

# Family Resources Survey

Northern Ireland  
2013/14

Published: 22<sup>nd</sup> October 2015



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Published by: Analytical Services Unit

ISBN 978-1-904105-88-2

ISSN 1743-730X (Print)

ISSN 1743-7318 (Online)

This document/publication is also available on our website at

<https://www.dsdni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey>

## **Editorial Team**

Louise Grieve  
Jennifer Doak

# Executive Summary

The Family Resources Survey (FRS) collects information on the incomes and circumstances of private households in Northern Ireland. It has been running in Great Britain since October 1992, but 2002/03 saw the introduction of Northern Ireland for the first time. This report summarises the results for 2013/14 in which 1,965 households were interviewed.

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

The report is divided into sections covering: Income and State Support Receipt; Tenure; Savings and Investments; Carers and Disability; Occupation and Employment; and Household Characteristics.

## Main Findings

### *Income and State Support*

- Income from employment (wages, salaries and income from self-employment) made up 69 per cent of total household income in Northern Ireland in 2013/14, compared to the United Kingdom average of 72 per cent. Income from benefits and tax credits, and income from private pensions made up 21 per cent and 7 per cent respectively with the remainder coming from a variety of other sources. These proportions have been fairly stable over the last ten years.
- In 2013/14, just under two-thirds (63 per cent) of all families were in receipt of at least one form of state support or tax credits, this was a similar level to the previous two years. In total 22 per cent of families received State Pension and 25 per cent received Child Benefit.

### *Tenure*

- The percentage of households owned outright has increased from 31 per cent in 2003/04 to 37 per cent in 2013/14. In contrast, the percentage buying with a mortgage declined by 12 percentage points between 2003/04 and 2013/14 (41 per cent to 29 per cent).
- In 2003/04 the percentage of households in the social rented sector (17 per cent) was almost twice the percentage in the private rented sector (10 per cent). However by 2013/14 the percentage of households in the social rented sector had fallen by 3 percentage points to 14 per cent, whereas the percentage of households in the private rented sector had increased by 11 percentage points to 21 per cent.
- The percentage of households headed by someone aged 25-34 years that are in the privately rented sector has increased from 16 per cent in 2003/04 to 47 per cent in 2013/14. Over the same period, the percentage buying with a mortgage in this age category has decreased from 66 per cent to 35 per cent.
- In 2013/14 median weekly household rent in Northern Ireland was higher for private sector rents (£92) than for social sector rents (£69). Comparing the regions of the United Kingdom, Northern Ireland had the joint lowest ratio between median weekly private sector rents and social sector rents (1.3; equal to the North East, East and West Midlands and Wales) and

the highest was observed in Inner-London (2.5). This compares to the United Kingdom figure of 1.5.

### *Savings and Investments*

- In 2013/14, 93 per cent of households in Northern Ireland had a direct payment account including Post Office Card Accounts compared to a United Kingdom overall figure of 97 per cent. The highest proportion of those with no direct payment account included single males without children, those who are 'workless, other inactive' and those aged 16-24.
- In 2013/14, 59 per cent of families had no savings. Those least likely to have savings included single adults with children, 'workless, other inactive', and households with lower incomes.

### *Carers and Disability*

- In 2013/14, 8 per cent of working age adults, 8 per cent of State Pension age adults, and 2 per cent of children were carers. These figures have remained relatively stable over the last 10 years.
- There were large differences in the main sources of household income reported by individuals receiving care and the overall population; wages and salaries were the main source of income for 25 per cent of individuals receiving care compared with 61 per cent of the population. Similarly Retirement Pension plus any Income Support/Pension Credits was the main source of income for 34 per cent of individuals receiving care compared to 10 per cent of the population.
- In 2013/14 disability prevalence was approximately 19 per cent (0.3 million) of the Northern Ireland population. This level has been relatively constant over the last 10 years and is the same as the United Kingdom level.
- There were large differences in the main source of household income for those individuals with a disability compared to the overall population; wages and salaries were the main source of income for 32 per cent of individuals with a disability compared to 61 per cent of the population. Similarly Retirement Pension plus any Income Support/Pension Credit and benefits (disability and social security) were the main source of income for 29 per cent and 25 per cent of individuals with a disability respectively compared to just 10 per cent and 13 per cent of the overall population respectively.

### *Occupation and Employment*

- In Northern Ireland, the employment status of adults has remained relatively stable over time. In 2013/14, just over a half of all adults (51 per cent) were employees, including those in full and part-time work, while 8 per cent of adults were self-employed. This compares to 50 per cent and 9 per cent of adults in 2003/04.
- In 2013/14, 28 per cent of adults contributed to a pension. Employees have the highest pension participation rate (50 per cent), followed by self employed (26 per cent) and the inactive (1 per cent). Overall participation rates in employer-sponsored pension schemes were similar for males and females (24 per cent and 25 per cent respectively). However, participation in individual personal pension schemes is lower for females (2 per cent) than for males (6 per cent). Differences in personal pension participation rates between males and females will be affected by differences in economic status.

## Contact Point

If you have any comments or questions, or are interested in receiving information about the publication, such as consultations or planned changes, please contact us at:

*Louise Grieve*  
Analytical Services Unit  
Department for Social Development  
1st Floor  
James House  
Gasworks Business Park  
Ormeau Road  
Belfast  
BT7 2JA  
Email: [asu@dndni.gov.uk](mailto:asu@dndni.gov.uk)  
Telephone: 028 90 819910

You can also find background to the FRS on our website at:

<https://www.dndni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey>

If you would like further information on the UK FRS, or have any general queries on FRS please contact:

*Family Resources Survey*  
Department for Work and Pensions  
Caxton House  
Tothill Street  
London  
SW1H 9NA  
Email: [team.frs@dwf.gsi.gov.uk](mailto:team.frs@dwf.gsi.gov.uk)  
Telephone: 020 7449 7332

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

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# 1. Introduction

## Background

This report provides a summary of the information collected from the Northern Ireland Family Resources Survey (FRS) during the period April 2013 to the end of March 2014, in which 1,965 households were interviewed. This report is updated annually.

The FRS was launched in October 1992 to meet the information requirements of analysts in the Department for Work and Pensions (DWP). Traditionally Northern Ireland departments had relied on other government social surveys. The FRS was extended to Northern Ireland in 2002/03.

Households interviewed in the survey are asked a wide range of questions about their circumstances. Although some of the information collected is available elsewhere, the FRS provides new or much more detailed information in a number of areas and brings some topics together on one survey.

From April 2012 the FRS is also being used as the survey source for the cross-sectional element of the European Union Statistics on Income and Living Conditions (EU-SILC). The FRS also provides the first wave of the longitudinal element of the EU-SILC which is carried out by the Office for National Statistics (ONS). Delivery of EU-SILC is an EU regulatory requirement. EU-SILC is used by Eurostat and the European Commission to monitor and inform policies aimed at combating poverty and social exclusion in the European Union. The first EU-SILC findings using the FRS as a source were released in December 2013<sup>1</sup>.

Although the NI FRS was designed with the Department for Social Development's (DSD) needs specifically in mind, it also contains information that is of interest to other government departments and outside researchers. This report provides a summary of findings for 2013/14. The database from which it is derived is deposited at the UK Data Archive and is available directly to other government departments such as HM Revenue and Customs. See the FRS protocol on UK dataset release and control for more details (<https://www.gov.uk/government/publications/family-resources-survey-data-release-and-control>).

Prior to 2002/03 the survey covered Great Britain; from 2002/03 the survey was extended to include Northern Ireland. The fieldwork for the survey here is managed by DSD and is currently carried out by the Northern Ireland Statistics and Research Agency. The fieldwork for the survey in GB is undertaken by a consortium made up of the Office for National Statistics (ONS) and the NatCen Social Research.

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<sup>1</sup>[http://ec.europa.eu/eurostat/c/portal/layout?p\\_l\\_id=203680&p\\_v\\_l\\_s\\_g\\_id=0](http://ec.europa.eu/eurostat/c/portal/layout?p_l_id=203680&p_v_l_s_g_id=0)

## Online access

This report is available on the internet at: <https://www.dsdni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey>

A PDF version of the publication and Microsoft Word versions of each chapter are available to download, along with Microsoft Excel versions of the tables in each chapter and publication annex.

## Questionnaire changes

The set of questions covering benefits and tax credits was restructured following a review, with the objective of improving reporting and accuracy. A report on this review and the subsequent pilot are available here:

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/199047/WP11\\_8.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/199047/WP11_8.pdf)

An ad hoc module covering additional aspects of living conditions is asked each year to meet requirements for EU-SILC. In 2013/14 a block of questions on personal well-being was added, replacing a block on housing conditions which had been asked in 2012/13.

## Data set changes

In line with the Households Below Average Income (HBAI) report, the FRS uses the Retail Price Index to equalise prices between survey years. This means that figures from previous years (i.e. prior to 2013/14) have been adjusted for inflation.

## Structure of the report

There have been no structural changes to the report in 2013/14.

The aim of this report is to present some of the main findings from the FRS in a clear and systematic way and the report, as far as possible, is consistent with other DSD publications, for example by producing tables using the same variable groupings. For further examples of the analysis produced see the section titled "Uses of Family Resources Survey Data".

The structure of the report is as follows:

### Section 2 *Income and State Support Receipt*

Tables are shown on both a household and benefit unit basis and aim to exploit the detailed information that is collected by the FRS in this area.

### Section 3 *Tenure*

Although primarily a survey of incomes, the FRS collects detailed information on this aspect of expenditure.

### Section 4 *Savings and Investments*

Like other surveys, the FRS collects information on the various types of investments. However, unlike most, for some respondents it also attempts to collect information on the actual holdings.

Section 5 *Carers and Disability*

Information on those giving and receiving care on an informal basis and those who are disabled.

Section 6 *Occupation and Employment*

Information on employment status, non-financial benefits paid to employees and childcare costs.

Section 7 *Household characteristics*

An overview of households, benefit units and individuals.

Section 8 *Methodology*

Information on the sample, data collection and processing.

For Section 2 to 7, the sections are structured as follows:

**Analysis:** In response to the assessment by the UK Statistics Authority<sup>2</sup>, from the 2010/11 report onwards a new section has been included in each chapter containing detailed commentary. Some of the analysis presented in this section is looking over time: 2003/04 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. However, unless otherwise stated, any analysis in this section of the chapter relates to 2013/14.

The numbers behind the graphs presented can be found in the Supplementary Tables section at the end of each section. Analyses, which set the results of the survey in context, are also available in other publications such as the Department's Households Below Average Income publication.

**Notes for analysis:** Topic specific information which users should be aware of when using the analysis presented. This is in addition to standard notes for a household survey (see Strengths and Weaknesses section).

**Alternative data sources:** Key alternative data sources users may also wish to consider.

**Detailed tables:** Further analysis using the 2013/14 survey data.

**Contents and points to note when interpreting tables:** Further information on the detailed tables.

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<sup>2</sup> Report 198 at: <http://www.statisticsauthority.gov.uk/assessment/assessment/assessment-reports/index.html>

**Key terms used:** Main definitions used within the chapter, referenced in the glossary.

**Changes to the tables between 2012/13 and 2013/14:** Changes to the detailed tables compared to the last publication.

## Coverage

Modelling Social Security benefit entitlement is central to many of the DSD uses of FRS information. The data collected reflects this, focusing on income, including receipt of Social Security benefits, housing costs and circumstances of household members, such as whether someone gives or receives care or has childcare costs.

This focus also underlies the routing of some questions. For example, detailed questions on the value of liquid assets held are only asked of those respondents who are willing to provide an estimate of the value of their total savings and report a figure between £1,500 and £20,000. Approximately one quarter of UK benefit units surveyed fall into this category. This range is wide enough to capture those who may be entitled to benefit based on their capital but reduces the burden on the majority of respondents.

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

## Units and Presentation

Throughout the report, tables refer to households, benefit units or individuals. The definition of a household used in the FRS is 'a single person or group of people (not necessarily related) living at the same address who share cooking facilities and share a living room, sitting room, or a dining area'. So, for example, a group of students with a shared living room would be counted as a single household even if they did not eat together, but a group of bedsits at the same address would not.

A household will consist of one or more benefit units, which in turn consists of a number of individuals (adults and children). 'Benefit unit' is defined as 'a single adult or couple living as married and any dependent children'. A dependent child is aged under 16 or an unmarried 16 to 19-year-old in full time non-advanced education. So, for example, a man and wife living with their young children and an elderly parent would be one household but two benefit units. It should be noted that 'benefit unit' is used throughout the report as a description of groups of individuals regardless of whether they are in receipt of any state support.

Information on variables and data items tabulated in the report is provided in the Glossary. It should be stressed that definitions of items such as income and its components might differ from those used in other publications and from those used in earlier FRS reports. See the Methodology chapter for more details.

## Rounding and Accuracy

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

- 0 nil (none recorded in the sample)
- negligible (less than 0.5 per cent)
- . not applicable
- .. not available due to small sample size (fewer than 100) or as a result of less than three years of comparable data in three year average tables.

Within the analysis sections for each chapter, figures have been rounded to the nearest thousand or percentage point. Individual figures have been rounded independently. Therefore, the sum of component items will not necessarily equal the totals shown. Care must be taken when referring to figures based on an individual cell.

Owing to the volatility of single year results, due to small sample sizes, ethnic group and Local Government District (LGD) tables are presented as a three-year average. This methodology enables underlying trends to be identified, whilst smoothing out any random fluctuations.

Although all analyses included in this report are based on sample estimates, no formal significance testing has been undertaken. For more information on the accuracy of the estimates please see the Methodology chapter.

## Strengths and Weaknesses

The FRS is NI's premier survey on incomes. However, the FRS is a household survey and so is subject to the weaknesses of using a survey, including:

- *Sampling error.* This will vary to a greater or lesser extent depending on the level of disaggregation at which results are presented.
- *Non-response error.* Systematic bias due to non-response by households selected for interview in the FRS. In an attempt to correct for differential non-response, estimates are weighted using population totals.
- *Survey coverage.* The FRS covers private households in the United Kingdom. Therefore individuals in nursing or retirement homes, for example, will not be included. This means that figures relating to the most elderly individuals may not be representative of the United Kingdom population, as many of those at this age will have moved into homes where they can receive more frequent help.
- *Sample size.* Although the FRS has a relatively large sample size for a household survey, small sample sizes may require several years of data to be combined. See Rounding and Accuracy section.

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

The tables in this publication show the results after validation and imputation for item non-response, and after adjustment for unit non-response using weights that control for a number of factors. However, validation can only be effective where it is possible to correct the response, for example by referring to interviewers' notes. Weighting can only correct for known non-response biases and results are sensitive to the values of control variables used to generate the weights.

Although work has been undertaken to try to ensure that the figures that have been collected are valid and that adjustments are made for non-response, survey bias may remain. For example, comparisons of benefit recipients in the survey with administrative data still show a mismatch following weighting. This may be partly due to misreporting of certain data items and sampling error, but also may reflect non-response biases not controlled for in the weighting factors. Efforts are continually being made to minimise these problems, for example through greater reliance on documentary evidence at the interview and maintaining response rates. See the Methodology chapter for more information on FRS non-response and data quality.

Specific strengths of the FRS include:

- Capturing information on incomes: it captures more detail on different income sources compared to other household surveys.
- It collects a lot of contextual information on the household and individual circumstances, such as employment, educational level and impairment. The FRS is therefore a comprehensive data source allowing for a wide variety of detailed analysis.
- The NI FRS began in 2002/03 and so allows for comparison over time.

Specific weaknesses of using the FRS include:

- Benefit under-reporting. The Methodology chapter shows that the FRS is known to under-report benefit receipt.
- Income under-reporting. We rely on respondent recall of very detailed financial information across a comprehensive range of income sources. Some of these are hard for respondents to recall. For more information on incomes please refer to the Households Below Average Income publication.
- The data relating to savings and investments should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and in these cases interest received is imputed (around one in five cases are imputed - the methodology section outlines the imputation methods undertaken). It is thought that there is some under-reporting of capital by respondents, in terms of both the actual values of the assets and the investment income.
- The FRS does not capture information on non-liquid assets. Therefore property, physical wealth and pensions accruing, are not included in estimates of savings and investments. It also does not capture detailed information on expenditure (except for



housing costs) and debts. Therefore it is not possible to get an overview of how households are coping financially.

More detailed information on possible alternative data sources has been included in each chapter.

## **Points to Note**

The following benefit and tax reforms were implemented in 2013/14:

### **Benefit Up-rating**

In April 2013, disability benefits were up-rated by the Consumer Prices Index (CPI) inflation at 2.2 per cent. Basic State Pension was up-rated by 2.5 per cent due to the triple lock: the maximum of inflation, average earnings or 2.5 per cent. Child Benefit, along with several components of tax credits, was frozen in cash terms. Working age benefits such as Jobseeker's Allowance were up-rated by 1 per cent.

### **Personal Independence Payment (PIP)**

In GB, from April 2013, Disability Living Allowance (DLA) claimants started being reassessed to receive Personal Independence Payment (PIP) instead. Unlike DLA, the assessment for PIP is conducted face-to-face, and eligibility is regularly reviewed. PIP has not been introduced in NI.

### **Benefit Cap**

In GB, in April 2013, the benefit cap was introduced to reduce the maximum income from benefits received by a benefit unit to £500 per week for couples and lone parents, and £350 per week for single adults. Certain benefits are excluded from the cap, and entitlement to several benefits provides exemption from the cap completely (including most disability benefits and Working Tax Credits). The Benefit Cap has not been implemented in NI.

### **Automatic Enrolment**

Automatic Enrolment requires all employers to enrol their eligible workers into a workplace pension scheme. Eligibility requires workers to be at least age 22 and under State Pension Age, earn above the trigger for automatic enrolment, and work in the UK or mostly in the UK.

### **Council Tax Reduction**

In GB, in April 2013 Council Tax Benefit was replaced by Council Tax Reduction, a move from a national system to a localised one where each council runs its own scheme so entitlement depends upon where you live in the country. Pensioners are guaranteed to receive the same amounts under Council Tax Reduction as they would have done via Council Tax Benefit.

### **National Insurance Contributions**

The primary threshold for national insurance contributions increased by £3 per week (roughly 2 per cent) between 2012/13 and 2013/14; with a £4 (roughly 3 per cent) increase for the secondary threshold.

## **Universal Credit**

In GB, in April 2013 Universal Credit was introduced for claimants within certain areas of the north-west of England, progressively rolling out nationally from October 2013. Given the relatively low caseload levels over 2013/14 and the constraints of survey data, analysis of Universal Credit was not considered for inclusion in this year's UK FRS report. Universal Credit has not been implemented in NI.

## **Income Tax personal allowance**

In 2013/14 the income tax personal allowance increased by £1,335 to £9,440 for those aged under 65, and was frozen at £10,500 for those aged 65-74 and at £10,660 for those aged 75 or older. The threshold for the 40 per cent higher rate of income tax fell to £41,450 from £42,475 and the tax rate for additional rate payers, charged on earnings above £150,000 fell from 50 per cent to 45 per cent.

## **High Income Child Benefit Tax Charge**

A high income tax charge was introduced in January 2013 for individuals who receive Child Benefit and either earn over £50,000 per year or have a partner who earns over £50,000 per year. The charge is equal to 100 per cent of Child Benefit received if the individual's income is £60,000 or more, or a sliding scale from 0 per cent to 99 per cent of Child Benefit received if the individual's income is between £50,000 and £60,000.

## **Women's State Pension age**

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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months.

## **Uses of the Family Resources Survey**

The FRS is used widely across the Department. The main uses are:

Households Below Average Income (HBAI). This publication uses household disposable incomes, adjusted for household size and composition, as a proxy for material living standards or, more precisely, for the level of consumption of goods and services that people could attain given the disposable income of the household in which they live. A shorter Northern Ireland Poverty Bulletin provides high level analysis of the HBAI dataset.

Both publications are available from <https://www.dsdni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey>.

The HBAI dataset is also used in the Pensioners' Income Series, the Department's analysis of trends in components and levels of pensioners' incomes. This report is available from <https://www.dsdni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-4>.

The Policy Simulation Model (PSM) used extensively by DSD and DWP analysts for policy evaluation and costing of policy options. FRS responses are uprated to current prices, benefits and earnings levels and can be calibrated to the DSD/DWP Departmental Report forecasts of benefit caseload. Using FRS data has made it possible to model some aspects

of the benefit system which could not be done previously, for example severe disability premiums or allowances for childcare costs. In addition to their use in formal modelling, FRS data play a vital role in the analysis of patterns of benefit receipt for policy monitoring and evaluation, and benefit forecasting.

The FRS has also been used as a sampling frame for follow-up studies to look at particular groups. For example, a follow-up survey of FRS respondents has been used for the Poverty and Social Exclusion survey (for more information on this study see <http://www.poverty.ac.uk/>).

Although primary users of FRS data remain within the DSD, the survey is increasingly being used outside the Department. HM Revenue and Customs, for example, uses the FRS to produce information on the take-up of Child Benefit and Tax Credits (for more information see: <http://www.hmrc.gov.uk/statistics/fin-takeup-stats.htm>).

The Department for Work and Pensions (DWP) also uses the FRS to produce similar reports to DSD, focussed on the UK as a whole (for more information see: <https://www.gov.uk/government/collections/family-resources-survey--2>).

FRS data are used by ONS to help develop new measures of national well-being. The aim is to provide a fuller picture of how society is doing by supplementing existing economic, social and environmental measures (for more information see: <http://www.ons.gov.uk/ons/guide-method/user-guidance/well-being/index.html>).

The dataset is provided to other government departments on request. Researchers and analysts outside government can also access the data through the UK Data Archive (<http://www.data-archive.ac.uk/>).

## **National Statistics**

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

Designation can be broadly interpreted to mean that the statistics:

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

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

## **Acknowledgements**

Thanks go once again to all the respondents in households across Northern Ireland who agreed to be interviewed; to the staff and interviewers at the Central Survey Unit of the

Northern Ireland Statistics and Research Agency and to the Department for Work and Pensions Family Resources Survey team; to those who have contributed towards this report both through providing figures and checking of the content; and to our support team here in DSD.

# 2. Income and State Support Receipt

## Introduction

The primary function of the FRS is to collect information on household income received from all sources, including wages and salaries, state benefits, payable tax credits, private (occupational and personal) pension schemes and investments. The FRS is therefore a valuable source of information for analysis of the nature of the support given by the Government to individuals, and in particular, the types and combinations of state support that households and benefit units receive. It also puts benefits in the context of other sources of income received.

In this section, sources of income and receipt of benefits at both household and benefit unit levels are examined. All income figures are gross of tax and national insurance.

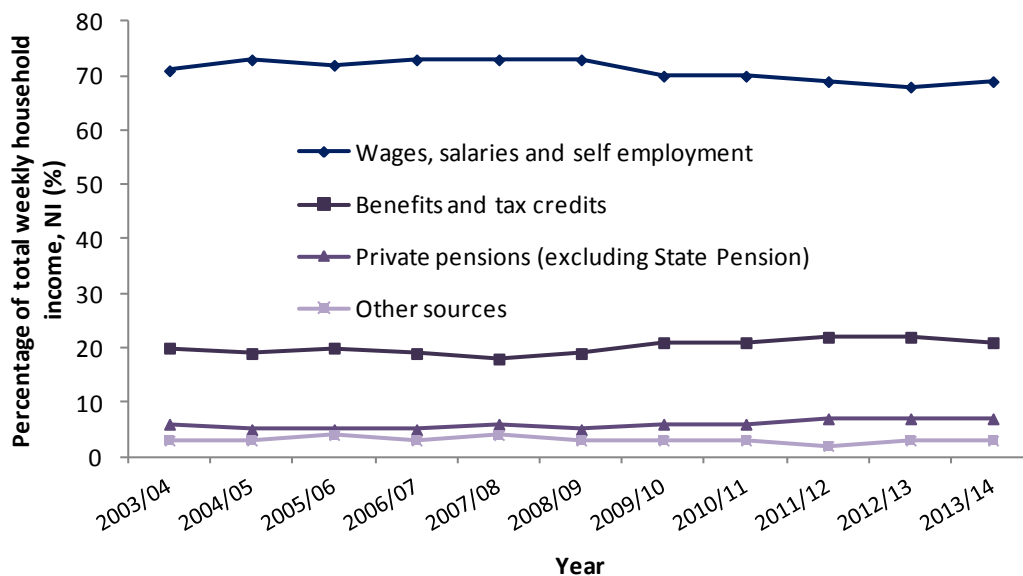
## Analysis

### *Household Income*

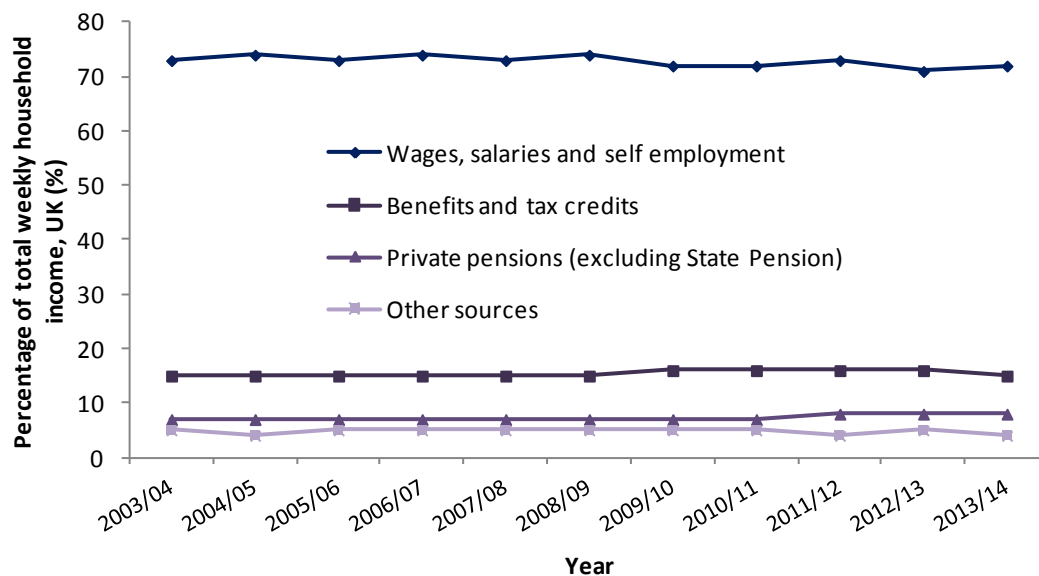
Figure 2.1a & b (see supplementary table S2.1 for data) compare the various sources of household income in NI and the UK from 2003/04 to 2013/14. The greatest percentage of weekly income in NI and UK households comes from employment (salaries, wages and income from self-employment). The proportion of weekly income from this source remained relatively constant between 2003/04 to 2013/14 in both NI (69 per cent in 2013/14) and UK (72 per cent in 2013/14).

Benefits and tax credits contributed 21 per cent towards household income in NI in 2013/14; this contribution has remained relatively constant since 2003/04. In 2013/14 the NI level was 6 percentage points higher than the UK average. NI has consistently had a higher proportion of income sourced from Benefits and Tax Credits than the UK average, over the last decade.

**Figure 2.1a: Sources<sup>1</sup> of total weekly income in Northern Ireland from 2003/04 to 2013/14**



**Figure 2.1b: Sources<sup>1</sup> of total weekly income in United Kingdom from 2003/04 to 2013/14**



Tables 2.1, 2.2 and 2.3 show the percentage of total weekly household income from different sources. For each of these income sources, there will be wide variation around these averages, with few households receiving income from all these sources. NI has a higher percentage of household income sourced from disability social security benefits (3 per cent) compared to the UK overall (1 per cent). On average only 1 per cent of NI and 2 per cent of

<sup>1</sup> Income from other sources includes income from investments, sub-tenants, odd-jobs, school milk, private benefits, student/school grants, royalties, allowances from friends, relatives or an organisation, and allowances from local authorities for foster and adopted children.

UK household income comes from investments. Households with children have a much higher percentage (72%) of their incomes coming from 'Wages and Salaries' compared to households without children (56%).

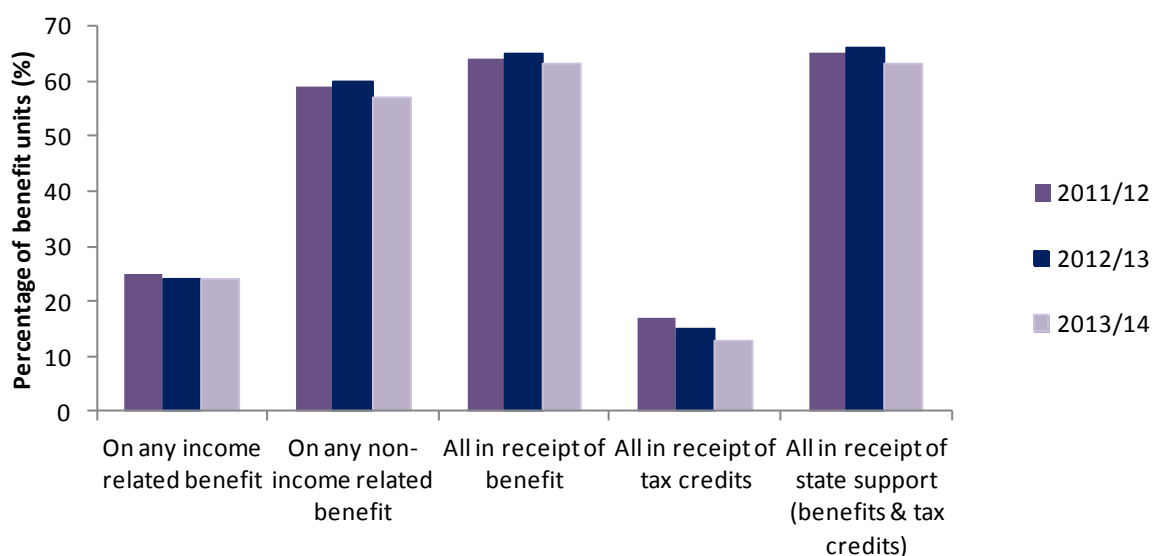
Tables 2.4, 2.5 and 2.8 show the breakdown of weekly household income by household composition, region/country and tenure respectively. In NI around one quarter (27%) of all households earned less than £300 compared to just over a fifth (21%) of households in the UK. Approximately one third (34%) of households without children are reporting household incomes of under £300 per week, compared to approximately 10 per cent of households with children. One third (34%) of households with two adults and two children had a weekly income of £1,000 or above.

### State Support Received

Benefits and tax credits are available to families depending on their characteristics, their circumstances (such as whether they are in work or not) and, in some cases, their income.

Figure 2.2 (see Table S2.2 for values) compares the percentage of benefit units in receipt of state support in NI in 2011/12, 2012/13 and 2013/14. It shows that in 2013/14, 63 per cent of benefit units were in receipt of at least one form of state support, including tax credits. This apparently high figure can be explained by the inclusion of benefit units who receive retirement pensions (22 per cent of benefit units) and child benefit (25 per cent of benefit units). All benefit units in receipt of tax credits has fallen steadily since 2011/12. This could be due to changes in the rules regarding the minimum number of hours a couple is required to work to be entitled to tax credits and other changes to the income disregard<sup>2</sup> and the 50+ element.

**Figure 2.2: Benefit units in NI in receipt of state support from 2011/12 to 2013/14**



<sup>2</sup> [http://www.revenuebenefits.org.uk/tax-credits/policy/policy\\_changes/current-policy/#income\\_disregard](http://www.revenuebenefits.org.uk/tax-credits/policy/policy_changes/current-policy/#income_disregard)

Tables 2.11, 2.12, 2.14 and 2.16 show different rates of benefit receipt by geography, family type, age and tenures. Part of this may reflect different characteristics of each group – for example each of these sub-populations will have a different age structure and (partly as a consequence) some groups will be more likely than others to have children, so be eligible for a wider range of support. Differences will also be influenced by income levels and costs (such as housing costs) for each group.

The most frequently reported income-related support in NI is Housing Benefit (14 per cent of benefit units), followed by Child Tax Credit (12 per cent) and Working Tax Credit and Job Seeker's Allowance (6 per cent). These benefits and tax credits can be received by both in-work and out-of-work families (with the exception of working tax credit), depending on their income and other characteristics. 79 per cent of benefit units in single parent families in NI report child tax credits while 54 per cent are receiving Housing Benefit and 32 per cent are receiving Income Support.

68 per cent of single females without children and 67 per cent of single males without children do not receive any state support (Table 2.18).

NI has a high percentage of benefit units receiving Disability Living Allowance (DLA) compared to other regions of the UK; for DLA mobility and care NI has the highest levels of all UK regions at 10 per cent compared to the UK overall of 7 per cent for DLA care and 6 per cent for DLA mobility. The family type most likely to be receiving DLA (Table 2.19) is single female pensioners.

NI has a higher proportion of benefit units receiving benefits (63 per cent) compared to the UK (57 per cent). Figure 2.3 shows the number and percentage of benefit units by the income from all benefits and tax credits received per year. This shows that of those in receipt of benefits or tax credits, most received less than £10,000 per year.



**Figure 2.3: Number and percentage of benefit units by annual amount of benefits and tax credits received from 2011/12 to 2013/14**

Income from benefits and tax credits	2011/12		2012/13		2013/14	
	000's	%	000's	%	000's	%
Not in receipt of any benefits or tax credits	326	35%	318	34%	343	37%
In receipt of benefits and tax credits, less than £10,000 per year	384	41%	385	41%	384	41%
In receipt of benefits and tax credits, between £10,000 and £15,000 per year	136	15%	144	15%	128	14%
In receipt of benefits and tax credits, between £15,000 and £20,000 per year	60	6%	61	7%	60	6%
In receipt of benefits and tax credits, between £20,000 and £25,000 per year	17	2%	18	2%	19	2%
In receipt of benefits and tax credits, over £25,000 per year	8	1%	7	1%	6	1%
All benefit units	931	100%	933	100%	939	100%

Note:

Income in 2013/14 prices

## Notes for Analysis

1. Relative to administrative records, the FRS is known to under report benefit receipt. Please see the methodology chapter for more details. However, the FRS is considered to be the best source for looking at benefit and tax credit receipt by characteristics not captured on administrative sources, and for looking at total benefit receipt on a benefit unit or household basis. It is often inappropriate to look at benefit receipt on an individual basis because the means tested benefits are paid on behalf of the benefit unit.
2. It is also thought that household surveys underestimate income from both self-employment and investment income (particularly affecting the picture for pensioners), so these figures should be treated with caution. For more information on savings and investments please see Chapter 4.
3. Figures are rounded to the nearest thousand or percentage point and may not sum due to rounding.

## Alternative Data Sources

The following alternative data sources are NI specific unless otherwise stated.

### *Administrative sources:*

- Benefits information

<https://www.dsdni.gov.uk/topics/benefits-and-pensions-dsd-statistics-and-research/benefits-statistics>

### *Survey sources:*

- Households Below Average Income  
<https://www.dsdni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-2>
- Pensioners' Income Series  
<https://www.dsdni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-4>
- The Family Expenditure Survey (UK report)  
<http://www.ons.gov.uk/ons/rel/family-spending/family-spending/index.html>
- Earnings: see ONS guide to earnings sources (UK report)  
<http://www.ons.gov.uk/ons/rel/lms/labour-market-trends--discontinued-/volume-114--no--11/earnings-data--a-brief-guide-to-sources-and-outputs.pdf>

## **Detailed tables**

### *Contents and points to note when interpreting tables*

Tables **2.1** to **2.6**, **2.8**, **2.9**, **2.10**, **2.22** and **2.23** look at total weekly income and the sources of total weekly income for households and benefit units. These sources include wages and salaries, self-employment income, private pensions, State benefits, payable tax credits, and investment income. Retirement Pension (including State Second Pension and graduated Retirement Pension) and Pension Credit are shown together as 'State Retirement Pension plus any IS/PC'. This is due to known reporting problems: pensioners do not always recall what they are receiving and sometimes record total income under Retirement Pension.

Table **2.7** has been created from the 2011/12, 2012/13 and 2013/14 combined survey cases. This is due to small sample size at the Local Government District (LGD) level in individual years. In 2013/14 Northern Ireland had 26 LGDs but due to sample size, Cookstown & Magherafelt, Larne & Moyle and Omagh & Strabane have been paired resulting in 23 LGDs being represented. LGDs which have been paired have been selected to satisfy sample size requirements, and geographical location. Due to the combined three year dataset being used the sample size for households in Table **2.7** will differ from the sample size for households in the other tables in the section.

Tables **2.4**, **2.5**, **2.8** and **2.23** show bands of total weekly household income. Comparisons between the percentage of households in different population groups by total weekly income should only be made after adjusting income for household size and composition and assessing the impact of housing costs. The statistical series Households Below Average Income (HBAI) provides the most accurate picture of the disposable income distribution in Northern Ireland.

Tables **2.6** and **2.7** show information on benefit and payable tax credit receipt for households, whilst Tables **2.11** to **2.19** provide analyses on a benefit unit basis. Unlike the

source of income tables, Retirement Pension is shown separately from Income Support in the 'State support received' tables.

Table **2.19** shows all benefit units by number of disability-related state support payments received, by family type. Note that no account is taken of rules of entitlement to disability benefits.

Table **2.20** looks at receipt of maintenance and separation allowances, showing the proportion of all single parents, and couples with children, in the survey, who received such payments.

Table **2.21** analyses pension receipt reported by pensioner benefit units.

Tables **2.22** and **2.23** show data on household income by religious denomination.

### *Key definitions used*

Please refer to the Glossary for definitions of the key terms used in this section.

### *Changes to tables between 2012/13 and 2013/14*

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not impact on the State Pension age of men, currently 65. This affects tables 2.3, 2.4, 2.9, 2.12, 2.17, 2.18, 2.19 and 2.21.



**Table 2.1: Sources of total weekly household income by region/country**

Region/Country	Percentage of total weekly household income										Sample Size (=100%)
	Source of income										
	Wages and salaries	Self-employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC <sup>1, 2</sup>	Private pensions	Social Security disability benefits	Other Social Security benefits	Other sources		
North East	59	5	1	3	9	9	2	9	2	744	
North West	64	5	2	2	8	8	2	6	3	1,968	
Yorkshire and the Humber	62	8	1	3	8	9	2	6	2	1,484	
East Midlands	61	7	2	2	8	10	2	5	3	1,294	
West Midlands	63	6	1	3	9	8	2	6	2	1,519	
East of England	65	7	2	2	7	9	1	4	3	1,674	
London	71	8	1	2	4	4	1	5	4	1,749	
<i>Inner London</i>	74	9	1	2	2	2	1	5	5	601	
<i>Outer London</i>	69	8	1	2	5	6	1	6	3	1,148	
South East	71	7	2	1	5	8	1	3	3	2,422	
South West	57	9	3	2	9	12	1	4	3	1,448	
England	65	7	2	2	7	8	1	5	3	14,302	
Wales	60	8	1	2	10	9	2	6	2	875	
Scotland	64	7	1	2	8	8	2	5	3	3,000	
<b>Northern Ireland</b>	<b>62</b>	<b>7</b>	<b>1</b>	<b>3</b>	<b>8</b>	<b>7</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>1,965</b>	
<b>United Kingdom</b>	<b>65</b>	<b>7</b>	<b>2</b>	<b>2</b>	<b>7</b>	<b>8</b>	<b>1</b>	<b>5</b>	<b>3</b>	<b>20,142</b>	

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> State Pension and any Income Support (IS) or Pension Credit (PC) paid with it.

