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The Family Resources Survey (FRS) is a continuous household survey which collects information on a representative sample of private households in Northern Ireland. Detailed information is recorded on respondents' income from all sources; housing tenure; caring needs and responsibilities; disability; expenditure on housing; education; pension participation; childcare; family circumstances and child maintenance.

This report summarises key findings from the FRS for the 2019/20 financial year when around 2,000 households were interviewed.

Tenure	Savings & Investments	Income & State Support
<p>Percentage of households</p> <p>Owned outright, Buying with mortgage, Social renting, Private renting</p>	<p>£20,000 or more, No savings, £3,000 but less than £20,000, Less than £3,000</p>	<p>Percentage of households</p> <p>On any income related benefit, On any non-income related benefit, All in receipt of benefit, All in receipt of Tax Credits, All not in receipt of state support</p>
<ul style="list-style-type: none"> <li>39% of households were owned outright.</li> <li>27% of households were bought with a mortgage.</li> <li>15% of households were in the social renting sector, while 19% were in the private renting sector.</li> </ul> <p>See <b>Table 3.1</b> for full data.</p>	<ul style="list-style-type: none"> <li>36% of households have no savings / investments.</li> <li>20% of households have savings / investments less than £3,000.</li> <li>15% of households have savings / investments of £20,000 or more.</li> </ul> <p>See <b>Table 4.8</b> for full data.</p>	<ul style="list-style-type: none"> <li>23% of households are in receipt of an income related benefit.</li> <li>68% of households are in receipt of a non-income related benefit.</li> <li>71% of households are in receipt of an income related or non-income related benefit.</li> </ul> <p>See <b>Table 2.7</b> for full data.</p>

## At a glance

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### Where to find out more

Further detailed information about FRS methodology, and contextual information to aid understanding of the statistics presented in this report (and the **Detailed tables**), can be found in the **Quality and Methodology Report** which is available via the following link:

[Quality and Methodology Report](#)

Supporting data tables are available to download at the following link:

[Supporting data tables](#)

For other queries or to provide feedback please contact [psu@communities-ni.gov.uk](mailto:psu@communities-ni.gov.uk) or telephone **Alan Anderson 028 90 823588**

## What you need to know

The primary purpose of the FRS is to provide the Department for Communities (DfC) with data to inform the development, monitoring and evaluation of social welfare policy.

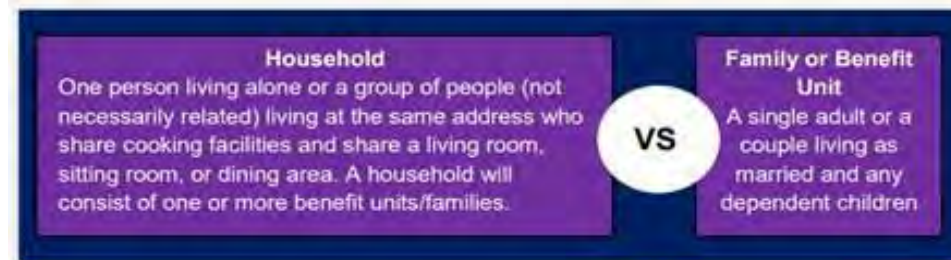
The survey is used by many other government departments and is used for tax and benefit policy modelling by HM Treasury and HM Revenue and Customs. The FRS is also used extensively by academics and research institutes for social and economic research.

Some of the analysis presented in this report is looking over time: 2009/10 is often used as the starting point for such analysis to provide a ten year time-series, however data is available from 2002/03 when the FRS became a UK wide survey. Unless otherwise stated, any trend analysis relates to the period 2009/10 to 2019/20.

In some of the graphs in this report, some of the figures have been suppressed due to an insufficient sample size. If a figure can't be displayed, please check the supporting table to check if it is zero / suppressed.

### Households, benefit units and individuals

Results in this report are presented at household, family/benefit unit or individual level depending on context.



### Other FRS Publications

The FRS provides the underlying data for two other National Statistics publications, published by DfC:

[Northern Ireland Poverty Bulletin 2019-20](#)

[Households below Average Income Northern Ireland 2019/20](#)

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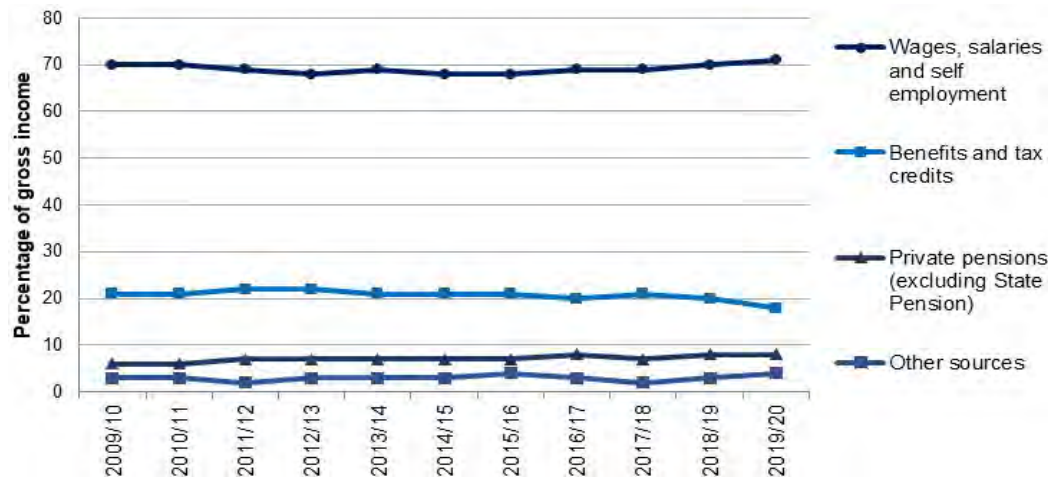
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## Income and state Support

### Income from employment formed a large and relatively stable proportion of total household income

Sources of total gross household income, 2009/10 to 2019/20 Northern Ireland



- Of the gross weekly household income in Northern Ireland in 2019/20, 71% was made up of income from employment which includes wages, salaries, and self-employment. This compares to 74% in the UK overall.
- A further 18% of average gross income came from state support which is made up of benefits including State Pension and tax credits.
- The remaining 11% was made up from private pensions (8%) and other sources (3%).

See **Supplementary Table S2.4** for full data.

