



PAPER 2

# **Northern Ireland Households**

**NORTHERN IRELAND HOUSING  
MARKET REVIEW** 2024/25



**Housing  
Executive**

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# Foreword

I am delighted to introduce this first edition of our refreshed Northern Ireland Housing Market Review, which we are pleased to re-establish as an annual publication and a resource for the collation and dissemination of housing-related data.

In developing the new format, the Housing Executive's Research Team consulted with colleagues and stakeholders in the housing sector; we are grateful for their input, and that of the editorial team, which provided both feedback and content.

Alongside this report, a series of data tables will be made available, which will allow for all data contained in the publication to be downloaded and used by the reader. These data tables will be updated throughout the year, as and when new figures are released.

This report is published against a backdrop of acute housing supply challenges, however we welcome the specific priority attached to housing supply in the new Programme for Government, coupled with the Housing Supply Strategy. It places important emphasis on the development of the right kind of housing in the right places. As well as providing much-needed homes for those in housing need, this focus on delivery will also make a significant contribution to the local economy and the stability of the construction sector for years to come. Reducing homelessness and housing stress are a key NI Executive priority with a welcome focus on prevention and collaboration across departments.

Our mission – as set out in our Corporate Strategy for 2025/26 – 2027/28 is to ensure that housing helps resolve some of our greatest challenges. Through good housing, we aim to help end health inequalities, prioritise early intervention and prevention, protect our communities from climate change, and drive sustainable economic growth.

We are ambitious about what can be achieved over the next ten years. As we plan future activities, the data, research and information brought together in this comprehensive document provides a critical evidence base for us as an organisation. We trust that it will also be a useful reference point for our partners and stakeholders across and beyond the housing sector.

**Grainia Long**  
Chief Executive

# Introduction

The Northern Ireland Housing Market Review consists of a series of papers covering a range of housing topics, market data, analysis and commentary which is designed to provide important background and contextual information for the development of housing strategies and housing policy as well as direct intervention in the housing market.

It draws together key statistics compiled by the Housing Executive, Government departments, universities, and the private sector. The intention is that this document will become an annual publication and will contribute to the formation of the Housing Executive's Corporate and Business Plans, thereby helping to guide the organisation's intervention in the housing market and providing an important means of monitoring the strategic impact of this intervention.

Papers 1 & 2 (Economic Overview and Review of NI households) provide a summary of trends in the economy and key demographic indicators from the most recent Census (2021).

Papers 3, 4 and 5 (House Sales and Affordability, Private Rented Sector and Affordable Housing) examine trends and developments in each of the three main housing tenures: social housing, the private rented sector and owner occupation. Each paper highlights the key issues emerging from the analysis, research gaps and the strategic perspective.

Paper 6 provides an overview of the assessment of housing need.

Paper 7 focuses on the development process for the new Housing Supply Strategy.

Additional papers will be released over the coming months via the Housing Executive website.

I would like to take this opportunity to extend my thanks to the editorial team members and our team of Housing Executive researchers who have dedicated considerable time to the production of this report and associated data tables. I hope you find the papers of this report useful and informative.

**Ursula McAnulty**  
Head of Research

# Acknowledgements

We would like to thank the members of the editorial team and all those who contributed to the compilation of the data and commentary contained in the Northern Ireland Housing Market Review 2024/25.

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The content of this report does not necessarily reflect the official opinion of the Housing Executive.

## Disclaimers:

**The information contained in this document is accurate at the date of publication. The information in this document should not be considered as legal advice. No responsibility for any loss or damage incurred, by any person or organisation acting or refraining from action as a result of the information in this report, can be taken by the author.**

# Key Data



**5%**

5% increase in Northern Ireland population



**2.44**

average household size has decreased to 2.44



Northern Ireland has a **growing** older population and declining birth rates.



**46%**

46% adult households with no dependent children



**31%**

31% family households with dependent children



**20%**

20% older households



**45%**

45% of households include one or more persons with a limiting long term health problem or disability



**9%**

9% of population has an emotional, psychological, or mental health condition



**18%**

18% of population and 25% of children living in relative poverty in 2023/24



Higher levels of poverty in social rented sector (32%) and the private rented sector (28%)



Higher levels of loneliness experienced in social rented sector (30.5%) and private rented sector ( 24.4%)



**38.6%**

38.6% of social renters report feelings of low self-efficacy

## 2. Northern Ireland Households

**Author: Patrice Reilly, Senior Research Officer, Housing Executive Research Unit**

The recently published Northern Ireland Census 2021 statistics provide a rich source of up-to-date information on households in Northern Ireland. At time of writing all the main statistics have been published and are available online. Similarly, the Family Resources Survey (FRS) Northern Ireland provides valuable data on incomes and poverty across tenures.<sup>1</sup>

### Population

The Northern Ireland Census 2021 recorded an increase of 5% in the usually resident population living in private households in Northern Ireland (1,876,827) since the previous census held in 2011<sup>2</sup>. This translates into a 9% increase in the number of households in Northern Ireland in 2021 (768,810). For comparison, the population in the United Kingdom (UK) at mid-year 2021 was estimated to be 67.0 million, an increase of almost 6% on the population in mid-2011 which is comparable to the Northern Ireland figure of 5%. Overall, population growth rate is slowing, not just in the UK but across Europe with some projections of population decline by the end of this century.