**Table 2.2: Sources of total weekly household income by age of head**

Percentage of total weekly household income

Age	Source of Income									Sample Size (=100%)
	Wages and salaries	Self-employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC <sup>1, 2</sup>	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
16-24	..	..	..	..	..	..	..	..	..	68
25-34	77	7	-	5	-	-	1	8	1	303
35-44	79	7	-	4	-	-	1	7	1	366
45-54	74	9	-	2	-	2	2	8	3	394
55-59	71	5	1	1	1	6	4	9	2	177
60-64	51	10	1	-	8	17	4	7	1	145
65-74	13	7	2	-	36	29	6	5	2	294
75-84	1	2	2	-	48	33	8	5	1	168
85+	..	..	..	..	..	..	..	..	..	50
<b>All households</b>	<b>62</b>	<b>7</b>	<b>1</b>	<b>3</b>	<b>8</b>	<b>7</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>1,965</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> State Pension and any Income Support (IS) or Pension Credit (PC) paid with it.

**Table 2.3: Sources of total weekly household income by household composition**

Household composition	Percentage of total weekly household income				
	Source of Income				State Retirement Pension plus any IS/PC <sup>1,2,3</sup>
	Wages and salaries	Self-employed income	Investments	Tax Credits	
<b>Households without children</b>					
One adult					
adult male over pension age	..	..	..	..	..
adult female over pension age	1	-	3	0	51
adult male under pension age	67	6	1	-	0
adult female under pension age	72	1	2	-	0
Two adults					
both over pension age	7	6	2	0	43
one over pension age	..	..	..	..	..
both under pension age	81	7	1	-	0
Three or more adults	..	..	..	..	..
<b>Households with children</b>					
One adult	35	1	-	23	1
Two adults					
one child	79	8	-	3	-
two children	81	7	-	4	0
three or more children	66	9	-	11	-
Three or more adults	..	..	..	..	..
<b>All households without children</b>	<b>56</b>	<b>6</b>	<b>1</b>	<b>-</b>	<b>13</b>
<b>All households with children</b>	<b>72</b>	<b>7</b>	<b>-</b>	<b>6</b>	<b>-</b>
<b>Households with at least one adult over pension age<sup>1</sup></b>	<b>15</b>	<b>6</b>	<b>2</b>	<b>-</b>	<b>37</b>
<b>Households with at least one disabled adult under pension age<sup>1,2</sup></b>	<b>53</b>	<b>2</b>	<b>1</b>	<b>4</b>	<b>3</b>
<b>Households with at least one unemployed adult under pension age<sup>1</sup></b>	<b>47</b>	<b>5</b>	<b>-</b>	<b>7</b>	<b>2</b>
<b>All Households</b>	<b>62</b>	<b>7</b>	<b>1</b>	<b>3</b>	<b>8</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS were changed from 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those published in earlier reports

<sup>3</sup> State Pension and any Income Support (IS) or Pension Credit (PC) paid with it.

**Table 2.3: Sources of total weekly household income by household composition (continued)**

Household composition	Source of Income				Sample Size (=100%)
	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
<b>Households without children</b>					
One adult					
adult male over pension age	..	..	..	..	94
adult female over pension age	27	8	9	1	186
adult male under pension age	3	3	17	3	189
adult female under pension age	2	4	16	2	129
Two adults					
both over pension age	34	5	2	1	195
one over pension age	..	..	..	..	83
both under pension age	4	1	4	1	287
Three or more adults	..	..	..	..	97
<b>Households with children</b>					
One adult	-	3	31	7	187
Two adults					
one child	2	1	7	1	139
two children	1	1	6	1	209
three or more children	-	1	11	2	111
Three or more adults	..	..	..	..	59
<b>All households without children</b>	<b>12</b>	<b>4</b>	<b>6</b>	<b>2</b>	<b>1,260</b>
<b>All households with children</b>	<b>1</b>	<b>1</b>	<b>10</b>	<b>2</b>	<b>705</b>
<b>Households with at least one adult over pension age<sup>1</sup></b>	<b>27</b>	<b>6</b>	<b>5</b>	<b>1</b>	<b>592</b>
<b>Households with at least one disabled adult under pension age<sup>1,2</sup></b>	<b>5</b>	<b>9</b>	<b>20</b>	<b>3</b>	<b>381</b>
<b>Households with at least one unemployed adult under pension age<sup>1</sup></b>	<b>2</b>	<b>3</b>	<b>29</b>	<b>4</b>	<b>116</b>
<b>All Households</b>	<b>7</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>1,965</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS were changed for the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those published in earlier reports



**Table 2.4: Households by composition and total weekly household income**

Household composition	Percentage of households					
	Total weekly household income					
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600
<b>Households without children</b>						
One adult						
adult male over pension age	..	..	..	..	..	..
adult female over pension age	3	28	40	18	4	2
adult male under pension age	8	33	18	13	8	5
adult female under pension age	9	20	24	18	6	7
Two adults						
both over pension age	1	4	18	25	19	11
one over pension age	..	..	..	..	..	..
both under pension age	1	7	6	7	10	9
Three or more adults						
	..	..	..	..	..	..
<b>Households with children</b>						
One adult						
	1	5	25	23	23	10
Two adults						
one child	1	0	7	8	12	14
two children	0	-	4	5	10	11
three or more children	0	0	2	7	9	17
Three or more adults						
	..	..	..	..	..	..
<b>All households without children</b>						
	<b>3</b>	<b>14</b>	<b>17</b>	<b>14</b>	<b>9</b>	<b>8</b>
<b>All households with children</b>						
	<b>-</b>	<b>1</b>	<b>9</b>	<b>9</b>	<b>13</b>	<b>12</b>
<b>Households with at least one adult over pension age<sup>1</sup></b>						
	<b>1</b>	<b>13</b>	<b>25</b>	<b>20</b>	<b>11</b>	<b>9</b>
<b>Households with at least one disabled adult under pension age<sup>1,2</sup></b>						
	<b>2</b>	<b>10</b>	<b>18</b>	<b>15</b>	<b>11</b>	<b>10</b>
<b>Households with at least one unemployed adult under pension age<sup>1</sup></b>						
	<b>3</b>	<b>27</b>	<b>16</b>	<b>12</b>	<b>12</b>	<b>13</b>
<b>All Households</b>						
	<b>2</b>	<b>10</b>	<b>15</b>	<b>12</b>	<b>10</b>	<b>10</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS were changed for the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in earlier reports

**Table 2.4: Households by composition and total weekly household income (continued)**

Household composition	Total weekly household income					Percentage of households	Sample Size (=100%)
	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1000	£1000 and above		
<b>Households without children</b>							
One adult							
adult male over pension age	..	..	..	..	..		94
adult female over pension age	4	0	0	1	-		186
adult male under pension age	5	4	2	2	1		189
adult female under pension age	7	4	2	1	1		129
Two adults							
both over pension age	5	4	2	3	8		195
one over pension age	..	..	..	..	..		83
both under pension age	13	10	8	5	24		287
Three or more adults	..	..	..	..	..		97
<b>Households with children</b>							
One adult	6	3	2	-	2		187
Two adults							
one child	10	11	7	10	21		139
two children	14	7	10	4	34		209
three or more children	17	12	8	4	23		111
Three or more adults	..	..	..	..	..		59
<b>All households without children</b>	<b>8</b>	<b>6</b>	<b>4</b>	<b>4</b>	<b>14</b>		<b>1,260</b>
<b>All households with children</b>	<b>11</b>	<b>8</b>	<b>7</b>	<b>7</b>	<b>23</b>		<b>705</b>
<b>Households with at least one pensioner<sup>1</sup></b>	<b>5</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>7</b>		<b>592</b>
<b>Households with at least one disabled adult under pension age<sup>1,2</sup></b>	<b>9</b>	<b>4</b>	<b>4</b>	<b>5</b>	<b>11</b>		<b>381</b>
<b>Households with at least one unemployed adult under pension age<sup>1</sup></b>	<b>5</b>	<b>5</b>	<b>2</b>	<b>1</b>	<b>5</b>		<b>116</b>
<b>All Households</b>	<b>9</b>	<b>7</b>	<b>5</b>	<b>5</b>	<b>17</b>		<b>1,965</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS were changed from the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in earlier reports

**Table 2.5: Households by region/country and total weekly household income**

Percentage of households

Region/Country	Total weekly household income											Sample Size (=100%)
	Under £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1000	£1000 and above	
North East	1	10	16	13	13	9	7	6	5	4	16	<b>744</b>
North West	1	7	15	14	11	9	8	7	6	5	18	<b>1,968</b>
Yorks and the Humber	2	8	13	14	13	9	8	6	5	4	18	<b>1,484</b>
East Midlands	2	7	13	13	12	10	8	6	6	4	19	<b>1,294</b>
West Midlands	2	7	13	15	12	10	7	6	6	4	18	<b>1,519</b>
East of England	2	6	10	12	10	9	8	6	6	5	27	<b>1,674</b>
London	2	5	9	9	9	9	7	6	6	5	33	<b>1,749</b>
Inner London	2	5	10	10	8	7	6	4	4	3	39	<b>601</b>
Outer London	2	5	8	9	10	9	7	7	7	6	30	<b>1,148</b>
South East	2	6	10	10	9	8	7	6	7	5	30	<b>2,422</b>
South West	1	6	12	13	11	9	9	8	7	5	20	<b>1,448</b>
England	2	7	12	12	11	9	7	6	6	5	23	<b>14,302</b>
Wales	1	10	14	14	12	9	7	6	4	5	17	<b>875</b>
Scotland	1	8	14	13	11	9	7	6	5	4	21	<b>3,000</b>
<b>Northern Ireland</b>	<b>2</b>	<b>10</b>	<b>15</b>	<b>12</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>7</b>	<b>5</b>	<b>5</b>	<b>17</b>	<b>1,965</b>
<b>United Kingdom</b>	<b>2</b>	<b>7</b>	<b>12</b>	<b>12</b>	<b>11</b>	<b>9</b>	<b>7</b>	<b>6</b>	<b>6</b>	<b>5</b>	<b>23</b>	<b>20,142</b>

**Table 2.6: Households by state support receipt and country**

State support received	Percentage of households	
	Country	
	Northern Ireland	United Kingdom
Working Tax Credit	7	7
Child Tax Credit	15	13
Income Support	6	4
Pension Credit	6	6
Housing Benefit	18	16
Retirement Pension	28	31
Widow's Benefits	-	-
Jobseeker's Allowance	7	4
Employment and Support Allowance	5	4
Incapacity Benefit	2	1
Severe Disablement Allowance	-	-
Attendance Allowance	3	3
Carer's Allowance	4	2
Disability Living Allowance (care component)	12	8
Disability Living Allowance (mobility component)	13	7
Industrial Injuries Disablement Benefit	-	1
Armed Forces Compensation Scheme	-	-
Child Benefit	31	25
On any income-related benefit	29	23
On any non-income-related benefit	69	64
All in receipt of benefit	74	68
All in receipt of Tax Credits	17	14
All not in receipt of state support	26	32
<b>Sample Size (=100%)</b>	<b>1,965</b>	<b>20,142</b>

**Table 2.7: Households by state support receipt and LGD**

State support received	Percentage of households							
	Local Government District							
	Antrim	Ards	Armagh	Ballymena	Ballymoney	Banbridge	Belfast	Carrick-fergus
Working Tax Credit	9	5	14	6	..	8	9	5
Child Tax Credit	16	15	24	19	..	17	17	13
Income Support	4	4	5	5	..	5	9	6
Pension Credit	11	6	9	6	..	6	6	7
Housing Benefit	14	12	13	16	..	13	24	13
Retirement Pension	37	27	32	33	..	23	24	40
Widow 's Benefits	0	-	0	-	..	-	-	0
Jobseeker's Allowance	1	4	8	4	..	7	8	8
Employment and Support Allowance	5	1	-	6	..	2	3	2
Incapacity Benefit	3	3	5	5	..	5	3	1
Severe Disablement Allowance	1	0	-	1	..	-	1	1
Attendance Allowance	4	1	5	4	..	3	2	3
Carer's Allowance	0	4	4	0	..	1	3	1
Disability Living Allowance (care component)	15	9	8	10	..	11	14	9
Disability Living Allowance (mobility component)	17	10	7	9	..	8	14	10
Industrial Injuries Disablement Benefit	0	-	1	-	..	-	-	0
Armed Forces Compensation Scheme	0	-	1	0	...	0	-	0
Child Benefit	33	34	36	30	..	31	30	23
On any income-related benefit	25	23	29	26	..	27	32	24
On any non-income-related benefit	77	69	74	72	..	68	66	68
All in receipt of benefit	77	71	78	76	..	70	70	74
All in receipt of Tax Credits	18	16	29	19	..	19	18	13
All not in receipt of state support	21	29	19	24	..	29	29	26
<b>Sample Size (=100%)<sup>2</sup></b>	<b>150</b>	<b>272</b>	<b>235</b>	<b>195</b>	<b>88</b>	<b>163</b>	<b>923</b>	<b>128</b>

1. Two LGDs combined due to sample size requirements

2. 2011/12, 2012/13 & 2013/14 survey data have been combined to create this table

**Table 2.7: Households by state support receipt and LGD (continued)**

State support received	Percentage of households							
	Local Government District							
	Castle- reagh	Coleraine	Craigavon	Down	Dungannon	Fermanagh	Limavady	Lisburn
Working Tax Credit	4	6	10	6	5	10	14	10
Child Tax Credit	8	15	24	14	16	20	28	19
Income Support	4	6	6	7	11	9	10	9
Pension Credit	2	9	5	5	10	6	6	4
Housing Benefit	10	18	18	15	17	18	21	13
Retirement Pension	27	35	24	35	26	36	29	25
Widow's Benefits	1	-	1	1	1	0	0	-
Jobseeker's Allowance	4	8	4	6	8	6	8	5
Employment and Support Allowance	2	5	4	2	1	6	6	2
Incapacity Benefit	2	6	3	4	5	2	6	6
Severe Disablement Allowance	1	0	1	0	1	1	0	2
Attendance Allowance	5	2	2	6	2	6	1	2
Carer's Allowance	2	2	1	3	3	5	1	3
Disability Living Allowance (care component)	9	8	9	15	11	13	22	15
Disability Living Allowance (mobility component)	8	7	9	13	10	14	24	15
Industrial Injuries Disablement Benefit	1	-	0	0	0	1	0	1
Armed Forces Compensation Scheme	-	0	-	0	-	0	0	1
Child Benefit	31	26	40	28	27	32	37	36
On any income-related benefit	18	34	25	24	34	29	32	23
On any non-income-related benefit	67	74	72	73	63	77	82	74
All in receipt of benefit	71	81	75	77	69	80	87	77
All in receipt of Tax Credits	8	15	25	14	16	22	29	20
All not in receipt of state support	29	18	25	23	31	18	13	23
<b>Sample Size (=100%)<sup>2</sup></b>	<b>267</b>	<b>177</b>	<b>300</b>	<b>242</b>	<b>220</b>	<b>186</b>	<b>102</b>	<b>354</b>

1. Two LGDs combined due to sample size requirements

2. 2011/12, 2012/13 & 2013/14 survey data have been combined to create this table

**Table 2.7: Households by state support receipt and LGD (continued)**

State support received	Percentage of households							
	Local Government District							
	Derry	New ry & Mourne	New tow n-abbey	North Dow n	Cookstow n & Magherafelt <sup>1</sup>	Larne & Moyle <sup>1</sup>	Omagh & Strabane <sup>1</sup>	Northern Ireland
Working Tax Credit	12	10	8	5	10	6	11	<b>8</b>
Child Tax Credit	23	16	19	12	20	11	24	<b>18</b>
Income Support	13	7	5	4	7	7	5	<b>7</b>
Pension Credit	12	9	4	5	7	10	10	<b>7</b>
Housing Benefit	28	14	12	13	16	17	22	<b>17</b>
Retirement Pension	27	29	28	37	24	33	29	<b>29</b>
Widow 's Benefits	1	-	1	1	0	0	1	-
Jobseeker's Allow ance	9	8	5	6	7	10	9	<b>7</b>
Employment and Support Allow ance	2	2	3	3	4	3	5	<b>3</b>
Incapacity Benefit	6	7	3	3	4	3	4	<b>4</b>
Severe Disablement Allow ance	1	1	-	-	1	1	1	<b>1</b>
Attendance Allow ance	2	4	3	3	1	5	4	<b>3</b>
Carer's Allow ance	3	4	3	2	3	6	4	<b>3</b>
Disability Living Allow ance (care component)	20	14	11	8	9	8	17	<b>12</b>
Disability Living Allow ance (mobility component)	22	13	11	8	13	8	17	<b>13</b>
Industrial Injuries Disablement Benefit	-	-	0	-	0	-	2	-
Armed Forces Compensation Scheme	1	-	0	1	0	-	0	-
Child Benefit	37	34	35	27	36	26	38	<b>32</b>
On any income-related benefit	41	28	20	23	28	30	35	<b>28</b>
On any non-income-related benefit	78	75	74	72	68	69	78	<b>72</b>
All in receipt of benefit	85	80	77	76	76	75	83	<b>76</b>
All in receipt of Tax Credits	25	19	20	13	22	15	25	<b>19</b>
All not in receipt of state support	15	19	22	24	23	22	17	<b>23</b>
<b>Sample Size (=100%)<sup>2</sup></b>	<b>329</b>	<b>266</b>	<b>268</b>	<b>256</b>	<b>229</b>	<b>168</b>	<b>281</b>	<b>5,799</b>

1. Two LGDs combined due to sample size requirements

2. 2011/12, 2012/13 & 2013/14 survey data have been combined to create this table

**Table 2.8: Households by tenure and total weekly household income**

Percentage of households

Tenure	Total weekly household income											Sample Size (=100%)
	Less than £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1000	£1000 and above	
All owners	2	7	10	9	9	10	9	7	7	6	23	1,272
<i>Owned outright</i>	2	11	15	13	12	9	7	5	5	5	16	727
<i>Buying with a mortgage</i>	1	2	4	5	7	11	12	10	10	7	31	545
Social rented sector	2	16	33	20	12	7	3	2	1	3	1	299
Rented privately	2	13	16	15	13	10	11	7	3	2	8	394
<b>All households</b>	<b>2</b>	<b>10</b>	<b>15</b>	<b>12</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>7</b>	<b>5</b>	<b>5</b>	<b>17</b>	<b>1,965</b>



**Table 2.9: Sources of total weekly benefit unit income by family type**

Source of Income	Percentage of total weekly benefit unit income								All benefit units
	Family Type						Male single without children	Female single without children	
	Pensioner couple <sup>1</sup>	Male pensioner single <sup>1</sup>	Female pensioner single <sup>1</sup>	Couple with children	Couple without children	Single with children	Male single without children	Female single without children	
Wages and salaries	8	5	2	77	79	38	70	70	<b>62</b>
Self-employed income	6	2	-	9	7	1	9	1	<b>7</b>
Investments	2	2	3	-	1	-	1	1	<b>1</b>
Tax Credits	-	-	-	4	-	22	-	1	<b>3</b>
State Retirement Pension plus any IS/PC	41	45	53	-	1	0	0	0	<b>8</b>
Other pensions	34	30	23	1	6	1	2	2	<b>7</b>
Social Security disability benefits	5	7	9	1	2	3	3	5	<b>3</b>
Other Social Security benefits	3	8	9	6	3	29	12	13	<b>8</b>
Other sources	1	2	2	1	1	6	3	6	<b>2</b>
<b>Sample Size (=100%)</b>	<b>226</b>	<b>112</b>	<b>221</b>	<b>485</b>	<b>351</b>	<b>216</b>	<b>394</b>	<b>286</b>	<b>2,291</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

**Table 2.10: Sources of total weekly benefit income by economic status**

Economic status	Percentage of total weekly benefit unit income									Sample Size (=100%)
	Wages and salaries	Self-employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
One or more full-time self-employed	30	55	1	3	3	4	-	3	2	200
Single or couple all in full-time work	96	-	-	1	-	-	-	2	1	603
Couple, one in full-time work, one in part-time work	90	2	-	2	-	1	1	3	1	161
Couple, one in full-time work, one not working	75	-	1	4	3	6	3	7	1	163
No full-time work, one or more part-time work	51	3	1	8	9	13	2	7	6	225
Workless, one or more aged 60 or over	0	0	2	-	45	34	8	8	2	540
Workless, one or more unemployed	..	..	..	..	..	..	..	..	..	91
Workless, other inactive	-	0	-	12	0	4	16	56	11	308
<b>All benefit units</b>	<b>62</b>	<b>7</b>	<b>1</b>	<b>3</b>	<b>8</b>	<b>7</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>2,291</b>

**Table 2.11: Benefit units by state support receipt and region/country**

State support received	Percentage of benefit units							
	Region/Country							
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London
Working Tax Credit	6	6	8	6	6	5	6	6
Child Tax Credit	13	11	13	11	12	9	11	11
Income Support	5	4	3	3	3	2	3	3
Pension Credit	6	5	5	5	6	4	3	3
Housing Benefit	20	14	14	12	14	11	16	17
Retirement Pension	27	26	26	26	26	27	16	11
Widow's Benefits	-	-	-	-	-	-	-	-
Jobseeker's Allowance	7	4	5	3	4	2	4	5
Employment and Support Allowance	5	4	3	3	3	2	2	3
Incapacity Benefit	1	1	1	1	1	1	1	1
Severe Disability Allowance	-	-	-	-	0	-	-	0
Attendance Allowance	2	3	2	2	3	2	2	1
Carer's Allowance	4	1	2	1	2	2	1	1
Disability Living Allowance (care component)	9	7	6	7	8	5	5	5
Disability Living Allowance (mobility component)	9	7	7	7	7	5	5	5
Industrial Injuries Disablement Benefit	1	1	1	1	-	-	-	0
Armed Forces Compensation Scheme	1	-	-	-	-	-	-	-
Child Benefit	20	22	23	21	22	20	19	16
On any income related benefit	31	24	21	19	23	16	21	22
On any non-income related benefit	56	55	57	55	56	54	43	35
All in receipt of benefit	64	60	61	58	60	57	48	40
All in receipt of Tax Credits	14	12	14	12	13	10	11	12
All not in receipt of state support	36	39	38	41	39	43	52	59
<b>Sample Size (=100%)</b>	<b>888</b>	<b>2,333</b>	<b>1,730</b>	<b>1,508</b>	<b>1,821</b>	<b>1,926</b>	<b>2,228</b>	<b>765</b>

**Table 2.11: Benefit units by state support receipt and region/country (continued)**

State support received	Percentage of benefit units							
	Region/Country							
	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Working Tax Credit	6	4	6	6	5	5	6	5
Child Tax Credit	11	8	10	10	10	9	12	10
Income Support	4	2	1	3	3	3	5	3
Pension Credit	3	3	4	5	5	6	5	5
Housing Benefit	15	11	9	13	13	14	14	13
Retirement Pension	18	27	30	25	29	26	22	25
Widow's Benefits	-	-	-	-	-	-	-	-
Jobseeker's Allowance	3	1	2	3	4	4	6	3
Employment and Support Allowance	2	3	2	3	4	4	4	3
Incapacity Benefit	1	-	1	1	1	1	2	1
Severe Disability Allowance	-	-	-	-	-	-	-	-
Attendance Allowance	2	2	3	2	2	3	2	2
Carer's Allowance	1	1	1	2	2	2	3	2
Disability Living Allowance (care component)	5	5	5	6	8	7	10	7
Disability Living Allowance (mobility component)	5	4	5	6	7	7	10	6
Industrial Injuries Disablement Benefit	-	-	-	1	1	-	-	1
Armed Forces Compensation Scheme	-	-	1	-	1	-	-	-
Child Benefit	21	18	21	20	21	18	25	20
On any income related benefit	20	15	15	20	21	21	24	20
On any non-income related benefit	48	52	58	53	57	53	57	53
All in receipt of benefit	52	55	60	57	62	57	63	57
All in receipt of Tax Credits	11	9	10	11	11	10	13	11
All not in receipt of state support	48	45	39	42	37	42	37	42
<b>Sample Size (=100%)</b>	<b>1,463</b>	<b>2,872</b>	<b>1,617</b>	<b>16,923</b>	<b>1,023</b>	<b>3,417</b>	<b>2,291</b>	<b>23,654</b>

**Table 2.12: Benefit units by state support receipt and family type**

State support received	Percentage of benefit units								All benefit units
	Family Type								
	Pensioner couple <sup>1</sup>	Male pensioner single <sup>1</sup>	Female pensioner single <sup>1</sup>	Couple with children	Couple without children	Single with children	Male single without children	Female single without children	
Working Tax Credit	1	1	0	14	1	32	1	3	6
Child Tax Credit	0	0	1	35	0	79	0	1	12
Income Support	0	0	0	3	3	32	5	6	5
Pension Credit	12	24	32	0	2	0	1	0	5
Housing Benefit	8	24	24	8	7	54	13	12	14
Retirement Pension	99	98	98	-	9	0	0	0	22
Widow's Benefits	0	0	-	0	0	2	0	-	-
Jobseeker's Allowance	0	0	0	3	3	7	14	8	6
Employment and Support Allowance	-	0	0	3	4	6	6	7	4
Incapacity Benefit	-	0	0	1	3	1	2	2	2
Severe Disability Allowance	-	0	0	0	-	0	-	1	-
Attendance Allowance	9	8	14	0	0	0	0	0	2
Carer's Allowance	3	1	0	6	3	4	1	4	3
Disability Living Allowance (care component)	17	14	15	8	9	13	9	10	10
Disability Living Allowance (mobility component)	21	16	14	6	11	9	8	10	10
Industrial Injuries Disablement Benefit	-	1	1	1	1	0	-	0	-
Armed Forces Compensation Scheme	1	0	0	0	-	0	-	-	-
Child Benefit	0	0	1	93	0	97	0	1	25
On any income related benefit	21	42	47	12	12	59	27	21	24
On any non-income related benefit	100	100	100	94	29	98	17	20	57
All in receipt of benefit	100	100	100	94	33	98	33	30	63
All in receipt of Tax Credits	1	1	1	35	1	79	1	3	13
All not in receipt of state support	0	0	0	6	66	2	67	68	37
<b>Sample Size (=100%)</b>	<b>226</b>	<b>112</b>	<b>221</b>	<b>485</b>	<b>351</b>	<b>216</b>	<b>394</b>	<b>286</b>	<b>2,291</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

**Table 2.13: Benefit units by state support receipt and economic status**

State support received	Percentage of benefit units				
	Economic status				
	One or more full-time self-employed	Single or couple all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not working	No full-time work, one or more part-time work
Working Tax Credit	12	5	8	14	18
Child Tax Credit	15	7	19	26	21
Income Support	-	0	0	3	3
Pension Credit	1	0	0	0	1
Housing Benefit	2	2	1	9	13
Retirement Pension	12	-	2	12	16
Widow's Benefits	0	0	0	0	-
Jobseeker's Allowance	0	1	0	3	1
Employment and Support Allowance	1	-	1	9	3
Incapacity Benefit	0	0	0	4	1
Severe Disability Allowance	0	0	0	0	-
Attendance Allowance	0	0	0	0	0
Carer's Allowance	1	-	2	7	3
Disability Living Allowance (care component)	2	1	3	17	6
Disability Living Allowance (mobility component)	3	-	6	15	5
Industrial Injuries Disablement Benefit	0	0	1	1	1
Armed Forces Compensation Scheme	0	-	0	0	0
Child Benefit	40	24	57	46	26
On any income related benefit	5	3	2	15	17
On any non-income related benefit	56	27	66	78	51
All in receipt of benefit	56	29	66	81	54
All in receipt of Tax Credits	19	7	20	28	22
All not in receipt of state support	42	71	33	18	45
<b>Sample Size (=100%)</b>	<b>200</b>	<b>603</b>	<b>161</b>	<b>163</b>	<b>225</b>

**Table 2.13: Benefit units by state support receipt and economic status (continued)**

State support received	Percentage of benefit units			All benefit units
	Economic status			
	Workless, one or more aged 60 or over	Workless, one or more unemployed	Workless, other inactive	
Working Tax Credit	0	..	0	6
Child Tax Credit	-	..	23	12
Income Support	1	..	31	5
Pension Credit	24	..	0	5
Housing Benefit	21	..	42	14
Retirement Pension	91	..	0	22
Widow 's Benefits	-	..	1	-
Jobseeker's Allowance	-	..	7	6
Employment and Support Allowance	1	..	17	4
Incapacity Benefit	1	..	8	2
Severe Disability Allowance	-	..	1	-
Attendance Allowance	11	..	0	2
Incapacity Benefit	3	..	10	3
Disability Living Allowance (care component)	18	..	30	10
Disability Living Allowance (mobility component)	20	..	28	10
Industrial Injuries Disablement Benefit	1	..	-	-
Armed Forces Compensation Scheme	-	..	-	-
Child Benefit	-	..	26	25
On any income related benefit	40	..	58	24
On any non-income related benefit	98	..	60	57
All in receipt of benefit	99	..	71	63
All in receipt of Tax Credits	-	..	23	13
All not in receipt of state support	1	..	29	37
<b>Sample Size (=100%)</b>	<b>540</b>	<b>91</b>	<b>308</b>	<b>2,291</b>

**Table 2.14: Benefit units by state support receipt and age of head**

State support received	Percentage of benefit units									All benefit units
	Age									
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Working Tax Credit	4	9	12	7	5	0	1	0	..	6
Child Tax Credit	8	20	26	15	8	1	-	0	..	12
Income Support	5	7	6	7	7	5	0	0	..	5
Pension Credit	0	-	0	0	1	12	19	24	..	5
Housing Benefit	12	15	11	15	17	16	17	16	..	14
Retirement Pension	0	-	0	1	5	38	99	100	..	22
Widow's Benefits	0	0	-	-	1	1	-	0	..	-
Jobseeker's Allowance	15	6	5	5	2	-	0	0	..	6
Employment and Support Allowance	3	3	3	7	12	6	-	0	..	4
Incapacity Benefit	-	-	1	4	6	5	0	0	..	2
Severe Disability Allowance	0	0	-	-	1	1	-	0	..	-
Attendance Allowance	0	0	0	0	0	0	4	17	..	2
Carer's Allowance	1	1	4	6	6	5	1	2	..	3
Disability Living Allowance (care component)	5	4	9	14	16	15	17	18	..	10
Disability Living Allowance (mobility component)	4	3	7	13	19	21	21	16	..	10
Industrial Injuries Disablement Benefit	0	0	0	1	-	2	1	1	..	-
Armed Forces Compensation Scheme	0	-	0	0	-	-	-	0	..	-
Child Benefit	9	35	59	38	12	2	-	0	..	25
On any income related benefit	24	20	17	24	24	24	31	38	..	24
On any non-income related benefit	17	39	66	54	42	79	100	100	..	57
All in receipt of benefit	31	44	71	60	49	81	100	100	..	63
All in receipt of Tax Credits	8	20	27	17	11	1	1	0	..	13
All not in receipt of state support	69	55	28	40	50	19	0	0	..	37
<b>Sample Size (=100%)</b>	<b>231</b>	<b>393</b>	<b>396</b>	<b>414</b>	<b>178</b>	<b>149</b>	<b>298</b>	<b>176</b>	<b>56</b>	<b>2,291</b>



**Table 2.15: Benefit units by state support receipt and number of children**

State support received	Percentage of benefit units					All benefit units with children
	Number of children			All with children		
	Couple with children			All couples with children	All single adults with children	
	One	Two	Three or more			
Working Tax Credit	10	15	23	14	32	19
Child Tax Credit	23	36	59	35	79	47
Income Support	2	2	6	3	32	10
Pension Credit	0	0	0	0	0	0
Housing Benefit	8	6	14	8	54	20
Retirement Pension	0	0	1	-	0	-
Widow's Benefits	0	0	0	0	2	1
Jobseeker's Allowance	2	2	6	3	7	4
Employment and Support Allowance	5	2	1	3	6	4
Incapacity Benefit	3	0	1	1	1	1
Severe Disability Allowance	0	0	0	0	0	0
Attendance Allowance	0	0	0	0	0	0
Carer's Allowance	6	4	12	6	4	6
Disability Living Allowance (care component)	7	7	12	8	13	9
Disability Living Allowance (mobility component)	5	6	8	6	9	7
Industrial Injuries Disablement Benefit	-	1	0	1	0	1
Armed Forces Compensation Scheme	0	0	0	0	0	0
Child Benefit	91	94	96	93	97	94
On any income related benefit	11	10	22	12	59	24
On any non-income related benefit	92	94	96	94	98	95
All in receipt of benefit	92	94	96	94	98	95
All in receipt of Tax Credits	23	36	59	35	79	47
All not in receipt of state support	7	6	3	6	2	5
<b>Sample Size (=100%)</b>	<b>153</b>	<b>216</b>	<b>116</b>	<b>485</b>	<b>216</b>	<b>701</b>

**Table 2.16: Benefit units by state support receipt and tenure**

State support received	Percentage of benefit units					All benefit units
	All owners	Owned outright	Buying with mortgage	Social rented sector	Rented privately	
Working Tax Credit	4	1	8	6	11	6
Child Tax Credit	8	2	15	20	22	12
Income Support	1	1	1	17	10	5
Pension Credit	4	6	1	13	4	5
Housing Benefit	0	0	0	60	30	14
Retirement Pension	26	43	3	27	8	22
Widow's Benefits	-	-	0	-	-	-
Jobseeker's Allowance	2	2	3	15	10	6
Employment and Support Allowance	3	3	3	8	5	4
Incapacity Benefit	1	2	-	5	1	2
Severe Disability Allowance	-	-	0	1	-	-
Attendance Allowance	2	4	0	4	1	2
Carer's Allowance	2	2	2	6	3	3
Disability Living Allowance (care component)	8	9	7	27	7	10
Disability Living Allowance (mobility component)	8	10	6	25	6	10
Industrial Injuries Disablement Benefit	-	1	-	-	0	-
Armed Forces Compensation Scheme	-	-	-	1	0	-
Child Benefit	22	8	40	23	34	25
On any income related benefit	10	13	7	71	38	24
On any non-income related benefit	56	61	50	72	50	57
All in receipt of benefit	59	63	52	87	60	63
All in receipt of Tax Credits	9	3	16	21	23	13
All not in receipt of state support	41	36	47	13	39	37
<b>Sample Size (=100%)</b>	<b>1,504</b>	<b>868</b>	<b>636</b>	<b>350</b>	<b>437</b>	<b>2,291</b>

**Table 2.17: Benefit units by family type and number of state support payments received**

Family type	Number of state support payments received						Percentage of benefit units	Sample Size (=100%)
	None	One	Two	Three	Four	Five or more		
Pensioner couple <sup>1</sup>	0	0	5	3	59	33	<b>226</b>	
Male pensioner single <sup>1</sup>	0	0	50	19	13	18	<b>112</b>	
Female pensioner single <sup>1</sup>	0	1	41	24	11	23	<b>221</b>	
Couple with children	6	51	17	11	5	11	<b>485</b>	
Couple without children	67	11	4	11	3	4	<b>351</b>	
Single with children	2	9	9	22	6	52	<b>216</b>	
Male single without children	66	14	5	9	4	3	<b>394</b>	
Female single without children	67	11	6	6	6	3	<b>286</b>	
<b>All benefit units</b>	<b>37</b>	<b>17</b>	<b>12</b>	<b>11</b>	<b>10</b>	<b>13</b>	<b>2,291</b>	

*1 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65*

**Table 2.18: Benefit units by family type and combination of state support payments received**

Family type	State support received					Percentage of benefit units	Sample Size (=100%)
	No state support	Only Child Benefit	Only non-		Income related and non-income related support		
			income related support	Only income related support			
Pensioner couple <sup>1</sup>	0	0	78	0	22	226	
Male pensioner single <sup>1</sup>	0	0	58	0	42	112	
Female pensioner single <sup>1</sup>	0	0	53	0	47	221	
Couple w ith children	6	51	6	1	37	485	
Couple w ithout children	66	0	21	5	8	351	
Single w ith children	2	9	2	-	86	216	
Male single w ithout children	67	0	7	17	10	394	
Female single w ithout children	68	0	9	12	11	286	
<b>All benefit units</b>	<b>37</b>	<b>10</b>	<b>21</b>	<b>6</b>	<b>25</b>	<b>2,291</b>	

*1 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65*

**Table 2.19: Benefit units by family type and number of disability related state support payments received**

Family Type	Number of disability-related state support payments received				Percentage of benefit units
	None	One	Two	Three or more	Sample Size (=100%)
Pensioner couple <sup>1</sup>	67	17	13	3	226
Male pensioner single <sup>1</sup>	71	20	8	1	112
Female pensioner single <sup>1</sup>	64	29	7	-	221
Couple with children	90	4	4	1	485
Couple without children	86	6	4	4	351
Single with children	87	5	7	1	216
Male single without children	89	4	6	1	394
Female single without children	88	3	7	2	286
<b>All benefit units</b>	<b>84</b>	<b>8</b>	<b>6</b>	<b>2</b>	<b>2,291</b>

*1 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65*

**Table 2.20: Benefit units with children by weekly amount of maintenance received and family type**

Amount of maintenance	Percentage of benefit units	
	Family type	
	Couple with children	Single with children
None received	100	81
Received maintenance	-	19
<b>Sample Size (=100%)</b>	<b>485</b>	<b>216</b>

**Table 2.21: Pensioner benefit units<sup>1</sup> by pension receipt and age of head**

Pension receipt	Age					Percentage of benefit units			
	60-64	65-69	70-74	75-79	80+	All pensioner benefit units	Pensioner couple	Male pensioner single	Female pensioner single
<b>Total pensioners</b>									
None	..	1	1	0	2	1	-	1	1
Includes RP/Pension Credit:									
only	..	42	43	40	50	<b>46</b>	35	51	54
and Employee, but not personal	..	43	40	49	28	<b>38</b>	52	42	22
and Personal, but not employee	..	4	5	2	8	<b>5</b>	6	5	4
Employee and Personal	..	4	4	4	0	<b>3</b>	5	1	1
and Other: no Employee/Personal	..	5	6	5	12	<b>7</b>	1	2	16
Other combinations: no RP/Pension Credit	..	1	0	0	1	<b>1</b>	1	0	1
<b>Sample Size (=100%)</b>	<b>29</b>	<b>162</b>	<b>136</b>	<b>106</b>	<b>126</b>	<b>559</b>	<b>226</b>	<b>112</b>	<b>221</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

**Table 2.22: Sources of total weekly household income by religious denomination of head**

Percentage of total weekly household income

Religion	Source of income									Sample Size (=100%)
	Wages and salaries	Self-employed income	Investments	Tax Credits	State Retirement Pension plus any IS/PC <sup>4</sup>	Other pensions	Social Security disability benefits	Other Social Security benefits	Other sources	
Protestant <sup>1</sup>	59	7	1	2	10	10	3	7	2	<b>892</b>
Catholic	62	8	1	3	7	5	3	9	2	<b>787</b>
Other <sup>2</sup>	..	..	..	..	..	..	..	..	..	<b>82</b>
No Religion	70	3	-	3	4	7	2	10	2	<b>151</b>
Mixed <sup>3</sup>	..	..	..	..	..	..	..	..	..	<b>53</b>
<b>All Households</b>	<b>62</b>	<b>7</b>	<b>1</b>	<b>3</b>	<b>8</b>	<b>7</b>	<b>3</b>	<b>8</b>	<b>2</b>	<b>1,965</b>

<sup>1</sup> Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

<sup>2</sup> Includes 'Other Christian', 'Jewish' and 'Other Non-Christian'

<sup>3</sup> At least one Protestant respondent and at least one Catholic respondent

<sup>4</sup> State Pension and any Income Support (IS) or Pension Credit (PC) paid with it.

