

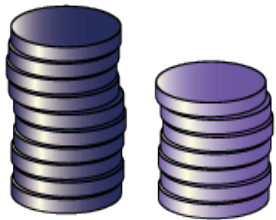
• Annual

Published: 12th September 2019

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 2017/18 financial year when around 2,000 households were interviewed.

Income and State Support



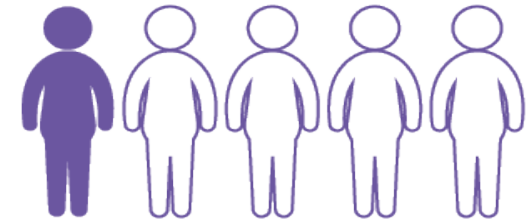
In 2017/18, across all households, Income from employment and self-employment made up **69p** of every **£1** of gross household income.

Tenure

The percentage of households owned outright has increased over the last 10 years. Over the same period the percentage buying with a mortgage substantially declined.



Disability



Approximately **one in five** people reported a disability.

Carers



In 2017/18, **8%** of the population were informal carers.

Almost **Two fifths** of informal carers provided care for 35 hours or more per week.

Occupation & Employment



In 2017/18, **91%** of men in work and **64%** of women in work, worked full-time.

Savings & Investment



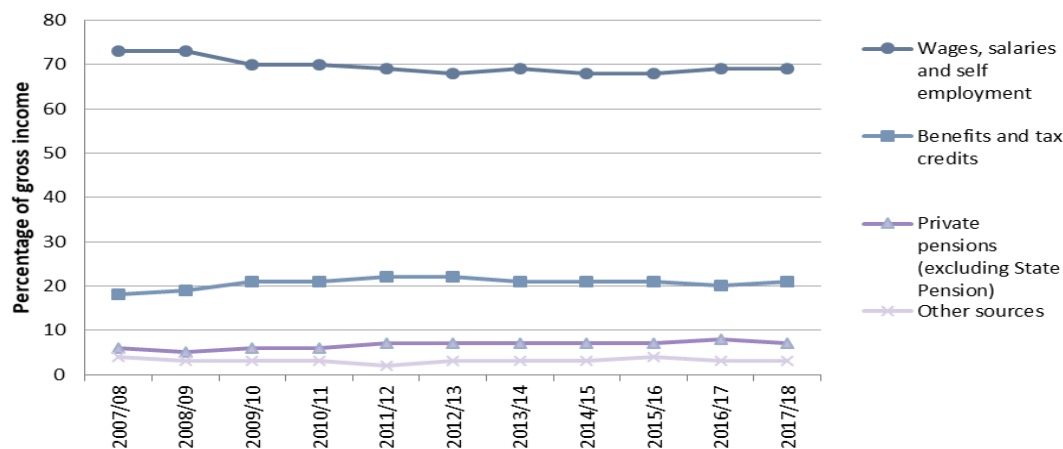
Over the ten years from 2007/08 to 2017/18, the percentage of households with at least one bank account has risen slightly from **94%** to **97%**.

At a glance		What you need to know			
Income and state support	3	<p>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.</p> <p>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.</p> <p>Some of the analysis presented in this report is looking over time: 2007/08 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 2007/08 to 2017/18.</p>			
Tenure	5				
Disability	7				
Carers	9				
Occupation & Employment	11				
Savings & Investment	12				
About these statistics	13				
Where to find out more			<p>Households, benefit units and individuals</p> <p>Results in this report are presented at household, family/benefit unit or individual level depending on context.</p> <div data-bbox="1070 778 1868 1018" data-label="Complex-Block"> <p style="text-align: center;">KEY DEFINITIONS:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 5px;"> <p style="text-align: center;">HOUSEHOLD</p> <p>One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room, or dining area. A household will consist of one or more benefit units/families.</p> </td> <td style="width: 10%; text-align: center; vertical-align: middle; font-size: 2em; font-weight: bold;">VS</td> <td style="width: 40%; padding: 5px;"> <p style="text-align: center;">FAMILY or BENEFIT UNIT</p> <p>A single adult or a couple living as married and any dependent children.</p> </td> </tr> </table> </div> <p>Other FRS Publications</p> <p>The FRS provides the underlying data for two other National Statistics publications, published by DfC:</p> <p>Northern Ireland poverty bulletin https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-bulletin-2017-18</p> <p>Northern Ireland households below average income https://www.communities-ni.gov.uk/publications/households-below-average-income-northern-ireland-201718</p>	<p style="text-align: center;">HOUSEHOLD</p> <p>One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room, or dining area. A household will consist of one or more benefit units/families.</p>	VS
<p style="text-align: center;">HOUSEHOLD</p> <p>One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room, or dining area. A household will consist of one or more benefit units/families.</p>	VS	<p style="text-align: center;">FAMILY or BENEFIT UNIT</p> <p>A single adult or a couple living as married and any dependent children.</p>			
For detailed information about FRS methodology, and further contextual information to aid understanding of the statistics presented in this report (and the Detailed tables), see the Background, Quality and Methodology Report document available alongside this publication (available via the following link: https://www.communities-ni.gov.uk/topics/family-resources-survey#toc-0).					
Detailed tables					
Supporting data tables are available to download at: https://www.communities-ni.gov.uk/topics/family-resources-survey#toc-0					
For other queries or to provide feedback please contact asu@communities-ni.gov.uk or telephone Louise Grieve 028 90823 588					
FRS Team: Louise Grieve, Emma Kelly and Neill McKeown		Published: 12 th September 2019			
Contact: ASU@communities-ni.gov.uk					

Income and state Support

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

Sources of total gross household income, 2007/08 to 2017/18 Northern Ireland



- Of the gross weekly household income in Northern Ireland in 2017/18, 69% was made up of income from employment which includes wages, salaries, and self-employment. This compares to 73% in the UK overall.
- A further 21% of average gross income came from state support which is made up of benefits including State Pension and tax credits.
- The remaining 10% was made up from private pensions (7%, all non-state pensions) and other sources (2%, including investments, rent, grants and allowances).

