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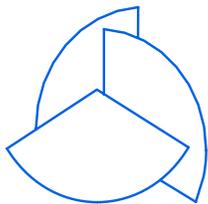
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## **Poverty and Social Exclusion Project**

**Gender and Poverty in Northern Ireland**

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**Bulletin No 6, October 2005**



*Northern Ireland*  
**S**tatistics &  
**R**esearch  
Agency

## Introduction

This bulletin describes the social and demographic characteristics of men and women and their living standards. Women represent 57 per cent of all persons in households and men 43 per cent in the survey of Poverty and Social Exclusion (PSENI)<sup>1</sup> carried out in 2002/2003. This reflects the findings of the Census of Population 2001 in Northern Ireland - women 51 per cent and men 49 per cent. The variance reflects the way the household respondent was selected - in that women were more likely to respond on behalf of the household.

## Demographic Profile

### *Age*

The age of men ranges from 16 to 92. The mean age is 44 with the modal age – most recurring – being 41. The age of women ranges from 16 to 96. The mean age is 44 with the modal age (most recurring) being 41.

Women are over represented in the age group of individuals aged 75 and over denoting 62 per cent in contrast to men who represent 38 per cent. For the remaining age groups the gender composition reflects that of the representation of men and women of all persons in the sample.

### *Marital Status*

Some 29 per cent of men are single, that is never married, 60 per cent are married and living with their partner, 3 per cent are married and separated from their partner, 4 per cent are divorced and 4 per cent are widowed.

A quarter of women are single, 53 per cent are married and living with their partner and, 5 per cent are married and separated from their partner, 6 per cent are divorced and 11 per cent are widowed.

### *Living Arrangements*

The distribution is different between men and women and their living arrangements. Some 18 per cent of women live in a pensioner household, 23 per cent live in a childless household, 20 per cent live in a couple household, 8 per cent live in a lone parent household and 32 per cent live in a family household.

Thirteen per cent of men live in a pensioner household, 32 per cent in a childless household, 23 per cent in a couple household, 1 per cent in a lone parent household and 31 per cent live in a family household.

### *Ethnicity*

The majority of men (98%) and women (98%) are White. Due to the small numbers of men and women belonging to another ethnic group, further analysis was not carried out.

### *Religion*

Some 42 per cent of women are Catholic, 56 per cent are Protestant and 2 per cent are from another or have no religion. A similar pattern is indicated for men.

### *Education*

A quarter of men are educated to degree level or higher education, 12 per cent have A-levels, 28 per cent have GCSE qualifications A-G or equivalent, 1 per cent has other qualifications and 35 per cent have no qualifications. The pattern of qualifications for women is quite similar. Some 22 per cent of women are qualified to higher education and degree level, 10 per

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<sup>1</sup> The PSENI was designed and directed by Professor P Hillyard, Professor E. McLaughlin and Mr M. Tomlinson, Queen's University Belfast. The project originated and was funded by OFMDFM and HM Treasury.

cent have A-levels, 35 per cent have GCSEs A-G or equivalent, 1 per cent has other qualifications and 34 per cent have no qualifications.

#### *Employment*

Some 66 per cent of men are economically active, of these 61 per cent are in employment and 5 per cent are unemployed. Of those men in employment 90 per cent work full-time (31 hours or more a week) and 10 per cent work part-time (1-30 hours per week). In contrast 52 per cent of women are economically active, of these 48 per cent are in employment and 4 per cent are unemployed. Of those women in employment 55 per cent work full-time and 45 per cent work part-time.

The main reasons for men being economically inactive are retirement (52%) and illness/disability (32%). The remaining percentage are students (8%) looking after the home/family (4%) or are economically inactive due to other reasons (4%). In comparison the main factors contributing to women being economically inactive are retirement (40%) and looking after the home/family (32%). Some 17 per cent are economically inactive due to illness/disability, 7 per cent are students and 4 per cent are economically inactive for other reasons.