**Table 2.23: Households by religion and total weekly household income**

Percentage of households

Religion <sup>4</sup>	Total weekly household income											Sample Size (=100%)
	Less than £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1000	£1000 and above	
Protestant <sup>1</sup>	2	10	15	13	11	9	9	6	5	5	15	892
Catholic	2	10	15	12	11	10	7	6	4	5	17	787
Other <sup>2</sup>	..	..	..	..	..	..	..	..	..	..	..	82
No Religion	2	13	13	10	10	13	10	6	5	4	14	151
Mixed <sup>3</sup>	..	..	..	..	..	..	..	..	..	..	..	53
<b>All households</b>	<b>2</b>	<b>10</b>	<b>15</b>	<b>12</b>	<b>10</b>	<b>10</b>	<b>9</b>	<b>7</b>	<b>5</b>	<b>5</b>	<b>17</b>	<b>1,965</b>

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant - not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish' and 'Other Non-Christian'

3. At least one Protestant respondent and at least one Catholic respondent

4. Religion is based on all adult respondents



# Section 2

## Supplementary Tables

**S2.1-** Data for Figure 2.1a & b: Sources of total weekly household income from 2003/04 to 2013/14

**S2.2-** Data for Figure 2.2: Benefit units in receipt of state support from 2011/12 to 2013/14

**Table S2.1: Sources of total weekly household income by country/region from 2003/04 to 2013/14**

						Percentage of households
Main source of income						
Year	Country/Region	Wages, salaries and self employment	Benefits and tax credits	Pensions (excluding State Pension)	Other sources	Sample Size (=100%)
2003/04	NI	71	20	6	3	1,917
	UK	73	15	7	5	28,860
2004/05	NI	73	19	5	3	1,927
	UK	74	15	7	4	28,041
2005/06	NI	72	20	5	4	1,895
	UK	73	15	7	5	28,029
2006/07	NI	73	19	5	3	1,918
	UK	74	15	7	5	25,792
2007/08	NI	73	18	6	4	1,861
	UK	73	15	7	5	24,982
2008/09	NI	73	19	5	3	1,929
	UK	74	15	7	5	25,092
2009/10	NI	70	21	6	3	2,041
	UK	72	16	7	5	25,205
2010/11	NI	70	21	6	3	1,896
	UK	72	16	7	5	25,356
2011/12	NI	69	22	7	2	1,943
	UK	73	16	8	4	20,763
2012/13	NI	68	22	7	3	1,891
	UK	71	16	8	5	20,201
2013/14	NI	69	21	7	3	1,965
	UK	72	15	8	4	20,142

**Table S2.2: Benefit units in receipt of state support from 2011/12 to 2013/14**

Percentage of benefit units

Year	State support received					<b>Sample size (=100%)</b>
	On any income related benefit	On any non-income related benefit	All in receipt of benefit	All in receipt of tax credits	All in receipt of state support (benefits & tax credits)	
2011/12	25	59	64	17	65	<b>2,274</b>
2012/13	24	60	65	15	66	<b>2,213</b>
2013/14	24	57	63	13	63	<b>2,291</b>



# 3. Tenure

## Introduction

The Family Resource Survey (FRS) collects information on tenure types for each household. This section contains information on households whose accommodation is owned outright i.e. households which have paid off any mortgage or loan used to purchase the property, householders buying with the help of a mortgage and tenants renting in the social or private rented sector.

## Analysis

Figure 3.1 (Supplementary Table S3.1 shows data figures) shows how household tenure has changed over the time period 2003/04 to 2013/14, it is notable that in 2003/04 the percentage of households in the social rented sector (17 per cent) was almost twice the percentage in the private rented sector (10 per cent). However by 2013/14 the percentage of households in the social rented sector had fallen by 3 percentage points to 14 per cent, whereas the percentage of households in the private rented sector had increased by 11 percentage points to 21 per cent. The percentage of households owned outright has increased from 31 per cent in 2003/04 to 37 per cent in 2013/14. In contrast, the percentage buying with a mortgage declined by 12 percentage points between 2003/04 and 2013/14 (41 per cent to 29 per cent). Table 3.1 shows that NI is comparable to the UK as a whole regarding tenure.

**Figure 3.1: Households by tenure from 2003/04 to 2013/14**

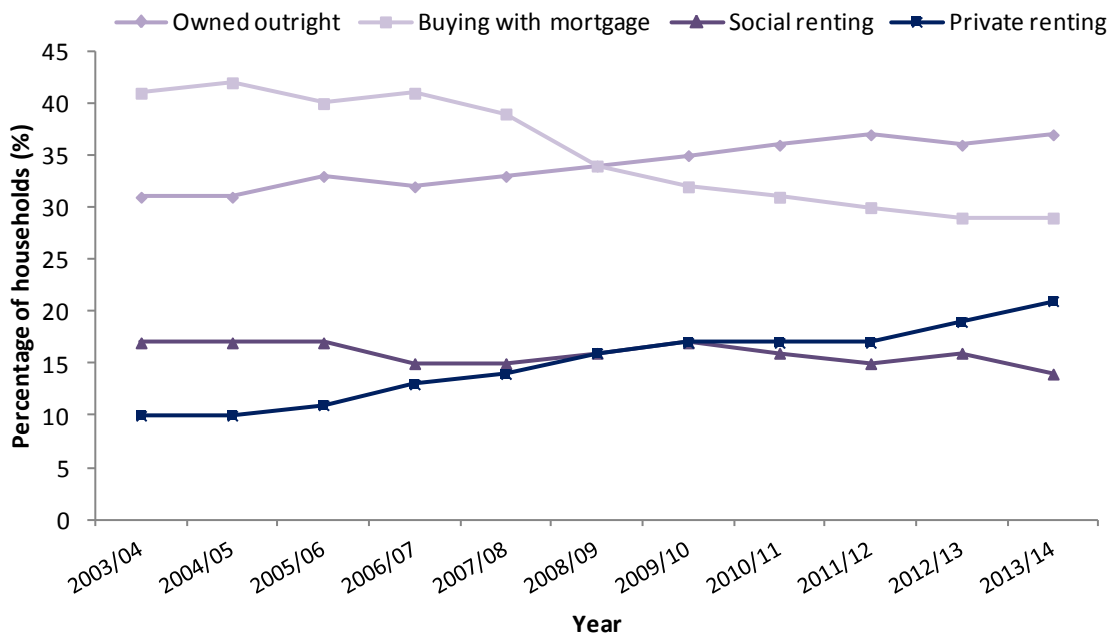


Figure 3.2 looks at tenure by age of the head of the household for 2003/04 and 2013/14 and shows that growth in the percentage of owning outright is reflected in all the age groups with the exception of the 25-34 age group which remained at 4 per cent. The reduction in the percentage of households

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 16 per cent in 2003/04 to 47 per cent in 2013/14, an increase of 31 percentage points. Over the same period, the percentage buying with a mortgage in this category has decreased from 66 per cent to 35 per cent, a reduction of 31 percentage points.

**Figure 3.2: Housing tenure in NI by age of head of household in 2003/04 and 2013/14**

Age of head	Owned outright, %	Buying with mortgage, %	Social renting, %	Private rented, %	All
<b>2003/04</b>					
16-24	.	27	29	44	100%
25-34	4	66	14	16	100%
35-44	12	64	17	7	100%
45-54	24	58	13	6	100%
55-64	53	24	16	7	100%
65+	63	4	23	11	100%
<b>All</b>	<b>31</b>	<b>41</b>	<b>17</b>	<b>10</b>	<b>100%</b>
<b>2013/14</b>					
16-24	.	5	15	78	100%
25-34	4	35	14	47	100%
35-44	13	57	8	23	100%
45-54	33	43	12	13	100%
55-64	57	20	16	7	100%
65+	73	2	18	7	100%
<b>All</b>	<b>37</b>	<b>29</b>	<b>14</b>	<b>21</b>	<b>100%</b>

Figure 3.3 (for data see Table S3.2) shows that the 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.

Comparing the regions of the United Kingdom, Northern Ireland (and Yorkshire and the Humber, the North East, East and West Midlands and Wales) had the joint lowest ratio between median weekly private sector rents and social sector rents (1.3) and the highest was observed in Inner-London (2.5). This compares to the overall United Kingdom figure of 1.5.

Private rent is generally less expensive than mortgage instalments (repayment mortgages only) in all regions of the UK apart from London. Private rent is on average £12 less than mortgage instalments (repayment mortgages only) in Northern Ireland this compares to the UK average of £2 less.

**Figure 3.3: Median weekly household rent/ mortgage instalment by region and tenure**

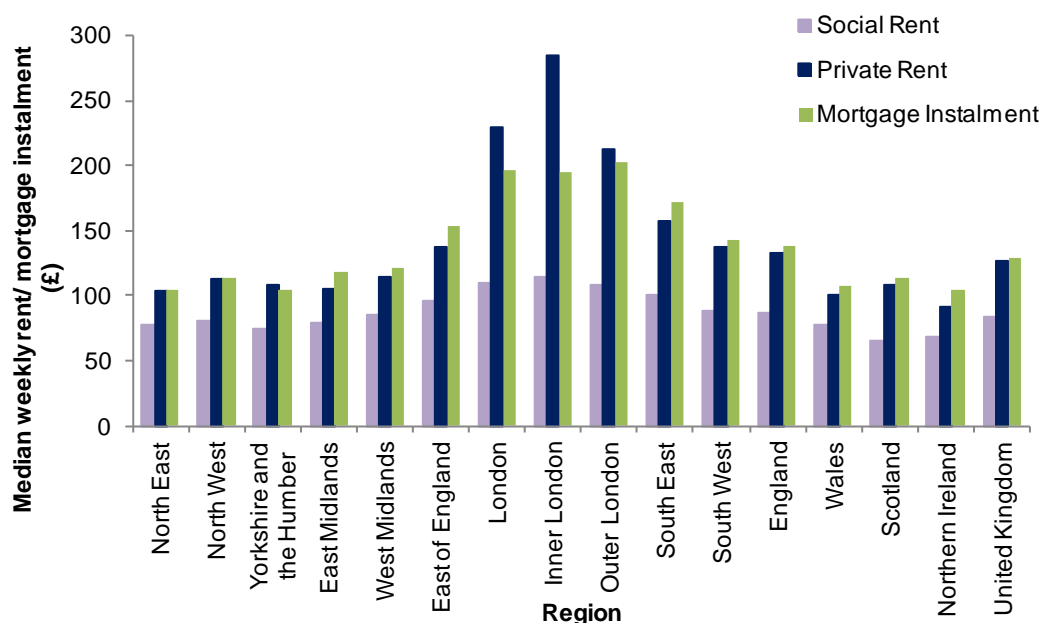


Table 3.8 compares tenure to state support received. 71 per cent of all owner households are in receipt of benefit compared to 97 per cent of social sector rented households and 66 per cent of privately rented households. In the social rented sector 78 per cent of households receive housing benefit whereas only 36 per cent of private renters receive housing benefit.

## Notes for Analysis

1. The social rented sector combines the categories “Rented from Northern Ireland Housing Executive (NIHE)” and “Rented from a Housing Association”. This is because some housing association tenants may wrongly report that they are NIHE tenants. For instance, where their home used to be owned by NIHE and although ownership has now transferred to a housing association, the tenant may still think their home belongs to the NIHE.
2. Household rent will also be influenced by the size of the property. This has not been taken into account in Figure 3.3.
3. Interest only mortgage payments are not included in Figure 3.3. This is because the interest only payment represents only part of the overall housing costs for these respondents and the cost of any capital repayment plan cannot reliably be separated from other savings and investments.
4. In Figure 3.3, rent paid as part of an affordable shared co-ownership part-rent, part-buy with a mortgage) is included as part of the mortgage payment.
5. Figures are rounded to the nearest percentage point and may not sum due to rounding.

## Alternative Data Sources

### *Administrative sources:*

- The Housing Association Performance Indicators:  
<https://www.dsdni.gov.uk/publications/registered-housing-associations-performance-indicators-2013-2014>

## *Survey sources:*

- Northern Ireland House Condition Survey:  
[http://www.nihe.gov.uk/index/sp\\_home/research-2/house\\_condition\\_survey.htm](http://www.nihe.gov.uk/index/sp_home/research-2/house_condition_survey.htm)
- The Northern Ireland Housing Market, Review and Perspectives:  
[http://www.nihe.gov.uk/index/corporate/housing\\_research/housing\\_market\\_review.htm](http://www.nihe.gov.uk/index/corporate/housing_research/housing_market_review.htm)

Different data sources relating to housing, including the FRS, are used in compendia publications. One such report is:

- The annual Northern Ireland Housing Statistics  
<https://www.dsdni.gov.uk/topics/dsd-statistics-and-research-housing/housing-statistics>

## **Detailed Tables**

### *Contents and points to note when interpreting tables*

The base used for all the tables in this section is households.

Tables **3.1** to **3.4** provide information on tenure split by region, Local Government District (LGD), household composition and age of head.

Table **3.2** has been created from the combined 2011/12, 2012/13 and 2013/14 FRS survey cases. This is due to small sample size at the Local Government District (LGD) level in individual years. In 2013/14 Northern Ireland had 26 LGDs but due to sample size, Cookstown & Magherafelt, Larne & Moyle and Omagh & Strabane have been paired resulting in 23 LGDs being represented. LGDs which have been combined have been selected to satisfy sample size requirements, and geographical location. Due to the combined three year dataset being used the sample size for households in Table **3.2** will differ from the sample size for households in the other tables in the section.

Table **3.5** considers length of residency of head for different tenure types and therefore provides information on mobility of households.

Table **3.6** provides information on weekly housing costs. Housing cost information is split by tenure. Housing costs in NI include: rent (gross of housing benefits), mortgage interest payments, structural insurance premiums (for owner occupiers), ground rent and service charges. In GB housing costs also include: water rates, community water charges and council water charges).

Table **3.7** provides information on weekly rent for households; rent figures include any Housing Benefit in payment.

Table **3.8** shows households by tenure and state support.



### *Key definitions used*

Please refer to the Glossary for definitions of key terms used in this section.

### *Changes to tables between 2012/13 and 2013/14*

Prior to 6 April 2010, women reached State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the state pension age for men, currently 65. This affects tables 3.3 and 3.5.



**Table 3.1: Households by tenure and region/country**

Percentage of households

Tenure	Region/Country															
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
All owners	60	64	63	68	66	67	49	38	55	69	67	63	69	61	<b>65</b>	<b>63</b>
<i>Owned outright</i>	30	32	33	35	36	34	20	13	25	36	38	32	40	32	<b>37</b>	<b>33</b>
<i>Buying with a mortgage</i>	30	32	30	32	30	33	29	25	31	32	29	31	29	30	<b>29</b>	<b>31</b>
Social rented sector	25	19	19	15	19	16	22	30	18	13	11	17	16	23	<b>14</b>	<b>18</b>
Rented privately	15	17	18	17	15	17	29	33	27	19	21	19	15	16	<b>21</b>	<b>19</b>
<b>Sample Size (=100%)</b>	<b>744</b>	<b>1,968</b>	<b>1,484</b>	<b>1,294</b>	<b>1,519</b>	<b>1,674</b>	<b>1,749</b>	<b>601</b>	<b>1,148</b>	<b>2,422</b>	<b>1,448</b>	<b>14,302</b>	<b>875</b>	<b>3,000</b>	<b>1,965</b>	<b>20,142</b>

**Table 3.2: Households by tenure and Local Government District**

Tenure	Local Government District							
	Antrim	Ards	Armagh	Ballymena	Ballymoney	Banbridge	Belfast	Carrick-fergus
All owners	75	78	68	66	..	74	52	68
<i>Owned outright</i>	33	44	43	40	..	39	27	38
<i>Buying with a mortgage</i>	42	34	25	26	..	36	25	30
Social rented sector	7	14	14	13	..	9	24	18
Rented privately	18	8	18	21	..	16	24	13
<b>Sample Size (=100%)<sup>1</sup></b>	<b>150</b>	<b>272</b>	<b>235</b>	<b>195</b>	<b>88</b>	<b>163</b>	<b>923</b>	<b>128</b>

Tenure	Local Government District							
	Castle-reagh	Coleraine	Craigavon	Dow n	Dungannon	Fermanagh	Limavady	Lisburn
All owners	77	66	62	67	62	70	70	72
<i>Owned outright</i>	45	47	26	40	45	49	46	36
<i>Buying with a mortgage</i>	32	19	37	27	17	20	25	36
Social rented sector	10	16	13	10	11	13	10	16
Rented privately	12	18	25	23	27	17	19	12
<b>Sample Size (=100%)<sup>1</sup></b>	<b>267</b>	<b>177</b>	<b>300</b>	<b>242</b>	<b>220</b>	<b>186</b>	<b>102</b>	<b>354</b>

Tenure	Local Government District							
	Derry	New ry & Mourne	New tow n-abbey	North Dow n	Cookstow n & Magherafelt <sup>2</sup>	Larne & Moyle <sup>2</sup>	Omagh & Strabane <sup>2</sup>	Northern Ireland
All owners	58	71	69	74	69	65	68	<b>66</b>
<i>Owned outright</i>	26	42	36	38	41	37	37	<b>37</b>
<i>Buying with a mortgage</i>	32	30	33	36	27	28	31	<b>29</b>
Social rented sector	25	9	14	11	8	14	14	<b>15</b>
Rented privately	17	19	17	16	23	21	18	<b>19</b>
<b>Sample Size (=100%)<sup>1</sup></b>	<b>329</b>	<b>266</b>	<b>268</b>	<b>256</b>	<b>229</b>	<b>168</b>	<b>281</b>	<b>5,799</b>

<sup>1</sup> 2011/12, 2012/13 & 2013/14 survey data have been combined to create this table

<sup>2</sup> Two LGDs combined due to sample size requirements

**Table 3.3: Households by tenure and composition**

Tenure	Percentage of households											
	All households without children				All households with children			Household composition				All Households
	One male adult, no children	One female adult, no children	Two adults, no children	Three or more adults, no children	One adult, with children	Two adults, with children	Three or more adults, with children	Households with one or more adults over pension age <sup>1</sup>	Households with one or more disabled adults under pension age <sup>1,2</sup>	Households with one or more unemployed adults under pension age <sup>1</sup>		
Owned	47	56	74	..	26	70	..	76	53	43	65	
Owned outright	34	45	53	..	5	13	..	71	31	14	37	
Buying with a mortgage	13	12	20	..	21	57	..	5	23	30	29	
Social rented sector	24	24	9	..	28	8	..	17	26	27	14	
Rented privately	29	20	18	..	47	22	..	7	20	29	21	
<b>Sample Size (=100%)</b>	<b>283</b>	<b>315</b>	<b>565</b>	<b>97</b>	<b>187</b>	<b>459</b>	<b>59</b>	<b>592</b>	<b>381</b>	<b>116</b>	<b>1,965</b>	

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS were changed from the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in earlier reports

**Table 3.4: Households by tenure and age of head**

Tenure	Percentage of households								All Households
	Age								
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	
Ow ned	..	39	70	75	75	79	77	72	<b>65</b>
<i>Owned outright</i>	..	4	13	33	50	65	74	71	<b>37</b>
<i>Buying with a mortgage</i>	..	35	57	43	25	14	3	1	<b>29</b>
Social rented sector	..	14	8	12	18	15	18	19	<b>14</b>
Rented privately	..	47	23	13	7	6	5	9	<b>21</b>
<b>Sample Size (=100%)</b>	<b>68</b>	<b>303</b>	<b>366</b>	<b>394</b>	<b>177</b>	<b>145</b>	<b>294</b>	<b>218</b>	<b>1,965</b>

**Table 3.5: Households by tenure, length of residency of head and age of head**

Percentage of households where head is of working age								
Tenure	Length of residency							Sample Size (=100%)
	Less than 12 months	12 months, less than 2 years	2 years, less than 3 years	3 years, less than 5 years	5 years, less than 10 years	10 years, less than 20 years	20 years, or longer	
Ow ned	2	3	4	7	22	31	31	<b>875</b>
<i>Owned outright</i>	1	1	1	4	11	24	58	<b>344</b>
<i>Buying with a mortgage</i>	3	4	5	9	29	36	13	<b>531</b>
Social rented sector	9	12	6	11	21	24	18	<b>198</b>
Rented privately	33	20	13	12	16	4	3	<b>353</b>
<b>All households</b>	<b>11</b>	<b>9</b>	<b>6</b>	<b>9</b>	<b>20</b>	<b>23</b>	<b>22</b>	<b>1,426</b>

Percentage of households where head is of pension age								
Tenure	Length of residency							Sample Size (=100%)
	Less than 12 months	12 months but less than 2 years	2 years but less than 3 years	3 years but less than 5 years	5 years but less than 10 years	10 years but less than 20 years	20 years or longer	
Ow ned	-	-	1	1	9	15	73	<b>397</b>
<i>Owned outright</i>	-	-	1	1	8	14	74	<b>383</b>
<i>Buying with a mortgage</i>	..	..	..	..	..	..	..	<b>14</b>
Social rented sector	2	3	1	7	11	28	48	<b>101</b>
Rented privately	..	..	..	..	..	..	..	<b>41</b>
<b>All households</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>10</b>	<b>18</b>	<b>66</b>	<b>539</b>

Percentage of households								
Tenure	Length of residency							Sample Size (=100%)
	Less than 12 months	12 months but less than 2 years	2 years but less than 3 years	3 years but less than 5 years	5 years but less than 10 years	10 years but less than 20 years	20 years or longer	
Ow ned	2	2	3	5	18	26	43	<b>1,272</b>
<i>Owned outright</i>	1	1	1	3	9	19	66	<b>727</b>
<i>Buying with a mortgage</i>	3	4	5	8	29	36	14	<b>545</b>
Social rented sector	7	9	4	10	18	25	28	<b>299</b>
Rented privately	31	19	12	11	16	6	6	<b>394</b>
<b>All households</b>	<b>8</b>	<b>7</b>	<b>5</b>	<b>7</b>	<b>18</b>	<b>22</b>	<b>33</b>	<b>1,965</b>

**Table 3.6: Households by tenure and weekly housing costs**

Tenure	Housing costs							Sample Size (=100%)	
	Percentage of households	Less than £20 a week	£20 but under £40 a week	£40 but under £60 a week	£60 but under £80 a week	£80 but under £100 a week	£100 but under £150 a week		£150 a week or more
Ow ned		64	11	11	6	4	3	1	<b>1,272</b>
<i>Owned outright</i>		98	1	1	0	0	0	0	<b>727</b>
<i>Buying with a mortgage</i>		20	24	24	14	9	6	3	<b>545</b>
Social rented sector		2	1	20	50	21	6	-	<b>299</b>
Rented privately		10	3	4	13	31	35	3	<b>394</b>
<b>All Households</b>		<b>44</b>	<b>8</b>	<b>11</b>	<b>14</b>	<b>12</b>	<b>10</b>	<b>2</b>	<b>1,965</b>



**Table 3.7: Households in rented accommodation by region/country and weekly rent**

Percentage of households in the social rented sector

Region/country	Weekly Rent							Sample Size (=100%)
	£20 a week or less	Over £20 but under £40 a week	Over £40 but under £60 a week	Over £60 but under £80 a week	Over £80 but under £100 a week	Over £100 but under £150 a week	£150 a week or more	
<b>UK Region</b>								
North East	2	1	9	43	39	5	1	<b>175</b>
North West	1	1	5	41	43	10	-	<b>382</b>
Yorkshire and the Humber	3	2	10	48	30	7	-	<b>293</b>
East Midlands	2	2	4	46	39	6	0	<b>208</b>
West Midlands	1	-	4	30	51	14	1	<b>306</b>
East of England	0	1	4	18	41	35	2	<b>284</b>
London	1	2	2	5	23	55	12	<b>439</b>
South East	-	2	2	12	32	44	9	<b>327</b>
South West	-	1	2	27	40	27	2	<b>178</b>
England	1	1	4	27	36	26	4	<b>2,592</b>
Wales	2	2	6	47	39	3	1	<b>145</b>
Scotland	1	2	29	48	14	4	1	<b>714</b>
<b>Northern Ireland</b>	<b>2</b>	<b>1</b>	<b>21</b>	<b>50</b>	<b>21</b>	<b>6</b>	<b>-</b>	<b>299</b>
<b>All</b>	<b>1</b>	<b>2</b>	<b>8</b>	<b>31</b>	<b>34</b>	<b>22</b>	<b>3</b>	<b>3,750</b>

**Table 3.7: Households in rented accommodation by region/country and weekly rent (continued)**

Percentage of households in the private rented sector

Region/country	Weekly Rent							Sample Size (=100%)
	£20 a week or less	Over £20 but under £40 a week	Over £40 but under £60 a week	Over £60 but under £80 a week	Over £80 but under £100 a week	Over £100 but under £150 a week	£150 a week or more	
<b>UK Region</b>								
North East	..	..	..	..	..	..	..	<b>91</b>
North West	8	0	2	4	18	56	12	<b>300</b>
Yorkshire and the Humber	6	1	2	11	20	49	12	<b>223</b>
East Midlands	7	0	4	8	24	45	12	<b>195</b>
West Midlands	5	-	1	10	15	59	10	<b>190</b>
East of England	5	2	1	3	7	41	41	<b>261</b>
London	5	0	1	5	2	8	79	<b>408</b>
South East	7	1	1	4	6	25	56	<b>374</b>
South West	7	1	1	2	10	44	35	<b>243</b>
England	6	1	2	5	11	36	39	<b>2,285</b>
Wales	8	0	4	12	24	41	10	<b>127</b>
Scotland	15	1	3	7	18	38	18	<b>418</b>
<b>Northern Ireland</b>	<b>10</b>	<b>3</b>	<b>4</b>	<b>13</b>	<b>32</b>	<b>35</b>	<b>3</b>	<b>394</b>
<b>All</b>	<b>7</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>13</b>	<b>36</b>	<b>35</b>	<b>3,224</b>

**Table 3.7: Households in rented accommodation by region/country and weekly rent (continued)**

Region/country	Weekly Rent							Percentage of households	Sample Size (=100%)
	£20 a week or less	Over £20 but under £40 a week	Over £40 but under £60 a week	Over £60 but under £80 a week	Over £80 but under £100 a week	Over £100 but under £150 a week	£150 a week or more		
<b>UK Region</b>									
North East	3	2	7	28	32	24	4	<b>266</b>	
North West	4	1	4	23	31	31	6	<b>682</b>	
Yorkshire and the Humber	4	2	6	30	25	27	6	<b>516</b>	
East Midlands	5	1	4	26	31	27	7	<b>403</b>	
West Midlands	3	-	2	21	35	34	5	<b>496</b>	
East of England	3	1	3	10	24	38	21	<b>545</b>	
London	3	1	2	5	11	28	50	<b>847</b>	
South East	4	1	1	7	17	33	37	<b>701</b>	
South West	4	1	1	11	20	38	24	<b>421</b>	
England	4	1	3	16	23	31	22	<b>4,877</b>	
Wales	5	1	5	31	32	21	5	<b>272</b>	
Scotland	7	2	18	31	16	19	8	<b>1,132</b>	
<b>Northern Ireland</b>	<b>7</b>	<b>3</b>	<b>11</b>	<b>28</b>	<b>28</b>	<b>23</b>	<b>2</b>	<b>693</b>	
<b>All</b>	<b>4</b>	<b>1</b>	<b>5</b>	<b>18</b>	<b>23</b>	<b>29</b>	<b>20</b>	<b>6,974</b>	

**Table 3.8: Households by tenure and state support receipt**

State support received	Tenure					All Households
	All owners	Owned outright	Buying with a mortgage	Social rented sector	Rented privately	
Working Tax Credit	5	2	10	8	13	7
Child Tax Credit	10	3	20	26	25	15
Income Support	1	1	1	23	12	6
Pension Credit	5	8	1	16	5	6
Housing Benefit	0	0	0	78	36	18
Retirement Pension	33	55	4	35	10	28
Widow 's Benefits	-	1	0	-	-	-
Jobseeker's Allowance	3	2	4	18	11	7
Employment and Support Allowance	3	4	3	10	6	5
Incapacity Benefit	2	2	1	6	1	2
Severe Disability Allowance	-	-	0	1	-	-
Attendance Allowance	3	5	0	5	2	3
Carer's Allowance	3	3	3	8	4	4
Disability Living Allowance (care component)	10	11	8	31	8	12
Disability Living Allowance (mobility component)	11	14	7	30	7	13
Industrial Injuries Disablement Benefit	1	1	-	1	0	-
Armed Forces Compensation Scheme	-	-	-	1	0	-
Child Benefit	29	11	52	29	40	31
On any income related benefit	13	17	8	81	42	29
On any non-income related benefit	70	76	61	85	57	69
All in receipt of benefit	71	77	63	97	66	74
All in receipt of Tax Credits	11	4	21	27	26	17
All not in receipt of state support	28	22	36	3	33	26
<b>Sample Size (=100%)</b>	<b>1,272</b>	<b>727</b>	<b>545</b>	<b>299</b>	<b>394</b>	<b>1,965</b>

# Section 3

## Supplementary tables

**S3.1-** Data for Figure 3.1: Households by tenure 2003/04 to 2013/14

**S3.2-** Data for Figure 3.3: Median weekly household rent and mortgage instalments by region/  
country and tenure

**Table S3.1: Households by tenure 2003/04 to 2013/14**

Tenure	Percentage of households										
	Year										
	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Ow ned outright	31	31	33	32	33	34	35	36	37	36	37
Buying w ith mortgage	41	42	40	41	39	34	32	31	30	29	29
Social renting	17	17	17	15	15	16	17	16	15	16	14
Private renting	10	10	11	13	14	16	17	17	17	19	21
<b>Sample size (=100%)</b>	<b>1,917</b>	<b>1,927</b>	<b>1,895</b>	<b>1,918</b>	<b>1,861</b>	<b>1,929</b>	<b>2,041</b>	<b>1,896</b>	<b>1,943</b>	<b>1,891</b>	<b>1,965</b>

**Table S3.2: Median weekly household rent and mortgage instalments by region/ country and tenure**

Tenure	Median weekly household rent/mortgage instalment <sup>1</sup> , £															
	Region/ Country															
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Social rent	78	81	75	79	86	96	110	114	108	101	89	87	77	65	<b>69</b>	<b>84</b>
Private rent	104	113	108	106	115	138	230	284	213	158	137	133	100	108	<b>92</b>	<b>127</b>
Mortgage instalment	104	114	104	118	121	153	196	195	203	172	143	138	108	113	<b>104</b>	<b>129</b>
<b>Sample size (=100%)</b>	<b>493</b>	<b>1,306</b>	<b>939</b>	<b>774</b>	<b>925</b>	<b>1,069</b>	<b>1,345</b>	<b>511</b>	<b>834</b>	<b>1,448</b>	<b>822</b>	<b>9,121</b>	<b>523</b>	<b>1,964</b>	<b>1,231</b>	<b>12,839</b>

<sup>1</sup> Repayment mortgages only

# 4. Savings and Investments

## Introduction

All adults questioned in the Family Resources Survey are asked about their types of accounts, investments and interest received over the last 12 months.

Information on the numbers of people/households with access to bank accounts is important for policies relating to financial inclusion. People on low incomes that cannot access mainstream financial services end up paying more, a “poverty premium”, for the services they need (for example, higher gas and electricity bills because they cannot get direct debit discounts). Being unbanked can also act as a barrier to work as some employers require bank accounts for payment of wages or salaries.

For benefit units who estimate the value of all their savings and investments to be in the range of £1,500 to £20,000, further questions are asked in respect of the actual value of their holdings. For benefit units whose total savings and investments fall outside this range, the value of their total savings and investments are estimated based on the interest they earn from individual accounts. Over a quarter of all NI benefit units are asked the detailed questions on their savings and investments.

Data are not available for amounts held in individual accounts because this information is not collected for all respondents.

The FRS does not capture information on non-liquid assets. Therefore property, physical wealth and pensions accruing, are not included in estimates of savings and investments.

## Analysis

### *Access to savings and investment vehicles*

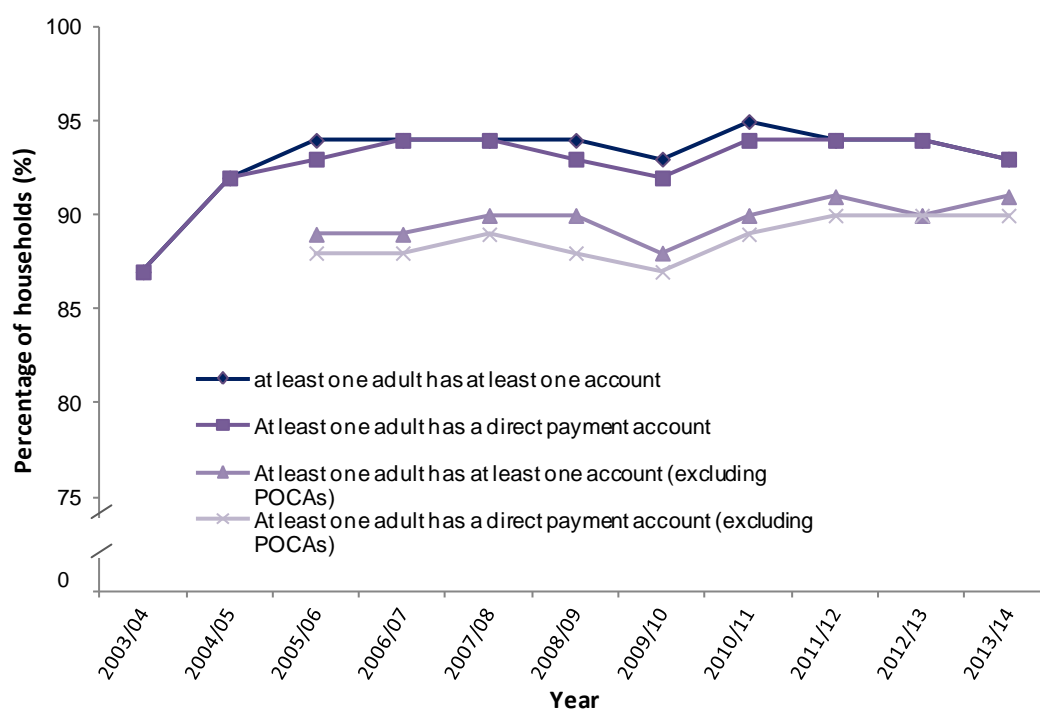
Figure 4.1 (see table S4.1 for data) shows the percentage of households with one or more current, savings or investment accounts and those with one or more direct payment accounts, including and excluding Post Office Card Accounts (POCAs). On all measures, the percentage of households has increased over time. For example, in 2003/04, 87 per cent of households included at least one adult with a bank account that accepts direct payments, compared to 93 per cent of households in 2013/14.

This may partly be due to the introduction of POCAs with DSD moving to direct payment of benefits into bank accounts for the majority of claimants, and the drive in the consumer market to make direct debits the preferred method of payment (utilities in particular).

Figure 4.1 and Tables 4.1 to 4.7 show analysis both including and excluding POCAs. POCAs were collected for the first time in the FRS in 2005/06; in 2003/04 and 2004/05 they were collected along with basic bank accounts. The Financial Inclusion Taskforce<sup>1</sup>, for example, excluded POCAs from their definition of “unbanked” in order to not break the time series, so other users may wish to do the same.

Tables 4.1 to 4.7 show types of savings and investments held by different characteristics. Table 4.1 shows that in 2013/14, 93 per cent of households in NI had a direct payment account including POCAs. This was the lowest proportion for any region in the UK and compared to a UK overall figure of 97 per cent. The highest proportion of those with no direct payment account included single males without children (Table 4.4), those who are workless, other inactive (Table 4.5) and those aged 16-24 (Table 4.6).

**Figure 4.1: Percentage of households with a bank account from 2003/04 to 2013/14**



### *Value of savings and investments*

Figure 4.2 presents the numbers and percentages of benefit units by amount of savings and investments for the most recent three years. This shows that there was little change in the proportion of benefit units reporting savings in all savings bands since 2011/12. 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 (e.g. in 2013/14, 149 households refused to answer the relevant questions).

<sup>1</sup> [http://webarchive.nationalarchives.gov.uk/20100104214853/hm-treasury.gov.uk/fit\\_index.htm](http://webarchive.nationalarchives.gov.uk/20100104214853/hm-treasury.gov.uk/fit_index.htm)



**Figure 4.2: Number and percentage of benefit units by amount of savings and investments**

Amount of savings and investments	2011/12		2012/13		2013/14	
	000's	Percent	000's	Percent	000's	Percent
<b>No savings</b>	547	59	539	58	553	59
<b>Less than £1,500</b>	85	9	96	10	74	8
<b>£1,500 but less than £3,000</b>	70	8	69	7	61	7
<b>£3,000 but less than £8,000</b>	103	11	99	11	105	11
<b>£8,000 but less than £10,000</b>	18	2	15	2	17	2
<b>£10,000 but less than £16,000</b>	36	4	41	4	42	4
<b>£16,000 but less than £20,000</b>	12	1	11	1	13	1
<b>£20,000 or more</b>	60	6	64	7	74	8
<b>All</b>	<b>931</b>	<b>100</b>	<b>933</b>	<b>100</b>	<b>939</b>	<b>100</b>

**Note:**

*Income in 2013/14 prices*

Tables 4.8 to 4.11 show the value of savings and investments held by different benefit unit and household characteristics. These show that those least likely to have savings included benefit units with a single adult with children (Table 4.9), workless, or other inactive, benefit units (Table 4.10), and households in the lower income categories (Table 4.11). It is likely these findings are related.

Figure 4.3 shows the percentage of benefit units by amount of savings and investments held by state support receipt. Those on income-related benefits were more likely to have no savings. Perhaps surprisingly, those in receipt of state support had similar levels of savings and investment than those not in receipt of state support. This is likely to be related to the high receipt of Retirement Pension.

