	-2	***
16-24	14	13	13	-2	***
25-34	15	15	15	-0	
35-44	12	14	14	2	***
45-54	11	12	12	1	*
55-64	9	9	9	1	
65-74	7	7	7	-0	
75+	5	6	6	0	
NUTS III regions					
Belfast	18	19	18	-0	
Outer Belfast	21	21	21	0	
East of NI	22	24	24	1	
North of NI	17	16	16	-1	
West & South of NI	21	20	21	-0	
Employment status of the household					
1 worker	27	27	27	-1	
2 workers	31	33	35	4	***
3 workers	12	9	9	-3	***
No workers – hoh ² retired	15	14	14	-1	
No workers - hoh sick/disabled	2	4	4	2	***
No workers - hoh unemployed	6	4	2	-4	***
No workers – other	6	6	6	0	
Not known	1	2	2	1	***
Socio-economic group of hoh					
Professional	4	4	5	0	
Employer, manager	11	13	14	3	***
Intermediate non-manual	8	8	9	2	***
Junior non-manual	10	8	10	0	
Skilled manual	38	29	33	-5	***
Semi-skilled manual	18	15	17	-1	
Unskilled manual	7	5	5	-2	***
No SEG reference, etc	5	17	7	2	***
Employment status of hoh					
Employed	57	57	59	2	***

Table 2.1 Population shares by socio-economic and demographic characteristics: All individuals – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ¹ pps	
Retired	21	18	18	-2	***
Sick/disabled	5	7	7	3	***
Unemployed	9	5	3	-5	***
Other	8	8	8	-0	
Not known	1	5	4	3	***
Age hoh completed education					
Less than 16	34	28	24	-9	***
At 16	25	30	32	7	***
At 17	7	8	10	2	***
At 18	6	7	8	2	***
At 19+	6	12	13	7	***
Missing	21	15	13	-8	***
Highest qualification of hoh					
No qualifications	37	33	29	-8	***
Degree	6	8	9	3	***
Higher education	6	8	10	4	***
GCE A-level or equivalent	6	8	9	3	***
GCSE A-C or equivalent	14	14	17	3	***
GCSE D-G or equivalent	13	13	11	-1	***
Other qualification	1	1	1	0	
Missing	18	15	14	-4	***
Any adult with a reported longstanding illness/disability					
No	54	46	45	-9	***
Yes	46	54	55	9	***
Sex of head of household					
Male	82	81	79	-3	***
Female	18	19	21	3	***
Number of adults in household					
One	15	17	18	3	***
Two	57	56	57	-0	
Three	16	15	16	-1	
Four or more	12	12	10	-2	***

Notes:

1 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

Table 2.1 Population shares by socio-economic and demographic characteristics: All individuals – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change¹</i> <i>pps</i>
2 Head of household.				
*** Significant at 99 per cent.				
* Significant at 95 per cent				
pps Percentage points difference				

Table 2.2 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
All individuals	30	30	30		
Men, women and children					
Children	38	40	37	-1	
All men	24	24	24	-0	
All women	29	28	30	2	
All adults	27	26	27	1	
Family type (benefit unit)					
Single pensioner	38	29	34	-4	*
Pensioner couple	20	21	24	4	
Couple with children	27	28	23	-4	***
One child	16	20	14	-2	
Two children	19	21	16	-2	
3+ children	41	39	38	-3	
Couple without children	12	10	14	2	
Single with children	74	77	76	2	
One child	62	65	62	-0	
Two children	72	81	79	8	***
3+ children	88	88	88	0	
Single without children	31	31	34	2	
Economic status (benefit unit)					
Self employed	16	17	15	-1	
Single/couple all in full time work	8	10	10	3	***
Couple, one in full time work, one in part time work	6	6	8	2	
Couple, one in full time work, one not working	17	21	20	3	
One or more in part time work	42	47	48	5	
Head or spouse aged 60 or over	30	27	29	-1	
Head or spouse unemployed	80	84	79	-1	
Other	59	70	73	14	***
Not known	38	48	50	13	*
Economic status of adults in family					
Working full-time	12	13	13	1	
Working part-time	42	47	48	5	
Not working	52	51	52	0	

Table 2.2 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
Not known	38	48	50	13	*
Tenure					
Owned outright	26	25	27	1	
Owned w/mortgage	14	14	15	1	
Private rented	38	41	46	8	***
Public rented	56	65	64	7	***
Religion					
Catholic	41	39	38	-3	*
Protestant	22	23	25	2	***
Other/None	23	23	20	-3	
Not known	30	29	24	-6	
Age of head of benefit unit					
24 and under	36	41	42	6	*
25-29	37	36	34	-4	
30-39	31	33	28	-3	*
40-54	26	26	28	2	
55-64	23	24	26	3	
65-74	25	23	26	1	
75+	35	28	33	-2	
Dependent children in household					
None	24	20	25	1	
One	26	32	26	1	
Two	26	31	28	2	
3+	47	47	47	0	
Age of youngest dependent child					
None	24	21	25	1	
0-4	38	40	36	-2	
5-11	34	35	36	2	
12-15	27	36	30	3	
16-18	20	27	23	3	
Age group					
0-15	39	41	37	-2	
16-24	32	37	38	5	*
25-34	27	25	23	-4	*
35-44	24	26	27	3	

Table 2.2 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
45-54	22	22	25	3	
55-64	21	21	24	3	
65-74	27	23	26	-0	
75+	35	28	32	-3	
NUTS III regions					
Belfast	31	33	33	2	
Outer Belfast	20	20	19	-1	
East of NI	24	25	24	1	
North of NI	36	38	37	1	
West & South of NI	40	37	40	1	
Employment status of the household					
1 worker	27	31	33	6	***
2 workers	9	11	10	1	
3 workers	20	14	17	-3	
No workers – hoh ⁴ retired	34	26	29	-4	***
No workers - hoh sick/disabled	48	61	57	9	***
No workers - hoh unemployed	89	94	94	5	
No workers – other	88	86	91	3	
Not known	58	59	69	12	
Socio-economic group of hoh					
Professional	4	6	5	1	
Employer, manager	10	8	9	-1	
Intermediate non-manual	10	13	11	0	
Junior non-manual	27	34	34	7	***
Skilled manual	29	30	30	2	
Semi-skilled manual	46	46	46	-0	
Unskilled manual	50	49	51	1	
No SEG reference, etc	58	39	53	-5	
Employment status of hoh					
Employed	13	14	15	3	***
Retired	34	27	30	-4	***
Sick/disabled	40	54	48	8	***
Unemployed	80	86	83	3	
Other	78	80	87	8	***
Not known	51	48	57	7	