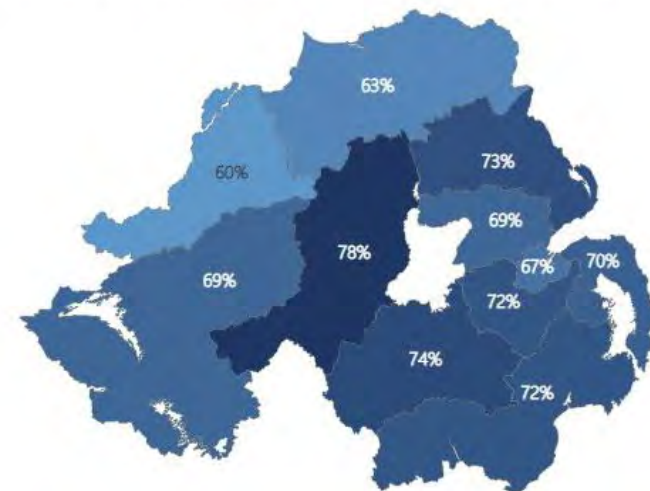
### Mid Ulster had a higher proportion of income from employment than any other Local Government District (LGD)

Percentage of total gross household income from employment by LGD, 3 year average (2017/18 to 2019/20) Northern Ireland

- In Mid Ulster, 78% of all gross income came from employment – a higher percentage than all other regions in Northern Ireland.
- Derry City & Strabane LGD had the lowest percentage of income from employment at 60%.
- The proportion of income from sources other than employment also differed by LGD. Derry City & Strabane had the highest percentage of income from state support at 30%. Ards & North Down and Lisburn & Castlereagh had the highest percentage of income from private pensions at 11%.

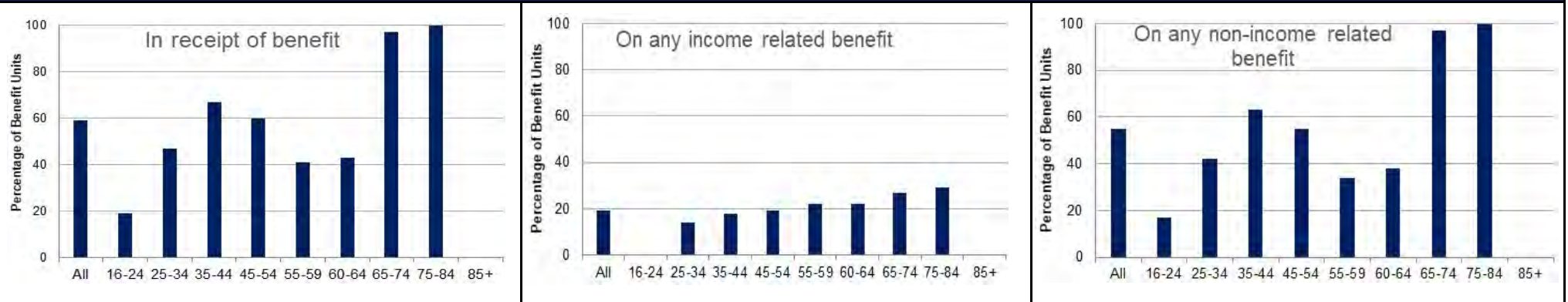
See **Supplementary Table S2.8** for full data.

Income Sourced from Employment, 2017/18 - 2019/20



## The proportion of families receiving state support varied by age and type of benefit

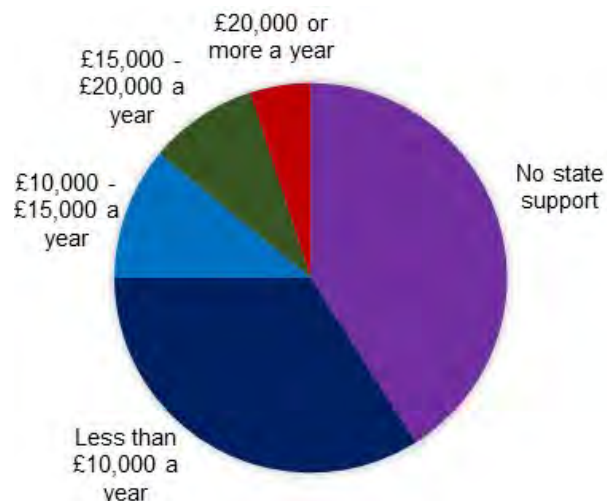
Receipt of state support by age of head of family (benefit unit), 2019/20 Northern Ireland



- From the first chart above it can be noted that 59% of all families (benefit units) were in receipt of benefit i.e. were in receipt of at least one income-related benefit such as Income Support, tax credits or a non-income related benefit such as child benefit.
- The middle chart shows that on the whole, where the age of the head of the family is aged between 35 and 64, the percentage of families in receipt of income-related benefit remains broadly the same. The income related benefits include Universal Credit, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support and Pension Credit. Overall 19% of families were in receipt of an income-related benefit in 2019/20.
- The vast majority of families where the head was aged 65 or over received a non-income-related benefit, the vast majority being in receipt of State Pension – 97% of families where the head was aged 65 to 74 and 100% of families where the head was aged 75-84 were in receipt of State Pension.
- See **Table 2.11** for data.

## Approximately three quarters of families received either none or less than £10,000 a year in state support

Families (benefit units) by income received from state support, 2019/20 Northern Ireland



From the pie chart on the left, it can be noted that in Northern Ireland

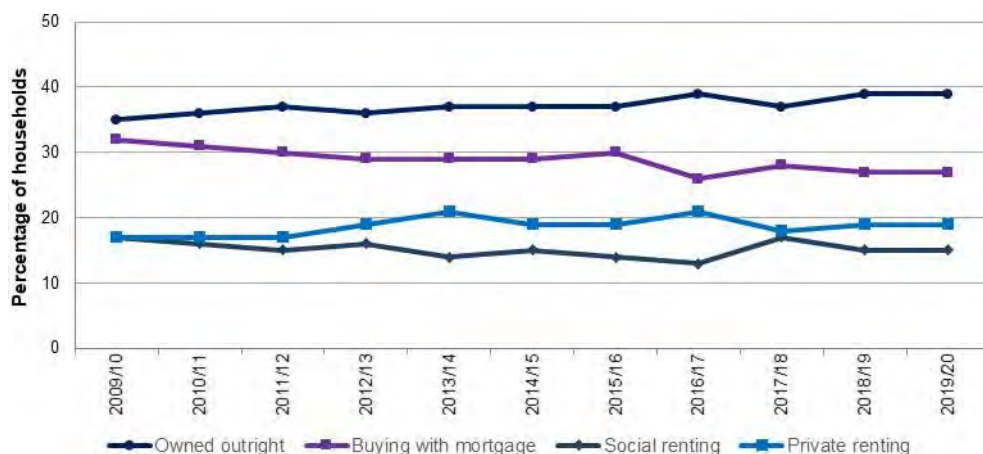
- 41% of families received no state support;
- 34% of families received less than £10,000 a year in statesupport;
- 11% of families received between £10,000 and £15,000 a year;
- 9% of families received between £15,000 and £20,000 a year; and
- The remaining 5% of families received more than £20,000 a year in state support.

