

## **POVERTY IN NORTHERN IRELAND: IS THERE A RELIGIOUS DIMENSION?<sup>1</sup>**

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**ABSTRACT** This paper explores the link between poverty and religious affiliations in Northern Ireland within the context of the two broad Christian religious groups, Roman Catholic and Protestants. Poverty is measured by reference to established poverty lines and equivalence scales are used to allocate poverty on an individual and family basis. The results are then decomposed on the basis of religious affiliation. A probit regression model is used to test more formally the determinants of poverty in Northern Ireland. It uses variables reflecting household structure and religious affiliations as some of the explanatory variables. The results of the probit model indicate that catholic women and unskilled catholics have a greater probability of suffering from poverty than others in Northern Ireland.

### **1. INTRODUCTION**

In this paper, poverty in Northern Ireland is assessed with particular reference to differences in the poverty rates of the two main religious groups: Roman Catholics and Protestants. The definition of poverty has involved many arguments and debates including those contained in Sen (1982) and Townsend (1982). Sen argues that there are two basic steps to poverty investigation; the identification of those in poverty and the aggregation of these into suitable indices. Researchers have at different times argued that poverty is either a relative or an absolute concept. The relative view, perhaps best articulated by Townsend (1979), is that poverty is rooted in the exclusion from the ordinary living patterns, customs and activities of society. Sen (1982) however argues that poverty is always an absolute concept, which involves determining if a person has the 'capability' to participate in society. The absolute requirements might differ in time and place.

Both Sen's and Townsend's views of poverty have a monetary prerequisite. Therefore relative income poverty lines can be used to examine the poverty of an individual or family. The availability of poverty income lines for Northern Ireland is an advantage engaged by this paper over some other studies which were forced to use a variety of other measures. Some have concentrated on differing patterns of employment and unemployment in the Catholic and Protestant communities (Smith and Chambers, 1991). Others have highlighted differing access to educational and

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training opportunities (for example, Cormack and Osborne, 1991 or Gallagher, 1989) or focused on demographic and geographic variables (Compton, 1981) to explain differential rates of unemployment between Catholics and Protestants. Poverty and well being differences have been implied by the differences in employment and unemployment rates. All these studies have helped shed light on the multi-dimensional nature of poverty and deprivation and the variations in access and ownership between the two groups. The majority of them have concluded that Catholics were worse off than their Protestant counterparts.

The existence of poverty differences in Northern Ireland is a charged question, particularly as allegations of bias and discrimination have fuelled political tensions and demands. A few researchers have disputed that there is a religious element to poverty and argue if there is, it is because of characteristics inherent in the Catholic community. Nonetheless recent work by Borooah *et al.* (1993a & b) and Heaton *et al.* (1993) has highlighted differences in income between Catholics and Protestants in Northern Ireland. Although Catholic families were found to have lower incomes than Protestant families, this was not a significant contribution to overall inequality. Furthermore it was found that if economic inequality between the groups within the same economic category was removed, inequality would only fall by two per cent. Nevertheless any differences in the lower end of the income distribution may be significant.

The focus of this paper is on income. As income is not solely a function of employment for families in Northern Ireland, the various measures used in previous studies might not be as good indicators of welfare as income because families have other sources of income besides employment, not least of which are social welfare measures. Another strong argument for using income as a measure of welfare is that the replacement ratio in Northern Ireland may be lower than that of the mainland United Kingdom (see Gudgin and O'Shea, 1993). This is because social welfare payments are set at national levels but wages are set by the local labour market. The ratio between unemployed income and employed income may therefore be less in Northern Ireland and consequently the use of unemployment rates in the context of the United Kingdom may well overstate any actual income differences.

In 1989, the Family Expenditure Survey collected data on the religion of the respondent for the first time thus allowing personal or family income to be related to religion. Analysis could at last be undertaken on income by religious groupings.

This paper is divided into 5 sections. Section 2 looks at the methodology and the data set. Section 3 examines poverty in Northern Ireland by religious breakdown. Section 4 comprises a probit examination of poverty and Section 5 sets out the conclusion.