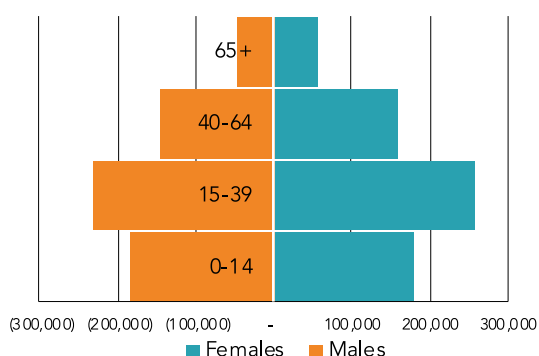
Both the population and number of households in Northern Ireland have continued to increase steadily as the average household size has decreased (2.44 in 2021). The general housing implications of this are a need for not just all sizes of homes/units but specifically smaller units (1 to 2 beds) for the smaller households in increasing prevalence in Northern Ireland. The average household size decreased across all 11 council areas in Northern Ireland between 2011 and 2021. This need for smaller units has been partly driven by the increase in older households and one person households. The increase in older person households is a trend observed across the UK and much of Europe as life expectancy and health have improved.

The structure of the population across Northern Ireland and many developed countries across the world has changed over the last century shaped by a growing older population and declining birth rates. This structural change is neatly illustrated using population pyramids:

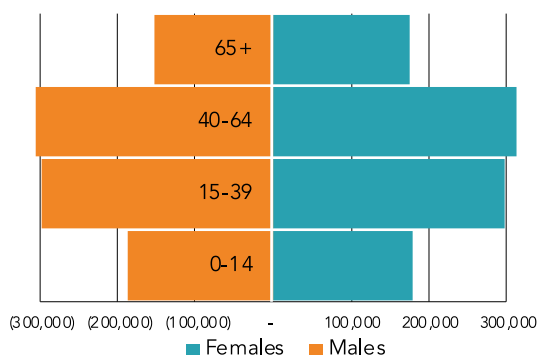
<sup>1</sup> It's worth bearing in mind that there is a lag between the data gathering and data reporting for the FRS so at time of writing (2024) the latest publication was based on data captured for financial year 2022/23.

<sup>2</sup> A small percentage of the remaining population (1%) lived in communal establishments such as nursing homes and university halls of residence.



**Fig 2.1 Population Pyramid 1926 Census NI**

Source: Northern Ireland Statistics and Research Agency – NISRA

**Fig 2.2 Population Pyramid 2021 Census NI**

Source: Northern Ireland Statistics and Research Agency – NISRA

It is also worth noting that there has been little change in the number of children (0-14yrs) in the population in Northern Ireland between 1926 and 2021, and as the population pyramids clearly show, there has been significant growth in the older population (65yrs +) and the middle-aged population (40 - 64). An ageing population requires housing that is accessible, energy efficient and adaptable to future needs. All social housing in Northern Ireland is built according to the principles of the Lifetime Homes Standard/design standard to ensure that social homes are adaptable throughout the tenant's lifetime requirements.

**Table 2.1: Census Year Population Estimates by Age Band (1926 and 2021)**

Age band	1926 Census population	2021 Census population	Percentage change
<b>0-14</b>	<b>364,400</b>	<b>365,200</b>	<b>0%</b>
<b>15-64</b>	<b>790,300</b>	<b>1,211,400</b>	<b>53%</b>
15-39	486,800	594,300	22%
40-64	303,600	617,100	103%
<b>65+</b>	<b>101,800</b>	<b>326,500</b>	<b>221%</b>
65-84	97,000	287,100	196%
85+	4,800	39,400	721%
<b>All ages</b>	<b>1,256,600</b>	<b>1,903,100</b>	<b>51%</b>

Source: Northern Ireland Statistics and Research Agency – NISRA

Census data contributes to analysis of predicted household growth – Household Projections. The most recent household projections are based on 2016 data<sup>3</sup> as opposed to the latest Census data from 2021. A re-basing exercise is underway based on the census 2021 data from which updated estimates and projections should flow in the near future. In the meantime, the table below shows that the predicted number of households in 2026 is 768,472 based on 2016 data, which isn't dissimilar to the actual number of households recorded in the 2021 census (768,810). By 2041, the expected number of households in Northern Ireland will exceed 800,000 - a probable underestimation judging by the 2021 census household count – however notably there will be marked growth in 1 person (19%) and 2 person (23%) households. This again emphasizes the growing need for smaller units of housing.

<sup>3</sup> <https://www.nisra.gov.uk/publications/northern-ireland-household-projections-2016-based>

**Table 2.2: Projected Households by Size, Northern Ireland, 2016-2041**

Household size	2016	2026	2041	Projected change 2016-2041	
				Number	%
1 person	201,724	219,008	239,281	37,557	18.6
2 persons	222,913	245,621	274,703	51,790	23.2
3 persons	119,810	121,188	120,823	1,013	0.8
4 persons	105,410	106,621	105,386	-24	0.0
5+ persons	75,270	76,034	73,596	-1,674	-2.2
<b>All households</b>	<b>725,127</b>	<b>768,472</b>	<b>813,789</b>	<b>88,662</b>	<b>12.2</b>
<b>Average household size</b>	<b>2.54</b>	<b>2.49</b>	<b>2.42</b>	<b>-0.12</b>	<b>-4.72</b>

Source: NISRA

## Projected Housing Need

The Fifteen Year Housing Market Assessment (formerly the Strategic Housing Market Assessment or SHMA) report by the Housing Executive in 2022 provided a fresh approach to estimating housing need, utilising population, housing, labour, income and economic data to project the estimated number of new build housing required over the 15-year period 2020 to 2035.

