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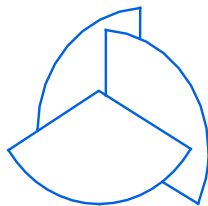
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## **Poverty and Social Exclusion Project**

**Young Adults in Northern Ireland  
Fiona Scullion and Paddy Hillyard**

**Bulletin No 3 April 2005**



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

## **Introduction**

This bulletin examines the social demographic characteristics of young adults and their living standards. Young adults are defined as individuals aged from 16 to 24 years. They represent 12 per cent of the sample (N=632) in the Poverty and Social Exclusion Study (PSENI)<sup>1</sup> carried out in 2002/2003. This reflects the findings of the Census of Population 2001 which identifies 13 per cent of persons in Northern Ireland to be young adults.

## **Demographic Profile**

The mean age of young adults is 20 with the modal age - most reoccurring age being 23. Approximately a third of young adults (32%) were aged 16-18, 32 per cent were aged 19-21 and the remaining 36 per cent were aged 22-24.

### *Gender*

Females represented 57 per cent and males 43 per cent of all individuals aged 16 to 24.

### *Marital Status*

The majority of 16 to 24 year olds are single, never married (94%), 5 per cent are married and living with their husband or wife and 1 per cent are married and separated from their husband or wife.

### *Living Arrangements*

Over forty per cent of young adults live in a household with no children (42%), 19 per cent live in a household with another person,

7 per cent are lone parents and the remaining 32 per cent live in a family household.

### *Ethnicity*

The majority of young adults are White (96%) and 4 per cent are of another ethnic origin. Due to the small number of persons aged 16 to 24 belonging to another ethnic group further analysis was not carried out.

### *Religion*

Over half (53%) of young adults are Catholic, 46 per cent are Protestant and the remaining one percent have another religion and no religion. Similar findings are indicated in the Census of Population 2001 in Northern Ireland, half of young adults are Catholic, 46 per cent are Protestant and 4 per cent having another and no religion.

### *Education*

Over a third (38%) of young adults are in full-time education, of these 57 per cent are still at school and 43 per cent are in further or higher education.

The average age young adults left school is 17 with the modal age – most reoccurring age being 16.

Over half (51%) of young adults have GCSE qualifications of A-G or equivalent, approximately a quarter (24%) are educated to A-level. Some 11 per cent are qualified to degree level or higher and in higher education. The remaining 14 per cent have no qualifications.

### *Employment*

Two thirds (67%) of young adults are economically active. Of these 87 per cent are in employment, (60 per cent full-time and 40 per cent part-time). The remaining 13 per cent are looking for work and were away from work last week.

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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.

Approximately a third (33%) of young adults is economically inactive. Of these, two thirds are students (65%), 21 per cent are looking after the home/family, the remaining percentage (14%) are economically inactive due to illness/disability and other reasons.

These figures of economically active and inactive young adults are quite similar to that of the Census of Population 2001 where 62 per cent of young adults are identified as economically active and 38 per cent are economically inactive.

There are more young women economically inactive (34%) than young men (25%). The majority of economically inactive men are students (79%). In comparison over half of economically inactive young women are students (57%) and some 29 per cent look after the home or family (29%).

### *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. Young adults are mainly professional, managerial and technical (12%), skilled non-manual (37%) skilled manual (14%) and partly skilled (30%).

### *Tenure*

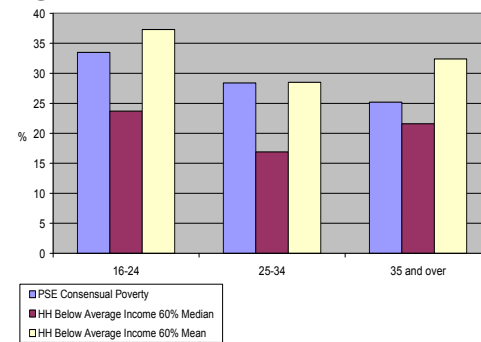
Almost two thirds (64%) of young adults reside in houses that are owned outright and with a mortgage. Over a third (35%) lives in accommodation privately rented or rented from the Northern Ireland Housing Executive. The remaining 1 per cent resides in property rented from a housing association.

## **Young Adults 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).

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? Secondly we can look at the composition of those who are poor.