Table 2.2 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
Age hoh completed education					
Less than 16	33	35	37	4	***
At 16	34	37	36	2	
At 17	21	22	28	7	***
At 18	17	22	20	3	
At 19+	7	8	7	-1	
Missing	33	32	33	-0	
Highest qualification of hoh					
No qualifications	42	46	47	4	***
Degree	4	5	4	0	
Higher education	9	10	8	-1	
GCE A-level or equivalent	15	20	19	4	
GCSE A-C or equivalent	20	26	29	9	***
GCSE D-G or equivalent	24	27	34	10	***
Other qualification	17	20	34	17	*
Missing	37	32	33	-5	***
Any adult with a reported longstanding illness/disability					
No	29	27	26	-3	*
Yes	31	32	33	2	
Sex of head of household					
Male	25	24	23	-2	*
Female	54	54	57	3	*
Number of adults in household					
One	57	51	52	-5	***
Two	23	23	21	-2	*
Three	26	29	35	9	***
Four or more	35	35	33	-3	

Notes:

1 Based on equivalised gross household income.

2 Low-income risk - Number in row group below the 30 per cent threshold as a percentage of the total number in the group.

3 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

4 Head of household.

*** Significant at 99 per cent.

Table 2.2 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change³</i> <i>pps</i>
* Significant at 95 per cent				
pps Percentage points difference				

Table 2.3 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change³</i> <i>pps</i>	
All individuals	100	100	100		
Men, women and children					
Children	36	37	33	-3	*
All men	28	28	28	0	
All women	36	35	39	3	
All adults	64	63	67	3	*
Family type (benefit unit)					
Single pensioner	10	7	8	-2	
Pensioner couple	5	5	6	1	*
Couple with children	43	41	33	-10	***
One child	5	7	5	-1	
Two children	10	12	9	-1	
3+ children	27	22	19	-8	***
Couple without children	6	5	7	2	*
Single with children	19	24	25	6	***
One child	6	7	7	2	***
Two children	5	8	9	3	***
3+ children	8	8	9	1	
Single without children	19	19	21	2	
Economic status (benefit unit)					
Self employed	6	7	7	0	
Single/couple all in full time work	5	7	8	3	***
Couple, one in full time work, one in part time work	2	2	3	1	***
Couple, one in full time work, one not working	7	7	7	-1	
One or more in part time work	9	9	11	2	***
Head or spouse aged 60 or over	17	15	16	-0	
Head or spouse unemployed	21	14	9	-12	***
Other	30	30	32	3	*
Not known	3	8	7	4	***
Economic status of adults in family					
Working full-time	20	23	24	4	***
Working part-time	9	9	11	2	***

Table 2.3 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change ³	
	%	%	%	pps	
Not working	68	59	57	-10	***
Not known	3	8	7	4	***
Tenure					
Owned outright	23	22	24	2	
Owned w/mortgage	20	21	24	4	***
Private rented	6	8	10	4	***
Public rented	51	49	42	-10	***
Religion					
Catholic					
Per cent of all	55	54	53	-2	
Per cent of persons for whom religion identified	58	57	55	-3	
Protestant					
Per cent of all	40	41	43	3	*
Per cent of persons for whom religion identified	42	43	45	3	
Other/None	3	2	2	-1	
Not known	2	2	2	-0	
Age of head of benefit unit					
24 and under	14	14	14	-0	
25-29	13	11	9	-3	***
30-39	28	29	26	-2	
40-54	24	27	28	5	***
55-64	8	8	9	1	
65-74	7	6	7	-0	
75+	7	6	7	0	
Dependent children in household					
None	33	29	36	4	***
One	13	18	14	1	
Two	17	21	19	2	*
3+	37	32	30	-7	***
Age of youngest dependent child					
None	34	29	36	3	
0-4	33	32	26	-7	***
5-11	24	23	25	2	

Table 2.3 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change ³	
	%	%	%	pps	
12-15	8	12	9	1	
16-18	2	4	3	1	***
Age group					
0-15	34	34	30	-4	***
16-24	15	16	16	0	
25-34	14	13	11	-2	***
35-44	10	12	13	3	***
45-54	8	9	10	2	*
55-64	6	6	8	1	
65-74	7	6	6	-0	
75+	6	5	6	-0	
NUTS III regions					
Belfast	19	21	20	1	
Outer Belfast	14	14	14	-1	
East of NI	18	20	19	1	
North of NI	20	21	19	-1	
West & South of NI	28	25	28	-0	
Employment status of the household					
1 worker	24	28	29	5	***
2 workers	9	12	12	3	***
3 workers	8	4	5	-3	***
No workers – hoh ⁴ retired	17	12	14	-3	*
No workers - hoh sick/disabled	4	9	9	5	***
No workers - hoh unemployed	18	12	7	-11	***
No workers – other	18	18	19	1	
Not known	2	5	5	3	***
Socio-economic group of hoh					
Professional	1	1	1	0	
Employer, manager	4	4	4	1	
Intermediate non-manual	3	3	3	1	
Junior non-manual	9	9	12	3	***
Skilled manual	36	30	33	-3	*
Semi-skilled manual	28	23	26	-2	
Unskilled manual	11	8	9	-2	*

Table 2.3 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change³</i>	
				<i>pps</i>	
No SEG reference, etc	9	22	13	3	***
Employment status of hoh					
Employed	24	27	30	6	***
Retired	23	16	18	-5	***
Sick/disabled	6	13	12	5	***
Unemployed	23	16	9	-14	***
Other	21	20	23	2	
Not known	2	8	8	6	***
Age hoh completed education					
Less than 16	37	32	30	-7	***
At 16	28	37	38	10	***
At 17	5	6	9	4	***
At 18	3	5	5	2	***
At 19+	1	3	3	1	***
Missing	24	16	15	-9	***
Highest qualification of hoh					
No qualifications	52	50	45	-7	***
Degree	1	1	1	0	
Higher education	2	3	3	1	*
GCE A-level or equivalent	3	5	6	3	***
GCSE A-C or equivalent	9	13	16	7	***
GCSE D-G or equivalent	10	11	13	2	***
Other qualification	0	1	1	0	*
Missing	22	16	15	-7	***
Any adult with a reported longstanding illness/disability					
No	52	42	39	-13	***
Yes	48	58	61	13	***
Sex of head of household					
Male	68	65	61	-7	***
Female	32	35	39	7	***
Number of adults in household					
One	28	29	31	3	*
Two	44	43	40	-4	***

Table 2.3 All individuals living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change³	
	%	%	%	<i>pps</i>	
Three	14	15	18	4	***
Four or more	14	14	11	-3	***

Notes:

1 Based on equivalised gross household income.

2 Concentration of low incomes – Number in row group below the 30 per cent threshold as a percentage of all individuals below the 30 per cent threshold.