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

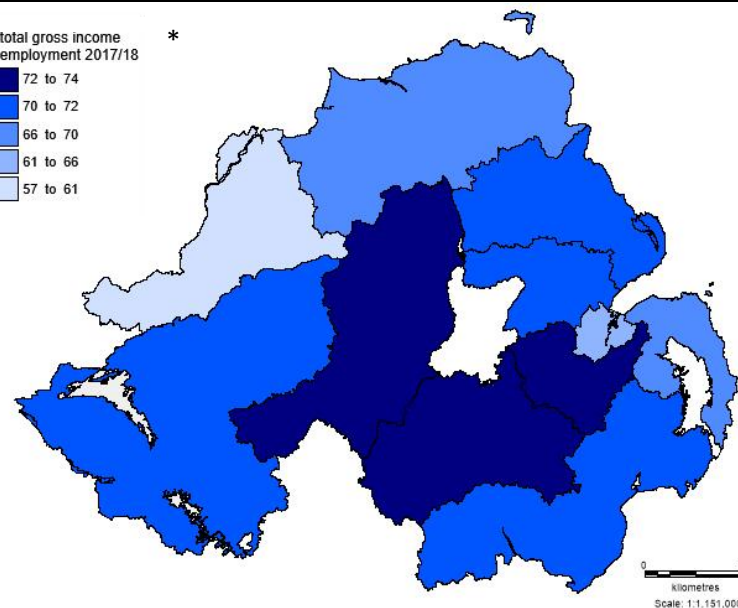
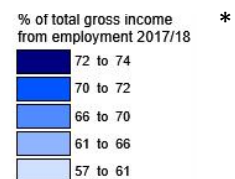
Lisburn & Castlereagh had a higher proportion of income from employment than any other Local Government District (LGD)

Percentage of total gross household income from employment by LGD, 3-year average (2015/16 to 2017/18) Northern Ireland

- In Lisburn & Castlereagh, 74% of all gross income came from employment – a higher percentage than any other region in Northern Ireland.
- Derry City & Strabane LGD had the lowest percentage of income from employment at 57%.
- 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 32%. Ards & North Down had the highest percentage of income from private pensions at 11%.
- These regional differences are likely to be associated with demographic and economic variations between regions.

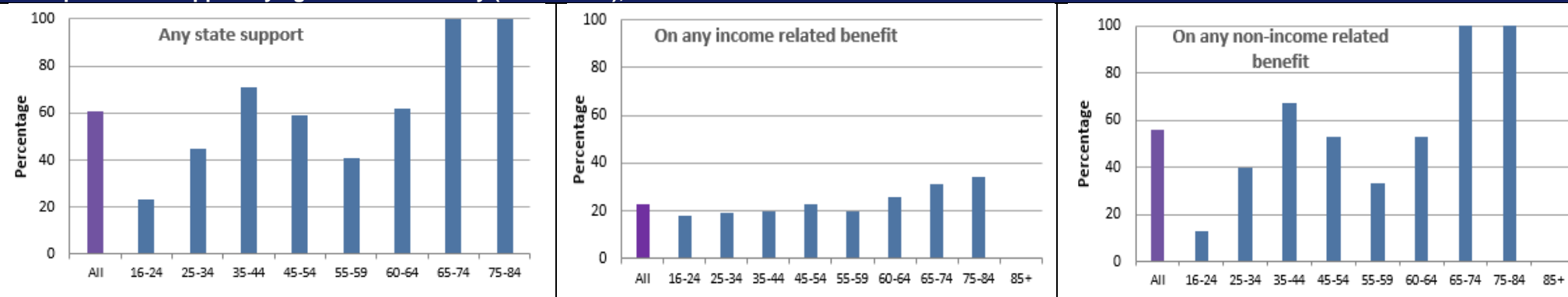
See **Supplementary Table S2.8** for full data.

*legend reads: greater than or equal to the minimum value but less than the maximum value.



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

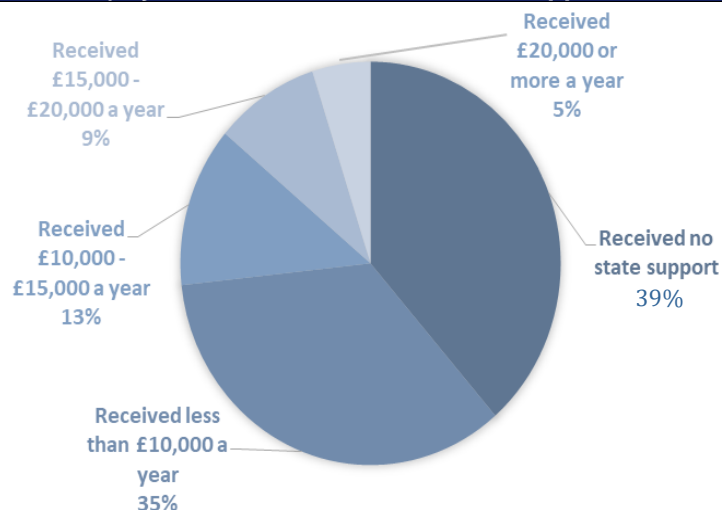
Receipt of state support by age of head of family (benefit unit), 2017/18 Northern Ireland



- From the first chart above it can be noted that 61% of all families (benefit units) receive some form of state support 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 16 and 59, the percentage of families in receipt of income-related benefit remains broadly the same. The income related benefits include income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support and Pension Credit. Overall 23% of families were in receipt of an income-related benefit in 2017/18.
- All families where the head was aged 65 or over received a non-income-related benefit, the vast majority being in receipt of State Pension – 98% of families where the head was aged 65 to 84 and 100% of families where the head was aged 85 or over 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, 2017/18 Northern Ireland



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

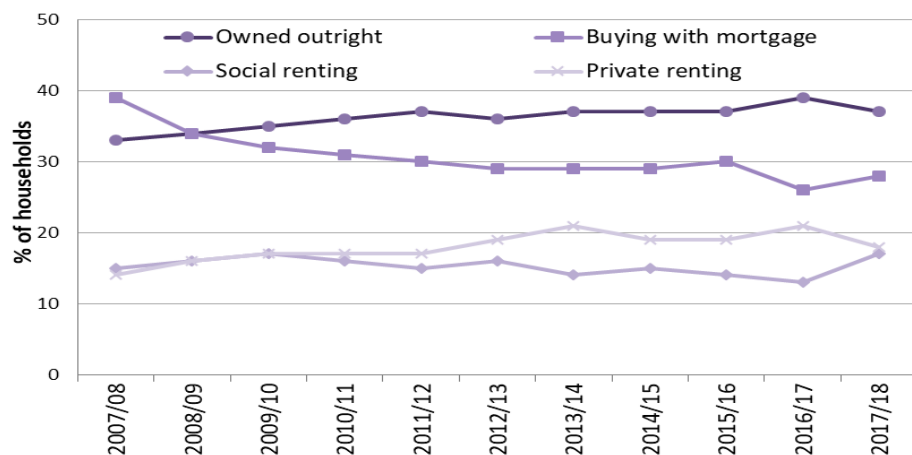
- 39% of families received no state support;
- 35% of families received less than £10,000 a year in state support;
- 13% of families received between £10,000 and £15,000 a year;
- 9% of families received between £15,000 and £20,000 a year; and
- The remaining 5% of families received more than £20,000 a year in state support.