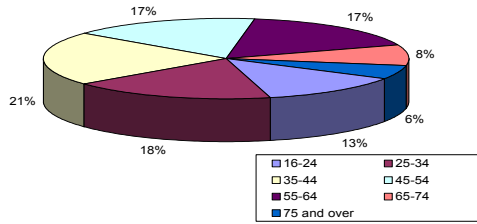
**Figure 1. Risk of Poverty according to Age**



Young adults are at the greatest risk of poverty in contrast to the other age groups (Figure 1). For example using the consensual measure of poverty a third of all young adults are at a risk of poverty in contrast to 28 per cent of those aged 25-34 and a quarter of those aged 35 and over.

Young adults represent over a tenth of all persons in poverty (13%) in contrast to those aged 35-44 which represent 21 per cent (Figure 2).

**Figure 2. Composition of Poverty according to Age**



*Moving in and out of Poverty*

The study calculated whether households were moving into or out of poverty. The proportion of young adults rising out of poverty is 2 per cent; this is very similar to the number of 25-34 year olds (3%) and those aged 35 and over (2%). Significantly more young adults (18%) are moving into poverty in contrast to persons aged 25-34 (9%) and those aged 35 and over (11%).

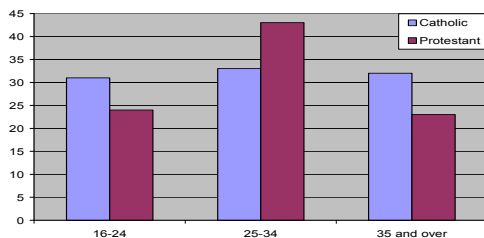
*Gender and Poverty*

Female young adults (30%) are at a greater risk of poverty (consensual measure) than males (24%). This pattern of results remained the same for those aged 25 to 34 and those 35 or over.

*Religion and Poverty*

Figure 3 indicates that young adults who are Catholic are at a greater risk of poverty (consensual measure) than those who are Protestant; this pattern is also similar for those aged 35 and over. In contrast those Protestants aged 25-34 are at a greater risk of poverty than Catholics.

**Figure 3 . Risk of Poverty and Religion**

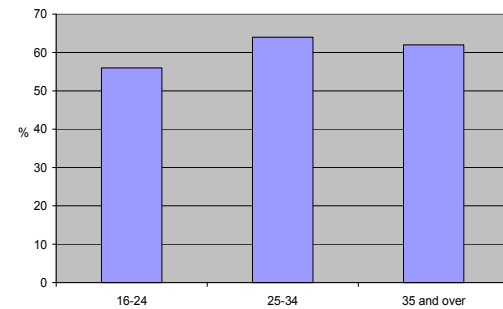


**Subjective Poverty Measure**

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?”

The subjective measure of poverty was significantly related to poverty and age (Figure 4). Significantly more older persons who believe they live a little/a lot below the adequate level of income are at a risk of poverty than young adults.

**Figure 4. Risk of Poverty for Persons who believe they live a little/a lot below the Adequate Level of Income**



**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 Table 1.

**Table 1 Weekly Gross Income from Paid Employment and Age**

	Weekly Wage	Hourly Rate
Young Adults	170.04	4.80
<i>Young Adults in Poverty</i>	<i>150.00</i>	<i>4.31</i>
25-34	300.00	7.54
<i>25-34 in Poverty</i>	<i>210.00</i>	<i>5.74</i>
35 and over	297.73	8.00
<i>35 and over in Poverty</i>	<i>162.00</i>	<i>5.78</i>

Table 1 indicates young adults earn the lowest weekly wage in contrast to those aged 25-34 and those aged 35 and over. This pattern of results is the same for persons in poverty for each of the age groups. Male young adults earn more a week than females - £182.50 versus £157.50.

Young adults in part-time work (those who work 1-30 hours per week) earn on average £4.00 per hour in contrast to young adults in full-time work (31 hours and over a week) who earn £5.31 per hour.

### **Benefits**

Respondents were asked a series of questions on receipt of benefits from the government.

Some 6 per cent of young adults receive Job Seekers Allowance, 10 percent receive Income Support and 2 per cent receive Incapacity Benefit. Some 10 per cent of young adults receive Child Benefit.

The number of disability benefits an individual receives was calculated. These include the Attendance Allowance, Disability Living Allowance - mobility component, Disability Living Allowance - care component or both of these together. Significantly more persons aged 25-34 (4%) and 35 and over (14%) receive one or more of these benefits than young adults (1%).

### **Ill Health**

All respondents were asked if they had a long-term illness, health problem or disability that limited their daily activities or work. Age is related to limiting long-term illness, as age increases so does the incidence of limiting long-term illness. Ten per cent of young adults have a limiting long-term illness in contrast to 16 per cent of those aged 25-34 and 39 percent of those aged 35 or over.