**Figure 4.3: Percentage of benefit units by amount of savings and investments and state support receipt**

Percentage of benefit units						
State support received	Amount of savings and investments					
	No savings	Less than £1,500	£1,500 but less than £16,000	£16,000 but less than £20,000	£20,000 or more	All (100%)
Not in receipt of state support	56	8	28	1	7	100
All in receipt of benefit (excluding tax credits)	60	8	22	1	8	100
All in receipt of state support (including tax credits)	60	8	22	1	8	100
On any income related benefit	82	7	9	1	1	100
On any non-income related benefit	58	8	24	2	9	100
All in receipt of tax credits	72	10	17	.	1	100
<b>Total benefit units</b>	<b>59</b>	<b>8</b>	<b>24</b>	<b>1</b>	<b>8</b>	<b>100</b>

## Notes for Analysis

1. The data relating to savings and investments should be treated with caution. Questions relating to investments are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their assets and therefore around one in five cases are imputed (the Methodology chapter outlines the imputation methods undertaken). It is thought that there is some under reporting of capital by respondents, in terms of both the actual values of the assets and the investment income.
2. The percentage of adults, benefit units and households recorded as not having any type of account, or recorded as having no savings, will include those who refused to answer, or did not know the answer, to questions on savings and investments.
3. The percentage of adults, benefit units and households recorded as having less than £1,500 in savings, will include those who have a nominal amount in a current account (for example £1), regardless of whether they consider themselves as having any savings.
4. Figures are rounded to the nearest thousand or percentage point and may not sum due to rounding.

## Alternative Data Sources

### *Administrative sources:*

- HMRC ISA Tables:  
<http://www.hmrc.gov.uk/statistics/isas.htm>

### *Survey sources:*

- Wealth and Assets Survey (GB):  
<http://www.ons.gov.uk/ons/rel/was/wealth-in-great-britain-wave-2/index.html>
- Levels of Financial Capabilities in the UK  
<http://www.fsa.gov.uk/pubs/consumer-research/crpr47.pdf>

### *Other sources:*

- Work of the Financial Inclusion Taskforce:  
[http://webarchive.nationalarchives.gov.uk/20100104214853/hm-treasury.gov.uk/fit\\_index.htm](http://webarchive.nationalarchives.gov.uk/20100104214853/hm-treasury.gov.uk/fit_index.htm)

## Detailed Tables

### *Contents and points to note when interpreting tables*

Tables **4.1** to **4.7** illustrate the type of accounts and investments that are held by households, benefit units and individuals. This information is shown by region, household composition, and age of the head of the household, and total weekly household income for households.

Tables **4.8** to **4.10** provide information on amounts of household savings by household composition, and amounts of benefit unit savings by family type and economic status.

Table **4.11** shows households by amount of savings and total weekly household income. This shows broadly what would be expected: households with a larger income had more capital. Deviations from this pattern may be due to the reporting problems with income and capital already highlighted as well as the fact that income has not been adjusted for household type or composition. Individual figures in this table should be treated with caution.

### *Key definitions used*

Please refer to the Glossary for definitions of the key terms used in this section.

### *Changes to tables between 2012/13 and 2013/14*

Prior to 6 April 2010, women reached the State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not impact on the State Pension age of men, currently 65. This affects tables 4.2, 4.4, 4.8 and 4.9.

**Table 4.1: Households by type of savings and investments and region/country**

Type of savings and investments	Percentage of households							
	Region/Country							
	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	East of England	London	Inner London
Current account	91	92	94	90	91	94	93	93
NSI Savings Account	3	2	3	2	2	3	3	4
Basic Bank account	7	7	7	7	6	5	7	7
Post Office Card Account (POCA)	5	5	3	5	3	3	3	3
ISA	35	39	43	43	37	46	34	35
Other Bank / Building Society account	38	41	44	44	42	51	42	43
Stocks and shares / member of a Share Club	9	11	14	14	11	19	16	16
Unit trusts	2	2	3	3	2	4	3	3
Endowment Policy not linked	1	1	1	1	-	1	1	-
Premium Bonds	12	14	19	20	17	26	15	10
National Savings Bonds	2	3	2	3	3	4	3	2
Company Share Scheme / profit sharing	2	2	3	3	2	3	3	4
Credit Unions	1	1	2	-	1	-	1	1
Any other type of asset	-	1	-	1	1	1	1	1
Any type of account:								
including POCAs	96	98	97	94	96	98	97	98
excluding POCAs	94	96	97	93	95	98	96	97
No accounts:								
including POCAs	4	2	3	6	4	2	3	2
excluding POCAs	6	4	3	7	5	2	4	3
Any Direct Payment Account:								
including POCAs	96	98	97	93	95	97	96	98
excluding POCAs	94	96	96	92	94	97	95	97
<b>Sample Size (=100%)</b>	<b>744</b>	<b>1,968</b>	<b>1,484</b>	<b>1,294</b>	<b>1,519</b>	<b>1,674</b>	<b>1,749</b>	<b>601</b>

**Table 4.1: Households by type of savings and investments and region/country**

Type of savings and investments	Percentage of households							
	Region/Country							
	<i>Outer London</i>	South East	South West	England	Wales	Scotland	<b>Northern Ireland</b>	<b>United Kingdom</b>
Current account	92	95	97	93	94	91	<b>88</b>	<b>93</b>
NSI Savings Account	2	3	3	3	3	2	<b>3</b>	<b>3</b>
Basic Bank account	7	5	4	6	4	10	<b>6</b>	<b>6</b>
Post Office Card Account (POCA)	4	3	4	4	4	5	<b>8</b>	<b>4</b>
ISA	34	50	50	42	37	37	<b>15</b>	<b>41</b>
Other Bank / Building Society account	41	55	50	46	35	40	<b>22</b>	<b>44</b>
Stocks and shares / member of a Share Club	16	21	18	15	9	14	<b>6</b>	<b>15</b>
Unit trusts	3	4	3	3	1	3	<b>1</b>	<b>3</b>
Endowment Policy not linked	1	1	1	1	-	1	-	<b>1</b>
Premium Bonds	18	28	24	20	15	14	<b>4</b>	<b>19</b>
National Savings Bonds	4	4	3	3	2	3	<b>1</b>	<b>3</b>
Company Share Scheme / profit sharing	3	3	3	3	1	3	<b>1</b>	<b>3</b>
Credit Unions	-	-	1	1	1	3	<b>10</b>	<b>1</b>
Any other type of asset	1	1	1	1	1	1	-	<b>1</b>
Any type of account:								
including POCAs	96	98	99	97	97	97	<b>93</b>	<b>97</b>
excluding POCAs	95	97	98	96	96	96	<b>91</b>	<b>96</b>
No accounts:								
including POCAs	4	2	1	3	3	3	<b>7</b>	<b>3</b>
excluding POCAs	5	3	2	4	4	4	<b>9</b>	<b>4</b>
Any Direct Payment Account:								
including POCAs	96	97	99	97	97	97	<b>93</b>	<b>97</b>
excluding POCAs	95	97	98	96	96	95	<b>90</b>	<b>96</b>
<b>Sample Size (=100%)</b>	<b>1,148</b>	<b>2,422</b>	<b>1,448</b>	<b>14,302</b>	<b>875</b>	<b>3,000</b>	<b>1,965</b>	<b>20,142</b>

**Table 4.2: Households by type of savings and investments and composition**

Type of savings and investments	Percentage of households							
	Households without children				Households with children			
	One male adult, no children	One female adult, no children	Two adults, no children	Three or more adults, no children	One adult, one or more children	Two adults, one or more children	Three or more adults, one or more children	
Current account	81	80	89	..	82	91	..	
NSI Savings Account	3	1	3	..	1	4	..	
Basic Bank account	6	4	7	..	5	6	..	
Post Office Card Account (POCA)	11	14	8	..	10	4	..	
ISA	10	16	20	..	7	15	..	
Other Bank / Building Society account	15	19	25	..	9	22	..	
Stocks and shares / member of a Share Club	4	5	8	..	-	4	..	
Unit trusts	1	1	2	..	-	1	..	
Endowment Policy not linked	0	-	-	..	0	1	..	
Premium Bonds	2	4	5	..	-	1	..	
National Savings Bonds	1	1	2	..	-	1	..	
						2		
Company Share Scheme / profit sharing	1	0	1	..	-	2	..	
Credit Unions	9	9	7	..	10	13	..	
Any other type of asset	-	0	1	..	0	1	..	
Any type of account:								
	including POCAs	89	92	93	..	94	95	..
	excluding POCAs	85	84	91	..	89	94	..
No accounts:								
	including POCAs	11	8	7	..	6	5	..
	excluding POCAs	15	16	9	..	11	6	..
Any Direct Payment Account:								
	including POCAs	89	92	93	..	94	95	..
	excluding POCAs	84	82	91	..	88	94	..
<b>Sample Size (=100%)</b>		<b>283</b>	<b>315</b>	<b>565</b>	<b>97</b>	<b>187</b>	<b>459</b>	<b>59</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS have been changed from the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability is not comparable with that from earlier reports

**Table 4.2: Households by type of savings and investments and composition  
(continued)**

Type of savings and investments	Percentage of households			
	Household composition			All households
	Households with one or more adults over pension age <sup>1</sup>	Households with one or more disabled adults under pension age <sup>1,2</sup>	Households with one or more unemployed adults under pension age <sup>1</sup>	
Current account	84	87	85	<b>88</b>
NSI Savings Account	2	1	1	<b>3</b>
Basic Bank account	4	8	9	<b>6</b>
Post Office Card Account (POCA)	15	12	16	<b>8</b>
ISA	16	10	5	<b>15</b>
Other Bank / Building Society account	24	17	14	<b>22</b>
Stocks and shares / member of a Share Club	7	4	2	<b>6</b>
Unit trusts	1	1	-	<b>1</b>
Endowment Policy not linked	-	-	1	<b>-</b>
Premium Bonds	6	3	2	<b>4</b>
National Savings Bonds	2	1	2	<b>1</b>
Company Share Scheme / profit sharing	-	1	1	<b>1</b>
Credit Unions	8	11	10	<b>10</b>
Any other type of asset	-	-	0	<b>-</b>
Any type of account:				
including POCAs	92	93	95	<b>93</b>
excluding POCAs	87	90	90	<b>91</b>
No accounts:				
including POCAs	8	7	5	<b>7</b>
excluding POCAs	13	10	10	<b>9</b>
Any Direct Payment Account:				
including POCAs	92	93	95	<b>93</b>
excluding POCAs	86	90	89	<b>90</b>
<b>Sample Size (=100%)</b>	<b>592</b>	<b>381</b>	<b>116</b>	<b>1,965</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS have been changed from the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability is not comparable with that from earlier reports



**Table 4.3: Households by type of savings and investments and age of head**

Type of savings and investments	Percentage of households									All households
	Age									
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-85	85+	
Current account	..	90	90	91	90	89	84	82	..	<b>88</b>
NSI Savings Account	..	3	4	4	3	1	2	4	..	<b>3</b>
Basic Bank account	..	8	6	5	9	7	4	2	..	<b>6</b>
Post Office Card Account (POCA)	..	4	5	7	8	10	13	16	..	<b>8</b>
ISA	..	14	13	15	19	23	17	19	..	<b>15</b>
Other Bank / Building Society account	..	21	22	20	23	29	24	24	..	<b>22</b>
Stocks and shares / member of a Share Club	..	3	4	5	6	10	7	9	..	<b>6</b>
Unit trusts	..	0	1	2	2	2	-	1	..	<b>1</b>
Endowment Policy not linked	..	0	1	-	1	1	0	0	..	<b>-</b>
Premium Bonds	..	1	2	4	4	5	7	5	..	<b>4</b>
National Savings Bonds	..	1	1	1	1	3	2	3	..	<b>1</b>
Company Share Scheme / profit sharing	..	2	2	1	2	3	-	0	..	<b>1</b>
Credit Unions	..	7	13	12	12	8	9	9	..	<b>10</b>
Any other type of asset	..	1	1	-	0	0	1	0	..	<b>-</b>
Any type of account:										
including POCAs	..	95	95	94	94	93	92	90	..	<b>93</b>
excluding POCAs	..	94	93	92	91	90	88	85	..	<b>91</b>
No accounts:										
including POCAs	..	5	5	6	6	7	8	10	..	<b>7</b>
excluding POCAs	..	6	7	8	9	10	12	15	..	<b>9</b>
Any Direct Payment Account:										
including POCAs	..	95	94	94	94	93	92	90	..	<b>93</b>
excluding POCAs	..	94	93	92	90	90	87	84	..	<b>90</b>
<b>Sample Size (=100%)</b>	<b>68</b>	<b>303</b>	<b>366</b>	<b>394</b>	<b>177</b>	<b>145</b>	<b>294</b>	<b>168</b>	<b>50</b>	<b>1,965</b>

**Table 4.4: Benefit Units by type of savings and investments and family type**

Percentage of benefit units

Type of savings and investments	Family Type								All benefit units
	Pensioner couple	Male pensioner single	Female pensioner single	Couple with children	Couple without children	Single with children	Single male without children	Single female without children	
Current account	89	78	72	92	92	83	73	78	<b>83</b>
NSI Savings Account	3	4	1	4	3	1	2	1	<b>2</b>
Basic Bank account	2	4	4	6	7	5	6	6	<b>6</b>
Post Office Card Account (POCA)	10	17	18	4	3	11	4	5	<b>7</b>
ISA	20	12	12	13	21	6	5	8	<b>12</b>
Other Bank / Building Society account	27	20	19	22	28	8	6	13	<b>18</b>
Stocks and shares / member of a Share Club	10	4	4	4	8	1	2	2	<b>4</b>
Unit trusts	1	2	1	1	2	-	-	1	<b>1</b>
Endowment Policy not linked	0	0	0	1	1	0	0	-	<b>-</b>
Premium Bonds	7	2	6	2	5	-	1	-	<b>3</b>
National Savings Bonds	3	2	1	1	1	-	-	0	<b>1</b>
Company Share Scheme / profit sharing	-	0	0	2	2	-	1	0	<b>1</b>
Credit Unions	10	8	5	14	9	11	5	5	<b>8</b>
Any other type of asset	1	0	0	1	1	0	-	0	<b>-</b>
Any type of account:									
including POCAs	94	91	88	95	95	94	80	86	<b>89</b>
excluding POCAs	90	85	77	94	95	89	76	82	<b>86</b>
No accounts:									
including POCAs	6	9	12	5	5	6	20	14	<b>11</b>
excluding POCAs	10	15	23	6	5	11	24	18	<b>14</b>
Any Direct Payment Account:									
including POCAs	94	90	87	95	94	93	80	85	<b>89</b>
excluding POCAs	90	82	76	94	94	87	76	82	<b>86</b>
<b>Sample Size (=100%)</b>	<b>226</b>	<b>112</b>	<b>221</b>	<b>485</b>	<b>351</b>	<b>216</b>	<b>394</b>	<b>286</b>	<b>2,291</b>

**Table 4.5: Benefit Units by type of savings and investments and economic status**

Type of savings and investments	Percentage of benefit units					
	Economic status					
	One or more full-time self-employed	Single or couple all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not working	No full-time work, one or more part-time work	
Current account	89	89	92	94	89	
NSI Savings Account	7	3	4	1	1	
Basic Bank account	7	7	6	3	2	
Post Office Card Account (POCA)	3	2	-	8	2	
ISA	20	12	21	15	14	
Other Bank / Building Society account	26	20	31	23	14	
Stocks and shares / member of a Share Club	6	4	7	4	5	
Unit trusts	1	1	1	-	2	
Endowment Policy not linked	1	-	0	1	-	
Premium Bonds	3	2	6	2	4	
National Savings Bonds	2	-	2	-	1	
Company Share Scheme / profit sharing	0	2	4	1	0	
Credit Unions	13	10	9	13	6	
Any other type of asset	-	1	0	0	-	
Any type of account:						
	including POCAs	91	91	95	96	92
	excluding POCAs	91	91	95	95	91
No accounts:						
	including POCAs	9	9	5	4	8
	excluding POCAs	9	9	5	5	9
Any Direct Payment Account:						
	including POCAs	91	91	94	96	92
	excluding POCAs	91	91	94	95	91
<b>Sample Size (=100%)</b>		<b>200</b>	<b>603</b>	<b>161</b>	<b>163</b>	<b>225</b>

**Table 4.5: Benefit Units by type of savings and investments and economic status (continued)**

Type of savings and investments	Percentage of benefit units				All benefit units
	Economic status				
	Workless, one or more aged 60 or over	Workless, one or more unemployed	Workless, other inactive		
Current account	78	..	66	<b>83</b>	
NSI Savings Account	2	..	1	<b>2</b>	
Basic Bank account	4	..	6	<b>6</b>	
Post Office Card Account (POCA)	15	..	12	<b>7</b>	
ISA	14	..	2	<b>12</b>	
Other Bank / Building Society account	21	..	3	<b>18</b>	
Stocks and shares / member of a Share Club	7	..	1	<b>4</b>	
Unit trusts	1	..	0	<b>1</b>	
Endowment Policy not linked	0	..	0	<b>-</b>	
Premium Bonds	5	..	0	<b>3</b>	
National Savings Bonds	2	..	0	<b>1</b>	
Company Share Scheme / profit sharing	-	..	0	<b>1</b>	
Credit Unions	6	..	6	<b>8</b>	
Any other type of asset	-	..	0	<b>-</b>	
Any type of account:					
	including POCA's	90	..	79	<b>89</b>
	excluding POCA's	83	..	73	<b>86</b>
No accounts:					
	including POCA's	10	..	21	<b>11</b>
	excluding POCA's	17	..	27	<b>14</b>
Any Direct Payment Account:					
	including POCA's	90	..	79	<b>89</b>
	excluding POCA's	81	..	72	<b>86</b>
<b>Sample Size (=100%)</b>		<b>540</b>	<b>91</b>	<b>308</b>	<b>2,291</b>

**Table 4.6: Adults by type of savings and investments and age**

Type of savings and investments	Age									All adults
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75-84	85+	
Current account	71	85	88	87	86	84	82	79	..	<b>83</b>
NSI Savings Account	3	2	2	2	1	1	2	3	..	<b>2</b>
Basic Bank account	9	7	4	5	3	5	3	2	..	<b>5</b>
Post Office Card Account (POCA)	2	2	4	5	5	5	9	13	..	<b>5</b>
ISA	3	8	10	13	17	19	15	15	..	<b>11</b>
Other Bank / Building Society account	4	16	17	17	17	23	22	21	..	<b>17</b>
Stocks and shares / member of a Share Club	1	1	2	4	5	9	5	6	..	<b>4</b>
Unit trusts	0	0	1	1	2	2	1	1	..	<b>1</b>
Endowment Policy not linked	0	0	1	-	1	1	-	0	..	<b>-</b>
Premium Bonds	-	1	2	3	4	4	6	4	..	<b>2</b>
National Savings Bonds	0	-	-	1	1	3	2	1	..	<b>1</b>
Company Share Scheme / profit sharing	0	1	1	1	-	2	-	0	..	<b>1</b>
Credit Unions	3	7	9	11	11	6	7	7	..	<b>8</b>
Any other type of asset	-	-	1	-	0	0	1	0	..	<b>-</b>
Any type of account:										
including POCAs	81	91	92	92	91	91	91	89	..	<b>90</b>
excluding POCAs	80	90	90	90	88	88	85	81	..	<b>87</b>
No accounts:										
including POCAs	19	9	8	8	9	9	9	11	..	<b>10</b>
excluding POCAs	20	10	10	10	12	12	15	19	..	<b>13</b>
Any Direct Payment Account:										
including POCAs	81	91	91	91	91	90	90	89	..	<b>89</b>
excluding POCAs	80	89	90	89	88	87	84	81	..	<b>86</b>
<b>Sample Size (=100%)</b>	<b>248</b>	<b>589</b>	<b>631</b>	<b>645</b>	<b>267</b>	<b>235</b>	<b>442</b>	<b>233</b>	<b>57</b>	<b>3,347</b>

**Table 4.7: Households by type of savings and investments and total weekly household income**

Type of savings and investments	Percentage of households											All households
	Total weekly household income											
	Less than £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1000	£1000 and above	
Current account	..	78	77	85	90	88	95	91	..	..	95	<b>88</b>
NSI Savings Account	..	1	1	2	3	3	2	8	..	..	5	<b>3</b>
Basic Bank account	..	2	5	5	5	7	8	8	..	..	7	<b>6</b>
Post Office Card Account (POCA)	..	13	14	13	9	8	4	2	..	..	3	<b>8</b>
ISA	..	6	8	9	12	13	14	25	..	..	27	<b>15</b>
Other Bank / Building Society account	..	13	10	15	19	21	27	28	..	..	37	<b>22</b>
Stocks and shares / member of a Share Club	..	2	1	2	4	3	10	6	..	..	10	<b>6</b>
Unit trusts	..	0	1	1	0	1	1	1	..	..	3	<b>1</b>
Endowment Policy not linked	..	0	0	0	1	0	0	1	..	..	1	-
Premium Bonds	..	-	3	2	1	3	4	7	..	..	7	<b>4</b>
National Savings Bonds	..	1	1	-	2	1	1	1	..	..	1	<b>1</b>
Company Share Scheme / profit sharing	..	0	0	0	-	-	2	1	..	..	4	<b>1</b>
Credit Unions	..	8	5	8	9	8	15	10	..	..	13	<b>10</b>
Any other type of asset	..	0	0	0	1	0	-	1	..	..	2	-
Any type of account:												
including POCAs	..	88	89	93	97	94	96	93	..	..	96	<b>93</b>
excluding POCAs	..	81	81	89	94	92	95	93	..	..	96	<b>91</b>
No accounts:												
including POCAs	..	12	11	7	3	6	4	7	..	..	4	<b>7</b>
excluding POCAs	..	19	19	11	6	8	5	7	..	..	4	<b>9</b>
Any Direct Payment Account:												
including POCAs	..	88	88	93	97	94	96	93	..	..	95	<b>93</b>
excluding POCAs	..	79	81	88	94	92	95	93	..	..	95	<b>90</b>
<b>Sample Size (=100%)</b>	<b>38</b>	<b>195</b>	<b>314</b>	<b>262</b>	<b>223</b>	<b>185</b>	<b>169</b>	<b>120</b>	<b>94</b>	<b>79</b>	<b>286</b>	<b>1,965</b>

**Table 4.8: Households by amount of savings and investments and composition**

Amount of savings and investments	Percentage of households											
	All households without children				All households with children			Household composition				All households
	One male adult, no children	One female adult, no children	Two adults, no children	Three or more adults, no children	One adult, with children	Two adults, with children	Three or more adults, with children	Households with one or more adults over pension age <sup>1</sup>	Households with one or more disabled adults under pension age <sup>1,2</sup>	Households with one or more unemployed adults under pension age <sup>1</sup>		
No savings	57	53	45	..	81	53	..	46	65	71	<b>51</b>	
Less than £1,500	10	8	7	..	8	11	..	7	8	9	<b>9</b>	
£1,500 but less than £3,000	5	7	8	..	3	9	..	6	4	6	<b>7</b>	
£3,000 but less than £8,000	15	13	13	..	4	13	..	12	8	7	<b>13</b>	
£8,000 but less than £10,000	2	3	3	..	-	2	..	2	2	1	<b>3</b>	
£10,000 but less than £16,000	2	8	7	..	1	5	..	8	3	-	<b>5</b>	
£16,000 but less than £20,000	1	1	2	..	0	1	..	2	1	0	<b>2</b>	
£20,000 or more	8	8	16	..	1	6	..	15	9	6	<b>10</b>	
<b>Sample Size (=100%)</b>	<b>283</b>	<b>315</b>	<b>565</b>	<b>97</b>	<b>187</b>	<b>459</b>	<b>59</b>	<b>592</b>	<b>381</b>	<b>116</b>	<b>1,965</b>	

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS have been changed from the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in previous reports

**Table 4.9: Benefit Units by amount of savings and investments and family type**

Amount of savings and investments	Family type								Percentage of benefit units
	Pensioner couple <sup>1</sup>	Male pensioner single <sup>1</sup>	Female pensioner single <sup>1</sup>	Couple w ith children	Couple w ithout children	Single w ith children	Single male w ithout children	Single female w ithout children	<b>All benefit units</b>
No savings	44	48	53	52	41	82	74	74	<b>59</b>
Less than £1,500	7	11	8	10	6	8	7	8	<b>8</b>
£1,500 but less than £3,000	6	9	8	10	9	3	4	3	<b>7</b>
£3,000 but less than £8,000	12	13	9	14	16	4	9	8	<b>11</b>
£8,000 but less than £10,000	1	4	3	2	3	-	1	2	<b>2</b>
£10,000 but less than £16,000	8	2	8	5	6	1	2	3	<b>4</b>
£16,000 but less than £20,000	4	1	1	2	3	0	1	0	<b>1</b>
£20,000 or more	18	12	10	5	15	1	3	3	<b>8</b>
<b>Sample Size (=100%)</b>	<b>226</b>	<b>112</b>	<b>221</b>	<b>485</b>	<b>351</b>	<b>216</b>	<b>394</b>	<b>286</b>	<b>2,291</b>

*1 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65*



**Table 4.10: Benefit Units by amount of savings and investments and economic status**

Percentage of benefit units

Amount of savings and investments	Economic status								All benefit units
	One or more full-time self-employed	Single or couple all in full-time work	Couple, one in full-time work, one in part-time work	Couple, one in full-time work, one not working	No full-time work, one or more part-time work	Workless, one or more aged 60 or over	Workless, one or more unemployed	Workless, other inactive	
No savings	39	54	45	51	68	50	..	89	<b>59</b>
Less than £1,500	7	9	10	9	6	8	..	5	<b>8</b>
£1,500 but less than £3,000	9	9	8	8	6	7	..	1	<b>7</b>
£3,000 but less than £8,000	21	14	13	11	9	10	..	4	<b>11</b>
£8,000 but less than £10,000	-	2	3	2	1	3	..	-	<b>2</b>
£10,000 but less than £16,000	8	4	8	4	2	7	..	-	<b>4</b>
£16,000 but less than £20,000	2	2	1	3	1	1	..	0	<b>1</b>
£20,000 or more	14	4	12	12	8	14	..	1	<b>8</b>
<b>Sample Size (=100%)</b>	<b>200</b>	<b>603</b>	<b>161</b>	<b>163</b>	<b>225</b>	<b>540</b>	<b>91</b>	<b>308</b>	<b>2,291</b>

**Table 4.11: Households by amount of savings and investments and total weekly household income**

Amount of savings and investments	Total weekly household income											Percentage of households
	Less than £100 a week	£100 and less than £200	£200 and less than £300	£300 and less than £400	£400 and less than £500	£500 and less than £600	£600 and less than £700	£700 and less than £800	£800 and less than £900	£900 and less than £1000	Above £1000	<b>All households</b>
No savings	..	70	70	60	59	56	42	34	..	..	27	<b>51</b>
Less than £1,500	..	8	7	12	8	6	9	8	..	..	9	<b>9</b>
£1,500 but less than £3,000	..	2	6	6	6	8	12	17	..	..	7	<b>7</b>
£3,000 but less than £8,000	..	11	9	9	11	11	18	10	..	..	19	<b>13</b>
£8,000 but less than £10,000	..	2	2	2	-	1	3	2	..	..	5	<b>3</b>
£10,000 but less than £16,000	..	2	1	6	6	7	7	9	..	..	8	<b>5</b>
£16,000 but less than £20,000	..	1	-	1	1	4	1	3	..	..	5	<b>2</b>
£20,000 or more	..	4	4	4	9	6	8	17	..	..	20	<b>10</b>
<b>Sample Size (=100%)</b>	<b>38</b>	<b>195</b>	<b>314</b>	<b>262</b>	<b>223</b>	<b>185</b>	<b>169</b>	<b>120</b>	<b>94</b>	<b>79</b>	<b>286</b>	<b>1,965</b>

# Section 4

## Supplementary tables

**S4.1-** Data for Figure 4.1: Percentage of households with a bank account from 2003/04 to 2013/14

**Table S4.1: Percentage of Households with a bank account from 2003/04 to 2013/14**

Percentage of households with a bank account

Year	Type of bank account				<b>Sample size (=100%)</b>
	At least one adult has at least one account	At least one adult has a direct payment account	At least one adult has at least one account (excluding POCAs)	At least one adult has a direct payment account (excluding POCAs)	
2003/04	87	87	.	.	<b>1,917</b>
2004/05	92	92	.	.	<b>1,927</b>
2005/06	94	93	89	88	<b>1,895</b>
2006/07	94	94	89	88	<b>1,918</b>
2007/08	94	94	90	89	<b>1,861</b>
2008/09	94	93	90	88	<b>1,929</b>
2009/10	93	92	88	87	<b>2,041</b>
2010/11	95	94	90	89	<b>1,896</b>
2011/12	94	94	91	90	<b>1,943</b>
2012/13	94	94	90	90	<b>1,891</b>
2013/14	93	93	91	90	<b>1,965</b>

# 5. Carers and Disability

## Introduction

The Family Resources Survey (FRS) collects extensive information on those giving and receiving care on an informal basis, that is, not as part of a paid job, and on disability. The FRS now stands as one of the key sources of information on the adult and child disabled populations.

What should be counted as care is not prescriptively defined but includes activities such as going shopping for someone and helping with paperwork. Respondents are asked if anyone in the household receives care, or if anyone provides care to anyone living outside the household. Questions are then asked about those receiving the help or being looked after. There are then follow-up questions for each person named, about who provides the help and the frequency of care. Note that the follow-up questions are only asked for those receiving help at least once a week.

The estimates for disabled people cover the number of people with a long standing illness, disability or impairment which causes substantial difficulty with day-to-day activities. Everyone classified as disabled under this definition would also be classified as disabled under the Disability Discrimination Act (DDA). However, some individuals classified as disabled and having rights under the DDA would not be captured by this definition.

The impairment types respondents were asked about were changed for the 2012/13 survey and onwards to comply with the harmonised standards published in August 2011<sup>1</sup>. This means that neither the definition of disability nor the impairment types are directly comparable with those in reports for years prior to 2012/13. There is no reason however to expect large changes and the overall disability prevalence remains stable.

## Analysis

### *Carers*

Many people provide informal care to others. In 2013/14, 6 per cent of the population were informal carers. In 2013/14, 8 per cent of working age adults, 8 per cent of State Pension age adults<sup>2</sup> and 2 per cent of children were carers. Figure 5.1 (see Table S5.1 for data) shows that the percentage of carers by age has remained broadly stable over time.

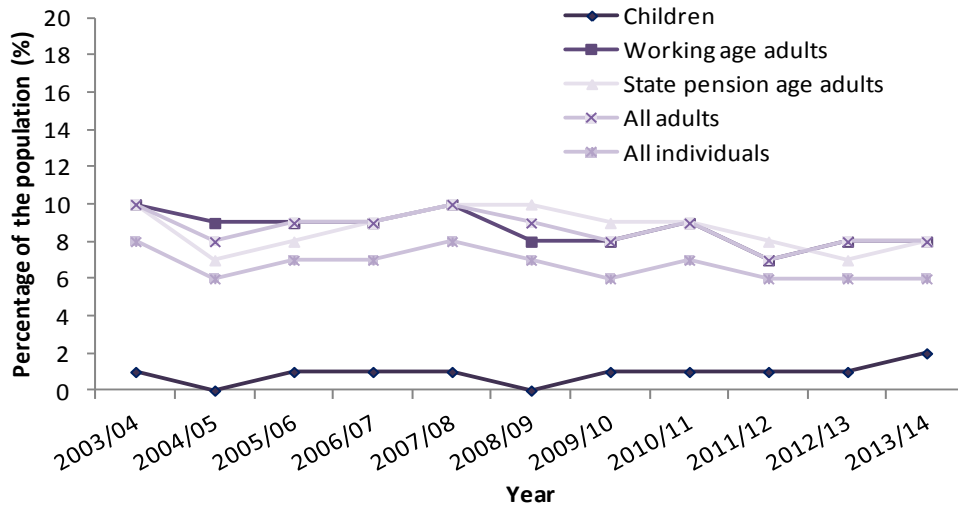
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<sup>1</sup> <http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-andquestions/long-lasting-health-conditions-and-illnesses--impairments-and-disability.pdf>

<sup>2</sup> *State Pension age changed from 2010/11 and so the definition of both State Pension age and Working age has not been consistent over time. See Glossary for further details.*

Table 5.1 shows that 46 per cent of adult carers care for less than 20 hours per week. Nineteen per cent of carers report caring for 50 hours or more per week.

**Figure 5.1: Prevalence of informal carers from 2003/04 to 2013/14**



**Figure 5.2: Number of carers by gender from 2003/04 to 2013/14**

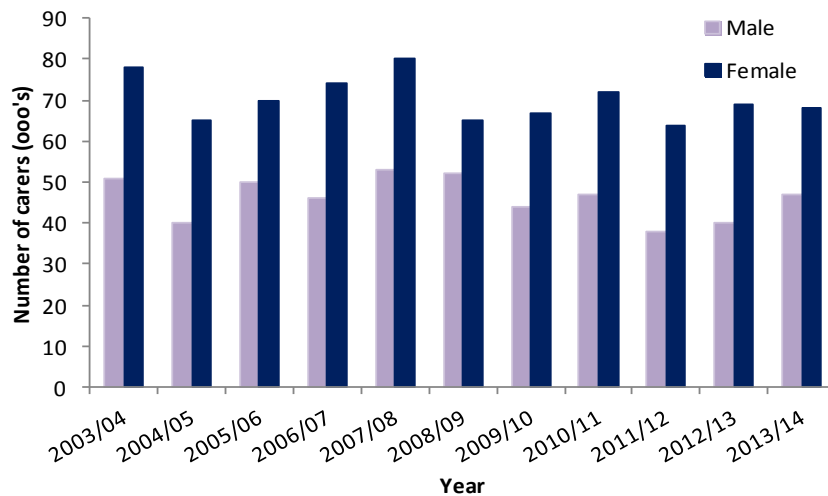
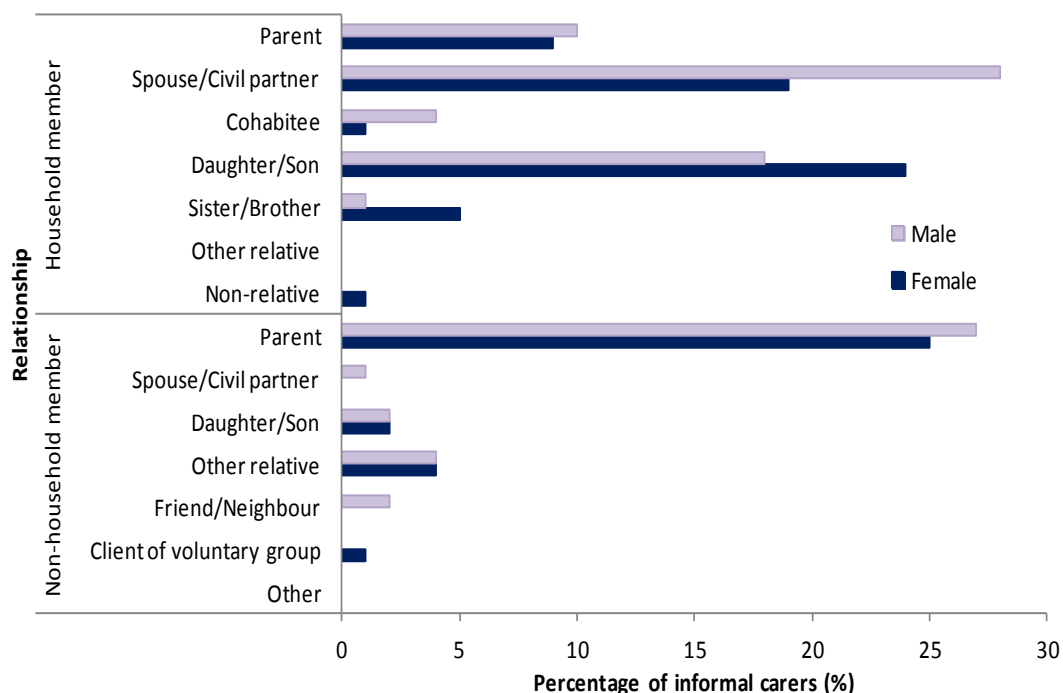


Figure 5.2 shows that females were more likely to report caring than males. In 2013/14, 59 per cent of individuals who reported caring responsibilities were female, and this has been relatively stable over time.

**Figure 5.3 Informal carers by relationship to person being cared for**



Approximately 33 per cent of informal carers in Northern Ireland in 2013/14 were providing care to someone living outside their own household. Table 5.2 and Figure 5.3 show that family members were the main recipients of informal care from both household and non-household members.

Figure 5.4 (see table S5.4 for data) shows that many carers balance their caring responsibilities with paid work. Table 5.3 shows that overall 50 per cent of adult carers are in either full-time or part-time employment (employed/self-employed). Of all adult carers full-time employees and those in retirement made up the largest groups (30 per cent and 23 per cent respectively in 2013/14). The next largest group was those who were part-time employees (13 per cent). In 2013/14, 71 per cent of working age adult carers in employment worked full time while 30 per cent worked part time.

**Figure 5.4: Adults aged below 65 in work by employment**

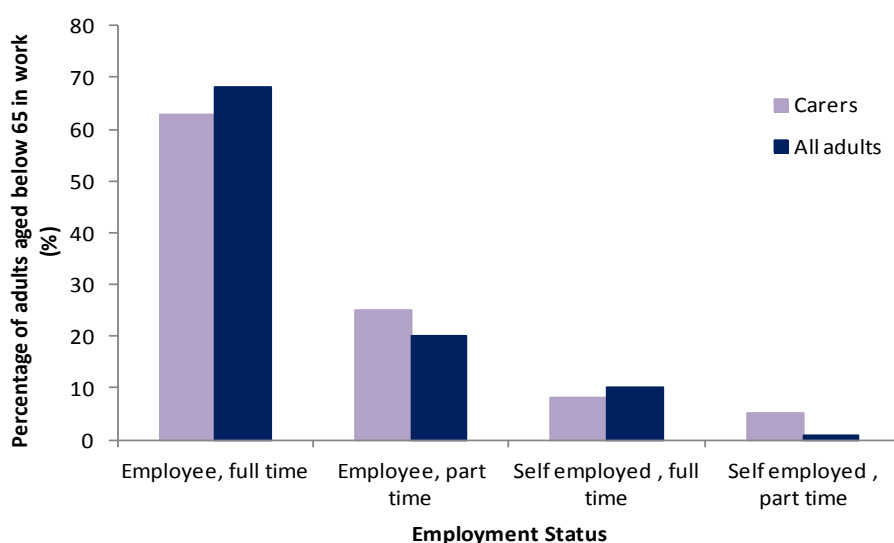


Figure 5.5 shows that compared to the age distribution of the whole population, the distribution of those receiving care is different, with a higher proportion of those receiving care being over 55 years old. Figure 5.5 also shows that 47 per cent of females receiving care were 65 or over compared to 37 per cent of males.