See **Table 2.14** for full data.

Tenure

Trends in tenure composition show change over time

Households by tenure, 2007/08 to 2017/18 Northern Ireland

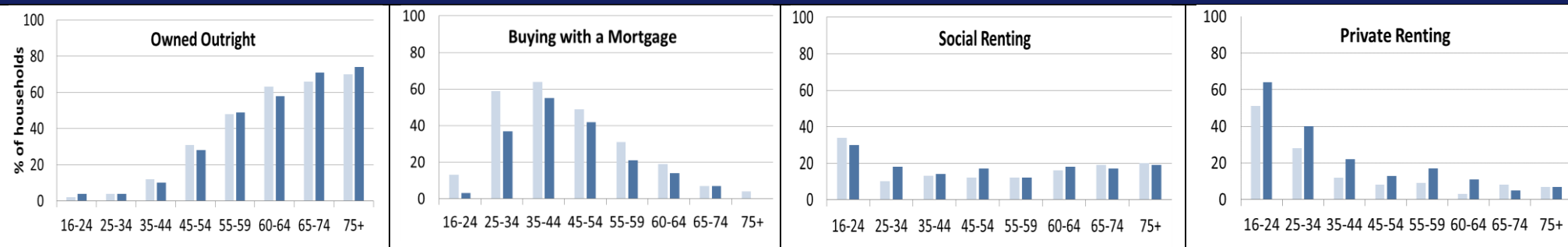


- In 2007/08 there was a similar proportion of households in the social rented sector (15%) and in the private rented sector (14%). In the intervening years the gap between these sectors increased; with the proportion of households in the private rented sector increasing while the proportion in the social sector decreased. By 2017/18 the gap between the percentage of households in the private rented sector (18%) and in the social rented sector (17%) has closed again. It is too early to say if this is real trend.
- The proportion of households owned outright has increased from 33% in 2007/08 to 37% in 2017/18. In contrast, the proportion buying with a mortgage declined by 11 percentage points between 2007/08 and 2017/18 (39% to 28%).
- See Supplementary Table **S3.5** for full data.

Younger households were much more likely to rent privately in 2017/18 than in 2007/08

Tenure type by age of household, 2007/08 and 2017/18 Northern Ireland

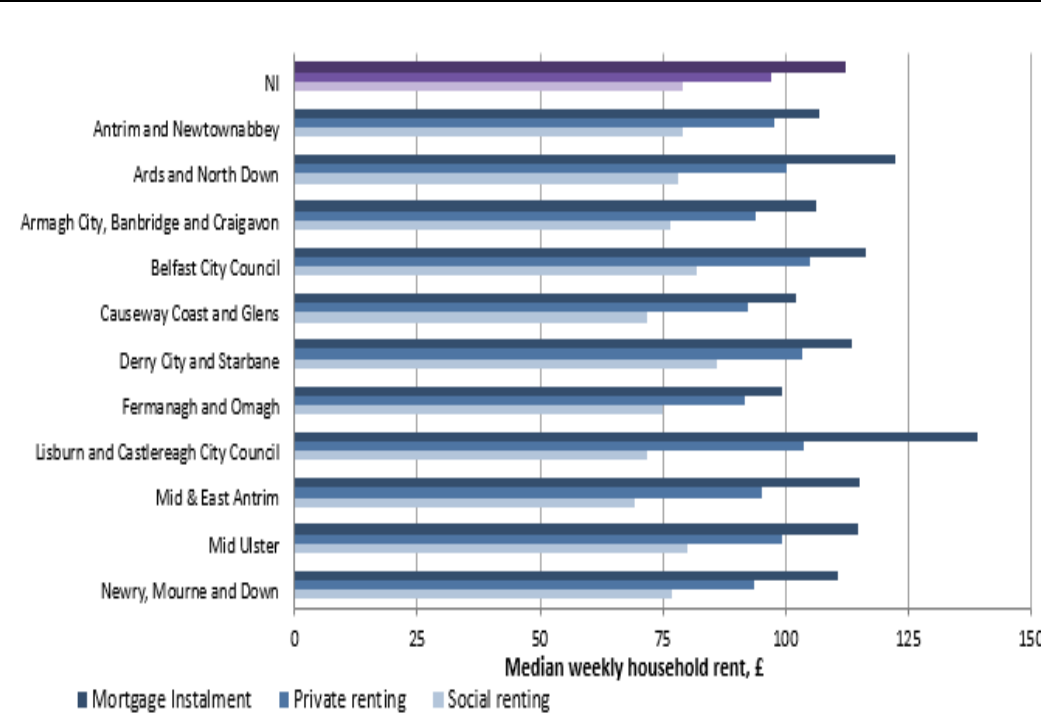
2007/08
2017/18



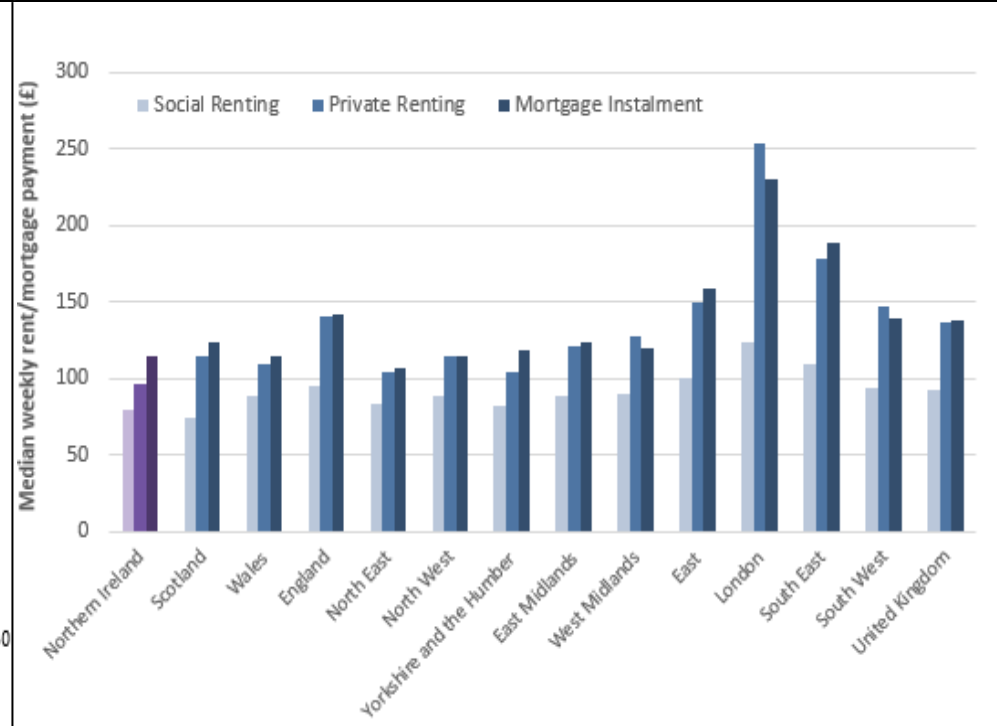
- The charts directly above look at tenure by age of the head of the household for 2007/08 and 2017/18.
- Overall, these charts show a pattern for many younger households of increases in private renting and decreases in home ownership.
- The reduction in the percentage of households **buying with a mortgage** is most pronounced in the younger age groups.
- Similarly the growth in the percentage **renting privately** is concentrated in the younger age groups. For example, the percentage of households headed by someone aged 25-34 years that are in the privately rented sector has increased from 28% in 2007/08 to 40% in 2017/18, an increase of 12 percentage points.
- Over the same period, the **percentage buying with a mortgage** in this category has decreased from 59% to 37%, a reduction of 22 percentage points.
- 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, 3year average (2015/16-2017/18) Northern Ireland