Respondents were asked to rate their state of health. Some 6 per cent of young adults rate

their health as poor in contrast to 9 per cent of those aged 25-34 and 18 per cent of those aged 35 and over.

Nearly a tenth (9%) of young adults provide care to an adult who requires special need or help, 4 per cent provide care to another person in the household and 5 per cent provide care to a person outside the household.

### *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. 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 was defined as disabled and those affected in two or more of the areas were defined as multi-disabled.

Disability is significantly related to age; as persons get older the incidence of disability increases. Some 5 per cent of young adults are disabled and 4 per cent are multi-disabled in contrast to 8 per cent of those aged 35 and over being disabled and 22 per cent being multi-disabled.

### **Ill Health and Poverty**

Young adults with a limiting long-term illness are at a greater risk of poverty (47%) than those without a limiting long-term illness (25%). The risk of poverty of young adults with a limiting long-term illness is similar for persons aged 25-34 (48%) and higher than those aged 35 and over (38%).

A similar pattern is indicated for self perception of health and poverty. The risk of poverty for young adults who perceived their health to be poor (67%) is the same as 25-34 year olds and higher than those aged 35 and over (51%).

### Disability and Poverty

Poverty is related to age and disability. Young adults who are multi-disabled are at a greater risk of poverty (63%) than those who are disabled (53%) and young adults who are not disabled (24%). This pattern is also evident for the older age groups.

### Home and Well Being

Respondents were asked if aspects of their home such as maintenance, damp, overcrowding, noise, air pollution are a risk to their well being. Almost a quarter (22%) of young adults believed that cigarette smoke in their home is a risk to their well being. Some 13 per cent believed lack of adequate heating and dampness/mould in their homes is a risk to their health. Over a fifth (22%) stated factors in their home such as noise level, maintenance of home, overcrowding, quality of drinking water and air pollution are all a risk to their well being.

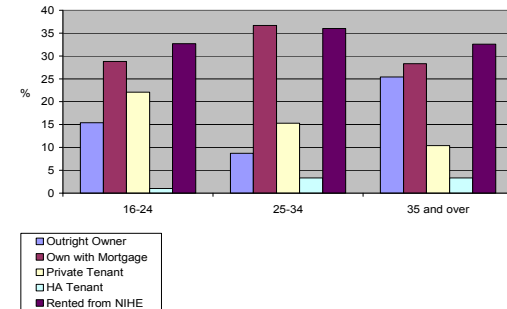
Examination of some of these items for young adults in poverty revealed a higher percentage of persons stating some of these factors in their house to be a risk to their well being. For example some 11 per cent stated the maintenance of their home as a risk, 9 per cent stated quality of the drinking water, and 11 per cent indicated the level of noise.

### Housing and Environment

Typically young adults in poverty live in houses rented from the Northern Ireland Housing Executive (33%) compared with 29 per cent who reside in homes owner occupied with a mortgage (Figure 5). This pattern is different for those aged 25-34 in poverty who are just as likely to own their homes with a mortgage (37%) and rent from the Northern Ireland Housing executive (36%). The pattern for those aged 35 and over in poverty is different again, this age group are more likely to live in homes rented from the Northern Ireland Housing

Executive (33%) than own their house outright (25%) or with a mortgage (28%).

**Figure 5. Tenure according to Age and Poverty**



Young adults renting their homes from the Northern Ireland Housing Executive are at a greater risk of poverty (52%) than those young adults who lived in homes of a different tenure. For example 18 per cent of young adults who live in homes owned with a mortgage are at a risk of poverty.

### Area Characteristics

Some 62 per cent of young adults live in an urban town or city and 38 per cent live in a rural area. In contrast nearly 74 per cent of poor young adults live in an urban area and the remaining proportion (26%) live in a rural area. Those young adults that live in an urban area are at a greater risk of poverty (40%) than those who live in a rural area (31%).

The majority of young adults perceived their area to be good (79%); this was very similar to the proportion of 25-34 year olds (81%) and lower than those aged 35 and over (88%).

A sub sample of respondents were also asked about problems in their area, these included poor housing, graffiti paramilitary activity, noisy neighbours and drug use.

Less than half (43%) of young adults have experienced none of these problems in their area, a quarter have experienced one to two of these problems and nearly a third (32%)

have experienced three or more of these problems. This pattern of results remained the same for the older age groups.