**Figure 5.5: Individuals receiving care by age and gender**

Age	Receiving care			All individuals		
	Male, %	Female, %	All, %	Male, %	Female, %	All, %
Under 16	12	5	8	22	20	21
16-24	14	3	8	13	12	12
25-34	4	9	7	14	14	14
35-44	9	7	8	13	14	13
45-54	14	14	14	14	14	14
55-64	10	15	13	11	11	11
65-74	16	17	17	8	9	8
75-84	16	21	19	4	6	5
85+	5	9	7	1	2	1
All (=100%)	48%	52%	100%	48%	52%	100%

There were large differences in the main sources of household income reported by individuals receiving care and the overall population (Table 5.6); wages and salaries were the main source of income for 25 per cent of individuals receiving care compared with 61 per cent of the population. Similarly 'Retirement pensions plus any IS/PC' was the main source of income for 34 per cent of individuals receiving care compared to 10 per cent of the population. These differences likely reflect the older age profile of individuals receiving care compared to the overall population. Eight per cent of those receiving care report disability benefits as the main source of income.



## Disability

Figure 5.6 (see Table S5.5 for data) shows that in Northern Ireland, the proportion of disabled people differed by age group: in 2013/14, 7 per cent of children were disabled compared to 16 per cent of adults of working age and 47 per cent of adults over State Pension age<sup>3</sup>. The estimated percentage of the population who were disabled remained broadly stable over time at 19 per cent in both 2003/04 and 2013/14, fluctuating between 17 per cent at the lowest level to 20 per cent at the highest level.

**Figure 5.6: Disability prevalence from 2003/04 to 2013/14**

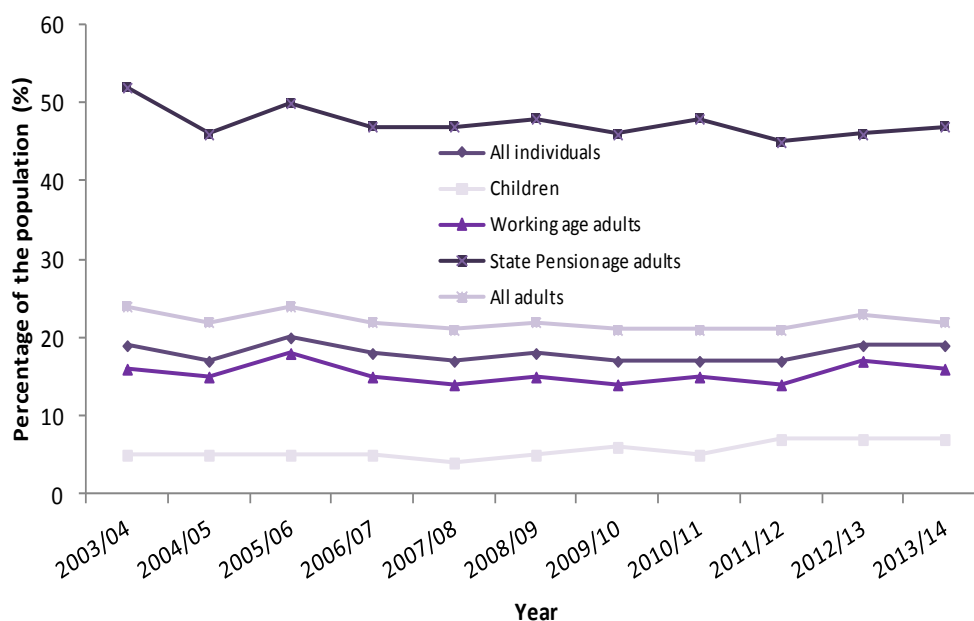


Figure 5.7 (see Table S5.6 for data) shows that in 2013/14; approximately 182 thousand females and 158 thousand males were disabled in Northern Ireland. The disability prevalence estimates by gender remained broadly stable over time.

<sup>3</sup> State Pension age changed from 2010/11 and so the definition of both State Pension age and Working age has not been consistent over time. See Glossary for further details.

**Figure 5.7: Number of disabled people by gender from 2003/04 to 2013/14**

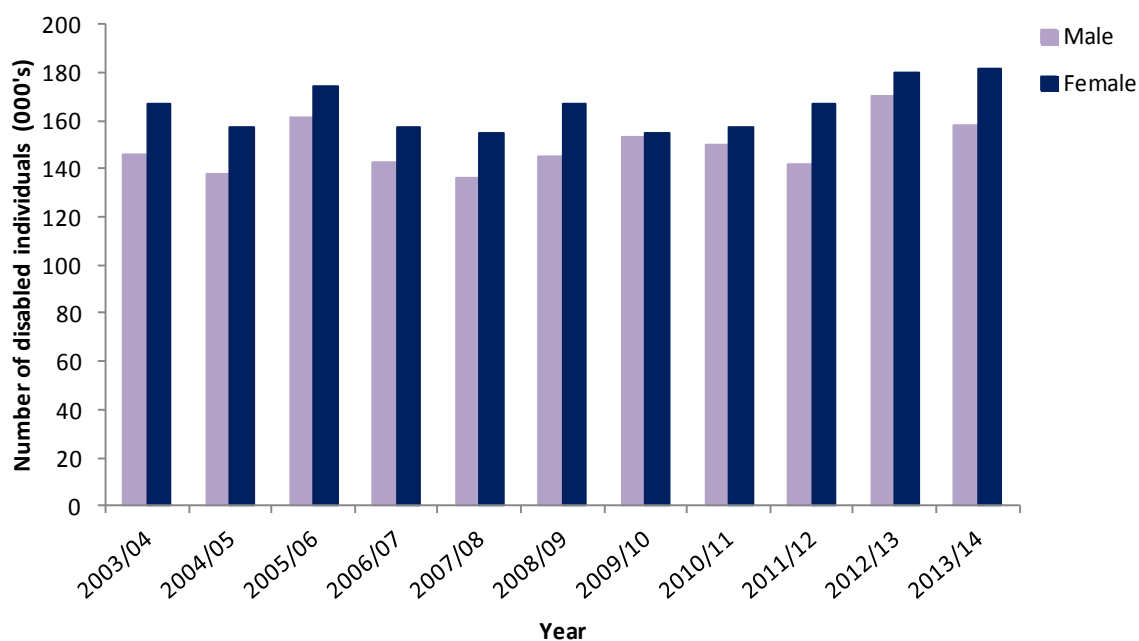


Figure 5.8 provides more detailed information about the types of impairment that disabled people had and shows that the distribution is stable over time. Please note that respondents can be affected by (and can report) more than one type of impairment. The types of impairment respondents were asked about changed for the 2012/13 survey, so the 2011/12 data have been displayed in a separate table. These changes specifically prevent direct comparisons over time, but there is no reason to expect large changes and overall disability prevalence remains stable.

In 2013/14, the percentages of the disabled population affected by different impairment types varies widely, ranging from 55 per cent (189 thousand) reporting a mobility impairment to 7 per cent (24 thousand) reporting a social or behavioural impairment.

**Figure 5.8: Disability prevalence disaggregated by impairment type in Northern Ireland<sup>4</sup>**

Impairment type	2011/12	
	000's	%
Mobility	198	64%
Lifting, carrying	168	54%
Manual dexterity	80	26%
Continence	40	13%
Communication	51	17%
Memory/concentration/learning	66	21%
Recognising when in danger	23	7%
Physical co-ordination	76	25%
Other	92	30%
All with at least one impairment	309	

Impairment type	2012/13		2013/14	
	000's	%	000's	%
Vision	32	9%	33	10%
Hearing	35	10%	37	11%
Mobility	196	56%	189	55%
Dexterity	115	33%	100	29%
Learning	36	10%	47	14%
Memory	42	12%	59	17%
Mental Health	60	17%	69	20%
Stamina/breathing/fatigue	130	37%	138	41%
Socially/behaviourally	19	5%	24	7%
Other	67	19%	46	13%
All with at least one impairment	350		341	

Disability prevalence estimates by region show that the distribution of disabled people was fairly evenly spread, as shown in Figure 5.9. In 2013/14 Northern Ireland disability prevalence was approximately 19 per cent (0.3 million) of the Northern Ireland population, this level has been relatively constant over the last 10 years and is the same as the UK level.

While the vast majority of those in receipt of disability-related benefits have rights under the DDA, not all covered by this act will be in receipt of a disability-related benefit, and not all those in receipt of a disability-related benefit will consider themselves as disabled<sup>5</sup>.

<sup>4</sup> The totals will sum to over 100 per cent as respondents can be affected by (and can report) more than one impairment type and the denominator is the number of disabled people.

<sup>5</sup> A survey from 2002 asked disabled respondents whether they considered themselves to be disabled. Overall just under half (48 per cent) said that they did. "Disabled for Life? attitudes towards, and experiences of, disability in Britain" (2002, DWP): [http://webarchive.nationalarchives.gov.uk/20130128102031/http://research.dwp.gov.uk/asd/asd5/report\\_abstracts/rr\\_abstracts/rra\\_173.asp](http://webarchive.nationalarchives.gov.uk/20130128102031/http://research.dwp.gov.uk/asd/asd5/report_abstracts/rr_abstracts/rra_173.asp)

**Figure 5.9: Disability prevalence per region (formerly Government Office Region)**

	2011/12		2012/13		2013/14	
	Millions	%	Millions	%	Millions	%
North East	0.6	25	0.6	25	0.6	23
North West	1.5	22	1.5	22	1.5	21
Yorkshire and the Humber	1.1	21	1.1	21	1.0	19
East Midlands	0.9	20	1.0	22	1.0	21
West Midlands	1.1	21	1.1	20	1.1	20
East of England	1.1	18	1.1	19	1.1	19
London	1.2	15	1.2	14	1.2	15
South East	1.5	17	1.4	16	1.4	17
South West	1.0	20	1.0	19	1.0	19
England	10.1	19	10.0	19	9.9	19
Wales	0.6	21	0.7	24	0.6	19
Scotland	1.0	20	1.1	21	1.1	21
Great Britain	11.8	19	11.8	19	11.6	19
Northern Ireland	0.3	17	0.4	19	0.3	19
United Kingdom	12.1	19	12.2	19	11.9	19

There were large differences in the main source of income for those individuals with a disability compared to the overall population (Table 5.8); wages and salaries were the main source of income for 32 per cent of individuals with a disability compared to 61 per cent of the population. Similarly 'Retirement pension plus any IS/PC' and 'benefits' (disability and social security) were the main source of income for 29 per cent and 25 per cent of individuals with a disability respectively compared to just 10 per cent and 13 per cent of the overall population respectively.

## Notes for Analysis

1. Comparison of the 2013/14 NI FRS data with census (2011) information suggested that the FRS under-reported those giving care. The FRS estimates that 6 per cent of the Northern Ireland population provides unpaid care where as the Census states that 12 per cent of the NI population provides unpaid care. On the FRS, questions are asked as part of the household schedule, and, unlike some other surveys, it is not always the case that the person providing or giving the care is addressed directly. Uses of FRS data, for example the modelling of benefits such as Carer's Allowance, are applicable to those requiring more frequent caring.
2. The means of identifying disabled people has changed over time. From 2003/04, statistics are based on responses to questions about barriers across a number of areas of life. Figures for 2003/04 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.

3. The FRS does not record information on individuals in nursing or retirement homes. This means that figures relating to older people may not be representative of the Northern Ireland population, as many older people may have moved into homes where they can receive more frequent help. However care within nursing homes is likely to be 'formal' and is not covered in this chapter or collected by the FRS. Also, therefore it is likely that disability prevalence for older people is higher than estimated from the FRS.
4. 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.
5. Children under the age of 15 sometimes provide informal care. Where these children have been included in analysis of carers a footnote will be provided at the bottom of individual tables.
6. Figures are rounded to the nearest thousand or percentage point and may not sum due to rounding.

## Alternative Data Sources

### *Administrative sources:*

- Carer's Allowance claims and Disability related benefits, such as Disability Living Allowance:  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/benefit\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm)

### *Survey sources:*

- Census (Key statistics for Health and Social care in Northern Ireland 2011):  
[http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=134&themeName=Health and Social Care](http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=134&themeName=Health%20and%20Social%20Care)

## Detailed Tables

### *Contents and points to note when interpreting tables*

Tables **5.1** to **5.6** provide analysis on those giving and receiving care, while Tables **5.7** and **5.8** provide analysis on those with disabilities.

Tables **5.1** to **5.4** look at those providing care. Carers are counted only once, even if they look after more than one individual. Carers outside the household are not included in these tables as they are not identified individually within the questionnaire, and they may also produce instances of double counting.

Table **5.1** provides analysis of adult informal carers by gender, age and number of hours of care provided per week; the overall sample size available is quite small and therefore these findings should be treated with caution.

Table **5.2** looks at the gender of the carer and their relationship with the person being cared for. Those giving care to more than one person have been combined into one group. For non-household members, more than one person receiving care means more than one entry

in either the 'relative', 'friend/neighbour', 'client of voluntary organisation' or 'other non-household' group. However, if someone cared for more than one 'friend/neighbour', for example, this would not be picked up by the questionnaire.

Tables **5.3** and **5.7** use the International Labour Organisation (ILO) definition of employment which is harmonised with other government surveys. The employment status categories for student, looking after family/home and temporarily sick/injured are aggregated with 'other inactive'.

Tables **5.4** and **5.6** show the main source of income received by the households in which the carer and the person being cared for live, by gender. 'Main source' is calculated as the category of income that gives the highest amount and results should be interpreted with caution since some households may have more than one source that provides similar proportions.

Tables **5.5** and **5.6** look at household members receiving care. An individual is recorded as receiving care if they receive care from another person in the household and/or from someone outside the household. They are counted only once no matter how many people provide care to them. The number of FRS sample respondents receiving care is lower (254) than the number of FRS sample respondents providing care (285) This will be, in part, because many recipients of care, received help from more than one person within their household, each of whom was recorded as a separate carer.

Table **5.8** provides analysis based on individuals with a disability and looks at the main source of income by gender.

### *Key definitions used*

Please refer to the Glossary for definitions of the key terms used in this section.

### *Changes to tables between 2012/13 and 2013/14*

Prior to 6 April 2010, women reached State Pension age at 60. From 6 April 2010, the qualifying age for women has been gradually increasing. FRS data contained in this report was collected throughout the financial year 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not impact on the State Pension age of men, currently 65. This change affects Figures **5.1** and **5.4**.

**Table 5.1: Adult informal cares by gender, age and number of hours per week providing care**

Age	Percentage of informal carers								Sample Size (=100%)
	Hours per week								
	Less than 5 hours	5 but less than 20 hours	20 but less than 35 hours	35 but less than 50 hours	50 or more hours	Varies, less than 35 hours	Varies, more than 35 hours	Unknown	
<b>All carers</b>									
16-44	..	..	..	..	..	..	..	..	91
45+	12	30	13	11	18	5	10	-	174
<b>All male carers</b>	27	26	9	9	16	5	7	0	106
<b>All female carers</b>	10	31	14	11	21	5	9	1	159
<b>All adult carers</b>	17	29	12	10	19	5	8	-	265

**Table 5.2: Informal carers<sup>1</sup> by relationship to person being cared for and whether living in or outside the household**

Person being cared for	Carers		All informal carers
	Male	Female	
<b>Household member</b>			
Parent	10	9	<b>10</b>
Spouse/civil partner	28	19	<b>23</b>
Cohabitee	4	1	<b>3</b>
Son/Daughter	18	24	<b>22</b>
Brother/Sister	1	5	<b>3</b>
Other relative	0	0	<b>0</b>
Non-Relative	0	1	<b>-</b>
<b>Non household member</b>			
Parent	27	25	<b>26</b>
Partner	1	0	<b>-</b>
Son/Daughter	2	2	<b>2</b>
Other relative	4	4	<b>4</b>
Friend/neighbour	2	-	<b>1</b>
Client of Voluntary Group	0	1	<b>-</b>
<b>More than one person</b>			
Inside of Household	1	4	<b>3</b>
Outside of Household	1	2	<b>1</b>
Both inside and outside of Household	1	2	<b>2</b>
<b>Sample Size (=100%)</b>	<b>106</b>	<b>159</b>	<b>265</b>

<sup>1</sup> Includes children aged 15 and under



**Table 5.3: Adult informal carers by employment status and gender**

Employment status	Percentage of adults					
	Adult Carers			All Adults		
	Male	Female	All adult carers	Male	Female	All adults
<b>Employees</b>						
Full-time Employee	42	21	30	47	32	39
Part-time Employee	4	19	13	5	19	12
<b>Self-employed</b>						
Full-time Self-Employed	7	1	4	11	2	7
Part-time Self-Employed	2	3	3	1	1	1
<b>ILO unemployed</b>	3	2	2	6	3	5
<b>Retired</b>	23	23	23	17	24	21
<b>Student</b>	0	0		2	3	2
<b>Looking after family/home</b>	3	12	8	1	7	4
<b>Permanently sick/disabled</b>	4	13	9	7	7	7
<b>Temporarily sick/injured</b>	1	0	-	-	1	-
<b>Other Inactive</b>	10	6	8	2	2	2
<b>Sample Size (=100%)</b>	<b>106</b>	<b>159</b>	<b>265</b>	<b>1,583</b>	<b>1,764</b>	<b>3,347</b>

**Table 5.4: Informal carers<sup>1</sup> by gender, main source of total weekly household income and hours caring**

Main source of household income	Percentage of informal carers					
	Number of hours per week			Gender		All carers
	Less than 20 hours	20 or more hours	Varies	Male	Female	
Wages and salaries	65	50	..	55	54	<b>54</b>
Self employment income	4	1	..	3	2	<b>2</b>
Investments	-	0	..	0	-	-
Tax Credits	2	-	..	2	2	<b>2</b>
Retirement Pension plus any IS / Pension Credit	8	16	..	18	12	<b>15</b>
Other pensions	10	5	..	7	8	<b>8</b>
Social Security - disability benefits	1	5	..	1	5	<b>3</b>
Other Social Security benefits	9	23	..	16	16	<b>16</b>
Other sources	0	-	..	0	-	-
<b>Sample Size (=100%)</b>	<b>124</b>	<b>126</b>	<b>34</b>	<b>113</b>	<b>172</b>	<b>285</b>

<sup>1</sup> Includes children aged 15 and under

**Table 5.5: Individuals receiving care by gender, age and frequency of care**

Age	Frequency of care received					Percentage of individuals
	Continuously	Several times a day	Once or twice a day	Several times a week	Once a week	<b>Sample Size (=100%)</b>
<b>All individuals receiving care</b>						
0-64	43	30	14	6	7	<b>141</b>
65+	34	23	21	16	6	<b>113</b>
<b>All males receiving care</b>	<b>37</b>	<b>33</b>	<b>15</b>	<b>9</b>	<b>6</b>	<b>119</b>
<b>All females receiving care</b>	<b>40</b>	<b>23</b>	<b>19</b>	<b>11</b>	<b>7</b>	<b>135</b>
<b>All individuals receiving care</b>	<b>39</b>	<b>27</b>	<b>17</b>	<b>10</b>	<b>6</b>	<b>254</b>

**Table 5.6: Individuals receiving care by main source of total weekly household income and gender**

Main source of household income	Percentage of individuals					
	Receive Care			All Individuals		
	Male	Female	All receiving care	Male	Female	All individuals
Wages and salaries	27	24	25	63	60	61
Self employment income	1	1	1	8	5	6
Investments	0	0		-	-	-
Tax Credits	3	-	2	3	3	3
Retirement Pension plus any IS / Pension Credit	32	37	34	9	12	10
Other pensions	8	6	7	5	6	5
Social Security - disability benefits	8	9	8	1	1	1
Other Social Security benefits	21	23	22	11	12	12
Other sources	1	0	-	1	1	1
<b>Sample Size (=100%)</b>	<b>119</b>	<b>135</b>	<b>254</b>	<b>2,264</b>	<b>2,438</b>	<b>4,702</b>

**Table 5.7: Adults with a disability, including limiting long standing illness by employment status and gender**

Employment Status	Percentage of adults					
	Adults with a disability			All adults		
	Male	Female	All adults with a disability	Male	Female	All adults
<b>Employees</b>						
Full-time	14	7	10	47	32	39
Part-time	3	7	5	5	19	12
<b>Self-employed</b>						
Full-time	3	1	2	11	2	7
Part-time	2	2	2	1	1	1
<b>ILO Unemployed</b>	5	2	3	6	3	5
<b>Retired</b>	39	49	44	17	24	21
<b>Student</b>	1	-	-	2	3	2
<b>Looking after family/home</b>	-	3	2	1	7	4
<b>Permanently sick/disabled</b>	31	26	29	7	7	7
<b>Temporarily sick/injured</b>	-	2	1	-	1	-
<b>Other Inactive</b>	1	1	1	2	2	2
<b>Sample Size (=100%)</b>	<b>359</b>	<b>441</b>	<b>800</b>	<b>1,583</b>	<b>1,764</b>	<b>3,347</b>

**Table 5.8: Individuals with a disability including limiting long standing illness by main source of total weekly household income and gender**

Main source of household income	Percentage of individuals					
	Individuals with a disability			All Individuals		
	Male	Female	All with a disability	Male	Female	All individuals
Wages and salaries	35	29	32	63	60	61
Self employment income	2	2	2	8	5	6
Investments	0	-	-	-	-	-
Tax Credits	2	1	2	3	3	3
Retirement Pension plus any IS / Pension Credit	25	32	29	9	12	10
Other pensions	8	10	9	5	6	5
Social Security - disability benefits	5	4	4	1	1	1
Other Social Security benefits	22	21	21	11	12	12
Other sources	1	-	1	1	1	1
<b>Sample Size (=100%)</b>	<b>418</b>	<b>484</b>	<b>902</b>	<b>2,264</b>	<b>2,438</b>	<b>4,702</b>

# Section 5

## Supplementary tables

**S5.1-** Data for Figure 5.1: Prevalence of informal carers from 2003/04 to 2013/14

**S5.2-** Data for Figure 5.2: Number of adult carers by gender from 2003/04 to 2013/14

**S5.3-** Data for Figure 5.3: Informal carers by relationship to person being cared for

**S5.4-** Data for Figure 5.4: Adults aged below 65 in work by employment status

**S5.5-** Data for Figure 5.5: Disability prevalence from 2003/04 to 2013/14

**S5.6-** Data for Figure 5.6: Number of disabled people by gender from 2003/04 to 2013/14

**Table S5.1: Prevalence of informal carers from 2003/04 to 2013/14**

Year	Age group					Sample size (=100%)
	Children	Working age adults	State pension age adults	All adults	All individuals	
2003/04	1	10	10	10	8	4,691
2004/05	0	9	7	8	6	4,810
2005/06	1	9	8	9	7	4,635
2006/07	1	9	9	9	7	4,522
2007/08	1	10	10	10	8	4,397
2008/09	0	8	10	9	7	4,563
2009/10	1	8	9	8	6	4,794
2010/11	1	9	9	9	7	4,492
2011/12	1	7	8	7	6	4,609
2012/13	1	8	7	8	6	4,461
2013/14	2	8	8	8	6	4,702

**Table S5.2: Number of carers by gender from 2003/04 to 2013/14**

year	Gender				Sample size (=100%)
	Male, 000's	Male, % of carers	Female, 000's	Female, % of carers	
2003/04	51	40	78	60	337
2004/05	40	38	65	62	293
2005/06	50	42	70	58	316
2006/07	46	38	74	62	309
2007/08	53	40	80	60	323
2008/09	52	45	65	55	291
2009/10	44	39	67	61	293
2010/11	47	39	72	61	284
2011/12	38	37	64	63	254
2012/13	40	37	69	63	253
2013/14	47	41	68	59	285



**Table S5.3: Informal carers by relationship to person being cared for**

		Percentage of individuals who are carers	
		Gender	
Relationship		Male	Female
Household member	Parent	10	9
	Spouse/Civil partner	28	19
	Cohabitee	4	1
	Daughter/Son	18	24
	Sister/Brother	1	5
	Other relative	0	0
	Non-relative	.	1
Non-household member	Parent	27	25
	Spouse/Civil partner	1	.
	Daughter/Son	2	2
	Other relative	4	4
	Friend/Neighbour	2	0
	Client of voluntary group	.	1
	Other	..	-
<b>Sample size (=100%)</b>		<b>113</b>	<b>172</b>

**Table S5.4: Adults aged below 65 in work by employment status**

Percentage of working adults aged under 65yrs in employment		
Employment status	Carers	All adults
Employee, full time	63	68
Employee, part time	25	20
Self employed , full time	8	10
Self employed , part time	5	1
All full time workers	71	78
All part time workers	30	21
<b>Sample size (=100%)</b>		<b>1,836</b>

**Table S5.5: Disability prevalence from 2003/04 to 2013/14**

Percentage of individuals

Age group	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
All individuals	19	17	20	18	17	18	17	17	17	19	19
Children	5	5	5	5	4	5	6	5	7	7	7
Working age adults	16	15	18	15	14	15	14	15	14	17	16
State Pension age adults	52	46	50	47	47	48	46	48	45	46	47
All adults	24	22	24	22	21	22	21	21	21	23	22
<b>Sample size (=100%)</b>	<b>4,691</b>	<b>4,810</b>	<b>4,635</b>	<b>4,522</b>	<b>4,397</b>	<b>4,563</b>	<b>4,794</b>	<b>4,492</b>	<b>4,609</b>	<b>4,461</b>	<b>4,702</b>

**Table S5.6: Number of disabled people by gender from 2003/04 to 2013/14**

Number of individuals (000's)

Gender	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Male	146	138	161	143	136	145	153	150	142	170	158
Female	167	157	174	157	155	167	155	157	167	180	182
<b>Sample size (=100%)</b>	<b>912</b>	<b>849</b>	<b>951</b>	<b>855</b>	<b>804</b>	<b>872</b>	<b>879</b>	<b>835</b>	<b>839</b>	<b>915</b>	<b>902</b>

# 6. Occupation and Employment

## Introduction

The Family Resources Survey (FRS) asks a number of questions relating to income from jobs and the number of jobs held, from which the respondents' economic and socio-economic status are derived, as well as the Standard Occupational Classification of their job. For those respondents not working, questions are asked about why they are not working and how long it has been since they last worked. Questions are also asked in relation to childcare costs.

The FRS is not the lead source of National Statistics on the labour market. More detailed and timely analysis of the labour market is available from other sources (see the 'Alternative Data Sources' section). The analysis in this chapter illustrates the variety of labour market situations experienced by FRS respondents in 2013/14. It also enables analysis of economic status alongside other characteristics, such as household income and benefit receipt, which are not available to the same quality from other sources.

The FRS also collects information on pension participation. Pension participation is broken down by personal and employer sponsored pensions, to give a broad picture of the pension landscape.

## Analysis

Figure 6.1: Employment status of adults from 2003/04 to 2013/14

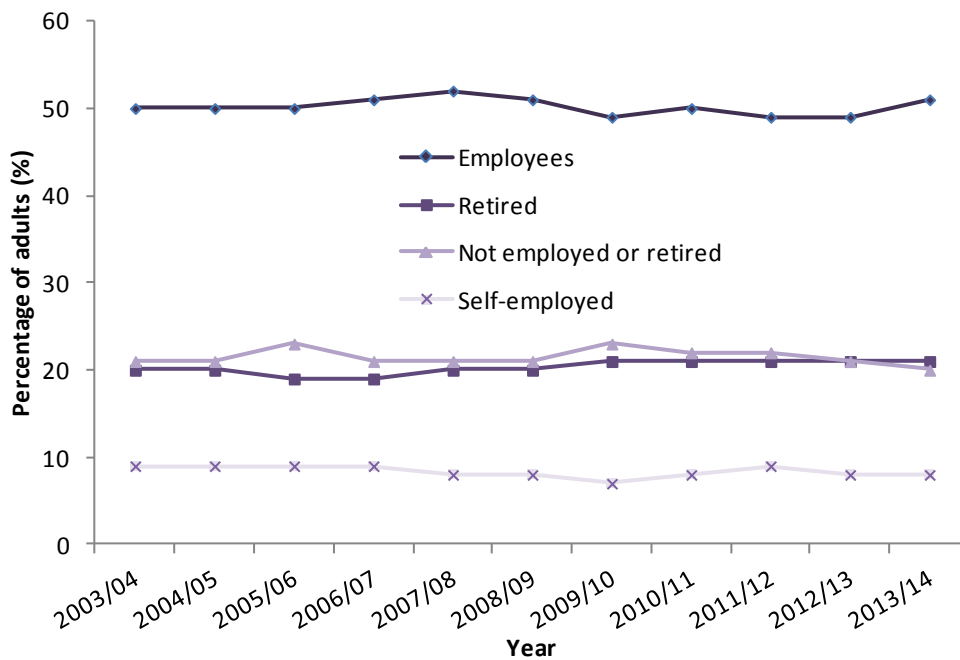


Figure 6.1 (see Table S6.1 for data) shows that in Northern Ireland, the employment status of adults has remained broadly stable over time. In 2013/14, 51 per cent of adults were employees, including

those in full and part-time work, while 8 per cent of adults were self-employed. This compares to 50 per cent and 9 per cent of adults in 2003/04 respectively.

Figure 6.2 (see Table S6.2 for data) looks at those who were in work (full-time or part-time, employees and the self-employed) by gender. In 2013/14, 90 per cent of men in work and 63 per cent of women in work worked full-time.

**Figure 6.2: Adults in work by gender**

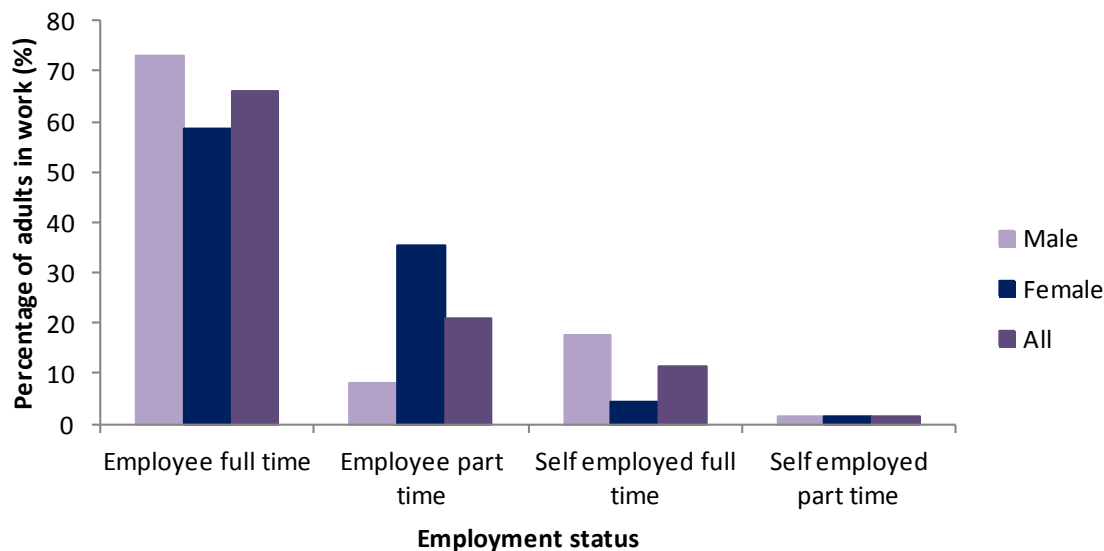


Table 6.1 presents the labour market status of all adults and shows that women were more likely to work part-time (20 per cent) compared to men (6 per cent). Women were also more likely to be looking after family/home (7 per cent compared to 1 per cent of men), and less likely to be self-employed (3 per cent compared to 12 per cent). Women were more likely to be combining work with caring responsibilities and so more likely to be not working or working part-time. However, women were more likely to be retired (24 per cent) compared to men (17 per cent). This at least in part reflects that women are more likely to live longer than men and the fact that the State Pension age for women is currently lower than that for men.

Figure 6.3 looks at the numbers and percentages of adults, benefit units and households who were not in employment or self-employment (“workless”), restricted to households 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 (21 per cent of adults- see Table 6.1).

The number and percentage of worklessness at all levels has fluctuated over the last eight-year period with a general decrease in the number of workless households, benefit units and adults since 2009/10 (the series highest ‘workless’ levels). 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.

**Figure 6.3: Workless adults, benefit units and households, for those living in households with at least one adult aged below 65 years**

Year	Workless adults		Benefit units - all adults not in work		Households -all adults not in work	
	thousands	percent	thousands	percent	thousands	percent
2006/07	369	33	233	30	116	21
2007/08	363	32	213	28	110	20
2008/09	382	33	223	28	126	22
2009/10	411	36	248	32	138	24
2010/11	398	34	242	31	135	23
2011/12	378	33	228	29	131	23
2012/13	397	34	250	31	134	23
2013/14	371	32	232	29	132	22

Table 6.8 shows that employees have the highest pension participation rate (50 per cent), followed by self employed (26 per cent) and the inactive (1 per cent). Overall participation rates in employer-sponsored pension schemes were similar for males and females (24 per cent and 25 per cent respectively). However, participation in individual personal pension schemes is lower for females (2 per cent) than for males (6 per cent). Differences in personal pension participation rates between males and females will be affected by differences in economic status (self employment is more prevalent for males, and inactivity more prevalent for females).

## Notes for Analysis

1. The FRS is not considered to be the main data source on occupation and employment. Therefore any detailed interpretation of the analysis here should be made with reference to the National Statistics sources discussed in Alternative Data Sources.
2. Those aged over 65 are often excluded from analysis of the labour market and so the percentages shown are not comparable to the headline employment/inactivity rates published elsewhere.
3. FRS analysis presented in this chapter is based on adults: other data sources define those aged 16 or over as adults and so this can also lead to differences in estimates.
4. 'Employer sponsored' comprises any company or occupational pension scheme run by an employer including group personal pensions and group stakeholder pensions. Individual personal includes individual stakeholder pensions and retirement annuity contracts as well as individual personal pensions.
5. Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.
6. Figures are rounded to the nearest thousand or percentage point and may not sum due to rounding.

## Alternative Data Sources

### *Administrative sources:*

- Job Seeker's Allowance:  
[http://www.dsdni.gov.uk/index/stats\\_and\\_research/benefit\\_publications.htm](http://www.dsdni.gov.uk/index/stats_and_research/benefit_publications.htm)
- HMRC Pension tables:  
<http://www.hmrc.gov.uk/statistics/pension-stats.htm>

### *Survey sources:*

- Labour Force Survey:  
<http://www.esds.ac.uk/government/lfs/>
- Annual Survey of Hours and Earnings:  
<https://www.detini.gov.uk/articles/annual-survey-hours-and-earnings>
- Northern Ireland Labour Market Information:  
[http://www.lra.org.uk/index/working\\_life\\_in\\_northern\\_ireland/northern\\_ireland\\_labour\\_market\\_information.htm#census-of-emploment](http://www.lra.org.uk/index/working_life_in_northern_ireland/northern_ireland_labour_market_information.htm#census-of-emploment)
- Earnings: see ONS guide to earnings sources:  
<http://www.ons.gov.uk/ons/rel/lms/labour-market-trends--discontinued-/volume-114--no--11/earnings-data--a-brief-guide-to-sources-and-outputs.pdf>
- Occupational Pension Schemes Survey:  
<http://www.ons.gov.uk/ons/guide-method/surveys/respondents/business/a-z-of-business-surveys/occupational-pension-scheme-survey/index.html>
- Employers' Pension Provision Survey:  
<http://statistics.dwp.gov.uk/asd/asd5/rports2009-2010/rrep687.pdf>

A number of different data sources related to the labour market are collated and released by the Northern Ireland Statistics and Research Agency via Northern Ireland Neighbourhood Information Service (ninis):  
<http://www.ninis2.nisra.gov.uk/public/Theme.aspx?themeNumber=18&themeName=Labour%20Market>

More detailed National Statistics on workless households, based on the LFS, are available from the *Working and Workless Households* bulletin, also published by ONS:  
<http://www.ons.gov.uk/ons/rel/lmac/working-and-workless-households/2013/stb-working-and-workless-households-2013.html>

The Office for National Statistics (ONS) collates information on pensions from a variety of sources and is released as Pension Trends. More information can be found:  
<http://www.ons.gov.uk/ons/taxonomy/index.html?nscl=Pensions>

## Detailed Tables

### *Contents and points to note when interpreting tables*

Table **6.1** shows economic status by gender and age. The Glossary provides definitions for the categories of economic status used within the FRS. The FRS definition for full-time work is based upon self assessment.

In line with International Labour Organisation (ILO) definitions, someone who is on a government training scheme for employment, is working unpaid or receives money for an odd job, is classified as a working adult on the FRS. However, these people are not asked the Standard Occupational Classification question. This explains the 'not recorded' section in Table **6.2** and **6.7**

Table **6.2** analyses all working adults, including the self-employed, by gender and Standard Occupational Classification.

The economic status of benefit units with children and childcare costs is examined in Table **6.3**. The weekly cost of childcare as a percentage of total benefit unit income is analysed in Table **6.4**.

Table **6.5** shows benefit units with children by economic status and age of youngest child.

Table **6.6** and **6.7** analyse economic status and Standard Occupational Classification by religion and gender.

Table **6.8** shows economic status by gender and pension participation. Pension participation refers to those actively contributing to pensions in the past year. Deferred membership i.e. members who have previously contributed to a pension but no longer do so, are not counted within this analysis.

Table **6.9** shows analysis of adults by economic status and Local Government District (LGD). The table has been created from the combined 2011/12, 2012/13 and 2013/14 FRS survey cases. This is due to small sample size at the LGD level in individual years. In 2013/14, Northern Ireland had 26 LGDs but due to sample size, Cookstown & Magherafelt, Larne & Moyle and Omagh & Strabane have been paired resulting in 23 LGDs being represented. LGDs which have been paired have been selected to satisfy sample size requirements, and geographical location. Due to the combined three year dataset being used the sample size for households in Table 6.9 will differ from the sample size for households in the other tables in the section.

### *Key definitions used*

Please refer to the Glossary for definitions of the key terms used within this section.

### *Changes to tables between 2012/13 and 2013/14*

No changes have been made to the tables.