The rates of economic activity for men and women are very similar to Census of Population 2001 figures where 53 per cent of women and 70 per cent of men are identified as being economically active.

#### *Social Class*

The Registrar General's Classification of Social Class is based on present or most recent occupation (kind of work done and skill required) and includes six categories: professional, managerial and technical, skilled non-manual, skilled manual, partly skilled and unskilled manual.

The distribution of social class for men and women is significantly different. Some 36 per cent of men are Professional, managerial and technical, 11 per cent are skilled manual, 30 per cent are skilled manual and the remaining 22 per cent are partly skilled and unskilled manual.

In comparison some 28 per cent of women are professional, managerial and technical, 31 per cent are skilled non-manual, 7 per cent skilled manual and the remaining 34 per cent are partly skilled and unskilled manual.

#### *Tenure*

There are minimal differences between men and women and the type of accommodation in which they reside. The majority of men (79%) and women (74%) reside in homes owned outright or with a mortgage. Some 9 per cent of women live in private rented accommodation, 2 per cent reside in homes rented from a Housing Association and 15 per cent live in homes rented from the Northern Ireland Housing Executive. Similarly some 9 per cent of men live in privately rented homes, 1 per cent rent from Housing Association and 12 per cent Northern Ireland Housing Executive.

#### **Gender and Poverty**

The PSENI study used a number of different measures of poverty. They included the UK Government's measure of poverty (the proportion of households which fall below a percentage of either the mean or median income) as well as a consensual measure (lacking three or more necessities). Except for Figure 1 poverty is measured using the consensual measure throughout the rest of the bulletin.

The nature and extent of poverty can be described using these measures in two ways. First, it is possible to explore the risk of poverty: what groups are most likely to be poor? Second, we can look at the composition of those who are poor.

**Figure 1. Risk of Poverty according to Gender**

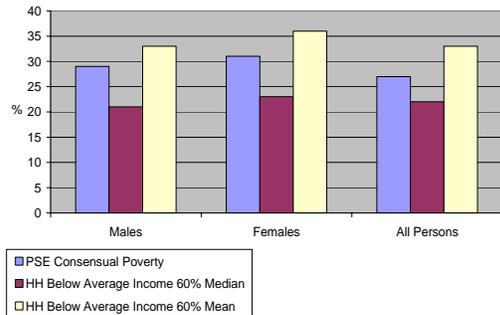


Figure 1 shows women are at a slightly greater risk of poverty than men on all poverty measures. For example using the Household Below Average Income at 60 per cent of the mean, the risk of poverty for women is 36 per cent in contrast to 33 per cent for men. Women represent 61 per cent of all persons in poverty and men 39 per cent.

*Moving in and out of Poverty*

The study calculated whether households were moving into or out of poverty. The proportion of men and women that are moving in and out of poverty reflected that of all persons in the general population - 2 per cent and 12 per cent respectively.

*Gender Age and Poverty*

**Figure 2. Risk of Poverty for Men and Women According to Age**

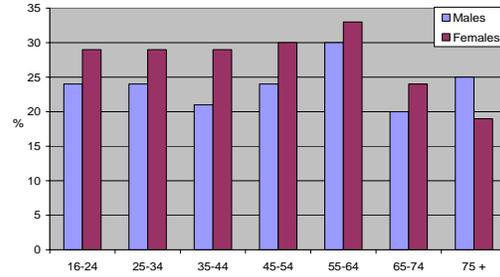
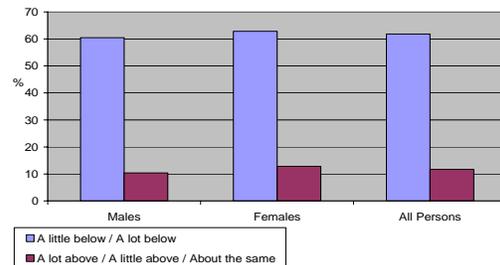


Figure 2 indicates men aged 75 and over are at greater risk of poverty than women. For each of the remaining age groups it is women who are more likely to be in poverty than men.