The projections were made by three tenures defined as:

**Market** – household can afford market rent or has sufficient income to enter and sustain home ownership.

**Intermediate** – household cannot afford market rent but can afford more than social rent.

**Social** – household cannot afford intermediate or market rent.

The research projected a need for 95,620 new builds over the 15-year period, more than one quarter of which (26%) would be required to meet social housing need in Northern Ireland. Notably, almost half of projected need was required for social housing new builds in both Derry City & Strabane (47%) and Belfast (46%) council areas. The report provided valuable insights which informed the Housing Supply Strategy which identifies a need for 100,000 new builds over the next 15 years (2024 - 2039).

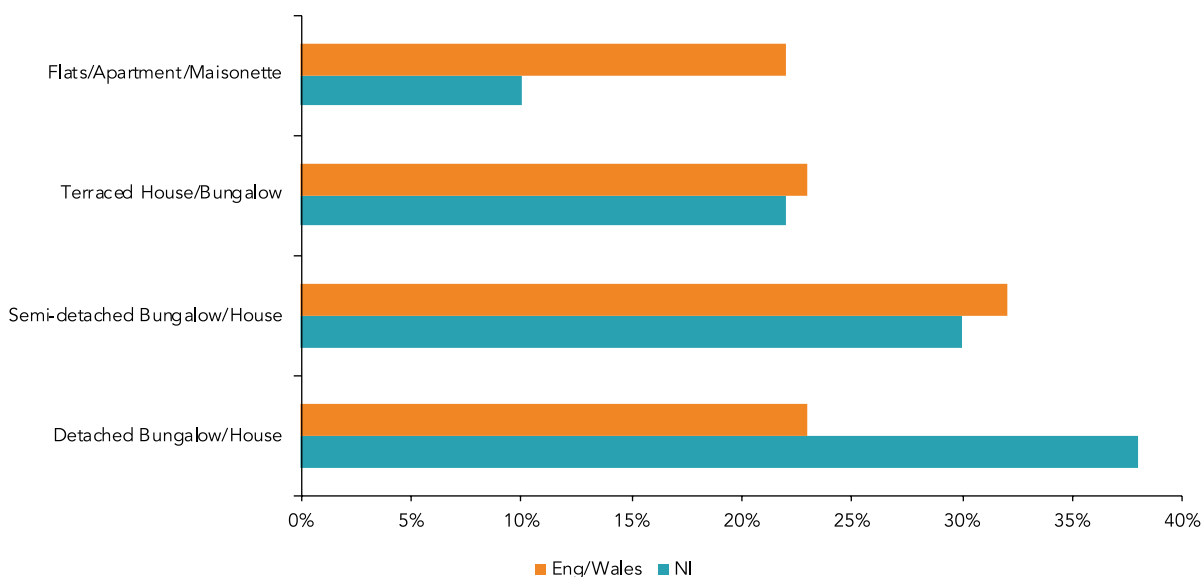
**Table 2.3: New Dwelling Requirements by Tenure, 2020 – 2035, Central Projections for Northern Ireland**

	Market	Intermediate	Social	All
<b>Total</b>	54,890	15,450	25,280	95,620
<b>Annualised</b>	3,660	1,030	1,690	6,370
<b>Per cent</b>	57	16	26	100

Source: SHMA Report Northern Ireland Summary (Includes backlog of housing need).  
<https://www.nihe.gov.uk/working-with-us/research/housing-market-analysis>

## Housing

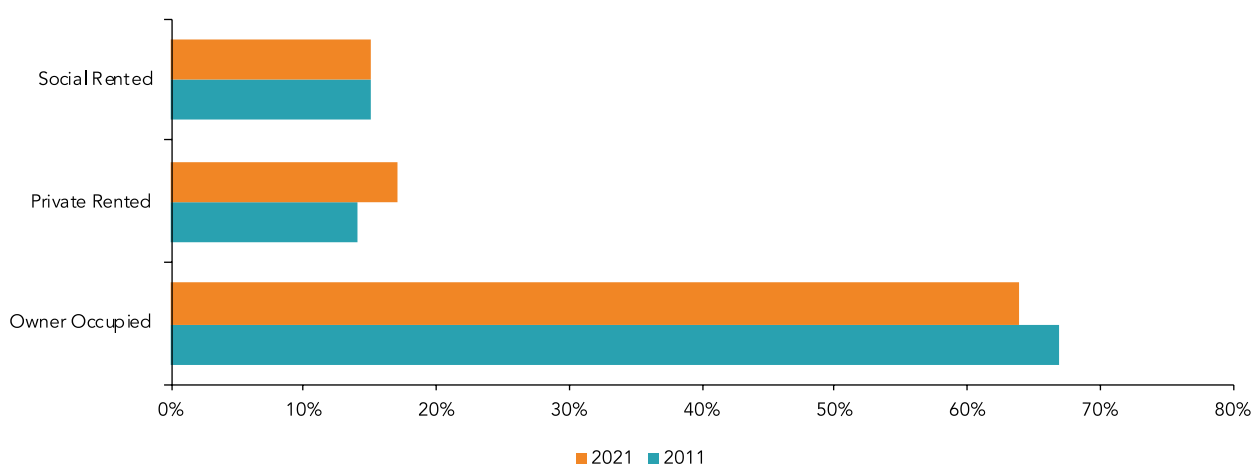
Almost half of households in Northern Ireland in 2021 were adult households with no dependent children (46%) and a further 31% were family households with dependent children. Twenty percent of households in Northern Ireland were older households in 2021. Almost two-fifths (38%) of households in Northern Ireland lived in detached properties (37% in 2011), a further third of households (30%:28% in 2011) lived in semi-detached properties, one-fifth (22%:25% in 2011) lived in terraced properties and 10% lived in flats/apartments (9% in 2011). Northern Ireland has a distinct housing profile compared to England and Wales where census data for 2021 records a much smaller proportion of detached properties (23%) and a higher proportion of flats/apartment type properties (22%) compared to Northern Ireland.