Poor young adults experience more problems in the area they live in. A quarter (26%) of young adults in poverty has experienced none of these problems, 27 per cent have experienced one to two of these problems and 47 per cent have experienced three or more of these problems in their area. Similar results were found for the older age groups in poverty.

#### *Experiences of Young Adults*

A sub sample of respondents were asked if anyone had experienced any attacks related to physical assault, vandalism/robbery of personal possessions/house and fraud. The majority of young adults have experienced none of these (85%) and 15 per cent have experienced one or more of these attacks. This pattern of results remained similar for the older age groups.

Respondents who had experienced these attacks were asked how much impact it had on their financial situation. Some 46 per cent believe that such experiences had some/a lot of impact on their financial situation in contrast to 59 per cent of those aged 25-34 and 57 per cent of those aged 35 and over.

A sub sample of respondents was asked if they had experienced a number of harmful incidents in the last year. These include discrimination because of gender or religion, death of a close friend/relative, loss of job and change of job.

The findings show that young adults experience a lot of upheaval and change in their lives. Nineteen per cent of young adults has experienced the death of a close friend or relative, 14 per cent have changed their job and the same amount had moved house. Over a tenth (13%) of young adults in the past year indicated they had suffered

discrimination (verbal and/or physical abuse) because of their religion or gender.

#### *Noble Index*

The Noble Index is a spatial measure of deprivation for Northern Ireland. It is made up of seven domains, income, employment, health & disability, education, skills and training, access to services and housing stress. These domains are incorporated into an overall measure of deprivation. Wards are ranked according to their level of deprivation and then grouped into five bands from most deprived to the least deprived. Each household in the PSENI study was allocated to one of the five bands. Each individual in the household was given the same band.

The distribution of young adults across the five bands is quite different to those aged 35 and over. Some 27 per cent of young adults live in the most deprived areas and between 17 and 20 per cent are in each of the other bands. In contrast 27 per cent of those aged 35 and over live in the most affluent areas and between 16 and 20 per cent are in each of the other bands.

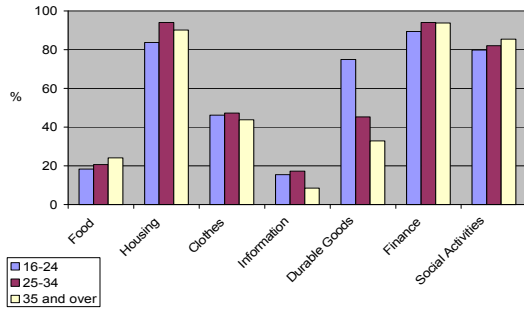
Poverty is related to the Noble Multiple Deprivation Measure and age. Those young adults living in the top two bands of most deprived wards are at the greatest risk of poverty. A similar pattern is indicated for those aged 35 and over, however those in this age group in the most deprived wards are at a greater risk of poverty than young adults – 34 per cent and 47 per cent respectively.

#### **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.

The majority of young adults in poverty lack at least one item in the domains of housing, finance and social activities (See Figure 6). This pattern is the same for poor persons aged 25-34 and 35 and over.

**Figure 6. Percentage Poor Individuals who Lack at Least One Item in each Domain of Necessities according to Age.**



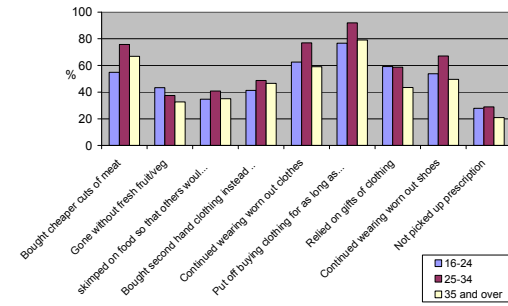
A very similar pattern is apparent across all the domains for the age groups except for durable goods. Figure 6 shows more poor young adults lack at least one item in the domain of durable goods because of lack of money than poor individuals in the other two age groups. This domain includes items such as replacement of broken electrical goods and a car. A higher percentage of poor persons in the older age groups lack at least one item due to lack of money than young adults in the remaining domains.

**Economising**

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

Over half of each of the three age groups have economised on the majority of the items related to food and clothing. Poor young adults place more importance on clothing than the older age groups. For instance there are less poor young adults who economise on some of the items related to clothing than persons aged 25-34; these include continuing to wear worn out shoes and putting off buying clothes for long as possible (Figure 7).