3 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

4 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent

pps Percentage points difference

3 Adults in Non-Pensioner Families

Table 3.1 Population shares by socio-economic and demographic characteristics: Adults in non-pensioner families – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
All individuals	100	100	100		
Gender					
All men	51	51	51	-0	
All women	49	49	49	0	
Family type (benefit unit)					
Couple with children	40	38	36	-4	***
Couple without children	24	24	26	2	***
Single with children	5	6	6	1	*
Single without children	31	31	32	1	
Economic status (benefit unit)					
Self employed	13	13	13	0	
Single/couple all in full time work	25	28	29	4	***
Couple, one in full time work, one in part time work	10	11	12	1	***
Couple, one in full time work, one not working	14	11	11	-3	***
One or more in part time work	7	7	8	1	
Head or spouse aged 60 or over	4	4	3	-0	
Head or spouse unemployed	9	6	4	-4	***
Other	18	14	14	-3	***
Not known	2	7	6	4	***
Economic status of adults in family					
Working full-time	61	63	64	3	***
Working part-time	7	7	8	1	
Not working	30	23	22	-8	***
Not known	2	7	6	4	***
Tenure					
Owned outright	24	23	24	-0	
Owned w/mortgage	46	51	52	6	***
Private rented	5	6	7	2	***
Public rented	24	20	17	-7	***
Religion					
Catholic					
Per cent of all	38	40	42	3	***
Per cent of persons for	41	43	44	3	***

Table 3.1 Population shares by socio-economic and demographic characteristics: Adults in non-pensioner families – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
whom religion identified					
Protestant					
Per cent of all	55	54	52	-3	***
Per cent of persons for whom religion identified	59	57	56	-3	***
Other/None	4	4	4	-0	
Not known	2	2	2	-0	
Age of head of benefit unit					
24 and under	19	17	16	-3	***
25-29	12	11	11	-2	***
30-39	24	25	26	1	
40-54	29	32	33	3	***
55-64	15	14	15	1	
Dependent children in household					
None	47	48	50	4	***
One	19	19	19	-0	
Two	18	19	18	-0	
3+	16	14	13	-3	***
Age of youngest dependent child					
None	48	48	50	2	*
0-4	21	19	18	-3	***
5-11	18	17	18	-1	
12-15	10	11	10	-0	
16-18	3	5	5	2	***
Age of respondent					
16-24	21	17	17	-4	***
25-34	26	27	25	-1	
35-44	22	24	25	3	***
45-54	18	20	20	2	*
55-64	13	13	13	1	
NUTS III regions					
Belfast	18	19	18	-1	
Outer Belfast	22	21	22	-0	
East of NI	23	24	25	2	*
North of NI	17	16	16	-1	

Table 3.1 Population shares by socio-economic and demographic characteristics: Adults in non-pensioner families – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
West & South of NI	20	20	20	0	
Employment status of the household					
1 worker	28	29	29	1	
2 workers	35	37	39	4	***
3 workers	17	13	13	-4	***
No workers – hoh ⁴ retired	4	3	3	-1	***
No workers - hoh sick/disabled	3	6	6	3	***
No workers - hoh unemployed	6	4	3	-4	***
No workers – other	5	5	5	0	
Not known	1	3	3	2	***
Socio-economic group of respondent					
Professional	2	3	4	2	***
Employer, manager	5	9	10	6	***
Intermediate non-manual	7	11	12	5	***
Junior non-manual	13	15	18	5	***
Skilled manual	16	18	20	5	***
Semi-skilled manual	14	18	19	5	***
Unskilled manual	4	5	5	1	
No SEG reference, etc	40	20	12	-28	***
Socio-economic group of hoh					
Professional	5	4	5	0	
Employer, manager	12	13	15	3	***
Intermediate non-manual	8	8	10	2	***
Junior non-manual	10	8	10	-0	
Skilled manual	39	30	34	-5	***
Semi-skilled manual	17	15	15	-1	
Unskilled manual	6	4	5	-2	***
No SEG reference, etc	4	17	7	3	***
Employment status of respondent					
Employed	63	63	64	1	
Retired	4	2	2	-2	***
Sick/disabled	5	8	8	3	***
Unemployed	8	6	4	-4	***
Other	17	15	15	-3	***

Table 3.1 Population shares by socio-economic and demographic characteristics: Adults in non-pensioner families – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
Not known	2	7	6	4	***
Employment status of hoh					
Employed	65	65	67	2	***
Retired	10	6	6	-3	***
Sick/disabled	7	10	10	3	***
Unemployed	9	6	4	-6	***
Other	7	7	7	-0	
Not known	2	6	6	4	***
Age respondent completed education					
Less than 16	27	22	19	-8	***
At 16	30	33	32	2	*
At 17	11	11	12	1	
At 18	9	11	13	3	***
At 19+	8	16	18	10	***
Missing	13	6	5	-8	***
Highest qualification of respondent					
No qualifications	36	30	27	-9	***
Degree	6	9	10	4	***
Higher education	7	10	10	3	***
GCE A-level or equivalent	8	11	12	4	***
GCSE A-C or equivalent	20	21	23	3	***
GCSE D-G or equivalent	13	12	12	-2	***
Other qualification	1	1	1	-0	
Missing	9	6	6	-3	***
Respondent with a reported longstanding illness/disability					
No	77	74	72	-5	***
Yes	23	26	28	5	***
Any adult with a reported longstanding illness/disability					
No	56	49	47	-8	***
Yes	44	51	53	8	***
Sex of head of household					
Male	86	85	84	-3	***
Female	14	15	16	3	***