**Subjective Poverty Measure**

To determine whether or not people felt they were in poverty the respondent was asked “how many pounds a week after tax do you think it is necessary to live on?” They were then asked “how far below that level would you say your household is?”

**Figure 3. Subjective Poverty**



Men and women who believe they live a little/a lot below the adequate level of income are at greater risk of poverty than men or women who believe they live at about the same or a little/ a lot above the adequate level of income (Figure 3).

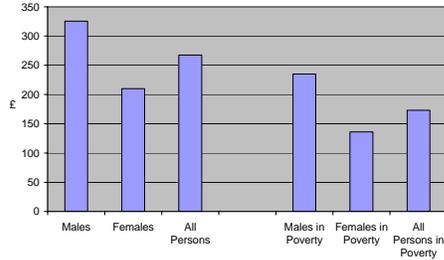
**Income and Other Sources of Money**

*Income*

Respondents who were in paid employment were asked what their gross earnings (before any deductions) would be for their pay

period. From this gross weekly earnings were calculated. The median value is used as the average in Figure 4 and Table 1.

**Figure 4. Gross Weekly Earnings of Individuals in Paid Employment**



In Figure 4 there is a significant difference between men and women in paid employment and their weekly wage - £325.38 and £210.00 respectively (this includes both full-time and part-time workers). This pattern is similar for those men and women living in poverty - £235.00 and £136.00. The average weekly wage of men is higher than that of weekly wage of all persons (£267.44) in comparison to a women's weekly wage which is lower.

**Table 1. Gross Hourly Rate from Paid Employment**

	Hourly Rate
Men	7.75
Women	6.75
All Persons	7.24
<i>Men living in poverty</i>	<i>6.10</i>
<i>Women living in poverty</i>	<i>5.25</i>
<i>Persons living in poverty</i>	<i>5.53</i>

Men are paid £1 more per hour than women. This is slightly more than the average hourly rate for all persons in employment - £7.24 (Table 1.). This pattern is similar for men and women living in poverty.

#### *Earnings and Hours worked*

The number of hours an individual works was calculated according to the definition used in the Census of Population for full-time and part-time work. Those who work 1-30 hours per week are classified as part-time workers and those who work 31 hours or more are classified as full-time workers. Table 2 indicates the average (using median value) gross hourly and weekly earnings for full and part time workers in paid employment.

**Table 2. Average Weekly Gross Income from Paid Employment and Hours Worked**

	Weekly Wage	Hourly Rate
Male full-time workers	348.83	8.14
Female full-time workers	302.32	7.56
All full-time workers	325.58	7.85
Male part-time workers	105.00	4.63
Female part time workers	115.00	5.93
All part time workers	111.42	5.65

Men in full-time work earn more than women on a weekly wage and a hourly rate. On these figures women in part-time work earn slightly more than men on an hourly rate and a weekly wage. However, due to the small numbers of men working part-time in the sample, this finding should be treated with caution.

#### *Other Sources of Money*

Respondents were asked about other sources of money they may have received in the last twelve months, these include interest from savings/bank accounts and income from stocks/shares and lump sum payments.

Some 15 per cent of men and a similar proportion of women (14%) have received interest on savings and bank accounts. Nearly half of these men (48%) and women (49%) have received £400 or more in interest in the last twelve months.

Some 8 per cent of men and a similar proportion of women (7%) have received payment from stocks/shares. Some 48 per cent of these women and 45 per cent of these men have received £400 or more in the last twelve months.