**Figure 2.3: House Type by Households (NI Census 2021 & England/Wales Census 2021)**

Source: NI Census 2021/ONS

Two-thirds of households in Northern Ireland in 2021 lived in the owner-occupied sector (64%), a slight decrease on the 2011 Census figure of 67% or the high of 70% in 2001. The proportion of households in Northern Ireland living in the private rented sector (PRS) increased from 14% in 2011 to 17%<sup>4</sup> in 2021, while the proportion of households living in the social housing sector remained the same (15%). The proportion of households living in social housing has steadily declined over the last 40 years (40% in 1981) and there is now a significant shortage of housing across all tenures as demand outstrips supply across the housing sector.

**Figure 2.4: Housing Tenure (NI Census 2021 vs 2011)**



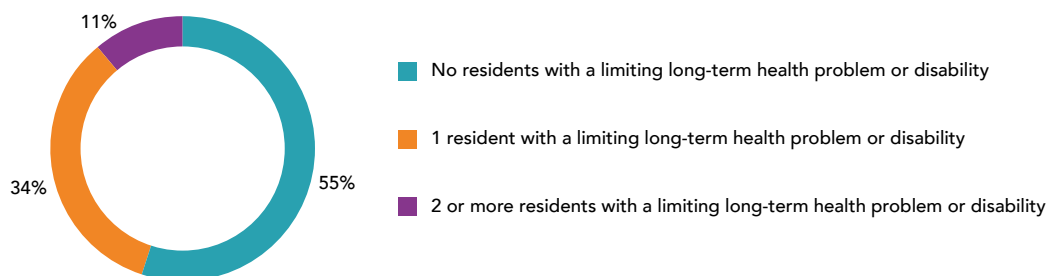
Source: NI Census 2021

## Household Health

Housing is one of the key social determinants of health, deeply intertwined with socioeconomic status (SES). Physical and mental health can and does impact an individual's ability to access housing and/or sustain a home. Housing also contributes to health inequality through the impacts of poor housing conditions (damp, mould, cold) and the financial trade-offs many lower income households are forced to make to afford the ever-increasing costs of housing (e.g. heat vs eat). Understanding the health of our population informs the shape of housing support services, housing design and policy/strategy. Viewing housing as a vital public health intervention can provide impetus to a more holistic approach to housing provision.

Almost half of the households in Northern Ireland (45%) include one or more persons with a limiting long term health problem or disability (Northern Ireland Census 2021). In comparison, in England 32 percent of households in 2021 included one or more residents with a limiting long term health problem or disability. Proportionally more households in Northern Ireland are impacted by disability and this influences housing choices, design, suitability, and household support needs.

<sup>4</sup> For clarity, the PRS statistics in the Housing Market Review focus on the transactional rental sector - those households paying rent to a landlord/agent in exchange for accommodation which is 17% of NI Households. While NI Census 2021 records a total of 19.5% households living in the PRS, this is inclusive of households living rent free and other private arrangements.

**Figure 2.5: Households (%) With or Without Limiting Long Term Health Problem or Disability**

Source: NI Census 2021

Nine percent of the usually resident Northern Ireland population (not households) has an emotional, psychological, or mental health condition. Prevalence appears to be higher in Belfast (12%) and Derry City & Strabane (11%) council areas, and it is worth noting just how much higher prevalence is in Derry City & Strabane council area compared to councils with similar usually resident populations such as Lisburn and Castlereagh (7%) and Mid Ulster (6.5%).<sup>5</sup>

**Table 2.4: Proportion of Population/Residents with Emotional, Psychological or Mental Health Condition (NI Census 2021)**

Geography	All usual residents	All usual residents: Has an emotional, psychological, or mental health condition	All usual residents: Does not have an emotional, psychological, or mental health condition
Northern Ireland	1,903,167	8.68%	91.32%
Antrim and Newtownabbey	145,660	8.52%	91.48%
Armagh City, Banbridge & Craigavon	218,656	7.26%	92.74%
Belfast	345,417	11.71%	88.29%
Causeway Coast and Glens	141,746	8.32%	91.68%
Derry City and Strabane	150,756	10.89%	89.11%
Fermanagh and Omagh	116,811	7.86%	92.14%
Lisburn and Castlereagh	149,107	7.27%	92.73%
Mid and East Antrim	138,994	8.16%	91.84%
Mid Ulster	150,290	6.52%	93.48%
Newry, Mourne and Down	182,071	7.55%	92.45%
Ards and North Down	163,659	8.11%	91.89%

Source: NI Census 2021

<sup>5</sup> Further analysis is available by age groups via the NISRA website.

The Northern Ireland Census 2021 also asked respondents to rate their own health. This census question was rating a subjective perception of personal health and the majority of citizens in Northern Ireland perceived their health to be Very Good/Good (79%). It is worth noting again the higher prevalence of perceived Bad/Very Bad health in Derry City and Strabane council area (9.5%) when compared to council areas with a similar population size. A person's perception of their health can influence health protective behaviours, reflect lifestyle and underlying poor mental health, and can be influenced by population characteristics such as age and gender.