Table 3.1 Population shares by socio-economic and demographic characteristics: Adults in non-pensioner families – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
Number of adults in household					
One	10	12	13	3	***
Two	52	53	53	0	
Three	21	19	20	-0	
Four or more	17	16	14	-3	***

Notes:

1 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

2 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

Table 3.2 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
All individuals	26	26	27		
Gender					
All men	24	24	23	-1	
All women	28	29	31	3	***
Family type (benefit unit)					
Couple with children	25	25	22	-2	
Couple without children	12	10	14	2	
Single with children	70	75	73	3	
Single without children	31	31	34	2	
Economic status (benefit unit)					
Self employed	13	14	15	1	
Single/couple all in full time work	9	10	11	2	***
Couple, one in full time work, one in part time work	5	5	7	2	
Couple, one in full time work, one not working	14	16	16	2	
One or more in part time work	38	38	41	3	
Head or spouse aged 60 or over	28	31	30	2	
Head or spouse unemployed	73	78	74	0	
Other	50	59	62	12	***
Not known	38	44	49	11	*
Economic status of adults in family					
Working full-time	10	11	12	2	*
Working part-time	38	38	41	3	
Not working	54	59	60	5	***
Not known	38	44	49	11	*
Tenure					
Owned outright	24	23	27	3	
Owned w/mortgage	12	12	13	1	
Private rented	34	39	41	7	*
Public rented	52	63	63	11	***
Religion					
Catholic	37	36	34	-3	*
Protestant	18	19	21	3	***

Table 3.2 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	<i>Change³</i>	
	%	%	%	<i>pps</i>	
Other/None	20	18	18	-2	
Not known	25	33	19	-5	
Age of head of benefit unit					
24 and under	33	38	39	6	*
25-29	29	26	25	-4	
30-39	25	26	23	-2	
40-54	23	23	25	2	
55-64	20	21	25	5	***
Dependent children in household					
None	21	18	23	2	
One	24	31	25	1	
Two	25	29	27	2	
3+	44	44	45	1	
Age of youngest dependent child					
None	21	18	23	2	
0-4	32	34	30	-3	
5-11	32	33	36	4	*
12-15	27	36	29	2	
16-18	20	25	23	3	
Age of respondent					
16-24	33	37	39	5	*
25-34	27	25	23	-4	
35-44	24	26	27	3	*
45-54	22	22	25	2	
55-64	19	20	23	4	
NUTS III regions					
Belfast	27	29	31	4	
Outer Belfast	16	16	16	-1	
East of NI	20	20	20	1	
North of NI	32	36	34	2	
West & South of NI	37	34	36	-0	
Employment status of the household					
1 worker	23	27	29	6	***
2 workers	9	10	10	2	*

Table 3.2 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	<i>Change³</i>	
	%	%	%	<i>pps</i>	
3 workers	20	13	16	-4	
No workers – hoh ⁴ retired	39	34	34	-5	
No workers - hoh sick/disabled	44	53	51	8	*
No workers - hoh unemployed	86	91	92	6	*
No workers – other	83	82	86	3	
Not known	54	51	68	14	*
Socio-economic group of respondent					
Professional	6	6	5	-1	
Employer, manager	8	7	7	-1	
Intermediate non-manual	8	10	10	2	
Junior non-manual	18	22	22	4	
Skilled manual	26	28	28	2	
Semi-skilled manual	35	37	39	4	
Unskilled manual	35	41	38	3	
No SEG reference, etc	30	35	50	20	***
Socio-economic group of hoh					
Professional	4	4	5	1	
Employer, manager	8	7	7	-1	
Intermediate non-manual	7	10	9	2	
Junior non-manual	19	29	28	9	***
Skilled manual	25	27	30	5	***
Semi-skilled manual	40	40	41	1	
Unskilled manual	45	46	47	2	
No SEG reference, etc	52	35	51	-2	
Employment status of respondent					
Employed	14	13	14	1	
Retired	31	12	15	-15	***
Sick/disabled	32	39	42	10	***
Unemployed	63	71	66	37	
Other	49	53	55	6	***
Not known	37	43	48	11	*
Employment status of hoh					
Employed	11	12	13	2	***
Retired	36	29	31	-5	

Table 3.2 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	<i>Change³</i>	
	%	%	%	<i>pps</i>	
Sick/disabled	36	46	43	7	*
Unemployed	76	82	80	4	
Other	70	72	79	9	***
Not known	47	43	59	12	*
Age respondent completed education					
Less than 16	29	31	34	4	*
At 16	30	33	33	2	
At 17	20	21	24	4	*
At 18	18	18	22	4	
At 19+	8	8	9	1	
Missing	30	41	44	14	***
Highest qualification of respondent					
No qualifications	37	40	41	4	***
Degree	4	4	7	3	*
Higher education	9	9	8	-1	
GCE A-level or equivalent	16	20	21	4	*
GCSE A-C or equivalent	20	24	25	5	***
GCSE D-G or equivalent	23	25	29	6	***
Other qualification	23	24	35	12	
Missing	37	40	43	6	
Respondent with a reported longstanding illness/disability					
No	25	25	23	-2	
Yes	28	30	33	5	***
Any adult with a reported longstanding illness/disability					
No	24	23	22	-3	
Yes	27	29	30	3	
Sex of head of household					
Male	22	22	21	-1	
Female	47	52	55	7	***
Number of adults in household					
One	49	48	48	-2	
Two	20	20	19	-2	

Table 3.2 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change³	
	%	%	%	pps	
Three	23	25	33	10	***
Four or more	34	33	30	-3	

Notes:

1 Based on equivalised gross household income.

2 Low-income risk – Number in row group below the 30 per cent threshold as a percentage of the total number in the group.