Respondents were asked if they have received a lump sum payment in the last five years from sources such as prize money, retirement and sale of land/property or inheritance. They were then asked what the money was in total from one or more of these sources. Some 11 per cent of men and 6 per cent of women have received money from at least one or more of these sources. Of these men and women some 55 per cent of men and 48 per cent of women have received £16,000 or more in the last five years. These figures indicate 6 per cent of all men and 3 per cent of all women have received at least £16,000 in the last five years.

### *Benefits*

Respondents were asked a series of questions on receipt of various benefits from the government. Women are more likely than men to be in receipt of Income Support – 13 per cent and 8 per cent respectively. Some 7 per cent of men and 4 per cent of women are in receipt of Incapacity Benefit and 4 per cent of men and 2 per cent of women are in receipt of Jobseeker's Allowance. More women than men are in receipt of the State Pension – 18 per cent and 14 per cent respectively.

People with a disability are entitled to a range of benefits. These include: Attendance Allowance and a Disability Living Allowance including a mobility component and/or care component. Twice

as many women than men are in receipt of at least one of these benefits – 13 per cent and 7 per cent respectively.

### **III Health**

All respondents were asked if they have a long-term illness, health problem or disability that limited their daily activities or work. Some 30 per cent of men and a similar proportion of women (32%) have a limiting long-term illness.

Respondents were asked to rate their state of health. Slightly more women rate their health as poor (16%) than men (13%).

There are significantly more women providing care to an adult who requires special need or help in or outside the household. Some 17 per cent of women provide care - 11 per cent to someone outside the household and 6 per cent to a person in the household. In contrast 10 per cent of men provide care, 5 per cent to someone inside the house and 5 per cent to someone outside the home.

### *Disability*

A measure of disability was created by analysing the number of persons who had a health problem that affected five areas of their life<sup>2</sup>. These areas included a person's mobility, personal care, paid work, housework and social life. Those persons that were affected very much or quite a lot in one of these areas were defined as disabled and those affected in two or more of the areas were defined as multi-disabled. Gender is significantly related to incidence of disability. Women are more likely than men to be multi disabled - 20 per cent and 14 per cent respectively. Some 8 per cent of

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<sup>2</sup> McLaughlin, E., Kelly, G. and Scullion, F. (2005) *Poverty, Disability and Social Exclusion in Northern Ireland*. Bulletin No 8.

men and a similar proportion of women (7%) are disabled.

### Ill Health and Poverty

Some 46 per cent of poor men and the same proportion of poor women have a limiting long-term illness. Poverty is significantly related to gender and limiting long-term illness. Men (37%) or women (41%) with a limiting long-term illness are at a greater risk of poverty than those men (18%) or women (23%) who do not have a limiting long-term illness.

Poverty relates to gender and self rating of health. Men (52%) or women (54%) who perceive their health as poor are at a greater risk of poverty than those men or women who perceive their health as good – 19 per cent and 23 per cent respectively.

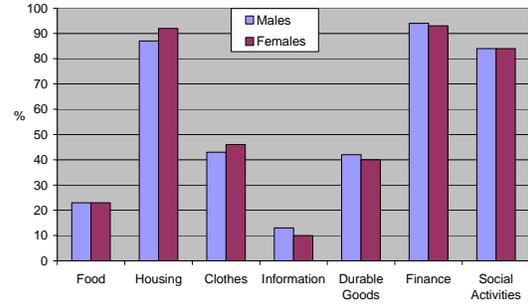
#### *Disability and Poverty*

Poverty is related to gender and disability. Men who are multi-disabled are more likely to be in poverty (50%) than those who are disabled (36%) and not disabled (18%). The same pattern is evident for women. The risk of poverty for women who are multi-disabled is 45 per cent in contrast to 39 per cent for those who are disabled and 23 per cent for those who are not disabled.

### Necessities

Everyone was asked if they possessed a range of items and if they did not, whether it was because they did not want them or because they could not afford them. The items covered seven domains: food, housing, clothes, information, durable goods, personal finances and social activities.