**Table 2.5: NI Residents Self-Perception of Current Health (NI Census 2021)**

Geography	All usual residents	Very good/ good health	Fair health	Bad/Very bad health
Antrim and Newtownabbey	145,662	79.23%	13.50%	7.26%
Armagh City, Banbridge & Craigavon	218,657	80.35%	12.75%	6.91%
Belfast	345,420	75.81%	14.17%	10.02%
Causeway Coast and Glens	141,745	77.77%	14.80%	7.44%
Derry City and Strabane	150,756	75.98%	14.51%	9.50%
Fermanagh and Omagh	116,812	79.40%	13.95%	6.66%
Lisburn and Castlereagh	149,105	81.28%	12.54%	6.19%
Mid and East Antrim	138,992	78.32%	14.39%	7.28%
Mid Ulster	150,289	81.68%	12.21%	6.12%
Newry, Mourne and Down	182,074	80.26%	12.80%	6.94%
Ards and North Down	163,659	78.05%	14.67%	7.28%
<b>Northern Ireland</b>	<b>1,903,171</b>	<b>78.67%</b>	<b>13.66%</b>	<b>7.68%</b>

Source: NI Census 2021

The Annual Population Survey (APS) is based on data collected in wave 1 and wave 5 of the Labour Force Survey (LFS) and provides analysis of the tenure of people aged 16 - 64 by disability status for Northern Ireland and the rest of the UK. The Annual Population Survey was downgraded by the Office for National Statistics (ONS) to 'official statistics in development.' The data discussed is for 2020/21, before this downgrading occurred. Two fifths (39%) of respondents with a disability in Northern Ireland lived in the owner-occupied sector compared to almost three fifths (57%) of the respondents without a disability in 2020/21. A much higher proportion of Northern Irish respondents with a disability lived in social rented housing (29%) than respondents without a disability (6%), while similar proportions of disabled and non-disabled respondents lived in the PRS. Trends across the UK were broadly similar to Northern Ireland except for non-disabled respondents living in the PRS, with a higher proportion identified at the UK level (17% vs 12% in Northern Ireland).

**Table 2.6: Tenure of People Aged 16 - 64 by Disability Status for NI and UK (APS 2020/21)**

<b>Owner occupied</b>	<b>Disabled</b>	<b>Non-Disabled</b>
UK	39.7	53.3
NI	38.6	57.0
<b>Social Rented</b>	<b>Disabled</b>	<b>Non-Disabled</b>
UK	24.9	7.9
NI	28.7	6.1
<b>Private Rented</b>	<b>Disabled</b>	<b>Non-Disabled</b>
UK	16.9	17.4
NI	15.3	11.7
<b>Living with Parents</b>	<b>Disabled</b>	<b>Non-Disabled</b>
UK	16.4	19.2
NI	16.4	23.1
<b>Other</b>	<b>Disabled</b>	<b>Non-Disabled</b>
UK	2.1	2.2
NI	0.9	2.2

Annual Population Survey 2020/21

The Family Resources Survey (FRS) provides annual data on a range of topics including income, benefits/state support poverty and disability in Northern Ireland. Less than half of individuals with a disability (49%) recorded employment as their main source of income, compared to more than three-quarters (78%) of all individuals/households who took part in the survey in 2023/24. Equally, 38% of individuals with a disability cited state support as their main household income source compared to 15% of all individuals. So, the overall picture emerging from the data is that the households of individuals with disabilities are more reliant on state support for income and the social housing sector for a home and have weaker access to the owner-occupied sector.



**Table 2.7: Individuals (%) with a Disability (including limiting long standing illness) by Main Source of Total Weekly Household Income (FRS 2023/24)**

Main source of household income	All with a disability %	All individuals %
Employment Income	49	78
State Support	38	15
Other pensions	10	5
Other sources	..	2
<b>Sample Size (=100%)</b>	<b>1,121</b>	<b>4,252</b>

Source: Family Resources Survey (FRS 2023/24)

## Household Benefits

Looking further at the data available on state support, two-thirds (68%) of respondents in Northern Ireland captured by the FRS 2023/24 were in receipt of benefits compared to 60% across the UK. A slightly higher proportion of local households were in receipt of non-income related benefits (66%) compared to the UK (56%).

**Table 2.8: Households by State Support Receipt and Country (% 2023/24)**

State support received	Northern Ireland	United Kingdom
All in receipt of benefit	68	<b>60</b>
On any income related benefit	26	<b>23</b>
On any non-income related benefit	66	<b>56</b>
All in receipt of Tax Credits	4	<b>3</b>
All in receipt of state support (benefits & tax credits)	68	<b>60</b>
All not in receipt of state support	32	<b>40</b>
<b>Sample Size (=100%)</b>	<b>1,844</b>	<b>16,754</b>

Benefits include support for Rates payable to those receiving Housing Benefit in Northern Ireland.

Source: FRS 2023/24

**Table 2.9: Benefit Units by State Support Receipt and Tenure (% 2023/24)**

State support received	All Owners	Owned outright	Buying with mortgage	Social Rented Sector	Rented Privately	All Benefit units
On any income related benefit	9	10	6	71	26	19
On any non-income related benefit	53	58	44	76	39	53
All in receipt of benefit	54	59	45	85	42	55
All in receipt of Tax Credits	3	..	..	13	..	5
All not in receipt of state support	46	41	55	15	58	45
<b>Sample Size (=100%)</b>	<b>1,517</b>	<b>991</b>	<b>526</b>	<b>315</b>	<b>398</b>	<b>2,230</b>

Benefits include support for Rates payable to those receiving Housing Benefit in Northern Ireland.  
Source: FRS 2023/24

The FRS 2023/24 also provides some details on state support broken down by tenure. Most benefit units/households living in the social rented sector in Northern Ireland are in receipt of benefits (85%), compared to half (55%) of those living in the owner-occupied sector and two-fifths living in the PRS (43%).