3 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

4 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

Table 3.3 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change³</i> <i>pps</i>	
All individuals	100	100	100		
Gender					
All men	48	47	44	-3	*
All women	52	53	56	3	*
Family type (benefit unit)					
Couple with children	38	37	30	-8	***
Couple without children	11	9	14	3	***
Single with children	13	17	17	4	*
Single without children	38	38	39	2	
Economic status (benefit unit)					
Self employed	7	7	7	1	
Single/couple all in full time work	9	11	12	3	***
Couple, one in full time work, one in part time work	2	2	3	1	*
Couple, one in full time work, one not working	7	7	6	-1	
One or more in part time work	10	10	11	1	
Head or spouse aged 60 or over	4	4	4	-0	
Head or spouse unemployed	25	18	12	-13	***
Other	34	30	33	-1	
Not known	3	11	11	8	***
Economic status of adults in family					
Working full-time	25	27	29	4	***
Working part-time	10	10	11	1	
Not working	62	52	48	-14	***
Not known	3	11	11	8	***
Tenure					
Owned outright	23	20	24	1	
Owned w/mortgage	22	24	26	4	***
Private rented	7	9	10	4	***
Public rented	49	47	40	-9	***
Religion					
Catholic					
Per cent of all	56	56	54	-2	

Table 3.3 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	<i>Change³</i>	
	%	%	%	<i>pps</i>	
Per cent of persons for whom religion identified	59	59	56	-3	
Protestant					
Per cent of all	39	39	42	3	*
Per cent of persons for whom religion identified	41	41	44	3	
Other/None	3	2	3	-1	
Not known	2	3	2	-1	
Age of head of benefit unit					
24 and under	25	24	23	-2	
25-29	14	12	10	-4	***
30-39	24	25	22	-2	
40-54	26	28	31	5	
55-64	11	11	14	3	
Dependent children in household					
None	38	34	42	5	
One	17	23	17	-0	
Two	17	21	18	1	
3+	28	23	22	-5	
Age of youngest dependent child					
None	39	33	42	3	*
0-4	26	25	20	-6	
5-11	22	21	23	1	
12-15	10	15	10	0	
16-18	3	5	4	2	
Age of respondent					
16-24	26	25	24	-3	
25-34	28	25	21	-6	
35-44	21	24	25	5	
45-54	16	17	19	2	*
55-64	9	10	11	2	
NUTS III regions					
Belfast	19	21	20	1	
Outer Belfast	14	13	13	-1	
East of NI	18	19	19	2	

Table 3.3 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change ³	
	%	%	%	pps	
North of NI	20	22	20	-1	
West & South of NI	28	26	28	-1	
Employment status of the household					
1 worker	25	30	31	6	***
2 workers	12	14	15	3	***
3 workers	13	7	8	-5	***
No workers – hoh ⁴ retired	6	3	3	-2	***
No workers - hoh sick/disabled	6	11	11	6	***
No workers - hoh unemployed	21	14	9	-12	***
No workers – other	15	15	16	1	
Not known	2	6	7	4	***
Socio-economic group of respondent					
Professional	0	1	1	0	
Employer, manager	1	2	3	1	*
Intermediate non-manual	2	4	5	2	***
Junior non-manual	9	13	14	5	***
Skilled manual	16	19	21	5	***
Semi-skilled manual	19	26	28	9	***
Unskilled manual	6	7	7	1	
No SEG reference, etc	46	27	22	-24	***
Socio-economic group of hoh					
Professional	1	1	1	0	
Employer, manager	4	3	4	0	
Intermediate non-manual	2	3	3	1	
Junior non-manual	8	9	10	2	
Skilled manual	39	31	37	-2	
Semi-skilled manual	26	23	23	-3	
Unskilled manual	11	7	8	-3	***
No SEG reference, etc	9	23	13	4	***
Employment status of respondent					
Employed	33	31	34	1	
Retired	5	1	1	-4	***
Sick/disabled	6	12	13	7	***

Table 3.3 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change ³	
	%	%	%	pps	
Unemployed	20	15	10	-10	***
Other	33	29	30	-3	
Not known	3	11	11	8	***
Employment status of hoh					
Employed	27	29	33	6	***
Retired	14	7	7	-6	***
Sick/disabled	10	17	16	6	***
Unemployed	27	19	12	-16	***
Other	19	18	20	1	
Not known	3	10	12	9	***
Age respondent completed education					
Less than 16	30	26	24	-6	***
At 16	36	41	39	3	*
At 17	9	9	11	2	*
At 18	6	8	10	4	***
At 19+	2	5	6	4	***
Missing	15	10	9	-7	***
Highest qualification of respondent					
No qualifications	51	46	41	-10	***
Degree	1	1	3	2	***
Higher education	3	3	3	1	
GCE A-level or equivalent	5	8	9	4	***
GCSE A-C or equivalent	15	19	21	6	***
GCSE D-G or equivalent	12	12	12	0	
Other qualification	1	1	1	0	
Missing	12	10	9	-3	***
Respondent with a reported longstanding illness/disability					
No	75	71	65	-10	***
Yes	25	29	35	10	***
Any adult with a reported longstanding illness/disability					
No	53	43	39	-14	***
Yes	47	57	61	14	***

Table 3.3 Adults in non-pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
Sex of head of household					
Male	75	71	67	-8	***
Female	25	29	33	8	***
Number of adults in household					
One	18	22	23	4	***
Two	41	40	36	-5	***
Three	18	18	25	7	***
Four or more	23	21	16	-6	***

Notes:

1 Based on equivalised gross household income.

2 Concentration of low incomes – Number in group below the 30 per cent threshold as a percentage of all individuals below the 30 per cent threshold.

3 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

4 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

4 Dependent Children

Table 4.1 Population shares by socio-economic and demographic characteristics: Dependent children – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change¹</i> <i>pps</i>	
All individuals	100	100	100		
Family type (benefit unit)					
Couple with children	83	79	77	-6	***
One child	12	12	12	1	
Two children	28	29	31	3	*
Three+ children	44	38	34	-10	***
Single with children	17	21	23	6	***
One child	4	6	6	2	*
Two children	5	7	8	3	***
Three+ children	7	8	9	2	***
Economic status of children in benefit unit					
Not known	5	4	3	-2	***
One+ full-time workers self-employed	17	18	20	3	***
One+ full-time workers - 1-2 children	24	28	29	5	***
One+ full-time workers - 3+ children	19	18	17	-1	
Others - single parents	14	17	19	5	***
Others - couples w/children	22	15	12	-10	***
Economic status of adults in family					
Working full-time	59	64	66	7	***
Working part-time	7	7	9	2	*
Not working	28	26	22	-6	***
Not known	5	4	3	-2	***
Tenure					
Owned outright	15	13	11	-4	***
Owned w/mortgage	52	55	61	9	***
Private rented	4	4	5	2	***
Public rented	30	27	23	-7	***
Religion					
Catholic					
Per cent of all	48	49	48	0	
Per cent of persons for whom religion identified	51	51	51	-1	
Protestant					
Per cent of all	45	47	47	2	