Median household weekly rent/mortgage by UK Region, 2017/18



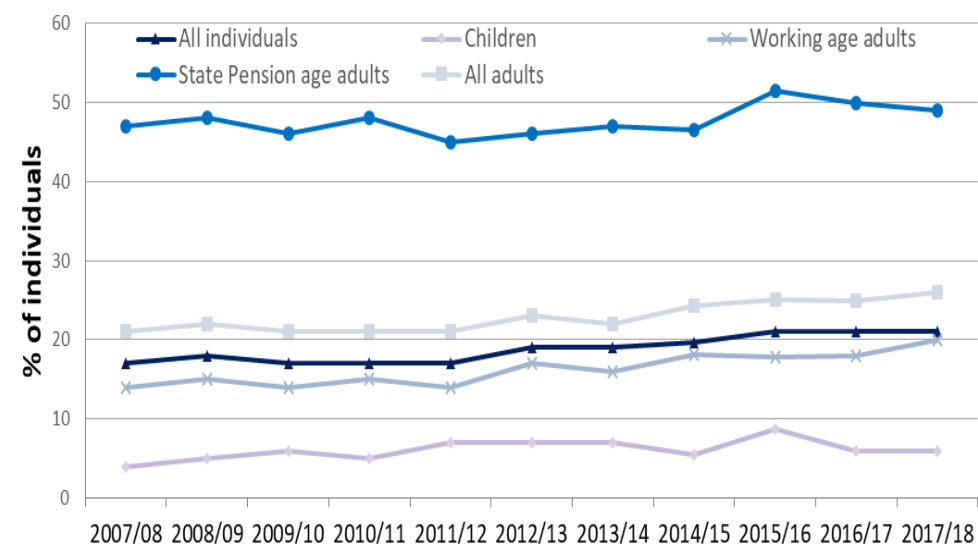
- The figures above (left and right) shows that the reported median weekly household rent is higher for private renters than for social renters. Social sector rent levels and increases are controlled through government-set formulae set out in the Housing Regulator's rent standard and Government guidance. 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 all LGDs in NI as shown in the figure above (left). 'Fermanagh and Omagh' council areas is the area with the smallest difference (£7) between average between mortgage and private rent costs. Private rent is on average (median) £15 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 disparity is joint lowest among the UK regions, alongside Wales and the North East (ratio of 1.2). The highest disparity was observed in London (2.1). 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 figures 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

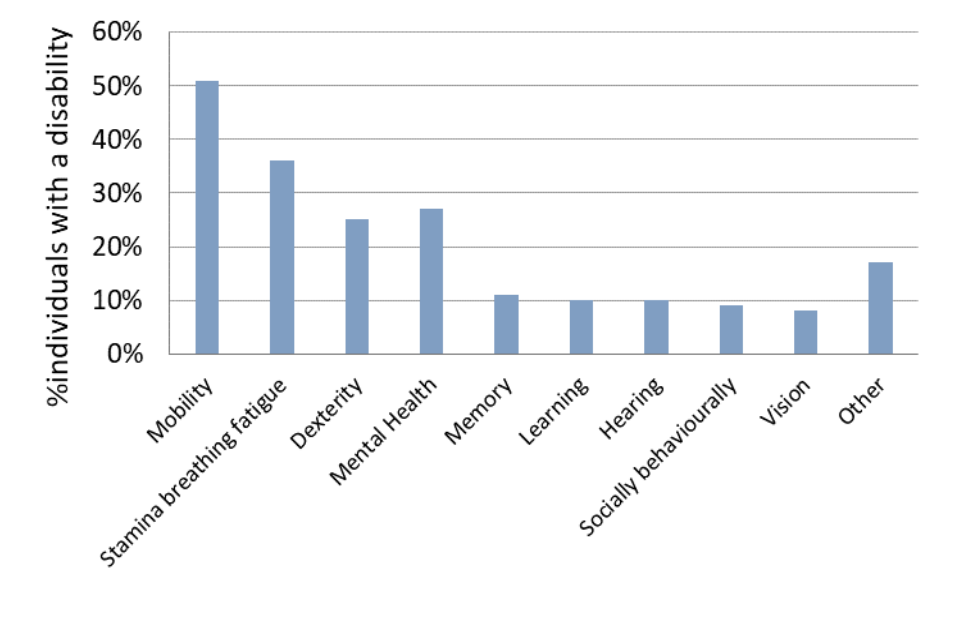
Disability prevalence by age group, 2007/08 to 2017/18 Northern Ireland



- The chart opposite shows that in Northern Ireland, the proportion of disabled people differed by age group: in 2017/18, 6% of children were disabled compared to 20% of working age adults, and 49% of adults over State Pension age. The estimated % of the population who had a disability remained broadly stable over time at 17% in 2007/08 and 21% in 2017/18 (which matches the 10 year high).
- 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. FRS data contained in this report was collected throughout the financial year 2017/18, during which the State Pension age for women increased from 63 years and 9 months to 64 years and 6 months. The changes do not affect the State Pension age for men, currently 65 years.
- See Supplementary **Table S5.1** for full data.