## Poverty and the Cost of Living

The data collected for the FRS also contributes to the Northern Ireland Poverty and Income Inequality Report<sup>6</sup>. Poverty data is most often presented as two measures:

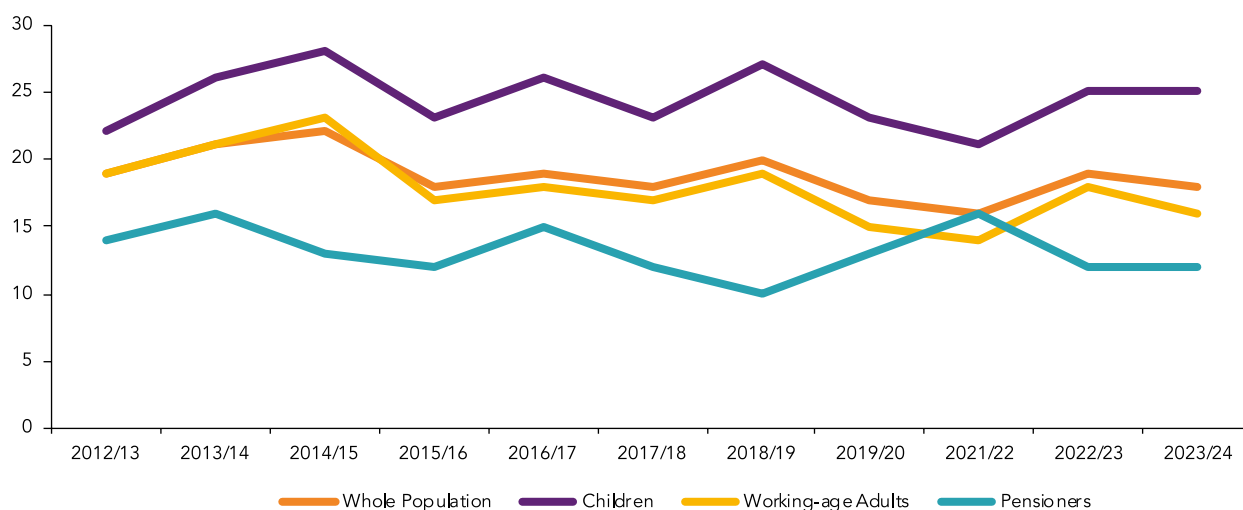
- Relative poverty – Households with an income of below 60% of the median household income in that year.
- Absolute poverty - Households with an income of below 60% of the median household income in a selected base year (usually 2010/11) and adjusted for inflation.

Additionally, poverty figures are often presented as either before or after housing costs are deducted. For the purposes of this report the focus will be on relative poverty after housing costs as of 2023/24.

<sup>6</sup> <https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2023-24>

Poverty statistics are sober reading with one fifth of the population in Northern Ireland (18%: 21% in the UK) and one quarter of children in Northern Ireland (25%: 31% in the UK) living in relative poverty in 2023/24. While a lower proportion of children appear to experience relative poverty in Northern Ireland compared to the UK, one in four children in Northern Ireland experiencing the multiple exclusions that poverty brings is clearly a cause for concern. It is worth noting the lower levels of relative poverty recorded within pension age households in Northern Ireland (12%). Looking at trends across the last ten years there is a very clear uptick in relative poverty since the Covid-19 pandemic. Overall, as official statistics show there has been limited progress made over the last decade in reducing poverty levels in Northern Ireland. The DfC is developing an Anti-Poverty Strategy which will aim to address poverty and the impacts of socio-economic disadvantage. The Executive Committee agreed a draft Anti-Poverty Strategy at its Executive meeting on 15 May 2025 and approval was given for the strategy to progress towards public consultation. The online public consultation is running from 17 June 2025 to 19 September 2025.

**Figure 2.6: Relative Poverty Levels for Population Groups - After Housing Costs (FRS 2023/24)**



Source: NI Poverty and Income Inequality Report (2023/24).

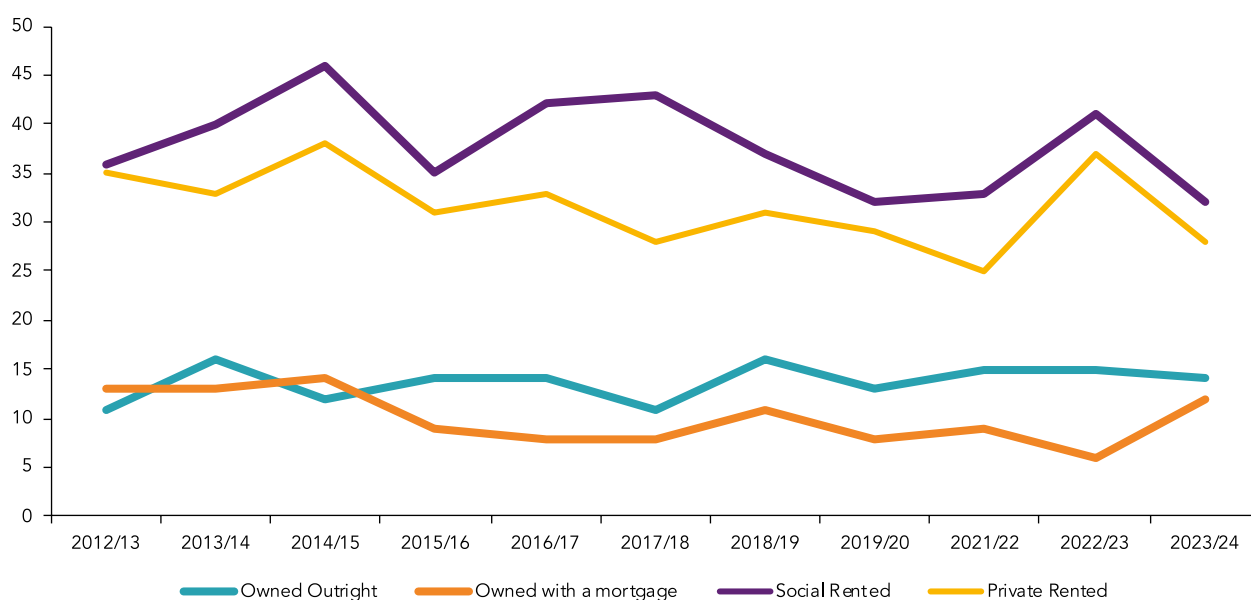
\*Excludes 2020/21 as there was insufficient data collected due to impacts of covid.