Table 4.1 Population shares by socio-economic and demographic characteristics: Dependent children – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ¹ pps	
Per cent of persons for whom religion identified	49	49	49	1	
Other/None	6	3	4	-2	***
Not known	1	1	1	0	
Age of head of benefit unit					
24 and under	4	3	3	-1	
25-29	12	9	8	-4	***
30-39	44	43	46	1	
40-54	37	43	41	4	***
55-64	3	2	2	-1	
Dependent children in household					
One	16	18	18	2	*
Two	33	36	39	6	***
3+	51	46	43	-8	***
Age of youngest dependent child					
0-4	48	46	41	-7	***
5-11	37	36	42	4	***
12-15	12	14	13	1	
16-18	3	4	4	2	***
NUTS III regions					
Belfast	16	17	17	1	
Outer Belfast	19	20	20	1	
East of NI	23	22	23	1	
North of NI	19	19	17	-1	
West & South of NI	23	22	22	-2	
Employment status of the household					
1 worker	33	30	30	-3	***
2 workers	37	40	45	8	***
3 workers	6	5	5	-2	***
No workers – hoh ⁴ retired	2	0	0	-2	***
No workers - hoh sick/disabled	1	4	3	2	***
No workers - hoh unemployed	9	5	3	-6	***
No workers – other	11	12	13	1	
Not known	1	3	2	1	***
Socio-economic group of hoh					

Table 4.1 Population shares by socio-economic and demographic characteristics: Dependent children – Based on CHS data

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change ¹	
	%	%	%	pps	
Professional	5	5	5	0	
Employer, manager	11	14	14	3	***
Intermediate non-manual	8	8	8	1	
Junior non-manual	10	9	11	1	
Skilled manual	38	28	33	-5	***
Semi-skilled manual	17	16	17	-0	
Unskilled manual	6	4	5	-1	
No SEG reference, etc	5	17	7	2	***
Employment status of hoh					
Employed	68	67	72	5	***
Sick/disabled	3	6	5	2	***
Unemployed	12	7	4	-8	***
Other (incl. Retired)	17	15	15	-2	
Not known	1	5	3	2	***
Age head of household completed education					
Less than 16	29	19	15	-14	***
At 16	35	43	46	11	***
At 17	9	10	13	3	***
At 18	7	9	8	1	*
At 19+	7	15	15	8	***
Missing	12	4	3	-9	***
Highest qualification of hoh					
No qualifications	39	33	27	-11	***
Degree	8	10	11	3	***
Higher education	7	10	14	8	***
GCE A-level or equivalent	7	9	10	4	***
GCSE A-C or equivalent	18	18	23	5	***
GCSE D-G or equivalent	14	13	11	-3	***
Other qualification	1	1	1	-0	
Missing	8	5	3	-5	***
Any adult with a reported longstanding illness/disability in household					
No	62	50	49	-13	***
Yes	38	50	51	13	***

Table 4.1 Population shares by socio-economic and demographic characteristics: Dependent children – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change</i> ¹ <i>pps</i>	
Sex of head of household					
Male	84	81	78	-6	***
Female	16	19	22	6	***

Notes:

1 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

2 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

Table 4.2 Dependent children living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change ³	
	%	%	%	pps	
All individuals	38	40	37	-1	
Family type (benefit unit)					
Couple with children	30	30	25	-6	***
One child	16	21	13	-3	
Two children	19	22	15	-4	*
Three+ children	41	40	38	-4	
Single with children	77	79	78	1	
One child	64	64	61	-3	
Two children	72	81	78	7	
Three+ children	88	87	89	0	
Economic status of children in benefit unit					
Not known	38	63	56	18	
One+ full-time workers self-employed	20	21	16	-4	
One+ full-time workers - 1-2 children	7	9	7	0	
One+ full-time workers - 3+ children	19	22	24	5	
Others - single parents	86	89	88	2	
Others - couples w/children	72	81	74	3	
Economic status of adults in family					
Working full-time	14	16	14	0	
Working part-time	54	70	63	9	
Not working	83	89	91	7	***
Not known	38	63	56	18	*
Tenure					
Owned outright	31	40	31	-1	
Owned w/mortgage	18	18	18	1	
Private rented	53	61	68	15	***
Public rented	75	85	82	7	***
Religion					
Catholic	49	48	45	-4	*
Protestant	28	33	34	5	***
Other/None	27	35	28	2	
Not known	37	27	15	-22	***

Table 4.2 Dependent children living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
Age of head of benefit unit					
24 and under	64	73	80	16	***
25-29	54	61	58	4	
30-39	37	41	34	-3	
40-54	31	32	33	2	
55-64	41	50	33	-8	
Dependent children in household					
One	29	35	28	-1	
Two	27	33	28	1	
3+	48	48	49	1	
Age of youngest dependent child					
0-4	43	46	41	-2	
5-11	36	36	35	-1	
12-15	26	37	32	6	*
16-18	20	31	24	5	
NUTS III regions					
Belfast	45	51	51	5	
Outer Belfast	28	28	26	-2	
East of NI	29	34	30	1	
North of NI	45	48	45	0	
West & South of NI	44	42	45	1	
Employment status of the household					
1 worker	34	41	43	8	***
2 workers	9	12	9	0	
3 workers	25	18	25	0	
No workers – hoh ⁴ sick/disabled	71	85	81	10	
No workers - hoh unemployed	93	98	97	5	
No workers – other	93	92	96	3	
Not known	71	79	71	0	
Socio-economic group of hoh					
Professional	5	10	5	0	
Employer, manager	12	8	11	-1	
Intermediate non-manual	13	14	14	1	

Table 4.2 Dependent children living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change ³	
	%	%	%	pps	
Junior non-manual	39	52	51	11	***
Skilled manual	33	39	30	-3	
Semi-skilled manual	61	65	64	3	
Unskilled manual	63	71	72	10	
No SEG reference, etc	75	53	64	-11	
Employment status of hoh					
Employed	16	20	20	3	***
Sick/disabled	60	78	68	8	
Unemployed	87	94	89	2	
Other (incl. Retired)	85	85	92	7	***
Not known	65	62	51	-14	
Age head of household completed education					
Less than 16	45	55	52	7	***
At 16	44	48	42	-1	
At 17	30	30	38	9	***
At 18	20	27	27	7	*
At 19+	9	11	8	-1	
Missing	36	56	44	8	
Highest qualification of hoh					
No qualifications	56	63	61	5	*
Degree	5	5	5	-0	
Higher education	13	16	9	-4	
GCE A-level or equivalent	15	23	20	5	
GCSE A-C or equivalent	26	37	40	15	***
GCSE D-G or equivalent	36	42	49	13	***
Other qualification	25	30	42	18	
Missing	50	52	43	-7	
Any adult with a reported longstanding illness/disability in household					
No	37	34	33	-4	
Yes	40	46	44	4	
Sex of head of household					
Male	30	30	27	-4	***
Female	78	82	80	2	

Table 4.2 Dependent children living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps
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Notes:

1 Based on equivalised gross household income.

2 Low-income risk – Number in row group below the 30 per cent threshold as a percentage of the total number in the group.