See **Table 2.14** for full data.

# Tenure

## Trends in tenure composition show change over time

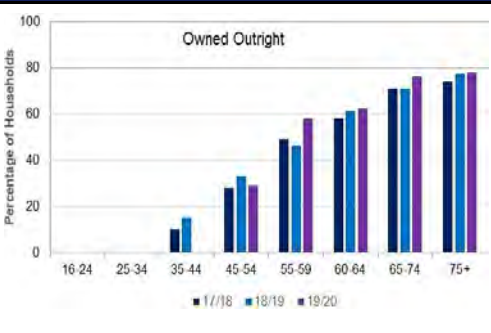
Households by tenure, 2009/10 to 2019/20 Northern Ireland



- In 2009/10 there was the same proportion of households in the social rented sector (17%) and in the private rented sector (17%). In the intervening years the gap between these sectors developed; with the proportion of households in the private rented sector increasing while the proportion in the social sector decreased. In 2019/20 the percentage of households in the private rented sector is 19% and is 15% in the social rented sector.
- The proportion of households owned outright has increased from 35% in 2009/10 to 39% in 2019/20. In contrast, the proportion buying with a mortgage declined by 5 percentage points between 2009/10 and 2019/20 (32% to 27%).
- See Supplementary Table S3.5 for full data.

## Households with age of head 35-44 were more likely to be buying with a mortgage

Tenure type by age of household, 2017/18 to 2019/20 Northern Ireland

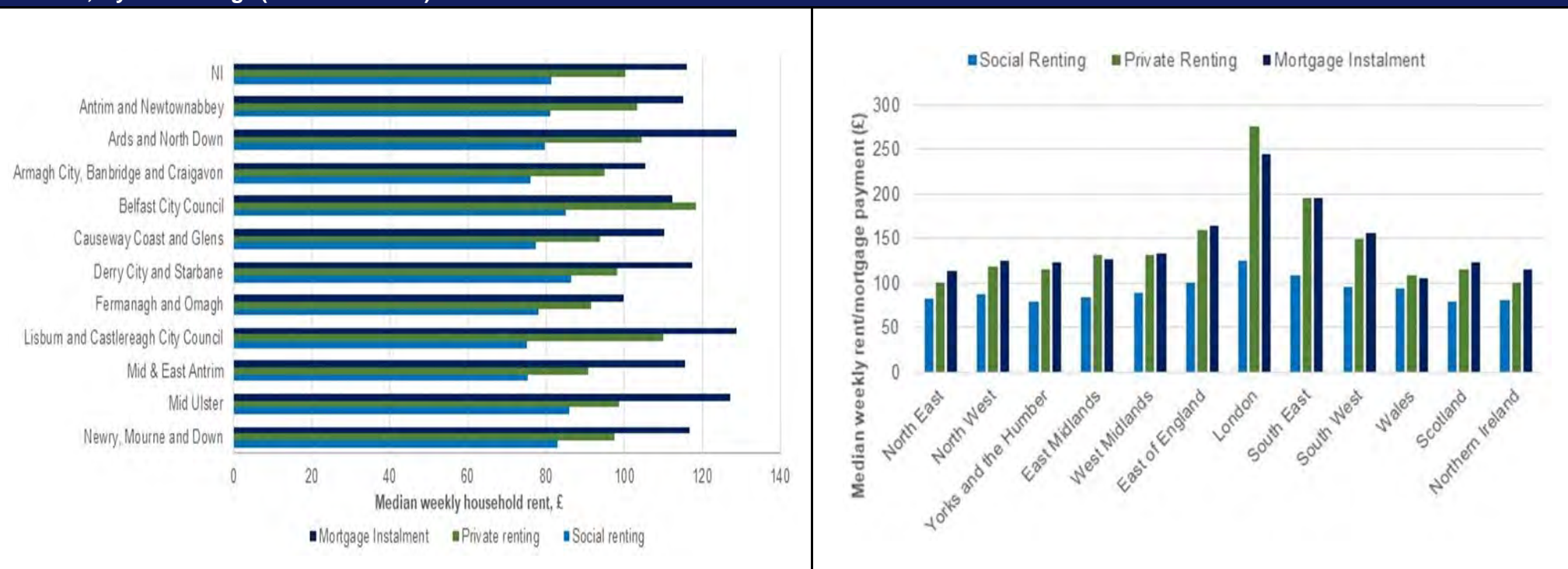


- In the graphs above, most of the missing bars are due to the figures being suppressed because of an insufficient sample size.
- The charts directly above look at tenure by age of the head of the household for 2017/18 to 2019/20.
- Overall, these charts show a pattern that many younger households are private renting rather than owning outright.
- The percentage of households **buying with a mortgage** is most pronounced in the younger age groups.
- Similarly the percentage **renting privately** is concentrated in the younger age groups. For example, the percentage of households headed by someone aged 25-34 years sits at 43% with the next biggest group 35-44 years at 23%.
- The percentage of households **owned outright** is most pronounced in the older age groups. For example the percentage of households in the 75+ years group sits at 78%, in contrast the 45-54 years group sits at 29%.
- See supplementary Table S3.6 for full data.