In 2017/18, approximately half of individuals with a disability reported a mobility impairment

Impairment types reported by people with a disability, 2017/18 Northern Ireland

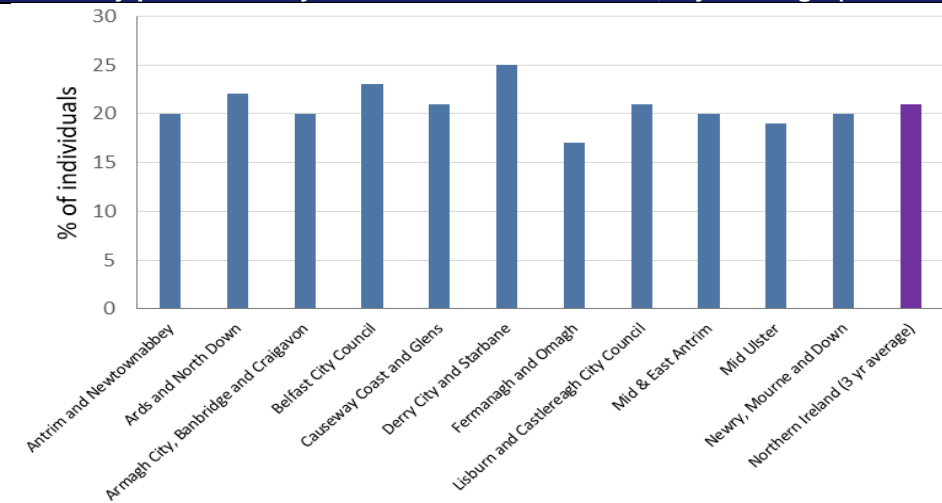


- The chart opposite provides more detailed information about the types of impairment that disabled people reported.
- Please note that respondents can be affected by (and can report) more than one type of impairment.
- In 2017/18, the percentages of the population with a disability affected by different impairment types varies widely, ranging from 51% reporting a mobility impairment to 8% reporting a vision impairment.
- See Supplementary **Table S5.5** for full data.

Disability prevalence rate by Local Government District

The disability prevalence ranges from 17% to 25% between LGDs

Disability prevalence by Local Government District, 3-yr average (2015/16 to 2017/18) Northern Ireland

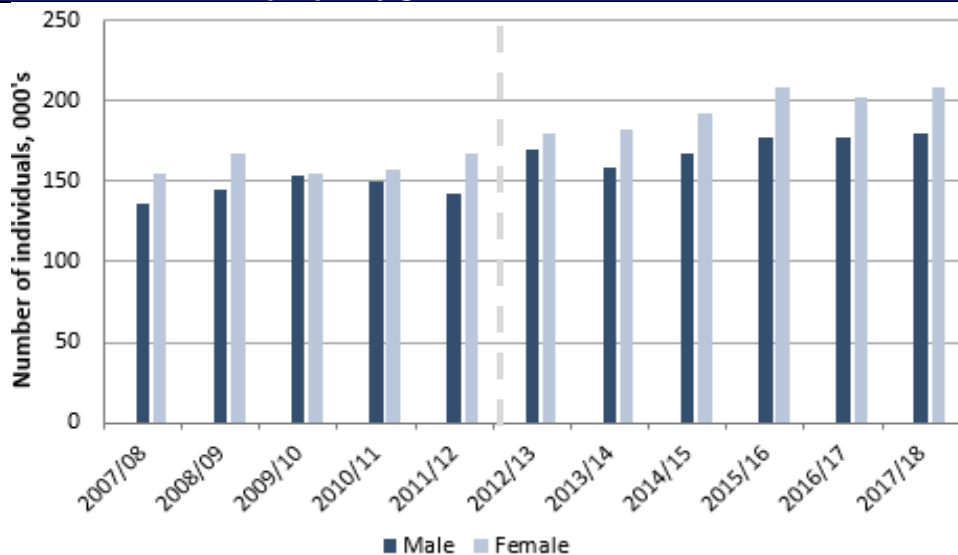


- The chart opposite shows that the disability prevalence varies notably by LGD. The percentage of individuals recorded as having a disability was lowest within the Fermanagh & Omagh LGD at 17%. The disability prevalence is at its highest within the Derry City & Strabane LGD at 25%. The three year average for 2015/16-2017/18 for Northern Ireland disability prevalence was approximately 21% (approximately 384,000 people); this level has been relatively constant 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 disabled individuals by gender remained broadly stable

Number of disabled people by gender, 2007/08 to 2017/18 Northern Ireland

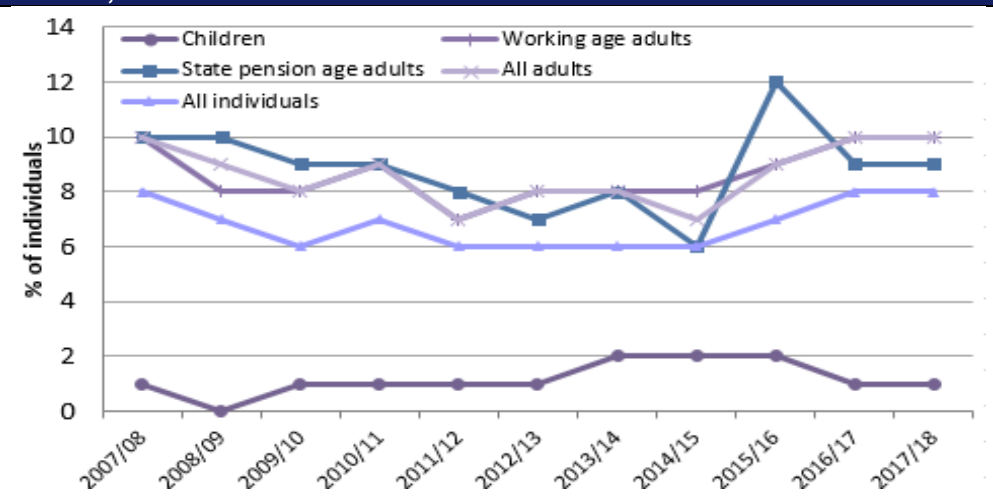


- The chart opposite shows that in 2017/18; approximately 208 thousand females and 180 thousand males in Northern Ireland reported having a disability (11% and 10% of the population respectively). The disability prevalence estimates by gender remained broadly stable over time.
- The means of identifying 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. Change in definition is marked by dashed line on the chart opposite.
- See Supplementary **Table S5.3** for full data.