3 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

4 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

Table 4.3 Dependent children in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change³</i> <i>pps</i>	
All individuals	100	100	100		
Family type (benefit unit)					
Couple with children	66	59	51	-15	***
One child	5	7	4	-0	
Two children	14	15	12	-1	
Three+ children	47	37	35	-13	***
Single with children	34	41	49	15	***
One child	7	10	10	2	
Two children	10	14	17	7	***
Three+ children	17	18	22	5	***
Economic status of children in benefit unit					
Not known	5	7	4	-1	
One+ full-time workers self-employed	9	9	9	0	
One+ full-time workers - 1-2 children	4	6	6	1	
One+ full-time workers - 3+ children	9	10	11	2	*
Others - single parents	32	38	46	14	***
Others - couples w/children	41	29	24	-17	***
Economic status of adults in family					
Working full-time	22	26	26	3	*
Working part-time	11	11	16	5	***
Not working	62	56	54	-8	***
Not known	5	7	4	-1	
Tenure					
Owned outright	12	13	9	-3	***
Owned w/mortgage	24	24	30	6	***
Private rented	5	7	10	5	***
Public rented	59	56	51	-8	***
Religion					
Catholic					
Per cent of all	61	59	56	-6	***
Per cent of persons for whom religion identified	64	61	57	-7	***

Table 4.3 Dependent children in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
Protestant					
Per cent of all	34	38	41	7	***
Per cent of persons for whom religion identified	36	39	43	7	***
Other/None	4	3	3	-1	
Not known	1	1	0	-1	
Age of head of benefit unit					
24 and under	6	5	6	0	
25-29	17	14	12	-4	***
30-39	44	44	42	-1	
40-54	30	34	37	6	***
55-64	3	3	2	-1	
Dependent children in household					
One	12	16	14	2	
Two	23	29	29	6	***
3+	64	55	57	-8	***
Age of youngest dependent child					
0-4	55	51	46	-9	***
5-11	36	33	40	4	*
12-15	8	13	11	3	*
16-18	1	3	3	1	
NUTS III regions					
Belfast	19	22	23	3	
Outer Belfast	14	14	13	-0	
East of NI	18	19	18	1	
North of NI	22	23	20	-2	
West & South of NI	27	23	26	-2	
Employment status of the household					
1 worker	29	30	34	5	***
2 workers	9	12	11	2	*
3 workers	4	2	3	-1	
No workers – hoh ⁴ retired	4	1	0	-3	***
No workers - hoh sick/disabled	3	9	7	5	***
No workers - hoh unemployed	22	13	7	-15	***

Table 4.3 Dependent children in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	<i>Change³</i>	
	%	%	%	<i>pps</i>	
No workers – other	28	28	33	4	*
Not known	1	5	4	2	***
Socio-economic group of hoh					
Professional	1	1	1	0	
Employer, manager	4	3	4	1	
Intermediate non-manual	3	3	3	0	
Junior non-manual	10	11	15	4	*
Skilled manual	34	27	27	-7	***
Semi-skilled manual	29	25	29	0	
Unskilled manual	10	8	9	-1	
No SEG reference, etc	10	22	12	2	
Employment status of hoh					
Employed	29	33	38	9	***
Sick/disabled	4	12	10	5	***
Unemployed	26	16	9	-17	***
Other (incl. retired)	38	31	38	0	
Not known	2	7	5	3	***
Age head of household completed education					
Less than 16	34	25	21	-13	***
At 16	41	51	53	12	***
At 17	7	8	13	6	***
At 18	4	6	6	2	***
At 19+	2	4	3	1	*
Missing	11	6	3	-8	***
Highest qualification of hoh					
No qualifications	57	52	45	-12	***
Degree	1	1	1	0	
Higher education	2	4	3	1	
GCE A-level or equivalent	3	5	6	3	***
GCSE A-C or equivalent	12	17	25	13	***
GCSE D-G or equivalent	13	13	15	1	
Other qualification	1	1	1	0	
Missing	11	6	4	-7	***
Any adult with a reported longstanding					

Table 4.3 Dependent children in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change³	
	%	%	%	pps	
illness/disability in household					
No	60	42	42	-18	***
Yes	40	58	58	18	***
Sex of head of household					
Male	67	60	53	-13	***
Female	33	40	47	13	***

Notes:

1 Based on equivalised gross household income.

2 Concentration of low incomes – Number in group below the 30 per cent threshold as a percentage of all individuals below the 30 per cent threshold.

3 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

4 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

5 Adults in Pensioner Families

Table 5.1 Population shares by socio-economic and demographic characteristics: Adults in pensioner families – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ <i>pps</i>	
All individuals	100	100	100		
Gender					
All women	35	36	36	1	
All men	65	64	64	-1	
Family type (benefit unit)					
Single pensioner	52	52	49	-3	
Pensioner couple	48	48	51	3	
Living with others					
Couple with others	10	10	10	-0	
Couple alone	37	37	41	3	*
Singles with others	18	15	13	-5	***
Singles alone	34	37	36	2	
Tenure					
Owned outright	55	62	65	10	***
Owned w/mortgage	6	6	6	0	
Private rented	5	5	5	-0	
Public rented	34	27	24	-10	***
Religion					
Catholic					
Per cent of all	30	31	32	2	
Per cent of persons for whom religion identified	31	32	34	2	
Protestant					
Per cent of all	66	66	63	-2	
Per cent of persons for whom religion identified	69	68	66	-2	
Other/None	2	1	2	1	
Not known	2	2	2	-1	
Age of head of benefit unit					
55-64	6	5	5	-1	
65-74	55	53	52	-2	
75+	40	42	43	3	*
Age of respondent					
55-64	12	11	12	-0	
65-74	50	49	48	-2	
75+	38	39	40	2	