## There were small regional variations in rents/mortgages\*

Median household weekly rent/mortgage payment by Local Government District, 3 year average (2017/18-2019/20) Northern Ireland

Median household weekly rent/mortgage by UK Region, 2019/20



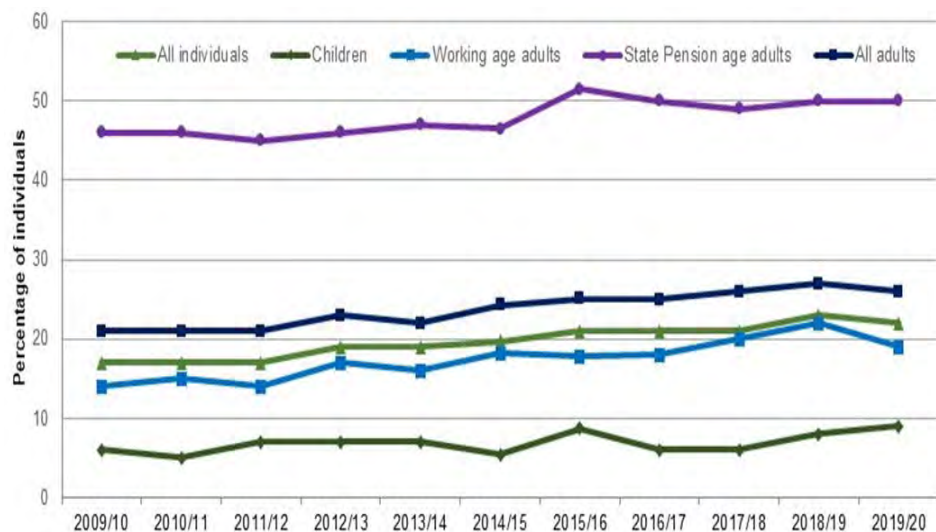
- The figures above (left and right) shows that the reported median weekly household rent is higher for private renters than for social renters. Social sector rent levels and increases are controlled through government-set formulae set out in the Housing Regulator's rent standard and Government guidance. Differences may also, in part, reflect the difference in the type of properties in the sectors, with the private rented sector having a much wider and more varied range of stock.
- Private rent is less expensive than mortgage instalments (repayment mortgages only) in almost all LGDs in NI as shown in the figure above (left). 'Belfast City' council area is the only area where private renting is more expensive than mortgage instalments but also has the smallest difference (£6) between average mortgage and private rent costs. Private rent is on average (median) £16 less than mortgage instalments (repayment mortgages only) in Northern Ireland.
- The figure above (right) shows that although private rent is higher on average than social rent in Northern Ireland, the ratio of 1.2 is the lowest among the UK regions, along with Wales and North East. The highest ratio was observed in London (2.2). This compares to the overall United Kingdom figure of 1.5.
- Three year averages are used for the analysis of median rent by LGD, this is due to small sample sizes and subsequent high levels of uncertainty associated with single year analysis at this level; the UK regional analysis is based on single year data therefore median rents for Northern Ireland in both charts above, will not match.
- See Supplementary **Table S3.7** (above left) and main **Table 3.7** (above right) for full data.

\*for repayment mortgages only

# Disability

## Of the entire Northern Ireland population approximately one fifth had a disability

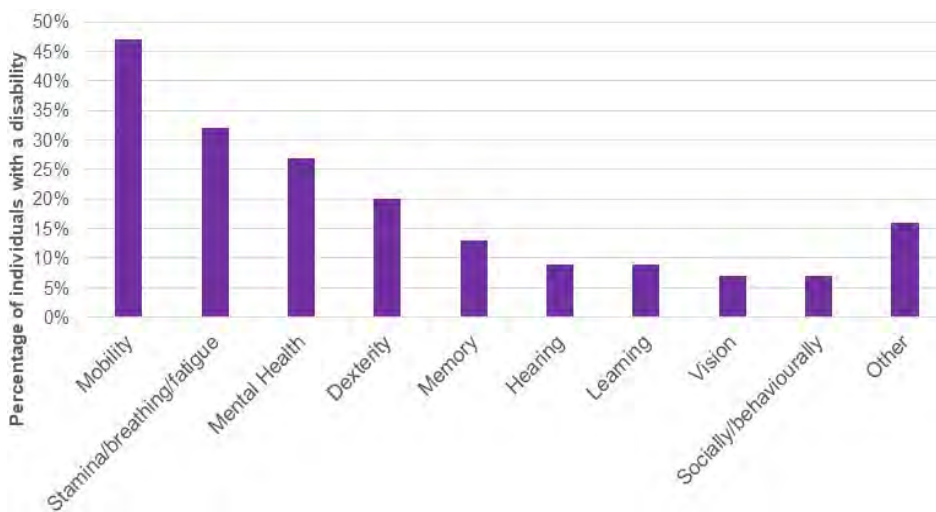
### Disability prevalence by age group, 2009/10 to 2019/20 Northern Ireland



- The chart opposite shows that in Northern Ireland, the proportion of disabled people differed by age group: in 2019/20, 9% of children were disabled compared to 19% of working age adults, and 50% of adults over State Pension age. The estimated % of the population who had a disability has showed a general increase over time at 17% in 2009/10 and 22% in 2019/20.
- A person is considered to have a disability if they report a long-standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. This is the core definition of disability in the Equality Act 2010.
- From 6 April 2010, the State Pension age for women has been gradually increasing and since December 2018 has been increasing for both men and women. FRS data contained in this report was collected throughout the financial year 2019/20, during which the State Pension age for both men and women increased from 65 years and 2 months to 65 years and 8 months.
- See Supplementary **Table S5.1** for full data.

## In 2019/20, almost half of individuals with a disability reported a mobility impairment

### Impairment types reported by people with a disability, 2019/20 Northern Ireland

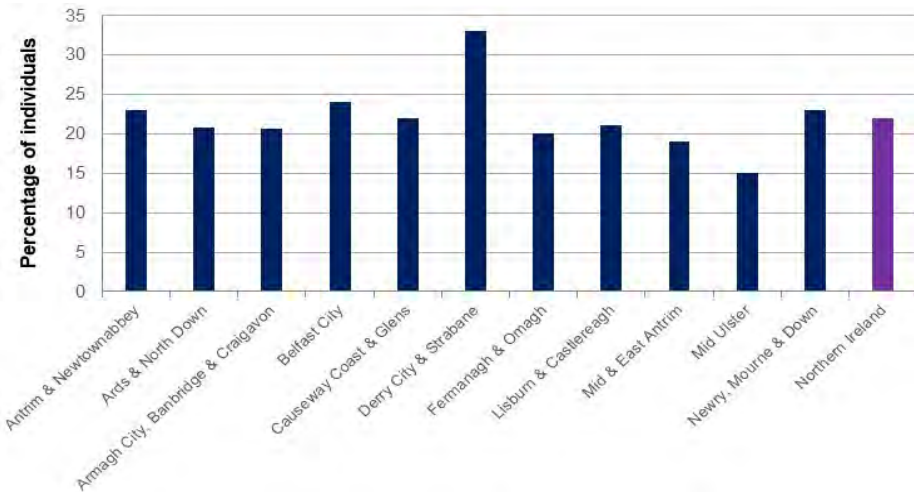


- The chart opposite provides more detailed information about the types of impairment that disabled people reported.
- Please note that respondents can be affected by (and can report) more than one type of impairment.
- In 2019/20, the percentages of the population with a disability affected by different impairment types varies widely, ranging from 47% reporting a mobility impairment to 7% reporting a social/behavioural impairment and 7% reporting a visual impairment.
- See Supplementary **Table S5.5** for full data.