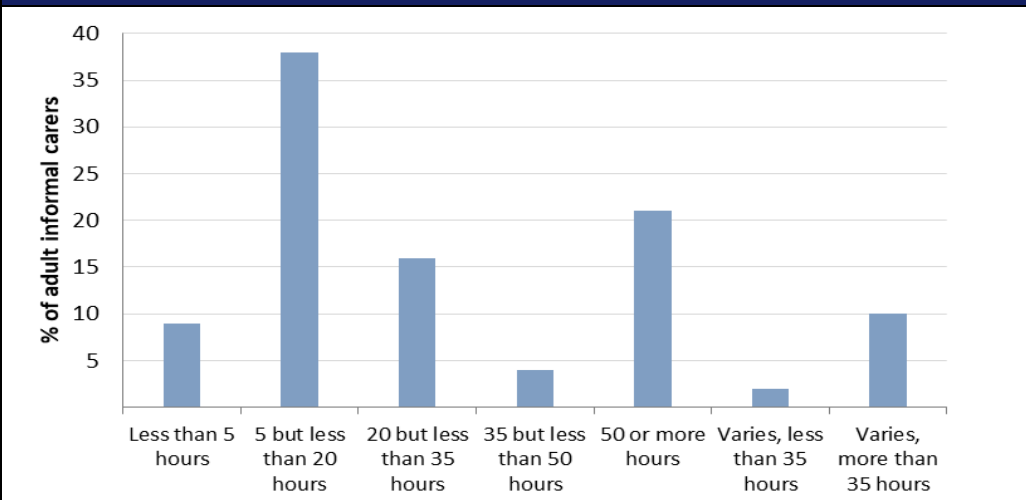
Carers

Almost two fifths of informal carers provided care for 35 hours or more per week

Percentage of people providing informal care by age group, 2007/08 to 2017/18, Northern Ireland



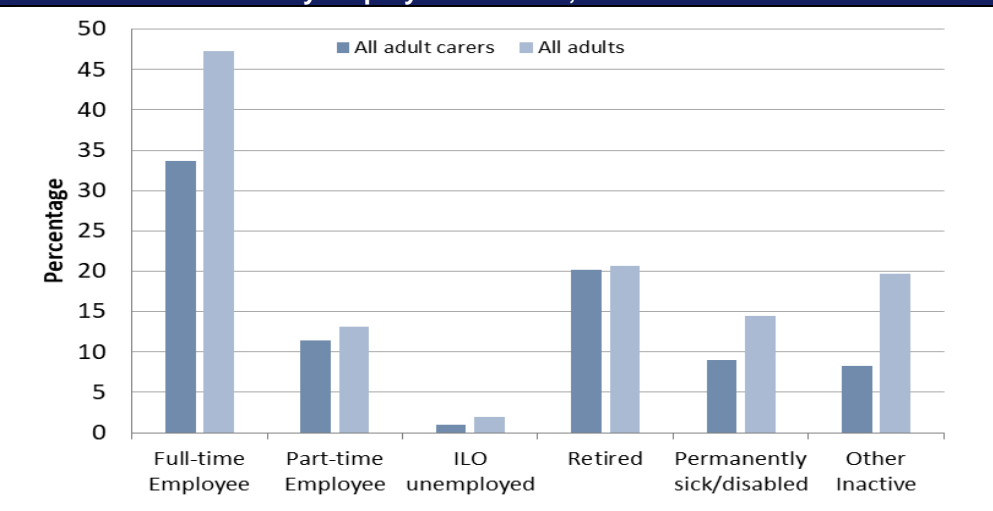
Hours of care provided by adult informal carers per week, 2017/18 Northern Ireland



- Many people provide informal care to others. In 2017/18, 8% of the population were informal carers. This breaks down as 10% of working age adults, 9% of State Pension age adults and 1% of children were carers. The chart (above left) shows that the percentage of carers by age has remained broadly stable over time.
- The chart (above right) shows that approximately two fifths (37%) of adult carers care for more than 35 hours or more per week.
- See **Table 5.1** (above left) and Supplementary **Table S5.6** (above right) for full data.

Approximately one third of adult informal carers were in full-time employment and 20% were retired

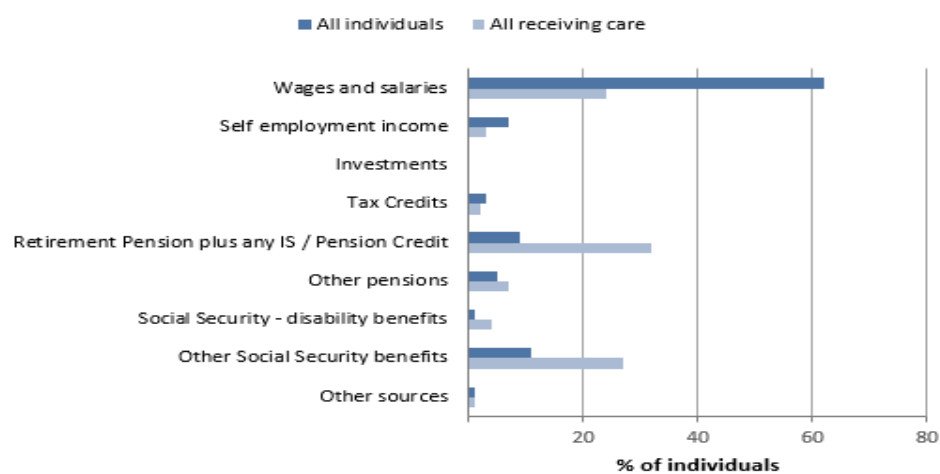
Adult informal carers by employment status, 2017/18 Northern Ireland



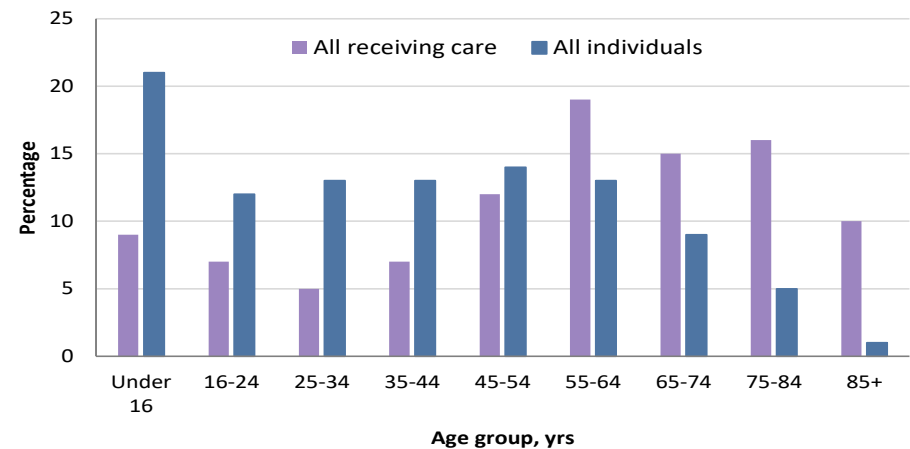
- The chart opposite shows that many carers balance their caring responsibilities with paid work. However, it also shows that carers are more likely to be economically inactive due to sickness/disability or other reasons than the general adult population overall.
- Of all adult carers 'full-time employed' and 'those in retirement' made up the largest groups (34% and 20% respectively in 2017/18).
- The next largest groups was those who were part-time employees (11%), and those who were themselves permanently sick/disabled (9%).
- In 2017/18, 78% of adult carers in employment worked full time while 22% worked part time.
- All analysis in this section is based on informal carers in NI 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.