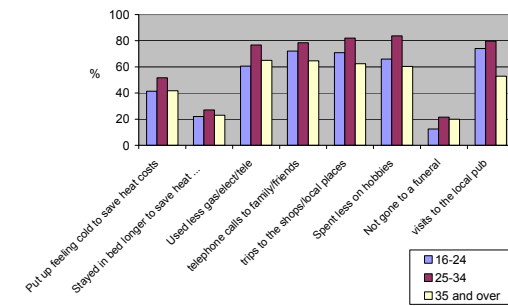
**Figure 7. Age Groups in Poverty and Economising**



An interesting finding is more young adults in poverty have gone without fresh fruit and vegetables and not picked up a prescription than the older age groups to save money.

Figure 8 indicates that a higher percentage of persons aged 25-34 in poverty economise on items related to saving money on utilities such as heating and electricity and social activities than young adults. For example 78 per cent of those aged 25-34 use less gas, electricity and telephone in contrast to 61 per cent of young adults.

**Figure 8 Age Groups in Poverty and Economising**



*Debt*

Respondents were asked if they were behind in payments to various sources. Some 12 per cent of young adults indicated they are behind in rent payments, 6 per cent are behind in gas and electricity payments and 2 per cent are behind in mortgage repayments. The findings for those aged 25-34 were very similar.



However for those aged 35 and over a different picture is indicated, 7 per cent are behind in rent, 2 per cent are behind in mortgage repayments and 3 per cent are behind in their electricity and gas payments.

Respondents were asked if they had ever been disconnected from electricity, telephone or gas. Ten per cent of young adults have been disconnected from the telephone and 1 per cent had their electricity disconnected. The remaining 89 per cent have never been disconnected from any of these utilities.

Young adults were asked if they have ever borrowed money from various sources. A quarter has borrowed money from their family, 9 per cent have borrowed money from their friend and 2 per cent have borrowed money from a moneylender.

Similar findings were indicated for those aged 25-34 however less individuals aged 35 and over have borrowed from such sources. Some 6 per cent have borrowed from their family, 2 per cent have borrowed from a friend and 1 per cent has borrowed from a moneylender.

### 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 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.

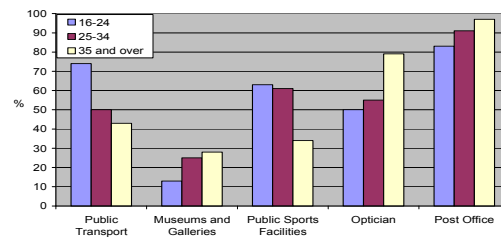
There were no significant differences between the age groups on individual and collective exclusion from public or private services.

### 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.

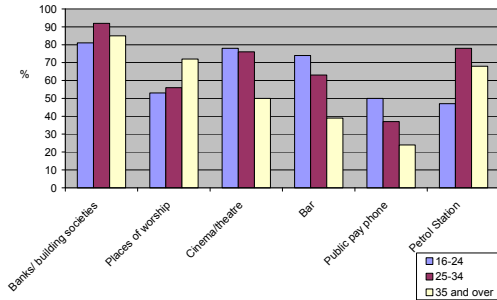
More young adults use public transport and public sports facilities (Figure 9) while more persons in the older age groups use museums and galleries, optician and the post office.

**Figure 9 . Usage of Public Services**



Young adults use more private services related to their social activities, these include the cinema/theatre, bar and public telephone (Figure 10) whilst the older age groups use the remaining services more often. This is most noticeable for the petrol station; two thirds of those aged 35 and over and three quarters of those aged 25-34 would use this service in contrast to less than half of all young adults.

**Figure 10. 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. Young adults have a good level of practical (73%) and emotional (81%) support. These figures remain very similar irrespective of age.

### *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.

Civic engagement is significantly related to age, as individuals get older their participation in civic activities increases. Some 61 per cent of young adults have engaged in such activities including voting in contrast to 76 per cent of individuals aged 25-34 and 81 per cent of those aged 35 and over.

Voting in local and general elections is an important civic event for persons of all ages. When it was excluded from the analysis less young adults (49%) have engaged in the remaining activities. This pattern is also evident for individuals aged 25-34 (55%) and those 35 and over (56%).

### **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 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: known nobody killed/injured, known someone injured but no-one killed, knowing someone killed but no-one injured and known persons both killed and injured. Age is significantly related to the troubles grouping index. More young adults (75%) have known nobody killed or injured than those aged 25-34 (71%) and 35 and over (64%).

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. Age of an individual is related to the number of events witnessed in the troubles. More young adults (57%) and persons aged 25-34 (56%)

have experienced one or more of these events than those aged 35 and over (49%).

## 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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