Analysis by housing tenure highlights the high levels of poverty experienced by individuals living in both the social rented sector (32%) and the PRS (28%) with the obvious concern that there is not the same access to support/services in the PRS as there is in the social rented sector but clearly very similar levels of poverty and need experienced.

Twelve percent of individuals with a mortgage were living in relative poverty in 2023/24, an increase of six percentage points on the previous year. The poverty trend across the last decade for individuals who own their property outright has been relatively flat (14% in 2023/24). Finally, there was once again a very clear uptick in poverty levels experienced by individuals living in social and private rented housing following the Covid-19 pandemic and during the rise in the cost-of-living with a particularly steep increase for those living in the PRS. This increase has been followed by a marked drop in poverty levels during 2023/24 to pre-pandemic levels.

Additional analysis of children in relative poverty by tenure reveals that two fifths (41%) of all children living in the PRS are living in relative poverty. Similarly, analysis shows that more than two-fifths (42%) of lone parent families live in relative poverty compared to 19% of couples with children. Furthermore, more than one-third (34%) of families with three or more children live in relative poverty in Northern Ireland compared to one-quarter (25%) of all families with children<sup>7</sup>. Research points at the negative impact of the two-child limit on child benefit on child poverty levels in the UK.<sup>8</sup>

**Figure 2.7: Percentage of Individuals in Relative Poverty by Housing Tenure - After Housing Costs (FRS 2023/24)**



Source: NI Poverty and Income Inequality Report.

\*Excludes 2020/21 as there was insufficient data collected due to impacts of covid.

<sup>7</sup> <https://www.communities-ni.gov.uk/publications/northern-ireland-poverty-and-income-inequality-report-2023-24>

<sup>8</sup> <https://ifs.org.uk/articles/two-child-limit-poverty-incentives-and-cost>

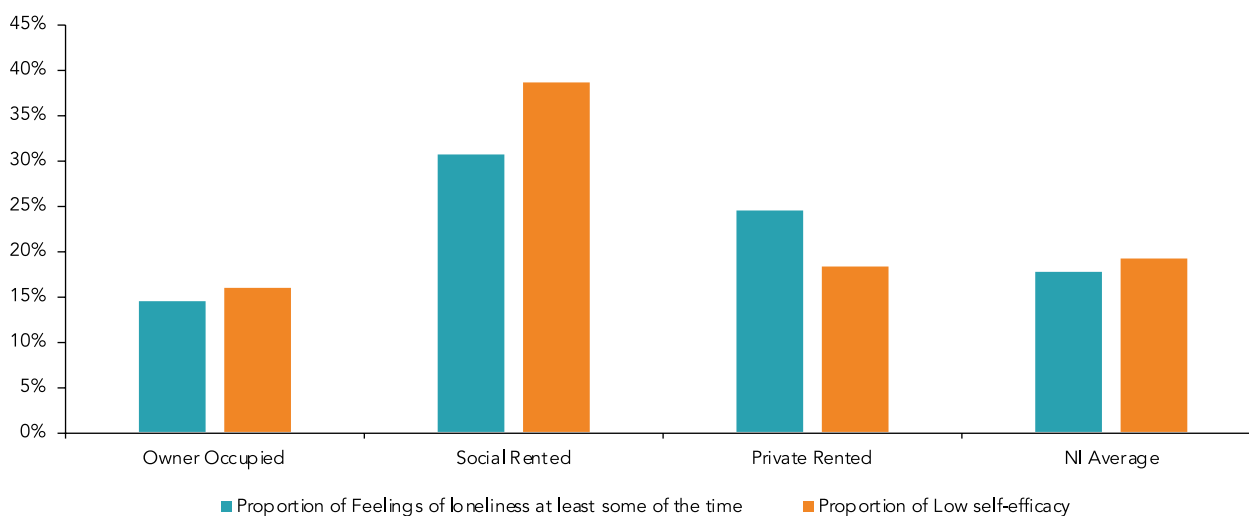
The World Bank reports increasing extreme poverty and inequality with many countries in poorer regions also impacted by climate change. At a domestic level the UK has been experiencing its own rise in the cost of living since late 2021. High inflation has disproportionately impacted on lower income households. Northern Ireland fares worse in many key trends, than other regions in the UK, with a higher proportion of low-paid jobs and the lowest discretionary disposable income. The combined effect of heating, electricity, and fuel price increases on Northern Ireland Households has been mitigated somewhat by energy price caps, the DfC's Energy Payment Support Scheme and Cost of Living Payments for low-income households.