The percentage of people receiving informal care varied by age

Individuals receiving care by main source of total weekly household income, 2017/18 Northern Ireland



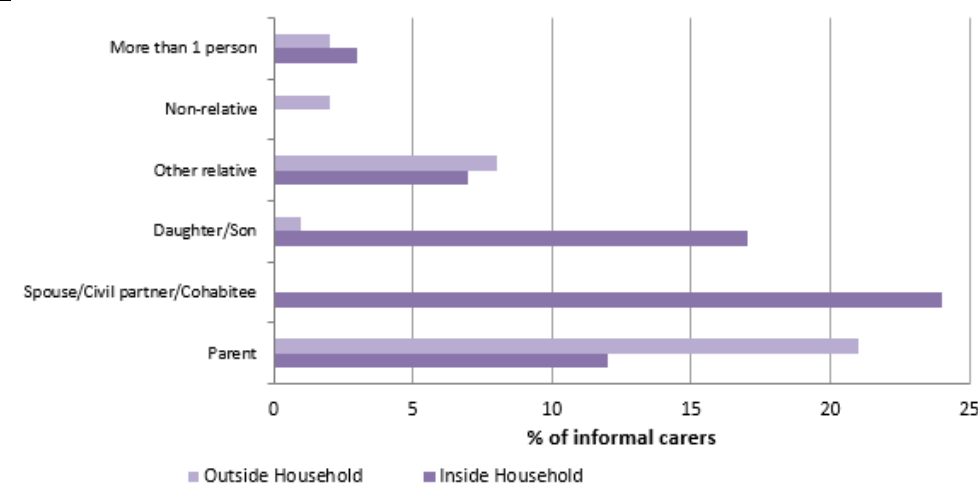
Percentage of people receiving care by age, 2017/18 Northern Ireland



- There were large differences in the main sources of household income reported by individuals receiving care and the overall population (figure above left); wages and salaries were the main source of income for 24% of individuals receiving care compared with 62% of the population. 'Retirement pensions plus any IS/PC' was the main source of income for 32% of individuals receiving care compared with 9% of the population. These differences likely reflect the older age profile of individuals receiving care compared to the overall population.
- The table (above right) shows that compared to the age distribution of the whole population, the distribution of those receiving care is different, with a higher proportion of those receiving care being over 65 years old.
- See **Table 5.6** for full data.

Family members were the main recipients of informal care.

Who the informal carer cares for, 2017/18 Northern Ireland

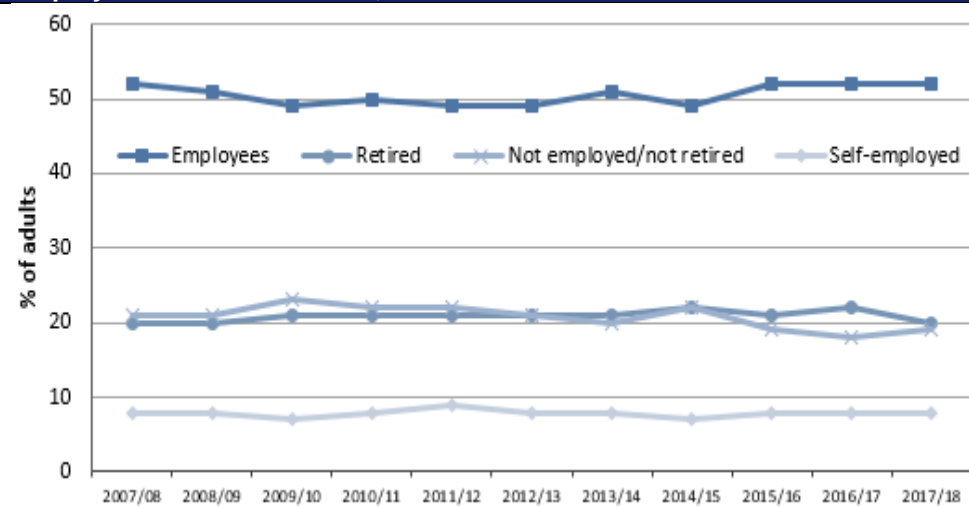


- Parents were the main recipients of informal care (21% outside the household and 12% inside).
- Spouses, partners and cohabittees were the main recipients of informal care within the carer's household, representing around one quarter of all informal care given.
- Approximately one third of informal carers in Northern Ireland in 2017/18 were providing care to someone living outside their own household. The chart opposite shows that family members were the main recipients of informal care from both household and non-household members.
- In 2017/18, 63% of all informal carers provided care to someone living inside their own household, and 34% provided care to somebody living outside their household (3% provided care to more than one person, both inside and outside of the household).
- See Supplementary **Table S5.7** for full data.

Occupation and employment

The percentage of adults employed has remained stable between 2007/08 and 2017/18

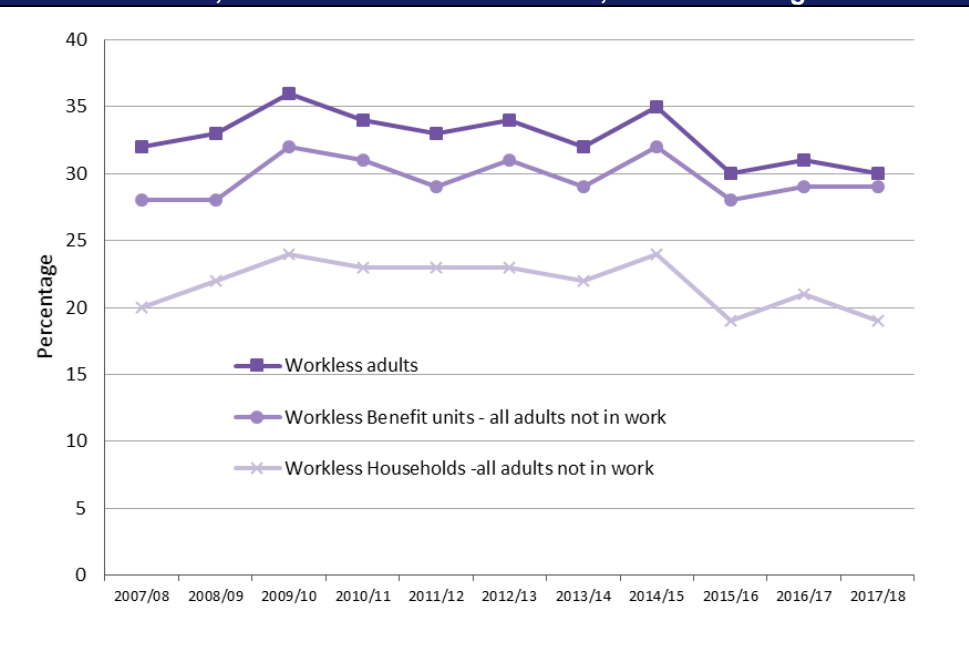
Employment status of adults, 2007/08 to 2017/18 Northern Ireland