**Figure 5. Percentage of Poor Individuals who Lack at Least One Item in each Domain of Necessities according to Gender.**



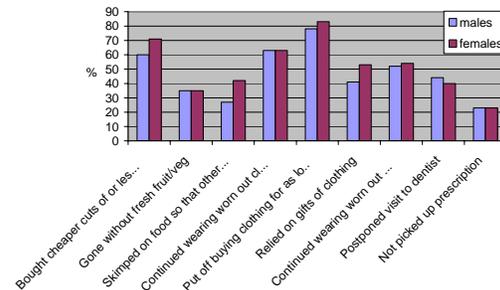
Over eighty per cent of men and women in poverty lack at least one item in the domains of housing, finance and social activities (Figure 5). The differences between the proportion of men or women in poverty lacking one or more of the items in each of the domains of necessities are minimal.

### Economising

Respondents were asked if they have economised on items related to food, clothes, dentist/doctor, utilities and social activities.

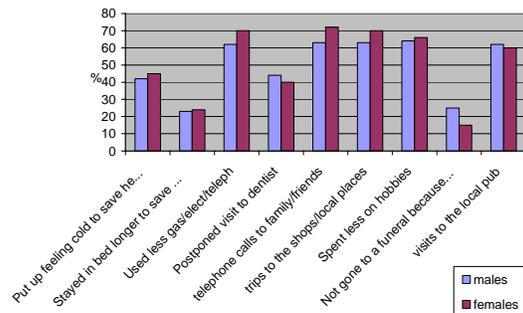
Women in poverty are more likely to economise on some of the items related to food than men in poverty (Figure 6). For example some 71 per cent of women buy cheaper cuts/less of meat in contrast to 60 per cent of men. Also more women (42%) than men (27%) skimp on food so others can have more. Women in poverty are more likely to put off buying clothing or rely on gifts of clothing to save money than men.

**Figure 6. Men and Women in Poverty and Economising**



Furthermore women in poverty economise on items related to their social circle, such as visiting or telephoning family and friends or spend less on hobbies to save money than men in poverty (See Figure 7). Slightly more women in poverty economise on items related to utilities than men to save money. For example women (70%) are more likely to use less gas/electricity or telephone than men (62%) to save money.

**Figure 7. Women and Men in Poverty and Economising**



### Social Exclusion

People may suffer social exclusion for a variety of reasons. This section of the analysis focuses on those excluded from public and private services. A sub-sample of respondents was asked if they used a range of services. If they answered 'yes' they were then asked whether they believed it was adequate or inadequate. If they answered 'no' they were asked the reason why not. Two aspects of social exclusion were analysed for significant differences between men and women and public and private services:

- (i) Collective exclusion - where services were unavailable or unsuitable to everyone in a certain area.
- (ii) Individual exclusion - where services exist but individuals

cannot use them because of lack of money.

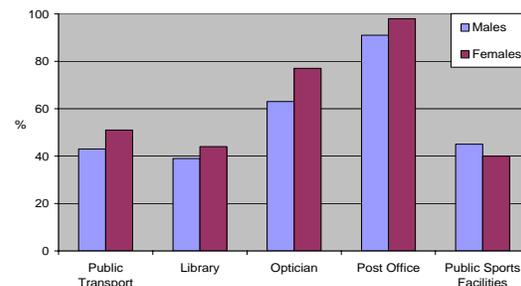
There were no significant differences between men and women on individual and social exclusion from public or private services.

### Usage rates of public and private services

A usage rate of services was constructed. It was defined as the proportion of individuals using a particular service (irrespective of whether it was adequate/inadequate) divided by total number of individuals.