## Disability prevalence rate by Local Government District

### The disability prevalence ranges from 15% to 33% between LGDs

Disability prevalence by Local Government District, 3 yr average (2017/18 to 2019/20) Northern Ireland

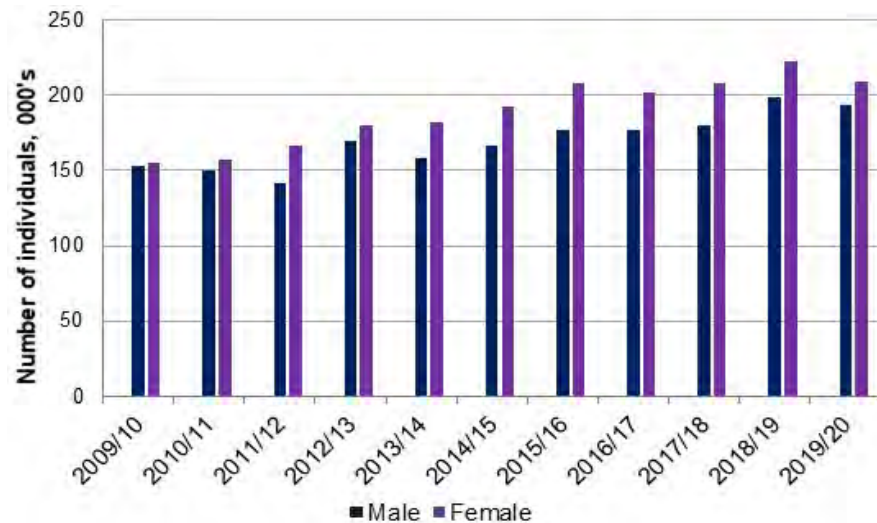


- The chart opposite shows that the disability prevalence varies notably by LGD. The percentage of individuals recorded as having a disability was lowest within Mid Ulster at 15%. The disability prevalence is at its highest within the Derry City & Strabane LGD at 33%. The three year average for 2017/18 - 2019/20 for Northern Ireland disability prevalence was approximately 22% (approximately 404,000 people); this level has increased slightly over the last 10 years, and is the same as the UK level.
- The FRS does not record information on individuals in nursing or retirement homes. This means that figures relating to older people may not be fully representative of the Northern Ireland population, as many older people may have moved into homes where they can receive more frequent help. Therefore it is likely that disability prevalence for older people is higher than estimated from the FRS.
- See Supplementary **Table S5.2** for full data.

## Disability by Gender

Over the last 10 years the number of people with a disability has grown for both males and females

Number of disabled people by gender, 2009/10 to 2019/20 Northern Ireland



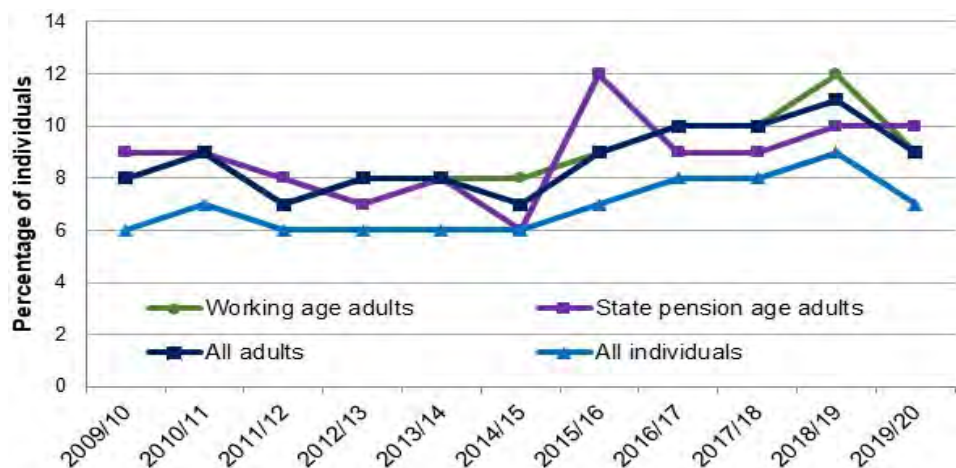
- The chart opposite shows that in 2019/20; approximately 209 thousand females and 194 thousand males in Northern Ireland reported having a disability (22% and 21% of the population respectively). The number of people with a disability has risen over time for both males and females.
- The means of identifying disabled people within the FRS has changed over time. From 2002/03, statistics are based on responses to questions about barriers across a number of areas of life. Figures for 2002/03 & 2003/04 (not illustrated here) are based on those reporting barriers across eight areas of life and figures from 2004/05 onwards are based on those reporting barriers across nine areas of life. From 2012/13 disabled people are identified as those who report any physical or mental health condition(s) or illness(es) that last or are expected to last 12 months or more and which limit their ability to carry out day-to-day activities.
- See Supplementary **Table S5.3** for full data.



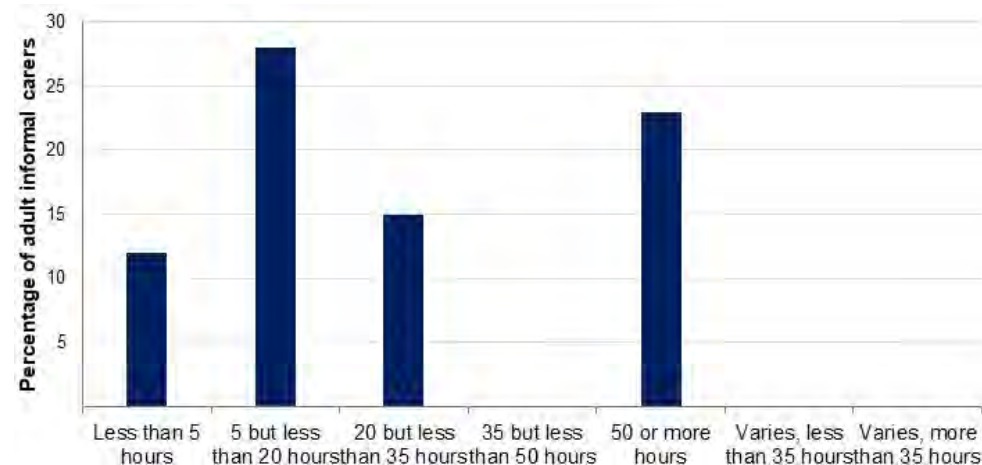
# Carers

## Almost one quarter of adult informal carers provided care for 50 hours or more per week

Percentage of people providing informal care by age group, 2009/10 to 2019/20, Northern Ireland