**Table 6.1: Adults by gender, economic status and age**

Economic status	Age								Percentage of males
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	All
<b>Males</b>									
Employees									
<i>Full-time</i>	40	71	62	54	62	35	4	0	<b>47</b>
<i>Part-time</i>	13	6	3	4	2	6	6	1	<b>5</b>
Employee	53	77	66	58	63	41	10	1	<b>52</b>
Self-employed									
<i>Full-time</i>	2	11	18	16	11	12	8	3	<b>11</b>
<i>Part-time</i>	0	0	-	2	0	3	2	2	<b>1</b>
Self employed	2	11	18	18	11	14	11	5	<b>12</b>
All in employment									
<i>Full-time</i>	42	82	80	71	73	46	12	3	<b>58</b>
<i>Part-time</i>	13	6	4	5	2	9	8	3	<b>6</b>
In employment	55	88	84	76	75	55	20	6	<b>64</b>
Unemployed	21	6	6	8	1	2	0	0	<b>6</b>
Retired	0	1	0	2	4	25	76	94	<b>17</b>
Student	13	1	-	0	0	0	0	0	<b>2</b>
Looking after family/home	1	0	2	1	-	0	0	0	<b>1</b>
Permanently sick/disabled	7	3	6	10	18	15	2	0	<b>7</b>
Temporarily sick/injured	0	-	1	-	0	1	-	0	<b>-</b>
Other Inactive	4	2	1	2	1	2	1	0	<b>2</b>
<b>Sample Size (=100%)</b>	<b>119</b>	<b>268</b>	<b>292</b>	<b>321</b>	<b>123</b>	<b>118</b>	<b>208</b>	<b>134</b>	<b>1,583</b>

**Table 6.1: Adults by gender, economic status and age (continued)**

Economic status	Age								Percentage of females
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	All
<b>Females</b>									
Employees									
<i>Full-time</i>	27	56	48	41	26	9	1	0	<b>32</b>
<i>Part-time</i>	28	18	22	26	28	19	6	1	<b>19</b>
Employee	54	74	70	67	54	28	6	1	<b>51</b>
Self-employed									
<i>Full-time</i>	0	2	4	3	1	2	3	1	<b>2</b>
<i>Part-time</i>	1	1	1	1	1	1	1	0	<b>1</b>
Self employed	1	3	5	4	2	3	3	1	<b>3</b>
All in employemnt									
<i>Full-time</i>	27	58	53	44	27	11	3	1	<b>34</b>
<i>Part-time</i>	28	19	23	28	29	20	6	1	<b>20</b>
In employment	55	77	76	71	56	31	10	1	<b>54</b>
Unemployed	10	3	2	4	1	0	0	0	<b>3</b>
Retired	0	-	1	2	13	45	87	99	<b>24</b>
Student	21	2	1	0	0	0	0	0	<b>3</b>
Looking after family/home	8	11	11	9	10	2	1	0	<b>7</b>
Permanently sick/disabled	1	5	8	11	17	16	3	0	<b>7</b>
Temporarily sick/injured	1	1	1	-	1	1	0	0	<b>1</b>
Other Inactive	3	1	2	3	2	5	0	0	<b>2</b>
<b>Sample Size (=100%)</b>	<b>129</b>	<b>321</b>	<b>339</b>	<b>324</b>	<b>144</b>	<b>117</b>	<b>234</b>	<b>156</b>	<b>1,764</b>

**Table 6.1: Adults by gender, economic status and age (continued)**

Economic status	Percentage of adults								All
	Age								
	16-24	25-34	35-44	45-54	55-59	60-64	65-74	75+	
All adults									
Employees									
<i>Full-time</i>	34	63	55	47	43	21	2	0	<b>39</b>
<i>Part-time</i>	20	12	13	15	15	13	6	1	<b>12</b>
Employee	54	75	68	63	58	34	8	1	<b>51</b>
Self-employed									
<i>Full-time</i>	1	6	11	10	6	7	5	2	<b>7</b>
<i>Part-time</i>	-	-	-	1	1	2	1	1	<b>1</b>
Self employed	1	7	11	11	7	8	7	2	<b>8</b>
All in employment									
<i>Full-time</i>	34	70	66	57	49	28	7	2	<b>46</b>
<i>Part-time</i>	20	12	14	17	16	15	7	1	<b>13</b>
In employment	55	82	80	74	65	43	15	3	<b>59</b>
Unemployed	16	5	4	6	1	1	0	0	<b>5</b>
Retired	0	-	-	2	9	35	82	97	<b>21</b>
Student	17	1	1	0	0	0	0	0	<b>2</b>
Looking after family/home	5	5	6	5	6	1	-	0	<b>4</b>
Permanently sick/disabled	4	4	7	10	18	15	3	0	<b>7</b>
Temporarily sick/injured	1	-	1	-	-	1	-	0	<b>-</b>
Other Inactive	4	2	1	3	2	3	-	0	<b>2</b>
<b>Sample Size (=100%)</b>	<b>248</b>	<b>589</b>	<b>631</b>	<b>645</b>	<b>267</b>	<b>235</b>	<b>442</b>	<b>290</b>	<b>3,347</b>

**Table 6.2: Working adults by employment status, gender and Standard Occupational Classification**

Percentage of working adults

Standard Occupational Classification											All male working adults
Hours worked	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Caring leisure and other service occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded	
Full-time	..	96	95	..	95	..	..	86	85	..	<b>90</b>
Part-time	..	4	5	..	5	..	..	14	15	..	<b>10</b>
<b>Sample Size (=100%)</b>	<b>92</b>	<b>158</b>	<b>126</b>	<b>59</b>	<b>238</b>	<b>20</b>	<b>55</b>	<b>119</b>	<b>109</b>	<b>12</b>	<b>988</b>

Standard Occupational Classification											All female working adults
Hours worked	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Caring leisure and other service occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded	
Full-time	..	72	..	73	..	53	33	..	..	..	<b>63</b>
Part-time	..	28	..	27	..	47	67	..	..	..	<b>37</b>
<b>Sample Size (=100%)</b>	<b>51</b>	<b>192</b>	<b>93</b>	<b>187</b>	<b>20</b>	<b>152</b>	<b>118</b>	<b>15</b>	<b>84</b>	<b>7</b>	<b>919</b>

Standard Occupational Classification											All working adults
Hours worked	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Caring leisure and other service occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded	
Full-time	93	83	90	78	93	55	45	86	67	..	<b>78</b>
Part-time	7	17	10	22	7	45	55	14	33	..	<b>22</b>
<b>Sample Size (=100%)</b>	<b>143</b>	<b>350</b>	<b>219</b>	<b>246</b>	<b>258</b>	<b>172</b>	<b>173</b>	<b>134</b>	<b>193</b>	<b>19</b>	<b>1,907</b>

**Table 6.3: Benefit units with childcare costs by country and economic status**

Weekly costs of childcare	Percentage of benefit units with childcare costs	
	Country	
	Northern Ireland	United Kingdom
Less than £20	33	29
£20 but less than £40	12	16
£40 but less than £60	9	11
£60 but less than £80	12	9
£80 but less than £100	6	7
£100 but less than £120	10	7
£120 but less than £140	6	5
£140 but less than £160	2	3
£160 or more	10	13
<b>Sample size (=100%)</b>	<b>175</b>	<b>1,396</b>

**Table 6.4: Benefit units with childcare costs by country and weekly cost as a percentage of total weekly benefit unit income**

Percentage of total income	Percentage of benefit units with childcare costs	
	Country	
	Northern Ireland	United Kingdom
More than 0 but less than 5%	48	50
5% but less than 10%	20	23
10% but less than 15%	13	12
15% but less than 20%	10	7
20% but less than 25%	1	3
25% but less than 30%	3	2
30% or more	5	4
<b>Sample size (=100%)</b>	<b>175</b>	<b>1,396</b>

**Table 6.5: Benefit units with children by economic status and age of youngest child**

Economic status	Percentage of benefit units with children				
	Couples with children			All couples with children	Singles with children
	0-4	5-10	11-19		All singles with children
Self employed	17	16	24	19	1
Single or couple, in full-time work	33	31	23	29	29
Couple, one in full-time work, one in part-time work	22	26	17	22	0
Couple, one in full-time work, one not working	17	17	17	17	0
One or more in part-time work	4	7	6	6	23
Workless, one or more aged over 60	0	0	0	0	0
Workless, one or more unemployed	2	3	3	3	5
Workless, other inactive	4	0	10	4	41
<b>Sample Size (=100%)</b>	<b>213</b>	<b>148</b>	<b>124</b>	<b>485</b>	<b>216</b>

**Table 6.6: Adults by economic status and religion**

Economic status	Religion <sup>4</sup>					Percentage of adults
	Protestant <sup>1</sup>	Catholic	Other <sup>2</sup>	No Religion	Mixed <sup>3</sup>	All
All adults						
Employees						
<i>Full-time</i>	35	39	48	47	66	<b>39</b>
<i>Part-time</i>	14	12	8	10	9	<b>12</b>
Employee	48	51	56	57	75	<b>51</b>
Self-employed						
<i>Full-time</i>	8	6	4	4	6	<b>7</b>
<i>Part-time</i>	1	1	1	0	0	<b>1</b>
Self employed	9	7	4	4	6	<b>8</b>
All in employment						
<i>Full-time</i>	42	46	52	51	72	<b>46</b>
<i>Part-time</i>	15	13	9	10	9	<b>13</b>
In employment	57	59	61	61	81	<b>59</b>
Unemployed	3	5	8	9	4	<b>5</b>
Retired	26	17	18	13	6	<b>21</b>
Student	2	3	1	3	3	<b>2</b>
Looking after family/home	3	5	6	6	3	<b>4</b>
Permanently sick/disabled	6	9	1	6	4	<b>7</b>
Temporarily sick/injured	-	-	2	1	0	<b>-</b>
Other Inactive	2	2	3	2	0	<b>2</b>
<b>Sample Size (=100%)</b>	<b>1,517</b>	<b>1,361</b>	<b>133</b>	<b>226</b>	<b>110</b>	<b>3,347</b>

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

**Table 6.7: Working adults by religion, gender and Standard Occupational Classification**

Percentage of working adults

Religion <sup>4</sup>	Standard Occupational Classification										Sample Size (=100%)
	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Caring leisure and other service occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded	
<b>Males</b>											
Protestant <sup>1</sup>	8	13	14	6	27	2	8	11	11	-	444
Catholic	8	17	9	6	24	2	4	15	13	1	388
Other <sup>2</sup>	..	..	..	..	..	..	..	..	..	..	43
No Religion	..	..	..	..	..	..	..	..	..	..	67
Mixed <sup>3</sup>	..	..	..	..	..	..	..	..	..	..	46
<b>All</b>	<b>9</b>	<b>16</b>	<b>12</b>	<b>6</b>	<b>24</b>	<b>2</b>	<b>6</b>	<b>12</b>	<b>12</b>	<b>1</b>	<b>988</b>
Religion <sup>4</sup>	Standard Occupational Classification										Sample Size (=100%)
	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Caring leisure and other service occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded	
<b>Females</b>											
Protestant <sup>1</sup>	6	21	10	19	2	18	14	-	9	1	387
Catholic	4	19	9	18	3	18	15	4	11	-	384
Other <sup>2</sup>	..	..	..	..	..	..	..	..	..	..	37
No Religion	..	..	..	..	..	..	..	..	..	..	68
Mixed <sup>3</sup>	..	..	..	..	..	..	..	..	..	..	43
<b>All</b>	<b>5</b>	<b>21</b>	<b>10</b>	<b>19</b>	<b>2</b>	<b>17</b>	<b>14</b>	<b>2</b>	<b>10</b>	<b>1</b>	<b>919</b>

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren', 'Protestant-not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

3. At least one Protestant respondent and at least one Catholic respondent

4. Religion is based on all adult respondents



**Table 6.7: Working adults by religion, gender and Standard Occupational Classification (continued)**

Percentage of working adults

Religion <sup>4</sup>	Standard Occupational Classification										Sample Size (=100%)
	Managers Directors & Senior Officials	Professional Occupations	Associate Prof. & Technical Occupations	Admin & Secretarial Occupations	Skilled Trades Occupations	Caring leisure and other service occupations	Sales & Customer Service	Process, Plant & Machine Operatives	Elementary Occupations	Not recorded	
Protestant <sup>1</sup>	7	17	12	12	16	9	11	6	10	1	831
Catholic	6	18	9	12	14	10	9	9	12	1	772
Other <sup>2</sup>	..	..	..	..	..	..	..	..	..	..	80
No Religion	9	15	10	15	10	6	13	6	13	3	135
Mixed <sup>3</sup>	..	..	..	..	..	..	..	..	..	..	89
<b>All</b>	<b>7</b>	<b>18</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>9</b>	<b>10</b>	<b>7</b>	<b>11</b>	<b>1</b>	<b>1,907</b>

1. Includes 'Presbyterian', 'Church of Ireland', 'Methodist', 'Baptist', 'Free Presbyterian', 'Brethren',

'Protestant-not specified' and 'Other Protestant'

2. Includes 'Other Christian', 'Jewish', and 'Other Non-Christian'

3. At least one Protestant respondent and at least one Catholic respondent

4. Religion is based on all adult respondents

**Table 6.8: Pension participation<sup>1</sup>: adults by gender and economic status**

Pension provision	Percentage of adults		
	Male	Female	All adults
<b>Employees</b>			
Employer sponsored pension participation			
<i>Occupational Pension</i>	26	29	<b>28</b>
<i>Group Personal Pension</i>	17	17	<b>17</b>
<i>Group Stakeholder Pension</i>	1	2	<b>1</b>
Any employer sponsored scheme <sup>2</sup>	45	48	<b>47</b>
Personal pension	5	3	<b>4</b>
Stakeholder pension	-	-	-
All pension participation	50	50	<b>50</b>
<b>Sample Size (=100%)</b>	<b>792</b>	<b>866</b>	<b>1,658</b>
<hr/>			
Pension provision	Male	Female	All adults
<b>Self-employed</b>			
Personal pension	24	..	<b>21</b>
Stakeholder pension	2	..	<b>2</b>
Other <sup>3</sup>	1	..	<b>2</b>
All pension participation	27	..	<b>26</b>
<b>Sample Size (=100%)</b>	<b>196</b>	<b>53</b>	<b>249</b>
<hr/>			
Pension provision	Male	Female	All adults
<b>Inactive<sup>4</sup></b>			
Personal pension	-	1	<b>1</b>
Stakeholder pension	0	-	-
All pension participation	-	1	<b>1</b>
<b>Sample Size (=100%)</b>	<b>595</b>	<b>845</b>	<b>1,440</b>
<hr/>			
Pension provision	Male	Female	All adults
<b>All adults</b>			
Employer sponsored pension participation			
<i>Occupational Pension</i>	14	15	<b>14</b>
<i>Group Personal Pension</i>	9	8	<b>9</b>
<i>Group Stakeholder Pension</i>	1	1	<b>1</b>
Any employer sponsored scheme	24	25	<b>24</b>
Personal pension	6	2	<b>4</b>
Stakeholder pension	-	-	-
All pension participation	29	26	<b>28</b>
<b>Sample Size (=100%)</b>	<b>1,583</b>	<b>1,764</b>	<b>3,347</b>

1. Table refers to those actively contributing to pensions in the past 12 months.

2. Includes pensions where type of pension is unknown.

3. Includes doctors and dentists in private practice who are members of an occupational scheme.

4. Inactive includes the ILO defined groups 'Unemployed', 'Retired', 'Student', 'Looking after home/family', 'Permanently sick/disabled', 'Temporary sick/injured' and 'Other'.

**Table 6.9: Adults by gender, economic status and LGD**

Economic status	Local Government District							
	Antrim	Ards	Armagh	Ballymena	Ballymoney	Banbridge	Belfast	Carrick-fergus
Employees								
<i>Full-time</i>	41	38	36	39	31	43	39	36
<i>Part-time</i>	11	15	12	9	12	13	13	9
All Employees	51	53	48	48	43	56	53	45
Self-employed								
<i>Full-time</i>	6	8	13	8	7	9	3	4
<i>Part-time</i>	2	2	2	1	2	1	1	1
All self-employed	7	10	15	9	9	10	4	5
All in employment								
<i>Full-time</i>	46	46	49	47	38	52	42	40
<i>Part-time</i>	12	17	14	10	13	14	14	10
In employment	59	63	63	57	52	66	57	50
ILO Unemployed	2	4	6	3	4	3	4	3
Retired	26	19	17	25	20	16	19	30
Student	0	3	2	1	1	3	4	4
Looking after family/home	3	3	5	2	4	2	4	5
Permanently sick/disabled	10	4	5	9	14	6	8	4
Temporarily sick/injured	-	-	0	1	0	1	1	0
Other Inactive	1	2	2	-	5	2	3	4
<b>Sample Size (=100%)</b>	<b>252</b>	<b>479</b>	<b>438</b>	<b>338</b>	<b>155</b>	<b>304</b>	<b>1,440</b>	<b>217</b>

<sup>1</sup> 2011/12, 2012/13 & 2013/14 survey data have been combined to create this table

<sup>2</sup> Two LGDs combined due to sample size requirements

**Table 6.9: Adults by gender, economic status and LGD (continued)**

Economic status	Local Government District							
	Castle- reagh	Coleraine	Craigavon	Dow n	Dungannon	Fermanagh	Limavady	Lisburn
Employees								
<i>Full-time</i>	49	28	44	35	43	32	28	43
<i>Part-time</i>	11	15	10	13	11	10	10	10
All Employees	61	43	54	48	54	42	38	53
Self-employed								
<i>Full-time</i>	3	6	6	6	8	11	8	7
<i>Part-time</i>	3	2	1	-	1	1	1	2
All self-employed	6	7	7	6	10	13	9	9
All in employment								
<i>Full-time</i>	53	33	50	41	51	43	35	50
<i>Part-time</i>	14	17	11	13	12	12	11	12
In employment	67	50	61	54	63	55	46	62
ILO Unemployed	3	9	4	3	4	4	4	4
Retired	22	25	18	24	17	23	24	20
Student	-	1	2	3	1	1	1	2
Looking after family/home	2	3	5	4	4	5	7	4
Permanently sick/disabled	4	7	7	9	9	8	15	8
Temporarily sick/injured	-	1	2	-	-	-	-	-
Other Inactive	2	4	2	4	1	4	1	1
<b>Sample Size (=100%)</b>	<b>444</b>	<b>280</b>	<b>502</b>	<b>421</b>	<b>397</b>	<b>321</b>	<b>178</b>	<b>629</b>

<sup>1</sup> 2011/12, 2012/13 & 2013/14 survey data have been combined to create this table

<sup>2</sup> Two LGDs combined due to sample size requirements

**Table 6.9: Adults by gender, economic status and LGD (continued)**

Economic status	Local Government District							Percentage of adults <sup>1</sup>
	Derry	New ry & Mourne	New tow n-abbey	North Dow n	Cookstow n & Magherafelt <sup>2</sup>	Larne & Moyle <sup>2</sup>	Omagh & Strabane <sup>2</sup>	All
	Employees							
<i>Full-time</i>	36	36	42	36	38	35	32	<b>38</b>
<i>Part-time</i>	11	10	15	12	9	10	11	<b>12</b>
All Employees	47	46	56	48	47	45	43	<b>50</b>
Self-employed								
<i>Full-time</i>	5	10	6	5	10	6	11	<b>7</b>
<i>Part-time</i>	1	1	1	1	1	1	2	<b>1</b>
All self-employed	6	11	7	6	11	7	13	<b>8</b>
All in employment								
<i>Full-time</i>	41	46	47	40	48	41	43	<b>45</b>
<i>Part-time</i>	12	11	16	14	10	10	13	<b>13</b>
In employment	53	57	63	54	58	51	56	<b>58</b>
ILO Unemployed	5	5	3	5	5	7	6	<b>4</b>
Retired	19	20	22	31	17	25	20	<b>21</b>
Student	2	4	1	0	4	1	3	<b>2</b>
Looking after family/home	3	4	2	2	5	7	4	<b>4</b>
Permanently sick/disabled	16	7	7	5	9	5	9	<b>8</b>
Temporarily sick/injured	-	0	0	1	-	0	1	<b>-</b>
Other Inactive	2	3	2	2	2	3	2	<b>2</b>
<b>Sample Size (=100%)</b>	<b>575</b>	<b>485</b>	<b>474</b>	<b>418</b>	<b>405</b>	<b>283</b>	<b>502</b>	<b>9,937</b>

<sup>1</sup> 2011/12, 2012/13 & 2013/14 survey data have been combined to create this table

<sup>2</sup> Two LGDs combined due to sample size requirements



# Section 6

## Supplementary tables

**S6.1:** Data for Figure 6.1: Employment status of adults from 2003/04 to 2013/14.

**S6.2:** Data for Figure 6.2: Adults in work by gender.

**Table S6.1: Employment status of adults from 2003/04 to 2013/14**

Employment status	Year										
	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Employees	50	50	50	51	52	51	49	50	49	49	51
Retired	20	20	19	19	20	20	21	21	21	21	21
Not employed or retired	21	21	23	21	21	21	23	22	22	21	20
Self-employed	9	9	9	9	8	8	7	8	9	8	8
<b>Sample size (=100%)</b>	<b>3,370</b>	<b>3,412</b>	<b>3,333</b>	<b>3,307</b>	<b>3,205</b>	<b>3,330</b>	<b>3,528</b>	<b>3,249</b>	<b>3,342</b>	<b>3,248</b>	<b>3,347</b>



**Table S6.2: Adults in work by gender**

Employment status	Percentage of adults in work		
	Gender		All
	Male	Female	
Employee - full time	73	59	66
Employee - part time	8	36	21
Self employed - full time	18	4	11
Self employed - part time	1	2	2
All full time	90	63	78
All part time	10	37	22
<b>Sample size (=100%)</b>	<b>988</b>	<b>919</b>	<b>1,907</b>



# 7. Household Characteristics

## Introduction

The FRS collects information on various characteristics of households, benefit units and individuals. In this section the main characteristics (e.g. age, ethnic group, gender and composition) of households and benefit units are examined.

The information provided is important for interpreting tables in other chapters of the report. For example, characteristics such as size and age distribution of the household will affect income, benefit receipt and housing costs. Please see Section 8 (Methodology) for further information on the nature of the sample and data quality.

## Analysis

Table 7.1 shows the size of NI households compared with the UK. In 2013/14 the average number of persons per household was 2.5 in NI compared to 2.3 in the UK, with NI having a lower percentage of single-person households (26%) compared to the UK (29%).

**Figure 7.1: Average household size in the UK and Northern Ireland**

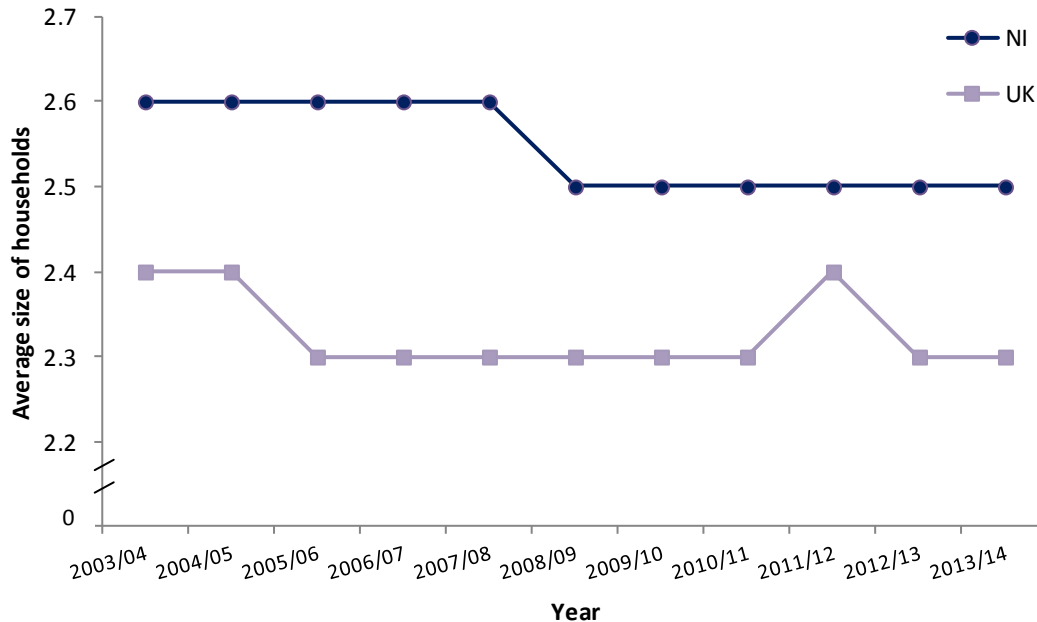
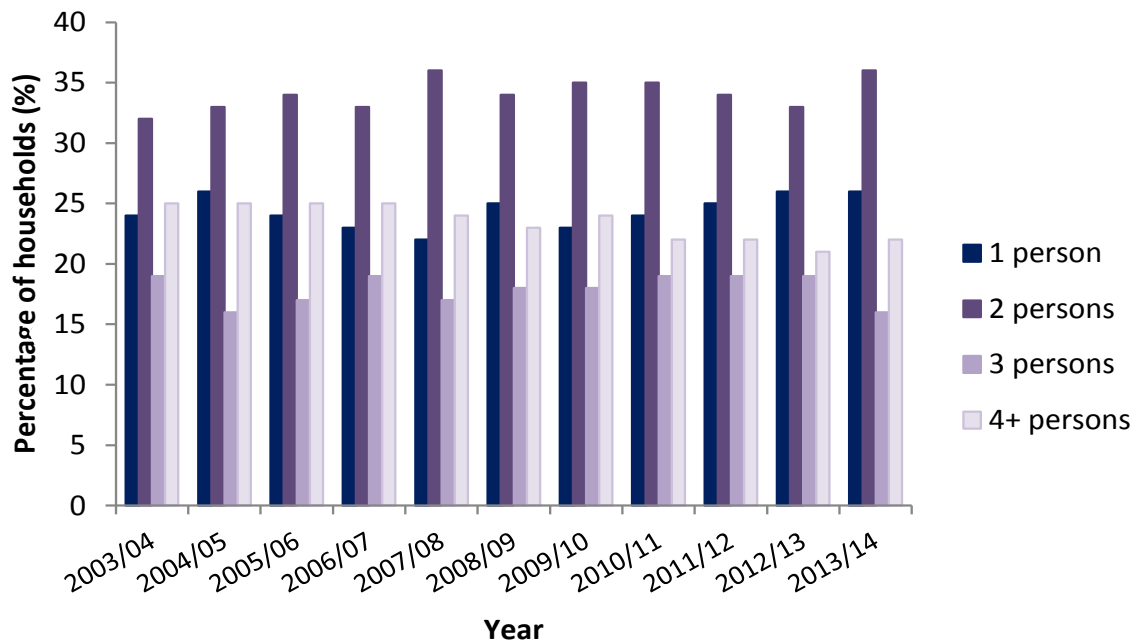


Figure 7.1 (see table S7.1 for data) shows that household size in Northern Ireland and the UK as a whole has remained relatively constant over time. A breakdown of household size for NI (figure 7.2- see table S7.2 for data) reveals that the number of persons in households fluctuates from year to year although there has been an overall decrease in the number of households with 4 or more persons over the period 2003/04 to 2013/14, from 25% to 22%.

**Figure 7.2: Breakdown of household size**

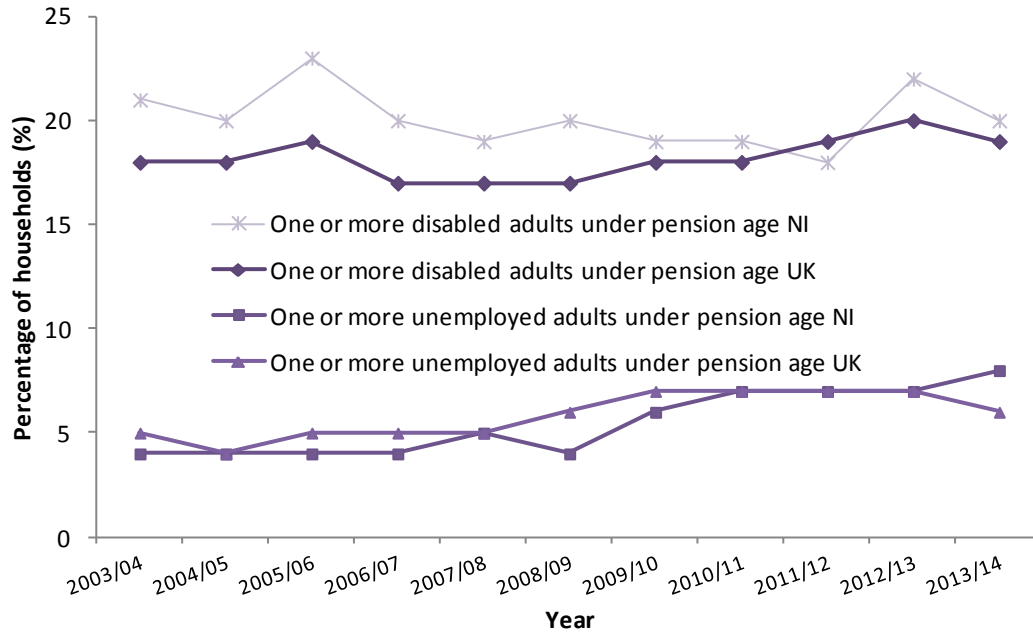


The composition of households in Northern Ireland differs from that in the UK. Table 7.3 shows that NI has a higher percentage of households with children (33%) compared to the UK (29%). NI also has a slightly lower percentage of households with one or more adults over pension age (29%), compared to the UK as a whole (32%).

Figure 7.3a & b (see table S7.3a & b for data) shows the variation in key household composition groups in the UK and NI since 2003/04. Figure 7.3a shows that the proportion of households with at least one unemployed adult under pension age has been relatively stable since 2003/04 with a slight increase after 2008/09. This increase could be reflective of the pressures of recession on the UK and NI economy.

The number of households with one or more disabled adults under pension age fluctuated slightly between 2003/04 and 2013/14 (averaging around 20 per cent of households). The UK proportion for households with one or more disabled adult under pension age remained relatively stable at an average of 18 per cent, between 2003/04 and 2013/14.

**Figure 7.3a: Household composition for under pension age households**



**Figure 7.3b: Household composition for over pension age households**

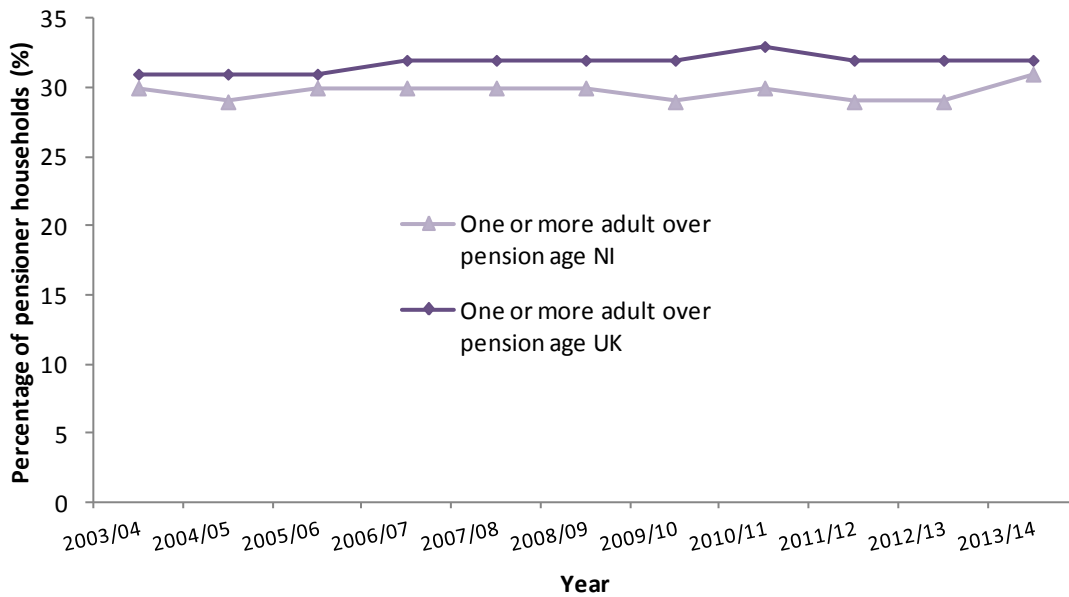


Figure 7.3b shows that the number of households with one or more adults over pension age has been stable over time in both the UK and NI.

Table 7.6 shows that in 2013/14 NI was broadly comparable with the UK in terms of economic status of benefit units. Northern Ireland had a higher percentage of 'Workless, other inactive' benefit units (13%), compared to the UK (11%), while the percentage of benefit unit by other categories of economic status were comparable.

## Notes for Analysis

1. As the FRS is a survey of private households individuals in nursing or retirement homes, for example, will not be included. This means that figures relating to the elderly may not be representative of the population.
2. Figures are rounded to the nearest thousand or percentage point and may not sum due to rounding.

## Alternative Data Sources

### *Administrative sources*

- Northern Ireland Housing Statistics:  
<https://www.dsdni.gov.uk/topics/dsd-statistics-and-research-housing/housing-statistics>

### *Survey sources*

- Census 2011:  
[http://www.nisra.gov.uk/Census/2011\\_results\\_population.html](http://www.nisra.gov.uk/Census/2011_results_population.html)

## Detailed Tables

### *Contents and points to note*

Tables 7.1 to 7.4 analyse households by size, country, age of head, composition and ethnic group of head.

Table 7.4 combines three years of survey data (2011/12, 2012/13 and 2013/14) due to small sample sizes for some ethnic groups.

Tables 7.5 to 7.7 look at benefit units by family type, economic status, country, and marital status of head.

### *Key definitions used*

Please refer to the Glossary for the definitions of key terms within this section.

### *Changes to tables between 2012/13 and 2013/14*

The ethnicity figures in this chapter reflect the new harmonised standards published in August 2011 and updated in February 2013. This has resulted in changes, the most significant being to the following categories: Chinese has moved from the 'Chinese or other ethnic group' section to the 'Asian/ Asian British' section, 'Arab' is now specifically included in the 'Other ethnic group' section. Sample size for 'Irish Traveller' are too small, so for Northern Ireland, it is output to 'Other ethnic group', and for England, Wales and Scotland, it is output to 'White'. For more information see:

<http://www.ons.gov.uk/ons/guide-method/harmonisation/primary-set-of-harmonised-concepts-and-questions/index.html>

Prior to 6 April 2010, women reached the state pension age at 60. From 6 April 2010, qualifying age for women has gradually been increasing. The changes do not affect the state pension age of men, currently 65. This change affects tables **7.3**, **7.5** and **7.7**.





**Table 7.1: Households by size and country**

Size	Percentage of households	
	Country	
	Northern Ireland	United Kingdom
1 person	26	29
2 persons	36	36
3 persons	16	16
4+ persons	22	19
<b>Average number of persons per household</b>	<b>2.5</b>	<b>2.3</b>
<b>Sample Size (=100%)</b>	<b>1,965</b>	<b>20,142</b>

**Table 7.2: Households by age of head and country**

Age	Percentage of households	
	Country	
	Northern Ireland	United Kingdom
16-24	5	4
25-34	15	15
35-44	18	18
45-54	21	20
55-64	16	16
65-74	13	14
75-84	8	10
85+	3	4
<b>Sample Size (=100%)</b>	<b>1,965</b>	<b>20,142</b>

**Table 7.3: Households by composition and country**

Household composition	Percentage of households	
	Country	
	Northern Ireland	United Kingdom
<b>Households without children</b>		
One Adult		
adult male over pension age	3	4
adult female over pension age	8	10
adult male under pension age	9	9
adult female under pension age	5	6
Two Adults		
both over pension age	10	11
one over pension age	5	4
both under pension age	18	18
Three or more adults	9	9
<b>Households with children</b>		
One Adult	6	6
Two Adults		
one child	8	9
two children	10	8
three or more children	4	3
Three or more adults	5	4
<b>All households without children</b>	67	71
<b>All households with children</b>	33	29
<b>Households with at least one adult over pension age<sup>1</sup></b>	29	32
<b>Households with at least one disabled adult under pension age<sup>1,2</sup></b>	20	19
<b>Households with at least one unemployed adult under pension age<sup>1</sup></b>	8	6
<b>Sample Size (=100%)</b>	<b>1,965</b>	<b>20,142</b>

<sup>1</sup> 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 2013/14, during which the State Pension age for women increased from 61 years and 5 months to 62 years 0 months. The changes do not affect the State Pension age for men, currently 65

<sup>2</sup> The disability questions in the FRS have been changed from the 2012/13 survey to comply with the harmonised standards published in August 2011. This means that neither the definition of disability nor the impairment types are comparable with those in reports prior to 2012/13.