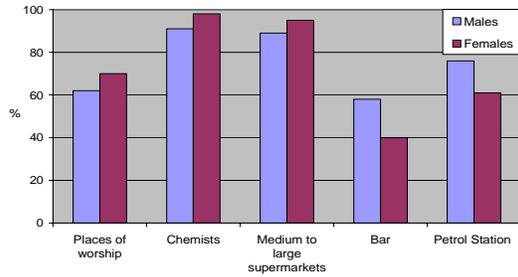
Figure 8 indicates women are more likely to use the public services of public transport, library, optician and post office while men are more likely to use public sports facilities.

**Figure 8. Usage of Public Services**



Significantly more men use the bar and petrol station than women. For example 58 per cent of men use the bar in contrast to 40 per cent of women. Women are more likely to use the remaining private services in Figure 9.

**Figure 9. Usage of Private Services**



### *Lack of Social Support*

An indicator of social exclusion is the level of social support available in times of need. A sub-sample of respondents was asked how much support they would get in certain situations. These items were divided into two categories:

- (i) Practical support – items included help when ill, help with heavy household/gardening jobs, help with caring responsibilities and someone to look after home/possessions when away.
- (ii) Emotional support – items included needing advice about life change, someone to talk to if depressed and someone to talk to about problems with a spouse/partner.

Three levels of support were calculated according to responses to items in each of the categories: good, reasonable and poor support. There are no significant differences between men and women on the level of practical support they receive – 73 and 75 per cent respectively. In contrast significantly more women have a good level of emotional support (81%) than men (71%).

### *Civic engagement*

Level of engagement in civic affairs is an indicator of social exclusion. A sub-sample of respondents was asked if they had presently or in the last three years, engaged in a range of activities. Items are related to

political activities such as voting in local/general elections and being currently an active member of organisations. Examples of these include political parties, social/community/religious organisations and women's groups.

Some 80 per cent of men and 76 per cent of women have engaged in civic activities presently and in the last three years. However, when voting is excluded from these activities the figures drop significantly with 59 per cent of men and 52 per cent of women engaging in activities excluding voting. This shows voting is an important civic activity for both men and women.

Activity rates were calculated for individuals in the sample based on their involvement with the activities such as voting, fundraising, being active in political campaigns among others.

Individuals were divided into three groups:

- Inactive – those who had not undertaken any of the listed activities
- Fairly Active – those who had undertaken 3 or less of the activities.
- Very Active – those who had undertaken four or more of the activities.

There were minimal differences between men and women and their level of activity in civic engagement, some 74 per cent of men and 70 per cent of women are very active and fairly active.

The number of organisations to which individuals belonged was calculated. The sample was divided into three groups those with 2 or more memberships, those with one membership and those with no memberships. Men are more likely to be a member of one or more of

groups/organisations (48%) in contrast to women (39%). Some 61 per cent of women are not members of any of the groups in contrast to 52 per cent of men.

### **The Troubles**

A sub-sample of respondents was asked questions on their experiences of the troubles. Items included questions on knowing somebody that was killed or injured and witnessing a serious event(s) from the troubles.

A troubles grouping was created from the responses to items related to knowing somebody killed or injured. These were combined into four categories: knowing nobody killed/injured, knowing someone injured but no-one killed, knowing someone killed but no-one injured and known persons both killed and injured.

There are no significant differences between men and women on the troubles grouping. Slightly more women (69%) have known no one killed or injured in the Troubles than men (63%).

A witness index was created from the respondents' answers to items on witnessing events during the troubles such as a bomb explosion, gunfire, rioting, a murder, an assault or other serious event. Significantly more men have witnessed one or more of these events during the troubles than women – 60 per cent of men compared with 45 per cent of women. The remaining 55 per cent of women have witnessed none of these events in contrast to 40 per cent of men.

### **REFERENCES**

1. Hillyard, P., Kelly, G., McLaughlin, E., Patsios, D. and Tomlinson, M. (2003) *Bare Necessities Poverty and Social Exclusion in Northern Ireland – key findings*, Belfast: Democratic Dialogue Report No. 16

### **FURTHER INFORMATION**

Further information about the bulletin can be obtained by writing to:

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