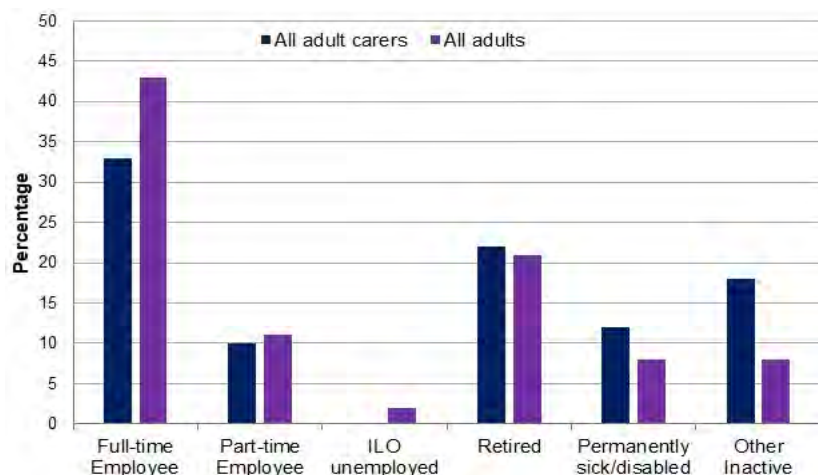
Hours of care provided by adult informal carers per week, 2019/20 Northern Ireland



- Many people provide informal care to others. In 2019/20, 7% of the population (including children) were informal carers. This includes 9% of working age adults and 10% of State Pension age adults. The chart (above left) shows the percentage of carers by age is approximately the same in 2019/20 as it was in 2009/10.
- The chart (above right) shows that almost a quarter (23%) of adult carers care for 50 or more hours per week.
- See **Table 5.1** (above left) and Supplementary **Table S5.6** (above right) for full data.

## Approximately a third of adult informal carers were full-time employees and 22% were retired

Adult informal carers by employment status, 2019/20 Northern Ireland

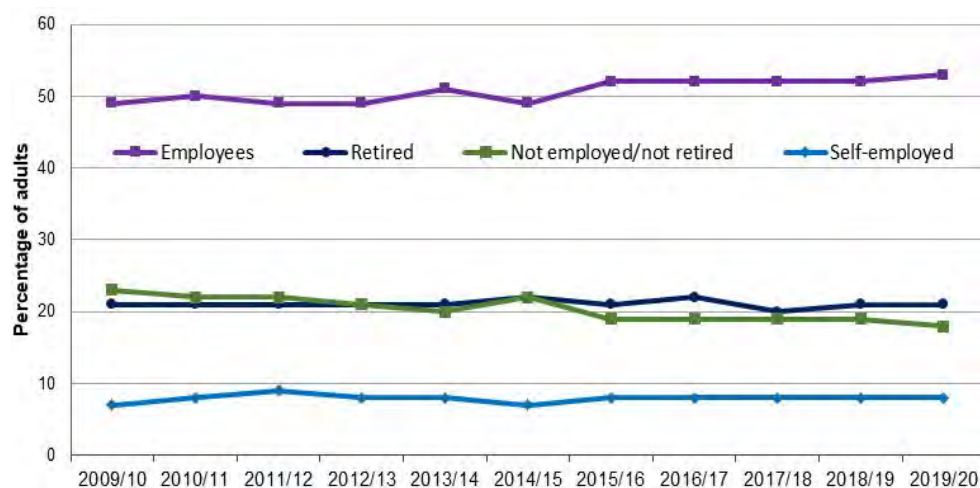


- The chart opposite shows that many carers balance their caring responsibilities with paid work. However, it also shows that carers are more likely to be economically inactive due to sickness/disability or other reasons than the general adult population overall.
  - Of all adult carers 'full-time employee' was the largest group (33% in 2019/20).
  - The next largest groups were those who were retired (22%), other inactive (18%), and those who were themselves permanently sick/disabled (12%).
  - In 2019/20, three quarters of adult carers in employment worked full time while one quarter worked part time.
  - All analysis in this section is based on informal carers only i.e. carers who do not provide help as part of a formal job. The terms 'informal carer' and 'carer' are used interchangeably.
  - See **Table 5.3** for full data.
- \* Full-time and part-time employee categories do not include full/part-time self-employed this year due to sample size issue.

# Employment

## The percentage of adults employed has increased between 2009/10 and 2019/20

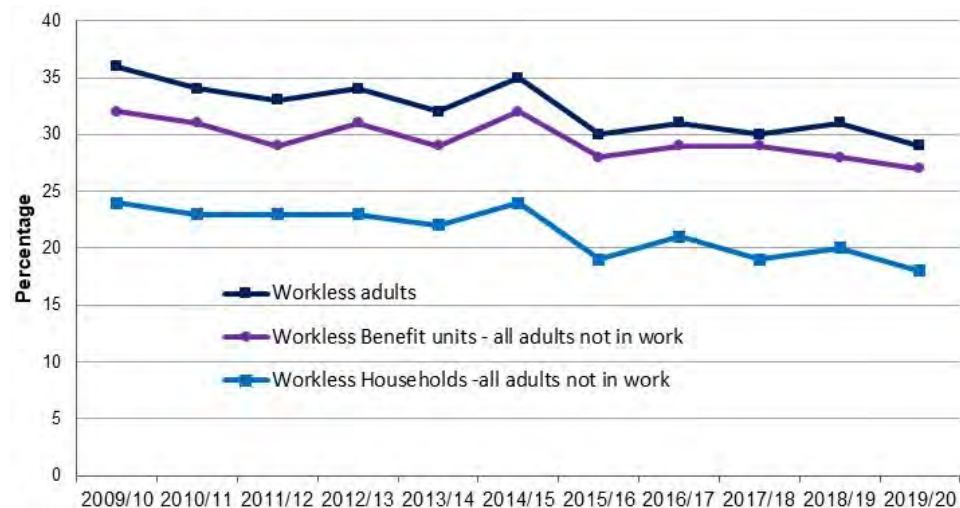
Employment status of adults, 2009/10 to 2019/20 Northern Ireland



- The chart opposite shows that in Northern Ireland, the employment status of adults has changed over time. In 2019/20, 53% of adults were employees, including those in full and part-time work, while 8% of adults were self-employed; the 2009/10 figures were 49% and 7% respectively.
- **The FRS is not considered to be the main data source on occupation and employment.** However this information is noted here to provide context for any figures analysed elsewhere in this publication, or associated data tables that use the employment status as recorded in the FRS. The National Statistics sources for such data includes the [Labour Force Survey](#) and the [Annual Survey of Hours and Earnings](#).
- See Supplementary **Table S6.2** for full data.