## 2. THE FES DATA AND METHODOLOGY

The data source used in this paper was derived from the Northern Ireland Family Expenditure Survey (FES) for 1989<sup>2</sup>. The FES is an annual survey of the incomes and expenditures of some 578 households and, as mentioned above, in 1989 the religion of all respondents over 16 years of age was requested and over 96 per cent responded. The income unit chosen for the investigation was the family or tax unit, rather than the household or individual. A family was defined in the narrow sense of dependent (for tax purposes) members. For example, a household consisting of a married couple, a 15 year old student, a 20 year old and an elderly parent was treated as comprising three separate "families", since the 20 year old and the elderly relative had separate taxable incomes. The income of each member of each family was calculated separately. Excluded from the analysis were those of mixed religion, no stated religion or those of other religious beliefs.

After the exclusions noted above, the sample contained 1479 individuals, of which 668 (45 per cent) were Catholic and 811 (55 per cent) were Protestant. These percentages accord well with other population breakdowns such as the 1991 census for Northern Ireland.

The income measure was calculated as income from work, self-employment and property, plus cash from social welfare transfers, minus tax and social security contributions for the whole family. Housing costs were then deducted to give a better indication of total available resources.

Current disposable income was deflated using the Retail Price Index (RPI). Adjustment for family size and composition was made using equivalence scales to account for any economies of scale within families and the differing needs of families of different sizes. An equivalence scale deflates family income by a factor which depends on a number of aspects including the number and age of children. Two different equivalence scales were used: 1) a simple scale used by the European Communities Commission (1989), referred to hereafter as the ECC scale and 2) a more sensitive scale which has been used by the Social Security Committee (1991), the SSC scale. These two scales were broadly in line with other scales and have been used in other studies of Northern Ireland. See Heaton *et al.*, 1994). Details of both scales are shown in Table 1.

The ECC scale results in a higher count of adult equivalents per family. For example, Catholics by the ECC scale recorded 1.68 compared to 1.54 if the SSC scale is used. This is due to differences in the weighting procedures to family sizes. Much has been written on the effect of the different equivalence scales on poverty conclusions. Buhmann for example, using a technique that takes no account of the ages of children (Buhmann *et al.*, 1988), found that the choice of equivalence scale can have a dramatic effect on the numbers counted in poverty. Although the scales

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<sup>2</sup> Material from the Family Expenditure Survey (FES) was made available by the Northern Ireland PPRU through the FES Data Archive and has been used by permission of the Controller of HM Stationary Office. Neither NI PPRU or the ERSC Data Archive bear any responsibility for the analysis or interpretation of the data reported here.

**Table 1.** Family Size Equivalence Scales

Category	Social Security Committee 1991 <sup>a</sup> (SSC Scale)	Commission of the European Community (ECC Scale)
Head Of Household	1.00	1.00
Spouse of Head	0.63	0.80
2nd Adult	0.75	0.80
3rd Adult	0.69	0.80
Each Subsequent Adult	0.59	0.80
Dependent 0-1	0.15	0.33
2-4	0.30	0.33
5-7	0.34	0.33
8-10	0.38	0.50
11-12	0.41	0.50
13-15	0.44	0.50
16 and over	0.59	0.50

<sup>a</sup> This scale was derived from detailed analysis of household expenditure patterns and applies to income before housing costs

Source: The Commission of the EC 'Final Report' and The Social Security Committees First Report on Low Income Statistics 1991

used here do account for children of different ages, the effect of equivalence scale on poverty results must always be considered. For a further discussion of equivalence scales see Whiteford (1985).

In summary, the results of this paper are based on family disposable income per adult equivalent replicated for every family member.

### 3. POVERTY IN NORTHERN IRELAND

In this section, relative poverty lines were applied to the FES data for 1989 to quantify the extent of poverty in Northern Ireland, focussing on the difference in poverty rates between Catholics and Protestants. The average unadjusted weekly household income in Northern Ireland for 1989 was £220.46; £235.10 for Protestant households and £198.55 for Catholic households. Of this, proportionally more Catholic income (26 per cent) came from social security benefits than for Protestants (19 per cent) and less from wages and salaries (53 per cent as opposed to 56 per cent).