**Table 7.4: Households by ethnic group of head and country<sup>1</sup>**

	Percentage of households	
	Northern Ireland	United Kingdom
White	99	91
Mixed	-	1
Asian or Asian British <sup>2</sup>	1	5
<i>Indian</i>	-	2
<i>Pakistani</i>	-	1
<i>Bangladeshi</i>	0	-
<i>Chinese</i>	-	-
Black or Black British	-	3
<i>Black Caribbean</i>	-	1
<i>Black Non-Caribbean</i>	-	2
Other Ethnic Group <sup>3</sup>	-	1
<b>Sample Size (=100%)</b>	<b>5,799</b>	<b>61,106</b>

<sup>1</sup> Source: 2011/12, 2012/13 & 2013/14 Family Resources Survey, United Kingdom

<sup>2</sup> The ethnic group 'Any other Asian' is included in the overall Asian or Asian British average

<sup>3</sup> The ethnic group 'Gypsy or Irish Traveller' is output to 'Other ethnic group' for NI and 'White' for the UK

**Table 7.5: Benefit units by family type and country**

Family Type	Percentage of benefit units	
	Northern Ireland	United Kingdom
Pensioner couple	9	11
Single male pensioner	3	4
Single female pensioner	9	10
Couple with children	19	18
Couple without children	18	19
Single with children	7	6
Single male without children	20	20
Single female without children	14	14
<b>Sample Size (=100%)</b>	<b>2,291</b>	<b>23,654</b>

**Table 7.6: Benefit units by economic status and country**

Economic status	Percentage of benefit units	
	Northern Ireland	United Kingdom
One or more full-time self-employed	9	8
Single or couple all in full-time work	28	30
Couple, one in full-time work, one in part-time work	7	8
Couple, one in full-time work, one not working	7	7
No full-time work, one or more part-time work	10	10
Workless, one or more aged 60 or over	21	23
Workless, one or more unemployed	5	4
Workless, other inactive	13	11
<b>Sample Size (=100%)</b>	<b>2,291</b>	<b>23,654</b>

**Table 7.7: Benefit units by marital status of head and family type**

Marital Status	Percentage of benefit units								
	Pensioner couple	Single male pensioner	Single female pensioner	Couple with children	Couple without children	Single with children	Single male without children	Single female without children	All benefit units
Married/Civil Partnership	97	0	0	91	82	0	0	0	41
Cohabiting	3	0	0	9	18	0	0	0	5
Single	0	26	10	0	0	53	86	77	34
Widow ed	0	50	69	0	0	4	1	4	9
Separated	0	5	6	0	0	20	6	6	4
Divorced/Civil Partnership dissolved	0	19	15	0	0	24	7	13	7
<b>Sample Size (=100%)</b>	<b>226</b>	<b>112</b>	<b>221</b>	<b>485</b>	<b>351</b>	<b>216</b>	<b>394</b>	<b>286</b>	<b>2,291</b>



# Section 7

## Supplementary tables

**S7.1-** Data for Figure 7.1: Average household size in the UK and NI from 2003/04 to 2013/14.

**S7.2-** Data for Figure 7.2: Breakdown of household size from 2003/04 to 2013/14.

**S7.3a-** Data for Figure 7.3a: Household composition for under pension age households from 2003/04 to 2013/14.

**S7.3b-** Data for Figure 7.3b: Household composition for over pension age households from 2003/04 to 2013/14

**Table S7.1: Average household size in the UK and NI from 2003/04 to 2013/14**

Household size	Year										
	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
Northern Ireland	2.6	2.6	2.6	2.6	2.6	2.5	2.5	2.5	2.5	2.5	2.5
United Kingdom	2.4	2.4	2.3	2.3	2.3	2.3	2.3	2.3	2.4	2.3	2.3
<b>NI Sample size (=100%)</b>	<b>1,917</b>	<b>1,927</b>	<b>1,895</b>	<b>1,918</b>	<b>1,861</b>	<b>1,929</b>	<b>2,041</b>	<b>1,896</b>	<b>1,943</b>	<b>1,891</b>	<b>1,965</b>
<b>UK Sample size (=100%)</b>	<b>28,860</b>	<b>28,041</b>	<b>28,029</b>	<b>25,792</b>	<b>24,982</b>	<b>25,092</b>	<b>25,205</b>	<b>25,356</b>	<b>20,763</b>	<b>20,201</b>	<b>20,142</b>

**Table S7.2: Breakdown of household size from 2003/04 to 2013/14**

Household size	Percentage of households										
	Year										
	2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
1 person	24	26	24	23	22	25	23	24	25	26	26
2 persons	32	33	34	33	36	34	35	35	34	33	36
3 persons	19	16	17	19	17	18	18	19	19	19	16
4+ persons	25	25	25	25	24	23	24	22	22	21	22
<b>NI Sample size (=100%)</b>	<b>1,917</b>	<b>1,927</b>	<b>1,895</b>	<b>1,918</b>	<b>1,861</b>	<b>1,929</b>	<b>2,041</b>	<b>1,896</b>	<b>1,943</b>	<b>1,891</b>	<b>1,965</b>



**Table S7.3a: Household composition for under pension age households from 2003/04 to 2013/14**

Household composition	Country	Percentage of households										
		Year										
		2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
One or more disabled adults under pension age	NI	21	20	23	20	19	20	19	19	18	22	20
	UK	18	18	18	19	17	17	17	18	19	20	19
One or more unemployed adults under pension age	NI	4	4	4	4	5	4	6	7	7	7	8
	UK	5	4	4	5	5	6	6	7	7	7	6
<b>Sample size (=100%)</b>	<b>NI</b>	<b>1,917</b>	<b>1,927</b>	<b>1,895</b>	<b>1,918</b>	<b>1,861</b>	<b>1,929</b>	<b>2,041</b>	<b>1,896</b>	<b>1,943</b>	<b>1,891</b>	<b>1,965</b>
<b>Sample size (=100%)</b>	<b>UK</b>	<b>28,860</b>	<b>28,041</b>	<b>28,029</b>	<b>25,792</b>	<b>24,982</b>	<b>25,092</b>	<b>25,205</b>	<b>25,356</b>	<b>20,763</b>	<b>28,710</b>	<b>20,142</b>

**Table S7.3b: Household composition for over pension age households from 2003/04 to 2013/14**

Household composition	Country	Percentage of households										
		Year										
		2003/04	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14
One or more adult over pension age	NI	29	30	29	30	30	30	30	29	30	29	29
	UK	31	31	31	32	32	32	32	33	32	32	32
<b>Sample size (=100%)</b>	<b>NI</b>	<b>1,917</b>	<b>1,927</b>	<b>1,895</b>	<b>1,918</b>	<b>1,861</b>	<b>1,929</b>	<b>2,041</b>	<b>1,896</b>	<b>1,943</b>	<b>1,891</b>	<b>1,965</b>
<b>Sample size (=100%)</b>	<b>UK</b>	<b>28,860</b>	<b>28,041</b>	<b>28,029</b>	<b>25,792</b>	<b>24,982</b>	<b>25,092</b>	<b>25,205</b>	<b>25,356</b>	<b>20,763</b>	<b>28,710</b>	<b>20,142</b>



# 8. Methodology

## Population

The Family Resources Survey (FRS) sample aims to be representative of private households in the United Kingdom. Northern Ireland has been included in the sample since April 2002. This report focuses on the period from April 2013 to March 2014.

## Sample Selection

### *The sampling frame in Northern Ireland*

The sampling frame employed on the Northern Ireland FRS is the POINTER address database. This list of domestic properties in Northern Ireland is maintained by Land and Property Services (LPS), with input from Local Councils, Royal Mail and Ordnance Survey of Northern Ireland (OSNI). POINTER gives, for the first time, a common standardised address for every property in Northern Ireland. This replaces the Land and Property Services' sampling frame previously used. With over 800,000 address records, POINTER is now the most comprehensive and authoritative address database for Northern Ireland.

### *The sample design in Northern Ireland*

The Northern Ireland FRS sample uses a systematic stratified sample design. The complete list of domestic properties on POINTER is stratified into three regions; Belfast (Belfast Local Government District only), East of Northern Ireland and West of Northern Ireland. In total 3,600 addresses are selected (out of approximately 751,600 address records), with the number of addresses drawn from each region proportional to the number of addresses in the region. Each address has approximately a 1-in-209 chance of being selected for the survey.

## Data collection in Northern Ireland

In Northern Ireland the sampling and fieldwork (including interviews of re-issued cases) for the survey are carried out by the Central Survey Unit (CSU) at the Northern Ireland Statistics and Research Agency (NISRA). The responsibilities for programming the survey questionnaire, making annual modifications, initial data processing and data delivery are retained within the Office of National Statistics (ONS) and the National Centre Social Research (NatCen).

Before interviewers make contact with the selected addresses, a letter is sent to the occupier, explaining that they have been chosen for the survey and that an interviewer will call. The letter also explains that the survey relies on the voluntary co-operation of respondents and emphasises that information given in the interview will be treated in the strictest confidence and used only for research and statistical analysis. The interviewers are

asked to call at the address. A lower limit of four calls is set and these calls have to be made at different times of the day and on different days of the week.

### *Data Collection in Great Britain*

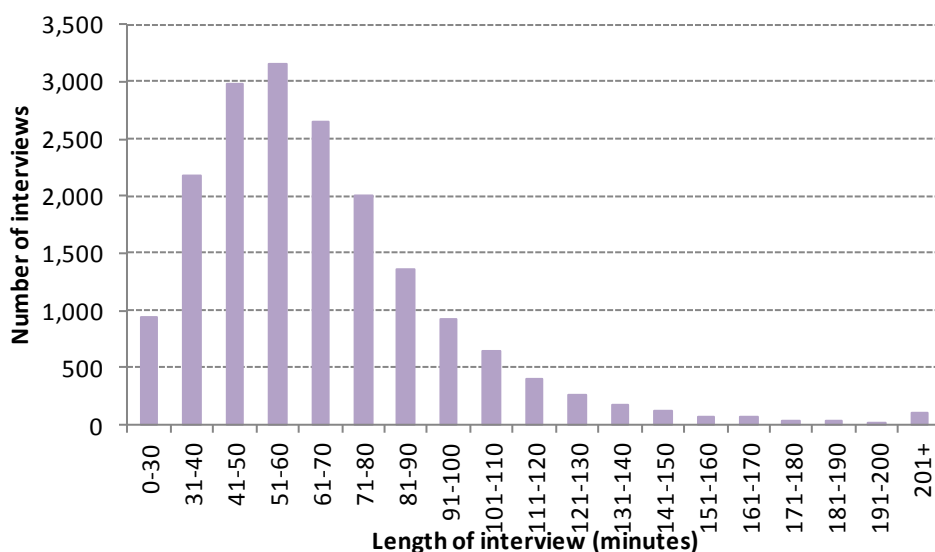
A consortium of the National Statistics (ONS) and the National Centre for Social Research (NatCen Social Research) conduct the fieldwork for the FRS in GB. The consortium also has the responsibility for programming the survey questionnaire, making annual modifications, initial data processing and data delivery.

### *Length of interview (ONS)*

The data is collected using face-to-face interviewing. The length of each fully cooperating interview was recorded in GB by the interviewer. The average (median) interview length for Great Britain is around 1 hour and 4 minutes, but the time will vary according to the size of household and its circumstances. Around 5 per cent of interviews lasted more than two hours.

The distributions of interview lengths are shown in Figure 8.1 for ONS in GB. Interviews carried out by CSU will have similar interview length patterns.

**Figure 8.1: Length of interviews, Great Britain 2013/14**



### *Ineligible addresses*

Addresses containing no private households were classed as ineligible and excluded. The most common types of excluded addresses were non-residential or vacant addresses, and addresses that contained only communal establishments, such as hostels, hotels and boarding houses.

People living in institutions (though not private households in such institutions) are excluded.

## The FRS Questionnaire

The questionnaire used in Northern Ireland is essentially the same as that used in the rest of the UK with some minor amendments to ensure that certain sections of the questionnaire are applicable to NI. For example, In Northern Ireland, the section on Council Tax payments is replaced with a section dealing with the Rates payments. These amendments were made by CSU in consultation with DSD, DWP and NatGen.

The FRS was one of the first government surveys to use Computer Assisted Personal Interviewing (CAPI). The questionnaire is divided into three parts. The first part is the household schedule which is addressed to one person in the household (usually the household reference person, although other members are encouraged to be present) and mainly asks household level information, such as relationships of individuals to each other, tenure and housing costs. Next is the individual schedule which is addressed to each adult in turn and asks questions about employment, benefits and tax credits, pensions, investments and other income. Information on children in the household is collected by proxy from a responsible adult. A final section asks the value of investments by type for respondents with savings between £1,500 and £20,000.

Interviewers new to the FRS are briefed on the questionnaire and an annual re-briefing is given to all interviewers on changes to the questionnaire. Those who have been working on the survey for some time also complete a written field report each year, describing their experiences with particular parts of the questionnaire and commenting on how changes are received in the field.

Prior to the start of fieldwork, DWP and DSD consulted FRS users and drew up a list of possible questionnaire changes. In particular, users were asked to identify individual questions or sections which were no longer of interest. The FRS questionnaire is lengthy and demanding and a key concern is, where possible, to reduce (or at least not increase) its length, so as not to overburden respondents or interviewers. As part of the process of agreeing annual changes, suggestions from contractors are also considered, as well as those arising from an evaluation of feedback from interviewers.

## Consultation of Documentation

Interviewers are encouraged to consult documentation from respondents at all stages of the interview to ensure that the data are as accurate as possible. For some items, whether or not certain documents are consulted is recorded on the questionnaire, helping users of the data to judge the accuracy.

When answering questions on income from employment in NI, employees consulted their latest payslip in 25 per cent of cases in 2013/14. However, it should be noted that in a further 8 per cent of cases employees simply did not have a payslip to consult.

In recording data on benefit and payable tax credit receipt, some form of documentation (a letter from the Social Security Agency or Inland Revenue or a bank statement) was consulted for 28 per cent of all payments received.

In addition, self employed respondents are asked if they have documentation when they provide information about the profit or loss of their business. Of the 80 per cent of self employed respondents who had prepared business accounts, 16 per cent were able to refer to such documentation.

## Response

The FRS aims to interview all adults (i.e. individuals aged 16 and over except those aged 16 to 19 who were unmarried and still in full-time education or unwaged training as they were classed as dependent children) in a household. A household is defined as fully co-operating when it meets this requirement. In addition, to count as fully co-operating, there must be fewer than 13 'don't know' or 'refusal' answers to monetary amount questions in the benefit unit schedule (i.e. excluding the assets section of the questionnaire).

Proxy interviews are accepted only under restricted circumstances. In 2013/14, for those households classed as fully co-operating, proxy responses were obtained for 22 per cent of adults.

It should be noted that all data shown in the main body of this publication refer to fully co-operating households.

Households that are not fully co-operating are further classified as partially cooperating, refusals, or unable to make contact. To be classified as partially cooperating a full interview has to be obtained from the HRP's benefit unit.

Table M.1 summarises the household response for NI. The original sample chosen for 2013-14 consisted of 3,600 addresses. However, 442 were then found to be ineligible because they were not defined as private households or were empty households. Adjusting the uncertain eligibility by the proportion of known ineligible gives the effective sample of 3,152 households. In total, 1,965 households fully co-operated (62 per cent), 112 partially co-operated (4 per cent) and 935 refused to proceed with the interview (30 per cent). The interviewer was unable to make contact with 102 households (3 per cent).

When respondents refuse to participate in the FRS, interviewers record up to three reasons for refusal. The most common reasons given were that they 'couldn't be bothered' (23 per cent) and that they 'don't believe in surveys' (22 per cent). Concerns about confidentiality were only raised by 9 per cent of households. 19 per cent said that answering questions from the FRS would be an 'invasion of privacy', 16 per cent 'disliked the subject matter' and 15 per cent were 'genuinely too busy' to take part.

Table M.2 shows response rates broken down by Region. Response rates are calculated as follows:

$$\frac{\text{Number of fully co-operating households} \times 100}{\text{Number of eligible households after adjustment}}$$

The overall response rate for the FRS in Northern Ireland for the year 2013-14 was 62 per cent.

Figure 8.2 shows the achieved sample by urban-rural area.

**Figure 8.2: Achieved sample (households) by urban-rural area**

	BMUA	Urban East	Rural East	Urban West	Rural West
2004/05	688	276	287	341	335
2005/06	694	292	240	350	319
2006/07	694	288	260	327	349
2007/08	624	202	368	240	427
2008/09	681	201	323	255	469
2009/10	694	319	336	290	402
2010/11	609	278	337	274	398
2011/12	671	298	332	263	379
2012/13	620	269	345	269	388
2013/14	674	298	338	267	388

### *Non-response*

The lower the response rate to a survey, the greater the likelihood that those who responded are significantly unlike those who did not, and so the greater the risk of systematic bias in the survey results. Unless information is available about the nature and extent of such bias there are likely to be problems in generalising the sample results to the population.

For a survey of the size and complexity of the FRS, the total non-response rate in 2013/14 of 38 per cent is not considered unreasonable. However, any information that can be obtained about the non-respondents is useful both in terms of future attempts to improve the overall response rate and potentially in improving the weighting of the sample results. It is considered a priority for the FRS to obtain as much information as possible about non-respondents. The following sections outline some of the analyses that have been carried out already in GB in this direction.

### *FRS non-response and ACORN classifications*

A number of household characteristics were associated with a higher or lower response rate on the FRS<sup>1</sup>. Lower response rates than the averages were seen in:

- Households in London;
- Single person households;
- Households containing couples with non-dependent children or lone parents;
- Households who owned their house outright, and;
- Households whose HRP was self-employed or unemployed.

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<sup>1</sup> Freeth, S. & Sowman, P. (2005) *The Family Resources Survey, Report of the 2001 Census-linked study of survey non-response* (available on DWP's website within the report section: <https://www.gov.uk/government/statistics/family-resources-survey-description-of-non-respondents-to-the-200809-survey>)

In contrast, higher response rates occur, for example, in households with dependent children. A greater understanding of how these varied characteristics interact and influence survey response can be useful for weighting of results and for maximising response rates in the future.

In the analysis of non-response for 2004/05<sup>2</sup>, work was undertaken to compare ACORN categories for respondents and non-respondents according to six broad groups. ACORN is a geo-demographic classification system developed by CACI Marketing Systems which classifies areas into 54 types, using Census data items such as age, sex, marital status, occupation, education, home ownership, car ownership, family structure and ethnic group. It was found that the distribution of respondent and non-respondent households across the six groups was broadly similar.

### *Non-response form analysis*

Direct information about the non-responding households is valuable, although by definition difficult to obtain. However, some non-responding households who are not willing to take part in the full survey might be willing to provide some basic information by completing a non-response form. Further information is available in 'A description of non-respondents to the Family Resources Survey 2008/09'<sup>3</sup>.

## **Validation, editing, conversion and imputation**

In addition to unit non-response, where a household does not participate, a problem inherent in all large surveys is item non-response. This occurs when a household agrees to give an interview, but either does not know the answer to certain questions or refuses to answer them. This does not prevent them being classified as fully cooperating households because there is enough known data to be of good use to the analyst (although see the first paragraph of the Response section above for information about non-response to monetary questions).

The fact that the FRS allows missing values in the data can create problems for users, so missing values are imputed where appropriate. The policy has been that for variables that are components of key derived variables, such as total household income and housing costs, and areas key to the work of the Department, such as benefit receipt, there should be no missing information in the final data.

In addition to imputation, prior to publication, FRS data is put through several stages of validation and editing. This ensures the final data presented to the public are as accurate as possible.

The stages in the validation, editing, conversion and imputation process are laid out below:

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<sup>2,3</sup> *A description of non-respondents to the Family Resources Survey 2004/05*. National Centre for Social Research: <https://www.gov.uk/government/statistics/family-resources-survey-description-of-non-respondents-to-the-200809-survey>.



### *Stage one - the interview*

One of the benefits of interviewing using CAPI is that in-built checks can be made at the interview stage. This helps to check respondents' responses and also that interviewers do not make keying errors. There are checks to ensure that amounts are within a valid range and also cross-checks which make sure that an answer does not contradict a previous response. However, it is not possible to check all potential inconsistencies, as this would slow down the program to an unacceptable degree, and there are also capacity constraints on interviewer notes. Interviewers can override most checks if the answers are found to be accurate when confirmed with respondents.

### *Stage two - post-interview checks*

Once an interview has taken place, data are returned to ONS, NatCen Social Research or NISRA. At this stage editing based on any notes made by interviewers takes place. Notes are made by the interviewer when a warning has been overridden, for example, where an amount is outside the specified range, but the respondent has documentation to prove it is correct. Office-based staff make editing decisions based on these notes. Other edits that take place at this stage are checking amounts of fixed rate benefits such as Child Benefit, and where possible, separating multiple benefit payments into their constituent parts.

### *Stage three - data conversion*

Before it can be validated further, the FRS data must be converted from its CAPI format into SAS readable tables. Using DWP specifications, SAS tables are created by ONS, with each table displaying information from different parts of the questionnaire. Both the DWP and ONS then carry out validation checks on key input and output variables to ensure that the data have converted correctly to the new format. Checks include ensuring that the number of adults and children recorded is correct, and that records are internally consistent.

### *Stage four - pre-imputation cleaning*

In preparation for imputing missing values, data are made as clean as possible. This involves edits and checks of the following nature:

#### ***Weekly amounts***

In the FRS, monetary amounts are converted to a weekly equivalent. To calculate this, respondents are usually asked firstly the amount and then the length of time this covered. This is known as a period code. Period codes are used in conjunction with amount variables to give weekly totals for all receipts and payments. Some variables, such as interest on savings accounts, refer to the amount paid in the last year. These are also converted to a weekly amount.

Sometimes the period code relates to a lump sum or a one-off payment. In these cases, the corresponding value does not automatically convert to a weekly amount. In order for the data to be consistent across the survey, edits are applied to convert most lump sums and one-off payments to weekly amounts. In the same way, where period codes were recorded as 'don't know' or 'refused', these are imputed so that the corresponding amount can be converted to a weekly value in the final dataset.

### ***Zero amounts***

It is not possible for interviewers to enter zero amounts where it is inappropriate to do so, for example in response to a question on receipt of benefit, a zero amount will result in a warning message being displayed. Some interviewers try to avoid this message by recording near-zero amounts. As a result, all near zero values are examined and a decision taken as to whether the value is genuine or whether the value should be treated as missing.

### ***Outliers***

Statistical reports of the data are produced to show individual cases where an amount was greater than three standard deviations away from the mean. For these cases, the individual record is examined and where necessary (if a value looks unrealistic), the case is edited. The outliers remaining in the database are verified as being true values by examining other relevant data. Compared to earlier years, the number of these types of edits that now have to be carried out are small because of range checks that have been put into the CAPI questionnaire.

### ***Credibility checks***

Checks are carried out for the internal consistency of certain variables. For example, one check ensures that payments to the mortgage from outside the household that are included in the mortgage payment are not greater than the mortgage payment itself. Such cases are examined and edited where necessary.

## ***Stage five - imputation***

The responses to some questions are much more likely to have missing values than others. For example, it is very unlikely that a respondent will refuse to give or will not know their age or marital status, whereas it is much more likely that they will not be able to provide detailed information on the exact amounts of interest received from an investment.

The two areas where missing values are a major problem are income from self employment and income from investments. Data in the tables provided in this publication include imputed values. However, for some variables missing values remain, such as hours of care.

Table M.4 illustrates the extent of missing values in 2013/14 from around 14.8 million set values in the entire UK FRS database, approximately 1 per cent were originally recorded as either 'don't know' or 'refused'. Out of 125,446 missing values, approximately 84 per cent were imputed.

A combination of methods of imputation was used for the 2013/14 FRS data. The main ones are summarised below in the order in which they were used.

### ***Closing down routes***

As with any questionnaire, a typical feature of the FRS is the gatekeeper question positioned at the top of a block of further questions, at which a particular response will open up the block. If the gatekeeper question is answered as 'don't know' or 'refused', the block is skipped. This results in a potential problem.

A missing gatekeeper variable could be imputed such that a further series of answers would be expected. However, these answers will not appear because a whole new route has been opened. For example, if the amount of rent is missing for a record and has since been imputed, any further questions about rent would not have been asked. From the post-imputed database, it will appear that these questions should have been asked because a value is there for rent.

This is why, where appropriate, the decision was taken that, with imputations, a route should be closed down. In most cases, gatekeeper variables are of the 'yes/no' type. These would be imputed to 'no', assuming that if a respondent does not know whether an item is received or paid, then it is not.

### ***Hotdecking***

This essentially looks at characteristics within a record containing the missing value to be imputed and matches it up to another record with similar characteristics for which the variable is not missing. It then takes the known variable and copies it to the missing case. This method ensures that imputed solutions are realistic, and gives a wide range of solutions maintaining variability in the data.

### ***Algorithms***

These are used to impute missing values for certain variables, for example variables relating to mortgages. The algorithms range from very simple calculations to more sophisticated models based on observed relationships within the data and individual characteristics, such as age and gender.

### ***'Mop-up' imputation***

This is achieved by running a general validation report of all variables and looking at those cases where missing values are still present. At this stage, variables are looked at on a case-by-case basis to decide what to impute.

Credibility checks are re-run to identify any inconsistencies in the data caused by imputation, and edits are applied where necessary.

All imputations, by each of the methods above, are applied to the unimputed dataset via a transaction database. This ensures that it is always possible to reproduce the original data.

### ***Points to note with imputed data***

Although a great deal of time has been spent on imputing missing values, it should be remembered that they represent only a very small proportion (typically 1 per cent) of the dataset as a whole. However, the following points should be noted:

- As mentioned above, in certain situations, imputed values will be followed by 'skipped' values. It was decided in some cases that it was better to impute the top of a route only and not to impute large amounts of data. There are a small proportion of imputations for which it was not possible to close down a route. These cases are followed by 'skipped' responses (where a value might otherwise be expected).
- Imputation will have a greater effect on the distribution of original data for variables that have a higher proportion of non-response, as proportions of imputed data will be higher.

## *Stage six – state support validation*

Information on state benefits and tax credits received is one of the key areas of the FRS and it is very important that this section is thoroughly validated and cleaned. It is not appropriate to use the imputation methods outlined above for benefits data so instead a separate procedure of validation and editing is used. The following types of validation were carried out for 2013/14 FRS data:

### ***Missings***

For cases where a respondent had answered 'yes' to whether they are in receipt of a particular benefit, but did not give the amount received, an imputation decision has been made depending on the benefit. For benefits such as Income Support, where the rate would vary greatly depending on the situation of the respondent, individual benefit assessments have been carried out. However, for benefits such as Retirement Pension, where fewer rates apply, a more general method has been used.

### ***Near-zero amounts***

Where benefit amounts are recorded as near-zero, the case is examined individually and an edit decision is made.

### ***Multiple benefits***

Any remaining combined benefit amounts (for example where Retirement Pension is paid with Attendance Allowance) not split at the editing in stage two, are edited by carrying out benefit entitlement assessments on individual cases, while preserving the reported total.

### ***Validation reports***

Computer programs are run to carry out a final check for benefit entitlement and to output any cases that look unreasonable. All cases detected as a result of this validation exercise are individually checked and edited where necessary.

## *Stage seven – derived variables*

Derived variables (DVs) are customised variables in the FRS dataset; derived using information collected both in the survey and some from other sources. They are created at the data users' request, as the main purposes of the DVs are to make it easier for the users to carry out analysis and to ensure consistent definitions are used in all FRS analyses. For example, INDINC is a DV that sums all components of income to give an individual's total income - information on respondents' income from various sources is collected in the survey.

As new information is collected in the survey, the relevant DVs are updated if necessary.

### ***Quality of benefits data***

As part of the data validation process, comparisons are made between the FRS and other data sources. Table M.6 shows a comparison of FRS benefit recipients and numbers of benefit recipients on administrative data. The table shows both FRS sample data and grossed up sample estimates (see Grossing). Despite much time and effort being spent on benefit validation, there are still areas where there are known problems with the FRS data. The FRS under-reports receipt for most of the benefits. The discrepancies between FRS and

administrative data are particularly pronounced for Carers Allowance, Employment and Support Allowance and Attendance Allowance.

Users should note that some of the discrepancies in the two sources of data might be due to the fact that it is not always possible to compare like with like. Adjustments are made to try to eliminate some of the differences between the two sources. For example, the denominator for the administrative and the FRS data in Table M.6 is the same and the administrative data figures for Retirement Pension and Widow's Benefit have been adjusted to remove those residing overseas. However, there remains a problem in comparing the two sources: the FRS interviews members of private households only, whereas administrative benefit systems (apart from Income Support and Pension Credit) do not distinguish between private households and institutions. For most benefits, only a very small proportion of recipients will be in institutions, but this will have a greater effect on Attendance Allowance comparisons.

The number of families in receipt of Child Benefit is the source of one of the control totals used to weight the sample, and so is not included in the comparison.

## Grossing

The 2013/14 FRS publication presents tabulations where the percentages refer to sample estimates grossed-up to apply to the whole population.

Grossing-up is the term usually given to the process of applying factors to sample data so that they yield estimates for the overall population. The simplest grossing system would be a single factor; this uniform grossing factor can be calculated as the number of households in the population divided by the number in the achieved sample. However, surveys are normally grossed by a more complex set of grossing factors that attempt to correct for differential non-response at the same time as they scale up sample estimates.

The system used to calculate grossing factors for the FRS divides the sample into different groups. The groups are designed to reflect differences in response rates among different types of households. They have also been chosen with the aims of DWP analyses in mind. The population estimates are based on control variables, with values derived from external data sources. The grossing factors ensure the FRS produces population estimates that are the same as the control variables.

A grossed count of the number of households would thus tie in with the DSD estimates; whilst the grossed number of women aged 40-44 would be consistent with the NISRA estimate. Some adjustments have been made to the original control total data sources so that definitions match those in the FRS, e.g. an adjustment has been made to the demographic data to exclude people not resident in private households. It is also the case that some totals have to be adjusted to correspond to the FRS survey year.

In order to reconcile control variables at different levels and estimate their joint population, software (CALMAR) provided by the French National Statistics Institute has been used. This software makes the final weighted sample distributions match the population distributions. This process is known as calibration weighting. It should be noted that if a few cases are

associated with very small or very large grossing factors, grossed estimates will have relatively wide confidence intervals.

From 2012/13 the FRS grossing regime uses newly available population and household estimates based on the results of the 2011 census. Previously, 2001 census based estimates were used. In addition, a review of FRS grossing was carried out on behalf of DWP by the ONS Methodological Advisory Service. In implementing the review recommendations, a number of relatively minor methodological improvements have been implemented.

The main changes implemented are as follows:

- 1) improvements to the categorisation of tenure control totals
- 2) a full breakdown of the total number of households into each of the English regions (in addition to breakdowns for Scotland, Wales and Northern Ireland).
- 3) a new adjustment to account for the different rates of sampling in England and Wales, Scotland, and Northern Ireland.

A back-series of grossing factors calculated using the new methodology has been created for each FRS year back to 2002/03. Further details on the impact of the change to using 2011 census data, details and impact of the methodological changes are published here: <https://www.gov.uk/government/publications/family-resources-survey-grossingmethodology-review-and-2011-census-updates>

The ONS grossing review is published here: <https://www.gov.uk/government/publications/initial-review-of-the-family-resourcesurvey-weighting-scheme>

In developing the grossing regime careful consideration has been given to the combination of control totals and the way age ranges and so on, have been grouped together. The aim has been to strike a balance so that the grossing system will provide, where possible, accurate estimates in different dimensions without significantly increasing variances. Details of the control variables used in the grossing regime for Northern Ireland are shown in Table 8.3

### *Grossing the data for Northern Ireland*

There are a number of differences between the methods used to gross the Northern Ireland sample as compared with the Great Britain sample:

- Local taxes in Northern Ireland are collected through the rates system, so Council Tax Band as a control variable is not applicable.
- Northern Ireland housing data are based largely on small sample surveys. It is not desirable to introduce the variance of one survey into another by using it to compute control totals; therefore tenure type has not been used as a control variable.

Details of the grossing regime are shown in table 8.3.

**Table 8.3: Grossing regime for Northern Ireland**

Control variables used to generate grossing factors for private households		
Variable	Groupings	Source of data
Individuals (Age/sex)	Female children: 0-9, 10-19  Female adults: 16-24 (non-dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+  Male children: 0-9, 10-19  Male adults: 16-24 (non-dependants), 25-29, 30-34, 35-39, 40-44, 45-49, 50-59, 60-64, 65-74, 75-79, 80+	Northern Ireland Statistics and Research Agency (NISRA)
Benefit units (with children)	Lone parents	Department for Social Development (DSD) for Northern Ireland estimates
Households		DSD estimates

Careful consideration has been given to the combination of control totals and groupings. The aim has been to strike a balance so that the grossing system will provide, where possible, accurate estimates in different dimensions without significantly increasing variances.

### *Grossing the data for Great Britain*

Great Britain use different control variables to generate grossing factors for private households. Further details of the grossing regime for Great Britain can be found in the methodology section of the UK FRS report which can be found here: <https://www.gov.uk/government/collections/family-resources-survey--2>

The same CALMAR software used for the Northern Ireland grossing regime is used for Great Britain data to reconcile the control variables at different levels and estimate their joint populations.

### **Reliability of estimates**

All survey estimates have a sampling error attached to them, calculated from the variability of the observations in the sample. From this, a margin of error (confidence interval) is derived. It is this confidence interval, rather than the estimate itself, that is used to make statements about the likely 'true' value in the population; specifically, to state the probability that the true value will be found between the upper and lower limits of the confidence



interval. In general, a confidence interval of the estimate plus or minus two standard errors is used to state, with 95 per cent confidence, that the true value falls within that interval. A small margin of error will result in a narrow interval, and hence a more precise estimate of where the true value lies.

Tables SE.1 to 7 provide standard errors for a selection of variables from the 2013/14 FRS. In common with other tabulations the percentages and sampling errors incorporate weighting factors which are designed to compensate for non-response. An example of how to interpret them follows:

Example: Table SE.1: Standard errors for household composition

Table SE.1 shows that 8 per cent of households were composed of two adults and one child. The standard error is 0.6. This can be interpreted in the following manner: It can be estimated with 95 per cent confidence that the true percentage of households composed of two adults and one child is:

$$8 \pm (0.6 \times 2) = 8 \pm 1.2$$

i.e. if sampling error is the sole source of error, the percentage of the households composed of two adults and one child is between 6.8 and 9.2 per cent, with 95 per cent confidence.

The following paper provides information on estimating variance and confidence intervals in special circumstances e.g. where the occurrences of a response are very small; estimating the confidence interval for the proportion of the population earning less than 60 per cent of the median income: <https://www.gov.uk/government/publications/uncertainty-in-family-resources-survey-based-analysis>

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

## **The need for harmonisation of concepts and definitions**

There are a wide range of government surveys of individuals and households that provide sources of social and economic statistics. As well as the FRS, there are other surveys including the Labour Force Survey, and the Living Costs and Food Survey (previously the Expenditure and Food Survey). These surveys were designed at different times to meet different needs. There is also the Census of Population.

In order to improve comparability of statistics, harmonised concepts were developed to make the interpretation and analysis of these data easier, so that they allow users of published



sources to see a more coherent picture of society and trends within it, and to help users plan surveys (e.g. at a local level) that can provide data comparable with national surveys. A list of the harmonised questions (inputs) and outputs is available at:

<http://www.ons.gov.uk/ons/guide-method/harmonisation/harmonisation-index-page/index.html>.

Different surveys have different purposes and hence cover topics in different depths. Harmonised questions are designed to provide the recommended minimum information to allow common classifications and facilitate the analysis of data from different surveys in combination. Not all surveys will include questions on all topics or in every year, but the recommendation is that where a topic is covered harmonised questions should be included wherever possible.

Some surveys will require further detail on topics than can be obtained from the harmonised questions alone. It will normally be the case that such surveys already ask for that detail. The harmonised questions have been designed so that these surveys can either derive the response to the harmonised questions without asking them directly or combine them with the further detail without adding to the length of interview.

Harmonisation that extends to nearly all major government household surveys covers a primary set of concepts and questions, whereas concepts and questions that apply only for a selected group of surveys belong to a secondary set.

### *Harmonised primary standards:*

- Demographic information, household composition and relationships
- Ethnic group
- Economic status and industry
- General health & carers
- Long-lasting health conditions and illnesses: Impairments and disability
- Other (including: survey reference period, geography, educational attainment and tenure)

### *Harmonised secondary standards:*

- Benefits and tax credits
- Consumer durables
- Income for analysis and income as a variable
- Selected job details
- Accommodation, length of residence and motor vehicles
- Housing costs and benefits
- Crime and fear of crime
- Social capital
- National and religious identity
- Internet access
- Sexual identity

- Other (including qualifications)

Harmonised outputs have also been produced. The use of these outputs will be affected by the sample size of the individual survey and it is neither feasible nor desirable to produce all outputs from different surveys in a completely harmonised way. The FRS uses harmonised outputs wherever possible, which should allow users to interpret data more easily.

## **Differences due to survey design features**

The differences in the way in which data are collected, even using harmonised survey questions, are extremely important. There are a variety of factors that can lead to different estimates for harmonised questions across surveys, which include:

- Question wording and context effects
- Definitional differences
- Non-response bias
- Geographical coverage
- Sampled population
- Mode effect (e.g. telephone or face- to-face interviewing)
- Organisational effects
- Acceptance of proxy information
- Treatment of multi-households
- Unit of analysis
- Field procedures
- Item non-response
- Time period.

**Table M.1: Response in the 2012/13 and 2013/14 NI Family Resources Survey**

	2012/13		2013/14	
	Number of households	% of effective sample	Number of households	% of effective sample
Set sample of addresses	3,600		3,600	
Additional households	-		-	
Set sample of households <sup>1</sup>	3,600		3,600	
– Ineligible know n	481		442	
– Ineligible unknow n (pre-adjustment)	53		44	
– Eligible know n (pre-adjustment)	3,066		3,114	
– Ineligible (after adjustment)	489		448	
– Eligible (after adjustment) <sup>2</sup>	3,111	100	3,152	100
<b>Fully co-operating</b>	<b>1,891</b>	<b>61</b>	<b>1,965</b>	<b>62</b>
Partially co-operating	113	4	112	4
Refusal to co-operate	963	31	935	30
Non-contact	99	3	102	3

<sup>1</sup> It is assumed that addresses which were not contacted each contained only 1 household.

<sup>2</sup> The adjusted eligible households include all pre-adjustment eligible households and a proportion of the pre-adjustment eligibility unknown households. The proportion of the pre-adjustment 'eligibility unknown' households reclassified as eligible is set at the proportion of pre-adjustment eligible households in the set sample of households.

**Table M.2: Regional response rates, United Kingdom 2013/14**

Region/Country	Percentage of households
North East	60
North West	60
Yorkshire and the Humber	60
East Midlands	61
West Midlands	59
East of England	60
London	52
South East	62
South West	60
England	59
Wales	63
Scotland	58
Northern Ireland	62
<b>United Kingdom</b>	<b>60</b>

**Table M.3 on council Tax Bands is not applicable to Northern Ireland therefore it has been omitted.**

**Table M.3a: Households by Capital Value of Property <sup>1,2,3</sup>  
by FRS data <sup>4</sup> and administrative data (NI)**

Capital Value	Administrative data	FRS 2013/14
<=£50,000	8	6
>£50,000 and <=£100,000	47	46
>£100,000 and <=£150,000	26	27
>£150,000 and <=£200,000	11	12
>£200,000	8	9
<b>Sample Size (=100%)</b>	<b>698,194</b>	<b>1,965</b>

**Notes:**

<sup>1</sup> Capital value of property as at 1st January 2005

<sup>2</sup> Relates to valuation of all properties in NI's housing stock and is not necessarily directly comparable with house prices achieved on open market.

<sup>3</sup> Data extracted in October 2005

<sup>4</sup> Ungrossed figures

**Table M.4: Summary of imputation in the FRS, United Kingdom 2012/13 and 2013/14**

	2012/13		2013/14	
	Values	Percentage of values	Values	Percentage of values
<b>Responses<sup>1</sup></b>				
Expected number of responses	14,546,160		14,815,129	
Valid responses	14,416,399	99%	14,689,683	99%
Missing values (don't know / refused)	129,761	1%	125,446	1%
<b>Treatment of missing values</b>				
Left as Missing	14,573	11%	20,158	16%
Imputed	115,188	89%	105,288	84%
<b>Imputation methods</b>				
Hotdeck	67,776	59%	56,508	54%
Bulk Edits and algorithms	15,217	13%	12,939	12%
Other imputation method	3,032	3%	4,955	5%
Benefit editing	29,163	25%	30,886	29%

<sup>1</sup> Responses to the question 'Total Interest received' are excluded from this summary due to low quality of data and a large number of unedited cases.