## Over the last 5 years from 2015/16 to 2019/20 the percentage of workless people has remained stable

Workless adults, benefit units and households, for those living in households with at least one adult aged below 65 years, 2009/10 to 2019/20 Northern Ireland

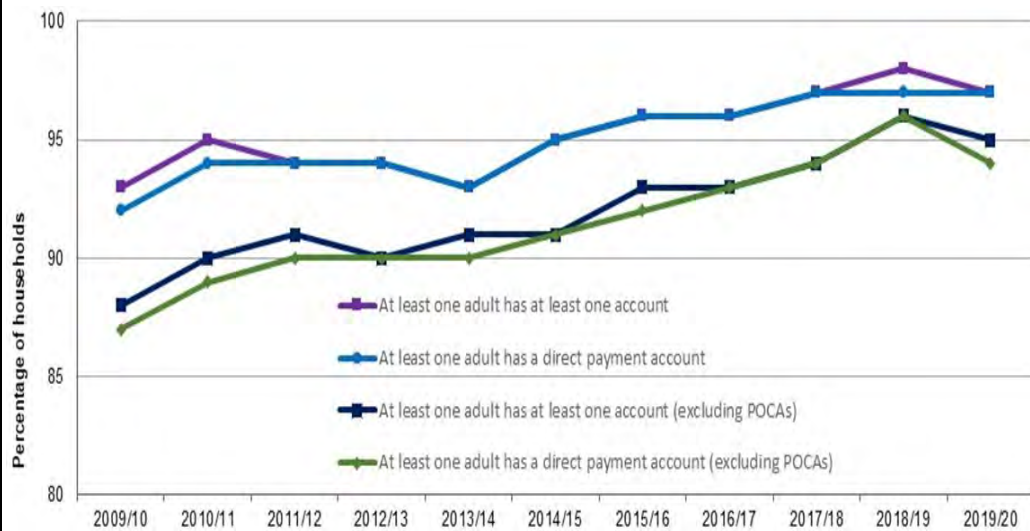


- The chart opposite looks at the percentages of adults, benefit units and households who were not in employment or self-employment (“workless”), restricted to households/benefit units containing at least one adult aged below 65.
- The rates of worklessness, whether looking at adults overall, benefit units or household levels, have fluctuated over the last ten-year period. However, the 2019/20 levels for households, adults and benefit units are at their lowest levels of the last tenyears.
- The numbers and rates are lower for households than benefit units, which in turn is lower than that for individuals. This is because for a household to be considered workless all adults in the household would have to be not in employment or self-employment.
- See Supplementary **Table S6.5** for full data.

## Savings and investments

The percentage of households with at least one bank account has risen from 93% in 2009/10 to 97% in 2019/20

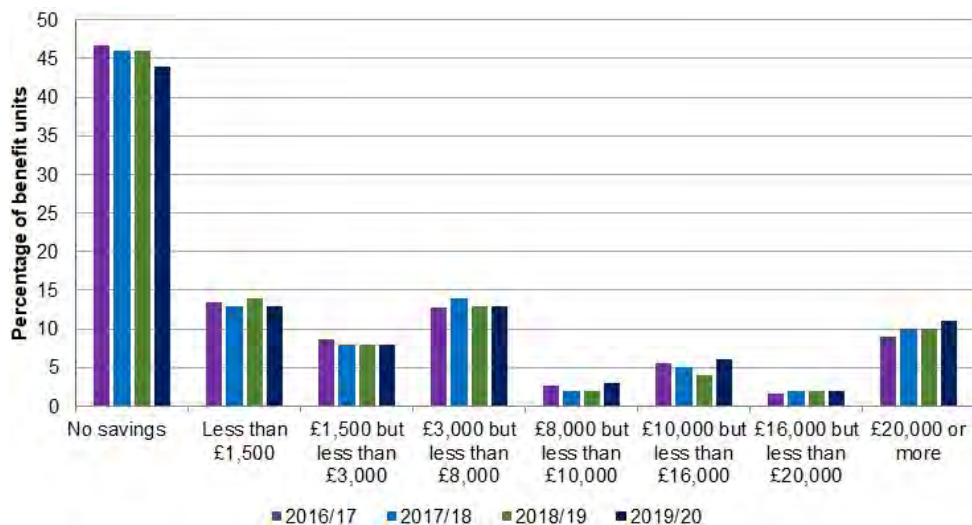
Percentage of households with a bank account, 2009/10 to 2019/20 Northern Ireland



- The chart opposite shows the percentage of households with one or more current, savings or investment accounts and those with one or more direct payment accounts, including and excluding Post Office Card Accounts (POCAs).
- On all measures, the percentage of households has increased over time. For example, in 2009/10, 92% of households included at least one adult with a bank account that accepts direct payments compared to 97% of households in 2019/20.
- This may partly be due to the introduction of POCAs with DfC 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).
- See Supplementary **Table S4.3** for full data.

## There was a slight downward trend in the proportion of benefit units with no savings from 2016/17 to 2019/20

Percentage of benefit units by amount of savings and investments, 2016/17 to 2019/20 Northern Ireland

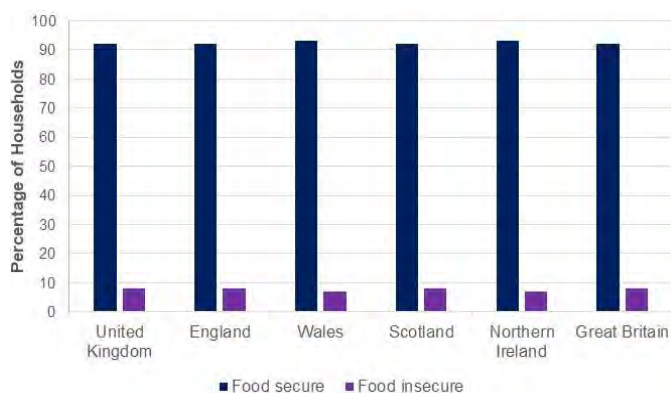


- The chart opposite presents the percentages of benefit units by amount of savings and investments for the most recent four years.
- This shows that the proportion of benefit units with some, but less than £3,000 of savings has remained broadly stable between 2016/17 and 2019/20, although there has been a downward trend in those benefit units with 'No savings' (47% to 44%).
- The proportion of benefit units who reported savings of £20,000 and over has increased from 9% in 2016/17 to 11% in 2019/20.
- However, please note that caution should be used when using the FRS to look at the value of savings and investments. The methodology used to derive these estimates 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.
- See Supplementary **Table S4.6** for full data.