Table 5.1 Population shares by socio-economic and demographic characteristics: Adults in pensioner families – Based on CHS data

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
NUTS III regions					
Belfast	22	21	21	-1	
Outer Belfast	21	22	22	1	
East of NI	20	25	22	2	
North of NI	15	13	13	-2	
West & South of NI	21	19	22	1	
Socio-economic group of respondent					
Professional	1	1	2	1	***
Employer, manager	3	9	8	5	***
Intermediate non-manual	5	9	10	5	***
Junior non-manual	9	13	15	6	***
Skilled manual	15	19	20	5	***
Semi-skilled manual	18	20	24	5	***
Unskilled manual	6	9	9	2	*
No SEG reference, etc	42	20	12	-30	***
Respondent with a reported longstanding illness/disability					
No	44	40	36	-7	***
Yes	56	60	64	7	***
Any adult with a reported longstanding illness/disability					
No	32	29	26	-6	***
Yes	68	71	74	6	***
Sex of head of household					
Male	62	63	63	1	
Female	38	37	37	-1	

Notes:

1 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

2 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

Table 5.2 People in pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
All individuals	30	25	29		
Gender					
All women	24	23	27	3	
All men	33	27	30	-2	
Family type (benefit unit)					
Single pensioner	38	29	34	-4	*
Pensioner couple	20	21	24	4	
Living with others					
Couple with others	34	33	42	8	
Couple alone	17	18	20	3	
Singles with others	25	32	37	12	*
Singles alone	45	28	33	-12	***
Tenure					
Owned outright	26	23	27	1	
Owned w/mortgage	15	17	28	13	*
Private rented	32	21	34	2	
Public rented	38	34	34	-4	
Religion					
Catholic	36	31	39	3	
Protestant	27	23	25	-2	
Other/None	19	24	13	-6	
Not known	49	13	26	-22	
Age of head of benefit unit					
55-64	35	32	32	-4	
65-74	25	23	26	0	
75+	35	28	33	-2	
Age of respondent					
55-64	28	26	29	1	
65-74	27	23	26	-0	
75+	35	28	32	-3	
NUTS III regions					
Belfast	26	21	18	-9	***
Outer Belfast	22	19	21	-1	

Table 5.2 People in pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Low-income risk²

	1990/91- 1993/94	1997/98- 1998/99	1999/00- 2001/02	Change ³	
	%	%	%	pps	
East of NI	30	27	30	0	
North of NI	31	23	32	1	
West & South of NI	41	35	46	5	
Socio-economic group of respondent					
Professional	3	0	9	6	
Employer, manager	14	18	16	1	
Intermediate non-manual	20	15	12	-8	
Junior non-manual	24	18	25	1	
Skilled manual	37	29	31	-6	
Semi-skilled manual	41	32	33	-8	*
Unskilled manual	48	31	34	-14	*
No SEG reference, etc	30	27	46	16	***
Respondent with a reported longstanding illness/disability					
No	28	30	33	4	
Yes	32	22	27	-5	***
Any adult with a reported longstanding illness/disability					
No	31	33	36	6	
Yes	30	22	27	-3	
Sex of head of household					
Male	23	22	26	3	
Female	42	31	35	-6	***

Notes:

1 Based on equivalised gross household income.

2 Low-income risk – Number in row group below the 30 per cent threshold as a percentage of the total number in the group.

3 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

4 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

Table 5.3 People in pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	<i>Change³</i> <i>pps</i>	
All individuals	100	100	100		
Gender					
All women	29	32	34	5	
All men	71	68	66	-5	
Family type (benefit unit)					
Single pensioner	67	60	58	-10	***
Pensioner couple	33	40	42	10	***
Living with others					
Couple with others	12	14	15	3	*
Couple alone	21	27	28	7	***
Singles with others	15	19	17	2	
Singles alone	53	41	41	-12	***
Tenure					
Owned outright	48	56	60	12	***
Owned w/mortgage	3	4	6	3	***
Private rented	6	4	6	0	
Public rented	43	35	28	-15	***
Religion					
Catholic					
Per cent of all	36	38	43	7	***
Per cent of stated religion	38	39	44	6	*
Protestant					
Per cent of all	59	60	54	-5	
Per cent of stated religion	62	61	56	-6	*
Other/None					
Per cent of all	1	1	1	0	
Not known	4	1	2	-2	***
Age of head of benefit unit					
55-64	7	6	5	-2	
65-74	46	47	46	-0	
75+	47	46	48	2	
Age of respondent					
55-64	11	11	12	0	
65-74	45	45	44	-1	
75+	44	43	45	0	

Table 5.3 People in pensioner families living in households in the bottom 30 per cent of gross household income¹, based on CHS data: Concentration of low incomes²

	1990/91- 1993/94 %	1997/98- 1998/99 %	1999/00- 2001/02 %	Change ³ pps	
NUTS III regions					
Belfast	20	18	13	-7	***
Outer Belfast	16	17	16	0	
East of NI	20	27	23	3	
North of NI	15	12	14	-1	
West & South of NI	29	27	34	5	
Socio-economic group of respondent					
Professional	0	0	1	1	
Employer, manager	1	6	4	3	***
Intermediate non-manual	3	5	4	1	
Junior non-manual	7	10	13	6	***
Skilled manual	17	22	21	5	*
Semi-skilled manual	23	25	27	4	
Unskilled manual	10	12	10	1	
No SEG reference, etc	39	21	20	-19	***
Respondent with a reported longstanding illness/disability					
No	41	47	41	0	
Yes	59	53	59	-0	
Any adult with a reported longstanding illness/disability					
No	32	38	32	-0	
Yes	68	62	68	0	
Sex of head of household					
Male	48	55	56	8	***
Female	52	45	44	-8	***

Notes:

1 Based on equivalised gross household income.

2 Concentration of low incomes – Number in group below the 30 per cent threshold as a percentage of all individuals below the 30 per cent threshold.

3 Change over the period from 1991/92-1993/94 to 1999/00-2001/02

4 Head of household.

*** Significant at 99 per cent.

* Significant at 95 per cent.

pps Percentage points difference