**Table M.5: Extent of imputation<sup>1</sup> United Kingdom, 2013/14**

<b>Variable</b>	<b>Number imputed</b>	<b>Percentage of final values imputed<sup>1</sup></b>	<b>Method of Imputation</b>
Amount of National insurance lump sum	126	60%	Hotdeck
2nd bonus: how much tax paid on bonus	204	58%	Algorithm
3rd bonus: how much tax paid on bonus	79	54%	Algorithm
1st bonus: how much tax paid on bonus	1,382	52%	Algorithm
4th bonus: how much tax paid on bonus	44	51%	Algorithm
How much income tax deducted last time	142	50%	Hotdeck
Amount incl in rent for water/sewerage	390	45%	Hotdeck
Number of shares/bonds/units held	332	41%	Hotdeck
Amount of profit before tax	168	39%	Bulk Edit
Estimate for how much pay for services each month (weeklyised)	91	37%	Hotdeck
How much tax paid on redundancy payment	65	37%	Hotdeck
Amount of tax in last 12mths (s-empl)	429	37%	Hotdeck
Whether inv interest before or after tax	40	31%	Hotdeck
Amount of net profit or loss	654	29%	Hotdeck

<sup>1</sup> *Figures for final values imputed are only given when a minimum of 30 cases are imputed and this comprises more than 25 per cent of the final values.*

**Table M.6: Receipt of state support, FRS data and administrative data (NI)**

Benefit Received	Benefit Units						
	2013/14 FRS Data				Administrative data		Percentage undercount
	Grossed		Sample		Number	Percent	
Number	Percent	Number	Percent				
Income Support <sup>1,11</sup>	47,798	5.1	141	6.2	51,742	5.5	-8
Pension Credit <sup>1,11</sup>	48,459	5.2	135	5.9	91,690	9.8	-49
Housing Benefit <sup>2</sup>	134,958	14.4	395	17.2	166,040	17.7	-18
<b>All Benefit Units</b>	<b>939,479</b>	<b>100</b>	<b>2,291</b>	<b>100.0</b>	<b>939,479</b>	<b>100</b>	

Benefit Received	Adults						
Retirement Pension <sup>1,4</sup>	285,687	20.8	786	23.5	302,924	22.1	-6
Widow 's Benefit <sup>8,9</sup>	2,370	0.2	6	0.2	1,310	0.1	62
Jobseeker's Allowance <sup>1,4</sup>	51,832	3.8	111	3.3	55,271	4.0	-6
Incapacity Benefit <sup>3,10</sup>	16,659	1.2	45	1.3	6,430	0.5	159
Severe Disablement Allowance <sup>3</sup>	2,769	0.2	8	0.2	9,350	0.7	-70
Attendance Allowance <sup>3</sup>	22,376	1.6	58	1.7	58,125	4.2	-62
Carer's Allowance <sup>3</sup>	28,497	2.1	73	2.2	64,158	4.7	-56
Employment and Support Allowance	37,575	2.7	97	2.9	85,630	6.2	-56
<b>All adults<sup>7</sup></b>	<b>1,373,334</b>	<b>100.0</b>	<b>3,347</b>	<b>100.0</b>	<b>1,373,334</b>	<b>100.0</b>	

Benefit Received	Individuals aged 16 or over						
Disability Living Allowance <sup>3,6</sup> (Care Component)	105,652	7.4	277	7.9	168,510	11.8	-37
Disability Living Allowance <sup>3,6</sup> (Mobility Component)	103,547	7.2	275	7.8	157,825	11.0	-34
<b>All individuals aged 16 or over</b>	<b>1,434,039</b>	<b>100.0</b>	<b>3,506</b>	<b>100.0</b>	<b>1,434,039</b>	<b>100.0</b>	

Tax Credit Received <sup>12</sup>	In-work benefit units						
Working Tax Credit	52,555	9.3	154	11.6			
Child Tax Credit	77,131	13.7	237	17.9			
<b>All in-work Benefit Units</b>	<b>564,169</b>	<b>100.0</b>	<b>1,324</b>	<b>100.0</b>			

<sup>1</sup> Administrative data is an average of monthly data from April 2013 to March 2014

<sup>2</sup> Administrative data is an average of monthly data from May 2013 to March 2014

<sup>3</sup> Administrative data is an average of quarterly data for May 2013, August 2013, November 2013 and February 2014

<sup>4</sup> Training cases and cases where JSA is not in payment have been excluded

<sup>5</sup> Widow 's Pension, Widowed Mother's Allowance and Bereavement Benefit recipients but excludes overseas recipients  
Bereavement Benefit replaced Widow 's Pension in 2001

<sup>6</sup> Includes those receiving both care and mobility components and excluded recipients under 16 and excludes cases

<sup>7</sup> FRS figure used as a base for both comparisons and excludes those aged 16-19 in full time non-advanced education

<sup>8</sup> Administrative data is an average for April, May, July, August, September, November, Dec 2013 and February, March 2014

<sup>9</sup> State Pension data excludes those recipients who reside overseas

<sup>10</sup> Figures exclude 'Nil Benefit' cases

<sup>11</sup> Administrative data adjusted to remove those in institutional accommodation for Income Support and Pension Credit

<sup>12</sup> Administrative data not available at the time of publication



**Table SE.1: Standard errors for household composition**

Household composition	Percentage of all households	Standard error
<b>Households without children</b>		
One adult		
adult male over pension age	3.4	0.4
adult female over pension age	8.4	0.6
adult male under pension age	8.7	0.6
adult female under pension age	5.4	0.5
Two adults		
both over pension age	9.8	0.7
one over pension age	4.8	0.5
both under pension age	17.9	0.9
Three or more adults	8.6	0.6
<b>Households with children</b>		
One adult with children	6.3	0.5
Two adults		
one child	8.0	0.6
two children	9.6	0.7
three or more children	4.0	0.4
Three or more adults with children	5.1	0.5
<b>All households without children</b>	<b>66.9</b>	<b>1.1</b>
<b>All households with children</b>	<b>33.1</b>	<b>1.1</b>
<b>All households</b>	<b>100.0</b>	

**Table SE.2: Standard errors for sources of total weekly household income**

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Source of income	Percentage of average total weekly household income	Standard Error
Wages and salaries	<b>62.4</b>	<b>1.1</b>
Self employment income	<b>6.9</b>	<b>0.6</b>
Investments	<b>0.8</b>	<b>0.2</b>
State Retirement Pension plus any IS/PC	<b>7.7</b>	<b>0.6</b>
Other pensions	<b>7.3</b>	<b>0.6</b>
Tax credits	<b>2.7</b>	<b>0.4</b>
Social Security disability benefits	<b>2.7</b>	<b>0.4</b>
Other Social Security benefits	<b>7.6</b>	<b>0.6</b>
Other sources	<b>2.0</b>	<b>0.3</b>
<b>All households</b>	<b>100.0</b>	

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**Table SE.3: Standard errors for state support receipt**

Benefit units by state support receipt	Percentage of all benefit units receiving state support	Standard Error
Working Tax Credit	5.8	0.5
Child Tax Credit	12.2	0.7
Income Support	5.1	0.5
Pension Credit	5.2	0.5
Housing Benefit	14.4	0.7
Retirement Pension	22.5	0.9
Widow 's Benefit	0.3	0.1
Jobseeker's Allow ance	5.5	0.5
Employment and Support Allow ance	4.0	0.4
Incapacity Benefit	1.7	0.3
Severe Disablement Allow ance	0.3	0.1
Attendance Allow ance	2.3	0.3
Carer's Allow ance	3.0	0.4
Disability Living Allow ance (care component)	10.5	0.6
Disability Living Allow ance (mobility component)	10.4	0.6
Industrial Injuries Disablement Benefits	0.4	0.1
Armed Forces Compensation Scheme	0.2	0.1
Child Benefit	24.5	0.9
Any on income related benefit	24.3	0.9
Any on non-income related benefit	57.2	1.0
All in receipt of benefit	62.9	1.0
All in receipt of Tax Credits	13.0	0.7
All not in receipt of state support	36.5	1.0
<b>All benefit units</b>	<b>100.0</b>	<b>1.0</b>

**Table SE.4: Standard errors for tenure**

Tenure	Percentage of all households	Standard Error
All Owners	65.3	1.1
Owned outright	36.7	1.1
Buying with a mortgage	28.6	1.0
Social Rented Sector Tenants	13.9	0.8
Rented Privately	20.8	0.9
<b>All households</b>	<b>100.0</b>	



**Table SE.6: Standard errors for employment status**

Adult by economic status	Percentage of all adults	Standard Error
Employee		
<i>Full time</i>	<b>39.0</b>	<b>0.8</b>
<i>Part time</i>	<b>12.4</b>	<b>0.6</b>
Self employed		
<i>Full time</i>	<b>6.6</b>	<b>0.4</b>
<i>Part time</i>	<b>0.9</b>	<b>0.2</b>
All in employment		
<i>Full time</i>	<b>45.7</b>	<b>0.9</b>
<i>Part time</i>	<b>13.3</b>	<b>0.6</b>
ILO Unemployed	<b>4.6</b>	<b>0.4</b>
Retired	<b>20.7</b>	<b>0.7</b>
Student	<b>2.4</b>	<b>0.3</b>
Looking after family/home	<b>4.1</b>	<b>0.3</b>
Permanently sick/disabled	<b>7.0</b>	<b>0.4</b>
Temporarily sick/injured	<b>0.5</b>	<b>0.1</b>
Other Inactive	<b>1.8</b>	<b>0.2</b>
<b>Total adults</b>	<b>100.0</b>	

**Table SE.7: Standard errors for amount of savings and investments**

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Amount of savings and investments	Percentage of all benefit units	Standard Error
No savings	58.9	1.0
Less than £1500	7.9	0.6
£1,500 but less than £3,000	6.5	0.5
£3,000 but less than £8,000	11.2	0.7
£8,000 but less than £10,000	1.8	0.3
£10,000 but less than £16,000	4.5	0.4
£16,000 but less than £20,000	1.4	0.2
£20,000 or more	7.9	0.6
<b>Total benefit units</b>	<b>100.0</b>	

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# Glossary and Notes on Definitions

## **Adult**

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

## **Age**

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

## **All in receipt of benefit**

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

## **All in receipt of tax credits**

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

## **All in receipt of state support**

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

## **All not in receipt of state support**

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

## **Any income-related benefit**

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

## **Any non-income-related benefit**

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

## **Any other type of asset**

See **Savings and investments products**.

## **Any pension**

Participation in any type of pension – see **Pension Schemes**.

## **Any type of account**

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

## **Attendance Allowance**

See **Benefits**.

### **Basic bank account**

See **Savings and investments products**.

### **Benefit unit**

A single adult or a married or cohabiting couple and any dependent children; since January 2006 same-sex partners (civil partners and cohabittees) have been included in the same benefit unit.

### **Benefits**

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

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

<b>Income related benefits</b>	<b>Non-income related benefits</b>
Council Tax reduction	Armed Forces Compensation Scheme
Employment and Support Allowance (income-related element)	Attendance Allowance
Extended Payments (Council Tax Reduction and Housing Benefit)	Carer's Allowance
Housing Benefit	Child Benefit
In Work Credit	Disability Living Allowance (both Mobility and Care components)
Income Support	Employment and Support Allowance (contributory element)
Job Grant	Guardian's Allowance
Jobseekers's Allowance	Helath in Pregnancy Grant
Northern Ireland Other Rate Rebate	Incapacity Benefit
Northern Ireland Rate Rebate through energy efficient homes	Industrial Injuries Disablement Benefit
Northern Ireland Rate Relief for full-time students, trainees, under 18s and those leaving care	Jobseeker's Allowance (contributory element)
Pension Credit	Maternity Allowance
Rates Rebate	Northern Ireland Disability Rates Rebate

Income related benefits	Non-income related benefits
Return to Work Credit	Northern Ireland Lone Pensioner Rate Rebate
Social Fund- Community Care Grant	Personal Independence Payment (Daily Living and Mobility components)
Social Fund- Funeral Grant	Severe Disablement Allowance
Social Fund- Sure Start Maternity Grant	State Pension
Universal Credit	Statutory Maternity/Paternity/Adoption Pay
	Statutory Sick Pay
	Widow's Pension/Bereavement Allowance
	Widow's / Bereavement Payment
	Widowed Mother's/Parent's Allowance
	Winter Fuel Payments

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

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

- *Armed Forces Compensation Scheme*: It can pay a lump sum and a regular payment to personnel injured or disabled in service in the Armed Forces. A pension can also be paid to surviving partners, including same-sex and unmarried partners if they were in a “substantial relationship” with the deceased.
- *Attendance Allowance*: A Social Security benefit for people aged 65 or over who need help with personal care because of a mental or physical disability. There are two rates, a lower rate for attendance during day or night, and a higher rate for day and night.
- *Bereavement Benefits*: Any or all of the range of Bereavement Benefits that were introduced on 9 April 2001:
  - *Bereavement Payment*: Widows/widowers are eligible to receive Widow's/Bereavement Payments if their late spouse satisfied certain National Insurance contribution conditions. Widows are also eligible if their late husband died as the result of an industrial injury or disease and she was aged under 60 when her late husband died; or if she was aged over 60 and he was not entitled to a Category A Retirement Pension when he died. The payment is a tax free lump sum of £2,000. For the purposes of the Sources of Income tables in this publication, this is treated as covering a period of one year (see **Weeklyisation** for how this annual value is treated in the Family Resources Survey).

- *Bereavement Allowance*: A Social Security benefit paid for up to 52 weeks to widows and widowers who were aged 45 or over, but less than pension age, when their spouse died. Bereavement Allowance cannot be received at the same time as Widowed Parent's Allowance. The amount paid is on a sliding scale depending on the widow or widower's age.
- *Widowed Parent's Allowance*: A widow or widower is eligible if his or her late husband or wife met certain National Insurance contribution conditions. Widowed Mother's Allowance or Widowed Parent's Allowance can be paid to a widow or widower as long as he or she is entitled to Child Benefit for at least one qualifying child, or she is pregnant by her late husband, or in certain cases of artificial insemination. Child dependency increases are paid for each child.

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

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

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

- *Child Benefit*: A Social Security benefit paid for each child aged under 16 years, or aged under 20 and still in full-time non-advanced education (or on unwaged training). This can only be received by one parent. It is administered by HM Revenue & Customs (HMRC). In January 2013 the High Income Child Benefit Tax Charge was introduced, this imposes taxation on child benefit for individuals earning upwards of £50,000.
- *Council Tax Reduction*: From April 2013 a Council Tax Reduction scheme was introduced to replace Council Tax Benefit. There are differing arrangements in England, Scotland and Wales. In England and Wales, each local authority is required to have a scheme in place, subject to certain conditions. Local schemes operate by allowing either a percentage or flat rate discount. For more details see: <https://www.gov.uk/apply-council-tax-reduction>.

Note: Council Tax Reduction does not exist within Northern Ireland. Those renting in Northern Ireland receive help with their rates through Housing Benefit. These cases are

included in Council Tax Reduction figures. For tables which show benefit units by benefit receipt, Council Tax Reduction is allocated to the first benefit unit in the household.

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

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

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

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

**Bereavement Allowance**

See **Benefits**.

**Bereavement Benefits**

See **Benefits**.

**Bereavement Payment**

See **Benefits**.

**Carer's Allowance**

See **Benefits**.

**Child**

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

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

**Child Benefit**

See **Benefits**.

**Childcare costs**

The amount paid for childcare in a week. From 2005/06 the last amount paid was collected instead of collecting both term time and holiday childcare costs.

**Child Tax Credit**

See **Tax credits**.

**Company share schemes/profit sharing**

See **Savings and investments products**.

**Council Tax**

The tax is based on the property value of a dwelling (which is split into bands) and assumes two adults per household. The bill consists of both a property and personal element. Status discounts (which reduce or eliminate the personal element of the tax) are available to single person and certain other household types. An exemption may apply to some households, the most common type being accommodation occupied solely by students or where the accommodation is owned by the Ministry of Defence as armed forces accommodation.

Bands of property value of a dwelling are used in the calculation of Council Tax. Different bands exist in England, Scotland (both valuation as at 1 April 1991) and Wales (valuation as at 1 April 2005):

	England	Scotland	Wales
A	up to £40,000	up to £27,000	up to £44,000
B	£40,001 - £52,000	£27,001 - £35,000	£44,001 - £65,000
C	£52,001 - £68,000	£35,001 - £45,000	£65,001 - £91,000
D	£68,001 - £88,000	£45,001 - £58,000	£91,001 - £123,000
E	£88,001 - £120,000	£58,001 - £80,000	£123,001 - £162,000
F	£120,001 - £160,000	£80,001 - £106,000	£162,001 - £223,000
G	£160,001 - £320,000	£106,001 - £212,000	£223,001 - £324,000
H	£320,001+	£212,000+	£324,001 - £424,000
I	N/A	N/A	£424,001+

Households where the landlord is liable for the tax, for example where they are sub-let as part of larger premises are not valued separately. The landlord may decide to recover some or all of the cost of the tax by increasing rent charges.

### ***Council Tax Benefit***

See ***Benefits***.

### ***Couple***

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

### ***Credit Union***

See ***Savings and investments products***.

### ***Current account***

See ***Savings and investments products***.

### ***Dependant child***

See ***Child***.

### ***Derived Variables (DVs)***

Derived variables are customised variables in the Family Resources Survey dataset, derived using information collected in the survey and from auxiliary sources, such as the Average Weekly Earnings series produced by the Office for National Statistics. The main purposes of the derived variables are to make it easier for the users to carry out analysis and to ensure consistent definitions are used in all Family Resources Survey analyses.



### ***Direct payment account***

See ***Savings and Investments Products***.

### ***Disability, including limiting long-standing illness***

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

### ***Disability Living Allowance***

See ***Benefits***.

### ***Disability status of benefit unit***

A classification by disability status of the members of the benefit unit.

- At least one disabled adult, no disabled children: The benefit unit contains one or more disabled adults but no disabled children.
- At least one disabled child, no disabled adults: The benefit unit contains one or more disabled children but no disabled adults.
- At least one disabled adult and at least one disabled child: The benefit unit contains one or more disabled adults and one or more disabled children.
- No disabled adults or disabled children: No members of the benefit unit are disabled.

### ***Disability-related benefits***

See ***Benefits***.

### ***Economic status (adults)***

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

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

- *Employee - both full-time and part-time*: Based on self-assessment for the main job rather than number of hours worked; includes those doing unpaid work in a business that a relative owns.
- *Self-employed - both full-time and part-time*: Based on self-assessment for the main job rather than number of hours worked; includes those doing unpaid work in their own business.

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

### ***Economic status (benefit units)***

This classification is consistent with that used in ***Households Below Average Income*** (HBAI) report and is based on the economic status of adults (see ***Economic status (adults)***). Benefit units are allocated to the first category that applies.

### ***Economically inactive***

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

### ***Employer Sponsored Pension***

See ***Pension schemes***.

### ***Employment and Support Allowance***

See ***Benefits***.

### ***Employment status***

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

### **Endowment mortgage**

An endowment policy is taken out with an insurance company either before or at the same time as the mortgage. When the policy matures the sum received will be used to repay up to 100 per cent of the original sum borrowed under that mortgage. The original mortgage amount remains outstanding until the policy matures; in the meantime the borrower pays interest to the lender and premiums on the endowment policy to the insurance company. Endowment policy premiums are not included as part of **Housing costs**.

### **Endowment policy (not linked)**

See **Savings and investments products**.

### **Ethnic group**

The ethnic group to which respondents consider that they belong. The Family Resources Survey questions are in line with National Statistics' harmonisation guidance published in February 2013<sup>3</sup>. There are six main output categories, two of which are further disaggregated. For more information on harmonisation see the Methodology chapter. The categories are:

1. White
2. Irish Traveller
3. Mixed/Multiple ethnic groups<sup>4</sup>
4. Asian or Asian British
  - a. Indian
  - b. Pakistani
  - c. Bangladeshi
  - d. Chinese
  - e. Other Asian<sup>5</sup>
5. Black/ African/ Caribbean/ Black British
6. Other ethnic group<sup>6</sup>
  - a. Arab
  - b. Any other ethnic group

### **Extended Payment of Council Tax Reduction and/or Housing Benefit**

Entitlement to **Income Support**, **Employment and Support Allowance** (income related), **Jobseeker's Allowance** (income based), **Incapacity Benefit** or **Severe Disablement Allowance** can provide a "passport" on to **Housing Benefit** and/or **Council Tax Reduction**. If the "passporting" benefit ceases because the claimant starts work or their pay or hours of work increases then an extended payment of Council Tax Reduction and/or Housing Benefit may be payable for up to four weeks after their claim has been terminated.

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<sup>3</sup> New harmonised categories are now available via the ONS harmonisation website: <http://www.ons.gov.uk/ons/guide-method/harmonisation/harmonisation-index-page/index.html>

<sup>4</sup> Sample sizes for 'Irish Traveller' are too small, so for Northern Ireland, it is output to 'Other ethnic group', and for England, Wales and Scotland, it is output to 'White'

<sup>5</sup> Estimates are not provided for the 'Other Asian' category due to small sample sizes.

<sup>6</sup> Data for 'Arab' is not available to produce a three-year average hence 'Other ethnic group' is not disaggregated.

### **Family type**

- *Pensioner couple: **Benefit units*** headed by a couple where the **Head of the benefit unit** is over State Pension age. Note that this differs from the definition used in the **Households Below Average Income** report, which defines a benefit unit as pensioner couple if either adult is over State Pension age.
- *Pensioner couple, married or civil partnered:* Benefit units headed by a couple where the Head of the benefit unit is over State Pension age and the couple are married or in a civil partnership.
- *Pensioner couple, cohabiting:* Benefit units headed by a couple where the Head of the benefit unit is over State Pension age and the couple are not married nor in a civil partnership.
- *Single male pensioner:* Benefit units headed by a single male adult over State Pension age.
- *Single female pensioner:* Benefit units headed by a single female adult over State Pension age.
- *Couple with children:* Benefit units headed by a (non-pensioner) couple with dependent children.
- *Couple with children, married or civil partnered:* Benefit units headed by a (non-pensioner) couple with dependent children and the couple are married or in a civil partnership.
- *Couple with children, cohabiting:* Benefit units headed by a (non-pensioner) couple with dependent children and the couple are not married nor in a civil partnership.
- *Couple without children:* Benefit units headed by a (non-pensioner) couple with no dependent children.
- *Couple without children, married or civil partnered:* Benefit units headed by a (non-pensioner) couple with no dependent children and the couple are married or in a civil partnership.
- *Couple without children, cohabiting:* Benefit units headed by a (non-pensioner) couple with no dependent children and the couple are not married nor in a civil partnership.
- *Single with children:* Benefit units headed by a (non-pensioner) single adult (male or female) with dependent children.
- *Single male without children:* Benefit units headed by a (non-pensioner) single male adult with no dependent children.

- *Single female without children*: Benefit units headed by a (non-pensioner) single female adult with no dependent children.

See also **Couple** and **Child**.

### **Full-time education**

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

### **Group Personal Pension (GPP)**

See **Pension schemes**.

### **Group stakeholder pension (GSHP)**

See **Pension schemes**.

### **HBAI**

See **Households Below Average Income**.

### **Head of benefit unit**

The Head of benefit unit is either the **Household Reference Person** if the Household Reference Person belongs to the benefit unit or, if not, it is the first person from the benefit unit in the order that they were named in the interview.

### **Head of household**

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

### **Household**

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 or sitting room or dining area. A household will consist of one or more **benefit units**.

### **Household composition**

The classification of households into those with and without children leads to mutually exclusive categories, which add to the total number of households in the sample. The remaining categories are:

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

Organisation (see *ILO Unemployed*).

These categories may overlap with one another.

### **Household Reference Person (HRP)**

The highest income householder, without regard to gender.

- In a single adult household, the HRP is the sole householder (i.e. the person in whose name the accommodation is owned or rented).
- If there are two or more householders, the HRP is the householder with the highest personal income from all sources.
- If there are two or more householders who have the same income, the HRP is the eldest householder.

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

### **Households Below Average Income**

An analysis of the income distribution, largely based on the Family Resources Survey dataset. See <https://www.dsdni.gov.uk/topics/dsd-statistics-and-research/family-resources-survey#toc-2> for more information.

### **Housing Benefit**

See **Benefits**.

### **ILO Unemployed**

Unemployed, according to the International Labour Organisation (ILO), are those adults who are under State Pension age and not working but are available and have been actively seeking work in the last four weeks; includes those who were waiting to take up a job already obtained and will start in the next two weeks.

### **Incapacity Benefit**

See **Benefits**.

### **Income-related benefits**

See **Benefits**.

### **Income-related state support**

See **Benefits**.

### **Income Support**

See **Benefits**.

**Individual**

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

**Industrial Injuries Disablement Benefit (IIDB)**

See **Benefits**.

**Informal carers**

Individuals who provide any regular service or help to someone, in or outside of their household who is sick, disabled or elderly; excludes those who give this help as part of a formal job.

**Individual Savings Account (ISA)**

See **Savings and investments products**.

**Investment Trust**

See **Savings and investments products**.

**Jobseeker's Allowance**

See **Benefits**.

**Length of residency**

The length of time the **Household Reference Person** (only) has lived at the address. Other household members may have resided there for shorter or longer periods.

**Main source of total weekly household income**

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

**Maintenance**

A payment which is being received from a previous partner either directly, or by being passed on by a court, the Child Maintenance Service or DSD (separately from any Income Support payment). From 2008-09, the focus of the questions changed to cover child maintenance only and exclude, for example, alimony.

**Marital status**

De facto marital status:

**Married / Civil partnership:** currently married or in a civil partnership, and not separated from spouse (excludes temporary absences).

**Cohabiting:** not married, but living as a couple; includes same-sex couples.

**Single:** never married, or never in a civil partnership.

**Widowed:** widowed and not cohabiting.

*Separated*: married or in a civil partnership, but separated from spouse and not cohabiting.

*Divorced / Civil partnership dissolved*: marriage or civil partnership legally dissolved and not cohabiting.

### ***Mortgage interest***

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

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

### ***National Savings Bonds***

See ***Savings and investments Products***.

### ***Non-income-related benefits***

See ***Benefits***.

### ***Non-income-related state support***

See ***Benefits***.

### ***NS&I savings accounts***

See ***Savings and investments products***.

### ***Occupational pension***

See ***Pension schemes***.

### ***Other bank/building society account***

See ***Savings and investments products***.

### ***Partner***

See ***Couple***.

### ***Pension Credit***

See ***Benefits***.

### ***Pensioner benefit unit***

Benefit units whose ***Family type*** is pensioner couple, single male pensioner or single female pensioner.

### ***Pension mortgage***

Similar to an ***Endowment mortgage***, but is available only to the self-employed and those who are not members of an occupational pension scheme. Interest only is paid to the lender and monthly contributions are paid into a pension plan which is designed to repay the mortgage when the borrower retires. In addition, it is necessary to arrange a separate term



assurance policy designed to repay the mortgage if the borrower should die before the end of the mortgage term. The assurance policy serves the same purpose as a mortgage protection policy.

*Note:* Payments to the pension plan and premiums on the assurance policy are not included as part of Housing Costs.

### **Pension Schemes**

- *Automatic Enrolment:* in October 2012 *Automatic Enrolment:* in October 2012 a new law was introduced by the Government designed to help people save more for their retirement. It requires all employers to enrol their workers into a workplace pension scheme if they are not already in one. The timetable for employers to begin enrolling their staff started with the largest firms first, followed by medium, then small companies; large employers began the enrolment process in October 2012 and enrolment for all employers will be complete by February 2018. In order to preserve individual responsibility for the decision to save, workers can opt out of the scheme. To be eligible for automatic enrolment, the jobholder must be aged at least 22 years old but under State Pension age, earn above the earnings trigger for automatic enrolment and work, or usually work, in the UK. For more information see: <https://www.gov.uk/workplace-pensions>
- *Employer-Sponsored Pension:* schemes that are set-up and run by the employer.
- *Group Personal Pension:* some employers who do not offer an occupational pension scheme may arrange for a pension provider to offer their employees a personal pension instead. The employer may have negotiated special terms with the provider which means that administration charges are lower than those for individual personal pensions. Although they are sometimes referred to as company pensions, they are not run by employers and should not be confused with occupational pensions; which have different tax, benefit and contribution rules.
- *Group stakeholder pension:* like Group Personal Pensions, an employer can make an arrangement with a pension provider and offer their employees a Group Stakeholder Pension (see *Stakeholder Pension*).
- *Occupational pension:* an occupational pension scheme is an arrangement an employer makes to give their employees a pension when they retire. Employees may become a member of an employer's pension scheme on a voluntary basis. Occupational pension schemes can be contracted in to or out of **State Second Pension**.
- *Personal pension:* a pension provided through a contract between an individual and the pension provider. The pension which is produced will be based upon the level of contributions, investment returns and annuity rates; a personal pension can be either employer provided (see *Group personal pension*) or privately purchased (see *Private pension*).

- *Private pension*: includes occupational pensions (also known as work or employer-sponsored pensions) and personal pensions (including stakeholder pensions). People can have several different private pensions at once, but can only have one contracted out pension at a time.
- *Stakeholder pension*: enable those without earnings, such as non-earning partners, carers, pensioners and students, to pay into a pension scheme. Almost everybody up to the age of 75 may take out a stakeholder pension and it is not necessary to make regular contributions. For more information, see: <https://www.gov.uk/personal-pensions-your-rights>

### ***Personal pension***

See ***Pension schemes***.

### ***Post Office Card Account (POCA)***

See ***Savings and investments products***.

### ***Premium Bond***

See ***Savings and investments products***.

### ***Private pension***

See ***Pension schemes***.

### ***Region***

Regional classifications are based on the standard statistical geography of the former Government Office Regions: nine in England, and a single region for each of Wales, Scotland and Northern Ireland. Government Office Regions are built up of complete counties or unitary authorities. Tables also include statistics for England as a whole. For more information on National Statistics geography, see: <http://www.ons.gov.uk/ons/guide-method/geography/beginner-s-guide/maps/regions--former-government-office-regions--gors--effective-at-31st-december--2011.pdf>

### ***Rent-free accommodation***

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

### ***Repayment mortgage***

Money borrowed for the purchase of the house is repaid over a period of years; interest is also paid on the amount outstanding at the time. Usually the payments consist partly of repayments of the original loan and partly of interest.

### ***Retirement Pension***

See ***Benefits***.

## **Savings**

The total value of all liquid assets, including fixed term investments. Figures are taken from responses to questions on the value of assets or estimated from the interest on the savings when these questions are not asked. The main text gives more information on the questions asked and data quality. Note that banded savings do not include assets held by children in the benefit unit/household. The derivation of total savings used in the tables means that “no savings” specifically relates to cases where either the respondent said that they had no accounts/investments, refused to answer or didn’t know or that some accounts/investments were recorded but that none of them yielded any interest/dividends.

## **Savings and investments products**

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

- *Basic Bank Account*: This type of account is similar to a **current account**. Payments can be received from other sources and it can pay bills by direct debit, but unlike a current account there are no overdraft facilities. Withdrawals can be made from cash machines and, in some cases, over the counter of the bank or building society itself. See: <https://www.moneyadviceservice.org.uk/en/articles/basic-bank-accounts>
- *Company share schemes/profit sharing*: Some companies provide extra rewards or bonuses to their employees depending on the profitability of the company. In publicly traded companies, this often takes the form of shares in the company. All schemes of this general type are included under this heading.
- *Credit Union*: A credit union is a financial co-operative similar in many respects to mainstream building societies. Its members both own and control the credit union, which is run solely for their benefit. All members of a specific credit union must share what is known as a “common bond” i.e. they must be connected in some way or another to the other members of that credit union. All the members pool their savings together into a single ‘pot’ from which loans can be made to members from that credit union. Members who have deposited money into the credit union receive an annual dividend while those to whom money is lent have to pay interest on the loan.
- *Current Account*: This includes all current accounts, with both banks and building societies, which are used for day-to-day transactions; with a cheque book and/or bank card. Overdraft facilities may be offered, but interest payments will normally be minimal.
- *Endowment Policy (not linked)*: An endowment policy taken out to repay a mortgage (see **Endowment mortgage**) but no longer used to do so. This is where the mortgage has either been paid off or, more usually, converted to a different method of repayment. The respondent has decided to retain the endowment as an investment in its own right, even though it is no longer intended to repay the mortgage.

- *ISA*: An Individual Savings Account (ISA) is a tax free Government savings scheme which replaced Personal Equity Plans (PEP) and Tax-Exempt Special Savings Accounts (TESSAs) in April 1999; it is usually arranged via a bank or building society.
- *Investment Trust*: See **Unit Trusts**.
- *National Savings Bonds*: All types of National Savings investments in this category collected on the survey, except Easy Access and Investment accounts:
  - *FIRST Option Bonds*: an accumulating lump sum investment of between £1,000 and £250,000. Interest is paid net of tax and credited annually. The rate is reviewed each year and holders have the option to withdraw or continue.
  - *Fixed Rate Savings Bonds*: replaced new issues of FIRST Option Bonds.
  - *National Savings Capital Bonds*: minimum purchase is £100 and a maximum holding of £250,000; interest is fixed for five years and credited annually gross of tax (although taxable).
  - *National Savings Certificates*: fixed or index-linked to changes in the RPI, for lump sum savings of £100 or more. Maximum earnings are obtained after five years and interest on investments is tax free.
  - *Pensioner's Guaranteed Income Bonds*: available to those aged over 65, giving a fixed interest rate over five years with income paid monthly gross of tax; minimum investment is £500.
  - *National Savings Income Bonds*: minimum purchase is £2,000 and a maximum holding of £250,000; interest is paid monthly gross of tax (although taxable).
  - *National Savings Deposit Bonds*: no longer available, but earlier bonds are still valid. These were available in multiples of £50 and offered premium rates of interest which was paid gross of tax.
  - *Children's Bonus Bonds*: can be bought for any child aged under 16 as a five year accumulating investment; interest is paid gross of tax.
  - *Yearly Plan*: yearly plan certificates can still be held, though new applications stopped in January 1995. Under the scheme monthly standing order payments of £20 were made (to a maximum of £400); after twelve months a Yearly Plan certificates was issued. The certificates earn tax free interest, paid monthly, and reach maturity value after four years. After the fourth year, interest is paid three-monthly at a lower rate.
- *NS&I savings accounts*: The National Savings & Investments (*NS&I*) Investment Account and Easy Access Savings Account.

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

savings to buy the shares in their company or take the accumulated investment. For more information, see: [Tax and Employee Share Schemes - GOV.UK](#)

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

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

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

### **Severe Disablement Allowance**

See **Benefits**.

### **Shared ownership schemes**

The householder part-owns and part-rents the property, so pays a mortgage and rent on the same property. In these circumstances, both the rented and owner questions will be asked.

### **Social Fund**

See **benefits**.

### **Social Security Benefits**

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

### **Sources of income**

- *Wages and salaries*: for a respondent currently working as an employee, income from wages and salaries is equal to: gross pay before any deductions, less any refunds of income tax, any motoring and mileage expenses, any refunds for items of household expenditure and any Statutory Sick Pay or Statutory Maternity Pay, plus bonuses received over the last 12 months (converted to a weekly amount) and any children's earnings from part-time jobs.
- *Self-employed income*: the total amount of income received from self-employment gross of tax and national insurance payments, based on profits where the individual considers themselves as running a business or on estimated earnings/drawings otherwise. Excludes any profit due to partners in the business. Any losses are deducted.

- *Investments*: Interest and dividends received on savings and investments. See **Savings and investments products** for details of investments covered by the Family Resources Survey.
- *Tax credits*: Income from **Tax credits**.
- *Retirement Pension plus any IS/PC*: for any adults who are over State Pension age, any **Retirement Pension** plus any **Income Support** or **Pension Credit** which is received; these benefits are shown together because of known problems with separating these amounts for pensioners.
- *Other pensions*: payments received from occupational, stakeholder and personal pension schemes; widow's employee pensions, trade union and friendly society pensions, annuity pensions, trusts and covenants.
- *Social Security disability benefits*: payments received from any of the benefits payable due to disability – see **Benefits**.
- *Other Social Security benefits*: payments received from any of the other **Benefits**.
- *Other sources*: payments from all other sources including, for example, baby-sitting, allowances from absent spouses, organisations, royalties, odd jobs, sub-tenants, educational grants, alimony and Healthy Start Vouchers.

### **Spouse**

Spouse refers to a married partner (see **Couple**) and, from 2005/06, included same-sex civil partners. Civil partners are included in the same **benefit unit**.

### **Stakeholder Pension (SHP)**

See **Pension schemes**.

### **Standard Occupational Classification**

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

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

### **State Pension age**

The State Pension age is 65 for men born before 6 April 1959. For women born on or before 5 April 1950, State Pension age is 60. From 6 April 2010, the State Pension age for women born on or after 6 April 1950 will increase gradually between April 2010 and November 2018. From December 2018, the State Pension age for both men and women will start to increase to reach 66 in October 2020. For 2011/12 data, women are defined to be of State Pension age based on their date of birth and the date of interview. For further guidance on calculating State Pension eligibility age, see: <https://www.gov.uk/calculate-state-pension>

### **State Second Pension (formerly SERPS now known as S2P)**

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

### **State support**

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

### **Stocks and shares**

See **Savings and investments products**.

### **Tax credits**

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

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

Tax credits are paid by HM Revenue & Customs.

- *Child Tax Credit*: provides support to families with children. *Working Tax Credit* is a payment to top up earnings of working people on low incomes, including those who do not have children. Tax credits are paid by HM Revenue and Customs. For more information see: <http://www.hmrc.gov.uk/TAXCREDITS/>

### **Tenure**

Types of renting or ownership.

- *Social renting*: includes all cases where the local authority is the landlord, and all housing associations including New Town Development Corporations and the Scottish Special Housing Association except where accommodation is part of job.
- *Rented privately*: includes rent free cases
- *Buying with a mortgage*: Includes local authority (Northern Ireland Housing Executive in NI) and housing association part-own/part-rent, and co- and shared ownership arrangements.



- **Owned outright:** Households who have paid off any mortgage or loan used to purchase the property. These households may have other loans secured on their property for which information is collected on the Family Resources Survey. However, these payments are excluded from **Housing costs**.

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

***Total weekly benefit unit income***

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

***Total weekly household income***

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

***Total weekly individual income***

Is the total weekly income from all sources (see **Sources of income**) for an adult.

***Unemployed***

See **ILO unemployed**.

***Unit trusts***

See **Savings and investments products**.

**War Disablement Pension**

See **Benefits**.

**War Widow's Pension**

See **Benefits**.

***Weeklyisation***

All monetary amounts in the Family Resources Survey are presented as weekly values. If a respondent reported a payment covering a period other than a week (for example a monthly salary), the average weekly amount is calculated. Lump sums and one-off payments are treated as if they were annual payments for this purpose.

***Widowed Mother's Allowance/Widowed Parents Allowance***

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

***Widow's Benefits/Bereavement Benefits***

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

***Widow's Payment***

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

***Widow's Pension***

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

***Working***

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

***Working Age***

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

***Working Tax Credit***

See ***Tax credits***.

# Change Log

<b>Version</b>	<b>Date Issued</b>	<b>Reason</b>
1.0	22 <sup>nd</sup> Oct 2015	Publication of report



# Family Resources Survey

## Northern Ireland

### 2013/14

The Family Resources Survey collects information on the incomes and circumstances of private households in Northern Ireland. It has been running in Great Britain since October 1992, but 2002/03 saw the introduction of Northern Ireland for the first time. This report summarises the results for 2013/14 in which 1,965 households were interviewed.

Although the NI FRS is specifically of interest to DSD, other government departments and outside researchers and analysts from a wide range of disciplines in both the public and private sectors, will benefit from the availability of such a data source.

The report is divided into sections covering: Income and State Support Receipt; Tenure; Savings and Investments; Carers and Disability; Occupation and Employment; and Household Characteristics.

**This report can be found on:  
[www.dsdni.gov.uk](http://www.dsdni.gov.uk)**

ISBN 978-1-904105-88-2  
ISSN 1743-730X (Print) ISSN 1743-7318 (Online)