- The chart opposite shows that in Northern Ireland, the employment status of adults has remained broadly stable over time. In 2017/18, 52% of adults were employees, including those in full and part-time work, while 8% of adults were self-employed; this compares exactly to 2007/08 figures.
- **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 (<https://www.nisra.gov.uk/statistics/labour-market-and-social-welfare/labour-force-survey>) and the Annual Survey of Hours and Earnings (<https://www.nisra.gov.uk/statistics/labour-market-and-social-welfare/annual-survey-hours-and-earnings>).
- See Supplementary **Table S6.2** for full data.

Over the last 5 years from 2012/13 to 2017/18 the number of workless people has fluctuated

Workless adults, benefit units and households, for those living in households with at least one adult aged below 65 years, 2007/08 to 2017/18 Northern Ireland

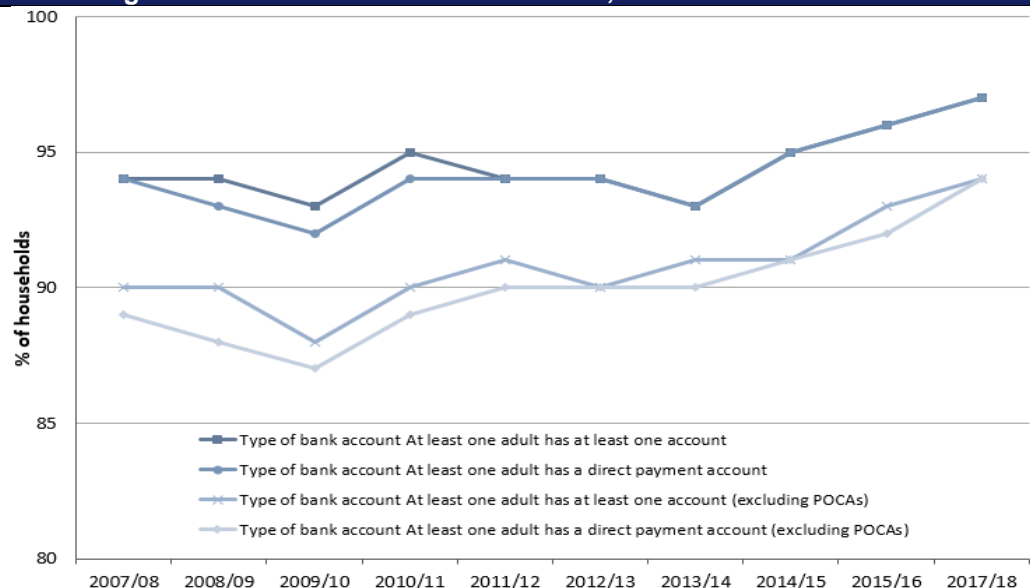


- The chart opposite looks at the numbers and percentages of adults, benefit units and households who were not in employment or self-employment (“workless”), restricted to households/benefit units containing at least one adult aged below 65.
- Those aged over 65 are often excluded from analysis of the labour market as after employment, retirement is the most common economic status (20% of adults- see Table 6.1).
- The numbers and rates of worklessness, whether looking at adults overall, benefit units or household levels, has fluctuated over the last ten-year period. However, the 2017/18 levels for Households, Benefit Units and adults are close to the series low of 2015/16 (and 2007/08 and 2008/09 for Benefit Units).
- 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 94% in 2007/08 to 97% in 2017/18

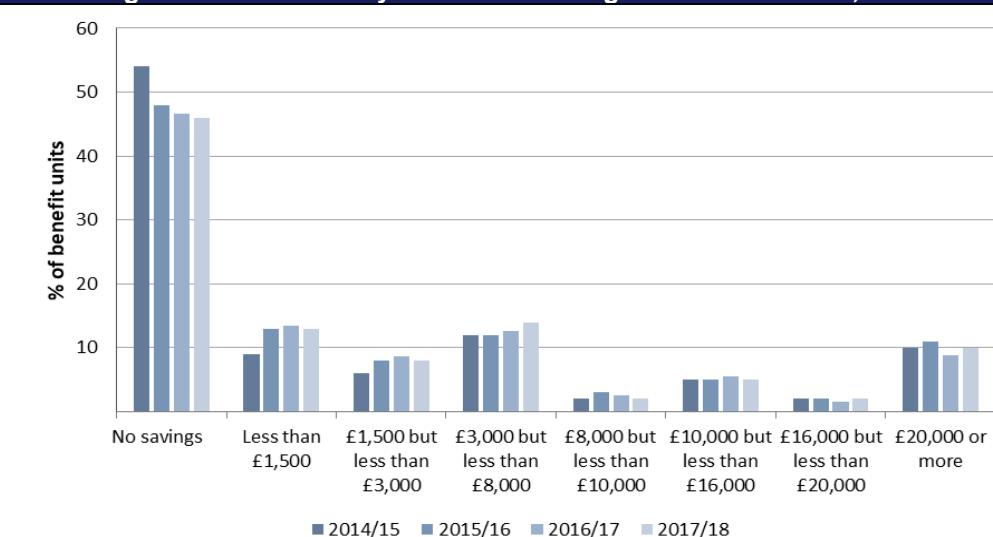
Percentage of households with a bank account, 2007/08 to 2017/18 Northern Ireland



- 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 2007/08, 94% of households included at least one adult with a bank account that accepts direct payments compared to 97% of households in 2017/18.
- 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 2014/15 to 2017/18

Percentage of benefit units by amount of savings and investments, 2014/15 to 2017/18 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 savings has increased from 15% to 21% between 2014/15 and 2017/18, as well as a downward trend in those benefit units with ‘No savings’ (54% to 46%).
- A similar proportion of benefit units reported savings of £10,000 and over in 2014/15 and 2017/18 (17%).
- 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.

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; adding infographics, removing technical information to a separate report for more advance 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.