## Wellbeing

The Northern Ireland Executive Office produces a suite of wellbeing statistics which are a very welcome addition to analysis of how individuals and communities are faring<sup>9</sup>. These measures go beyond GDP's and economy-based statistics and give an insight into how people are feeling about their situation in life.

Data for 2023/24 suggests improving life satisfaction, compared to the decrease in this wellbeing measure during the Covid-19 pandemic. Life satisfaction scores have in fact returned to their pre-pandemic average score of 7.8 which is considered high. The proportion of respondents reporting feelings of loneliness at least some of the time has also improved, decreasing from pandemic highs of 20.2% to 17.8%. However, the data suggests that around one fifth of our population over the last four years consistently experience feelings of loneliness.

**Figure 2.8: Proportion (%) Experiencing Loneliness/Low Self-Efficacy by Tenure (2023/24)**

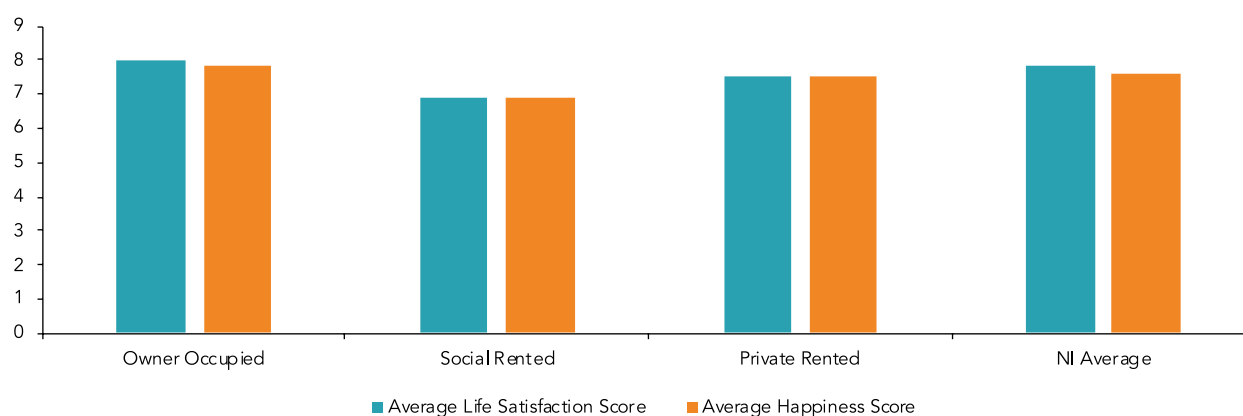


Source: NI Executive Office Individual Wellbeing Report 2023/24

<sup>9</sup> <https://datavis.nisra.gov.uk/executiveofficeni/individual-wellbeing-ni-report-202324>

Looking at tenure, almost one third of respondents living in the social rented sector reported loneliness (30.5%), as did one quarter of PRS respondents (24.4%), compared to 14.3% of respondents living in the owner-occupied sector. On a positive note, the average happiness score remains high for Northern Ireland at 7.6. Again, analysis across tenures identifies lower scoring for social renters in terms of life satisfaction (6.9) and Happiness (6.9). Similarly, much higher proportions of social renters reported low self-efficacy (38.6%) compared to private renters (18.3%) and owner occupiers (16%). Low self-efficacy is defined as: doubt in personal capabilities, less ambitious and gives up on aims when challenged, limiting the choices a person makes and how much effort they are willing to invest’.

**Figure 2.9: NI Average Life Satisfaction and Happiness Scores by Tenure (2023/24)**



Source: NI Executive Office Individual Wellbeing Report 2023/24

While life satisfaction and happiness scores for the population in Northern Ireland are considered high, there are differences across tenure in relation to low self-efficacy and life satisfaction which suggest an ongoing need for resilience building intervention and support within social renting communities in Northern Ireland. Researchers also noted how health status impacted scoring on wellbeing measures with those who reported their health as ‘bad/very bad’ generally scoring lower across the wellbeing measures.

Low birth rates and an aging population are set to further impact on the labour market and public resources in the near future in the form of skills shortages and staffing. An increasingly aging population will require flexible and adaptable housing options as the balance of communities change and needs evolve. There is an increasing focus on the role of health in housing and there are clear differences in terms of health, wellbeing and disability prevalence across tenures, as well as the impact of these variables on tenure choice and access. Research that focuses on the health experiences/status, wellbeing and resilience of social renters and private renters may yield insights that contribute to future housing design, innovation and community planning.

## List of abbreviations

BRMA	Broad Rental Market Areas
DFC	Department for Communities
DPG	Development Programme Group
EQIA	Equality Impact Assessment
EU	European Union
FDA	Full Duty Applicant
FRA	Fundamental Review of Allocations
FRS	Family Resource Survey
FTB	First Time Buyer
FTC	Financial Transactions Capital
HAG	Housing Association Grant
HCS	House Condition Survey
HMA	Housing Market Area
LA	Local Authority
LDP	Local Development Plan
LPP	Local Policies Plan
LPS	Land and Property Services
MMC	Modern Methods of Construction
NHBC	National Housing Building Council
NI	Northern Ireland
NICEI	Northern Ireland Composite Economic Index
NIHE	Northern Ireland Housing Executive
NISRA	Northern Ireland Statistics and Research Agency
ONS	Office for National Statistics
PBMSA	Purpose Built Managed Student Accommodation
PRS	Private Rented Sector
SES	Socioeconomic Status
SHDP	Social Housing Development Programme
SHMA	Strategic Housing Market Area
T:BUC	Together: Building a United Community
UK	United Kingdom
UU	Ulster University