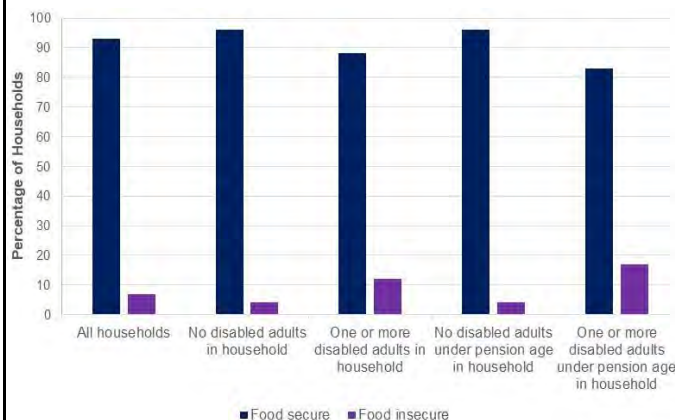
# Food Security

From April 2019, the FRS has asked questions on household food security. Households with high or marginal food security are “food secure”. Food secure households are considered to have sufficient, varied food to facilitate an active and healthy lifestyle. Households with low or very low food security are “food insecure”. Food insecure households have a risk of, or lack of access to, sufficient, varied food.

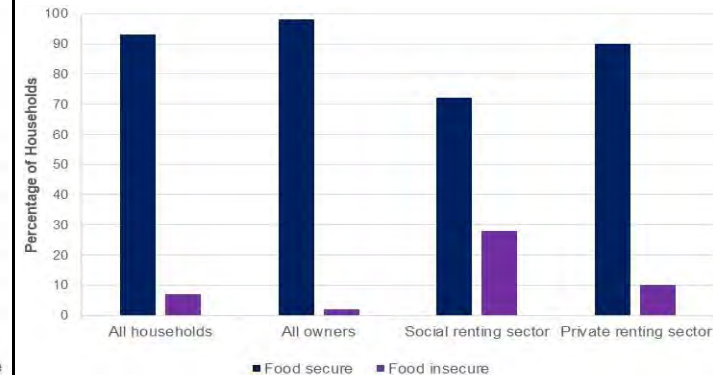
**Households by Country and Household Food Security Status 2019/20**



**Disability in Household by Household Food Security Status 2019/20**



**Households by Tenure and Household Food Security Status 2019/20**



## Main Findings

- In 2019/20, 93% of households in Northern Ireland were food secure, compared to 92% in the United Kingdom as a whole.
- In 2019/20, 96% of households with no disabled adults were food secure, compared to 88% of households with a disabled adult, and 83% of households with a disabled adult under pension age.
- In 2019/20, 98% of all owner occupied households were food secure, compared to 72% of households in the social renting sector and 90% of households in the private rental sector.
- Lone parent households have one of the lowest levels of food security, with 74% being food secure in 2019/20.
- Households in receipt of income related benefits also experience low levels of food security, with an estimate of 76% in 2019/20.
- See **Tables 8.1 – 8.5** for full data.

# About these statistics

## National Statistics

In April 2012, the United Kingdom Statistics Authority designated these statistics as National Statistics, in accordance with the Statistics and Registration Service Act 2007 and signifying compliance with the Code of Practice for official Statistics.

National Statistics status means the highest standards of trustworthiness, quality and public value. All official statistics should comply with all aspects of the Code of Practice for Official Statistics. They were awarded National Statistics status following an assessment by the Authority's regulatory arm. The Authority considers whether the statistics meet the highest standards of Code compliance, including the value they add to public decisions and debate.

It is the Departments' responsibility to maintain compliance with the standards expected of National Statistics. If we become concerned about whether these statistics are still meeting the appropriate standards, we will discuss any concerns with the Authority promptly. National Statistics status can be removed at any point when the highest standards are not maintained, and reinstated when standards are restored.

Since designated as a National Statistic we have made the following changes, to ensure we continue to adhere to the 3 pillars of trustworthiness, quality and public value:

### To improve **Trustworthiness**:

- Reviewed data governance protocols.
- Ensured orderly release; reducing numbers on pre-release access list and keeping users informed of publication dates in accordance with Code of Practice e.g. 4 week notice etc.

### To improve **Quality**:

- Improved Quality Assurance documentation.

### To improve **Value**:

- Requested feedback from users within the report.
- Presented FRS analysis at conferences.
- Improved clarity and accessibility by changing the layout; removing technical information to a separate report for more advanced users.
- Added time series statistics to show trends in data over time.

## Using the FRS for analysis

### **Coverage**

The FRS is designed to be representative of all private households in the United Kingdom. Therefore certain individuals are not included – for example, students in halls of residence and individuals in nursing or retirement homes.

### **Sample design**

The FRS uses a systematic stratified sample designed to produce robust regional estimates. DfC have had to combine several years of data to produce LGD analysis.

### **Sample size**

Although the FRS NI sample of approximately 2,000 households is relatively large for a household survey, small sample sizes for particular subgroups may require several years of data to be combined.

### **Sampling Error**

Results from surveys are estimates and not precise figures – in general terms the smaller the sample size, the greater the uncertainty.

Results in this report are subject to a margin of error which can affect how changes should be interpreted, especially in the short term. Latest estimates should be considered alongside medium and long-term patterns.

### **Non-Sampling Error**

Survey data represent the information as provided by the respondents to the survey. If people give inaccurate responses or certain groups of people are less likely to respond this can introduce biases and errors. Non-sampling error is minimised in the FRS through effective and accurate sample and questionnaire design, active fieldwork management, the use of skilled and experienced interviewers and extensive quality assurance of the data. However, it is not possible to eliminate non-sampling error completely, nor can it be easily quantified.