Using the ECC scale, the mean real income per adult equivalent for Northern Ireland for the year 1989 was £89.20. This translated to an income of £78.11 for Catholics and £98.33 for Protestants. For the SSC scale, the equivalents were £35.68; £44.60 and £53.52 respectively. The results were then recoded into four categories; those who fell below the 40 per cent, 50 per cent and 60 per cent of mean equivalent income, and those who received more than 60 per cent of mean equivalent income. Even though the two equivalence scales were in the same range, the SSC scale counts more people in poverty. This is particularly marked due to a 'bunching' around the 60 per cent poverty line. Using the SSC scale, 37 per cent of the sample

fell below 60 per cent of mean equivalent income while 10 per cent fell below the 40 per cent level. For the ECC scale, these results were 34 per cent and 10 per cent.

Given the concentration of people in a narrow range, the numbers of poor is particularly sensitive to the choice of relative poverty lines. The SSC scale indicates that there were 12 per cent of persons below the 40 per cent mean equivalent income, 25 per cent of individuals below the 50 per cent mean equivalent income and 37 per cent of individuals below the 60 per cent mean. Therefore the cut off line chosen is more important than the equivalence scale, as it greatly varies the numbers counted as being in poverty and provides support for the use of several lines to look at the range of 'poor families' rather than those who just suffer extreme poverty.

### 3.1 Decomposition of Poverty

Sen (1982) argued that there are a number of axioms that a poverty index should fulfil in order to make intuitive sense and for it to avoid undesirable properties.<sup>3</sup> These are:

1. The Focus Axiom; once the poverty line has been decided then the index should 'focus' only on those individuals that fall below the line and ignore other non-poor individuals.
2. The Weak Transfer Axiom; a regressive transfer between two poor units should increase the index; therefore inequality among the poor must be considered.
3. The Monotonicity Axiom; a reduction in the income of a poor person increases the index.

Each individual in a poor family is assigned the average income equivalent for that family. Ordering incomes in increasing order gives the vector  $y = (y_1, y_2, y_3, \dots, y_N)$ . Defining the poverty line as  $(z > 0)$ , the number of individuals with incomes below this line can be defined as  $q$ , while  $N$  is the total number of individuals. Therefore, the head count measure of poverty is  $q/N$ .

The head-count measure of poverty is insensitive to changes in the income of the poor if it does not result in a crossing of the poverty line. It therefore violates the weak transfer and monotonicity axioms. The head-count measure fails to answer a vital question; how poor are the poor, do they only just fail to meet the poverty line or do they have practically no income?

An alternative measure is the poverty gap ratio which looks at how far below the line are the poor. Let  $g_i = (z - y_i)$  be the  $i$ th individuals shortfall from the poverty line. The sum of all the poors shortfalls is then defined as:

$$\text{Poverty Gap Ratio} = \sum_{i=1}^z g_i$$

The poverty gap ratio does take into account the overall depth of poverty but it is insensitive to the numbers of the poor or inequality among the poor. Therefore it

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<sup>3</sup> An overview of poverty measures for population subgroups is given by Rodgers *et al.* 1991.

violates the weak transfer axiom as a transfer of income between the two poor units which leaves the overall index unaltered.

Normalising the poverty gap ratio by expressing the gaps as a proportion of the poverty line results in Sen's income gap ratio:

$$\text{Income Gap Ratio} = \frac{1}{qz} \sum_{i=1}^q g_i$$

Although this measure does take into consideration the numbers of poor in relation to the poverty line, again it transgresses the weak transfer axiom as a regressive transfer between two poor units will leave the measure unaltered.

Foster *et al.* (1984) proposed a measure, referred to hereafter in this paper as FGT, which was distributionally sensitive and fulfilled all Sen's axioms. It is given by the equation:

$$FGT = \frac{1}{Nz^\alpha} \sum_{i=1}^q g_i^\alpha$$

Therefore, when  $\alpha = 0$ , FGT = Headcount Measure of Poverty; when  $\alpha = 1$ , FGT = Per Capita Aggregate Poverty Gap; and when  $\alpha = 2$ , the index is transfer sensitive. The FGT therefore has the elegance of combining previously criticised measures with a measure that examines inequality among the poor. The FGT index is also decomposable into subgroups so that the relationships of subgroups poverty to overall poverty can be examined. It further has the additional property of satisfying the desire for a measure which increases when sub-group poverty increases, all other things being equal. Dividing the population into mutually exclusive subgroups and weighting the index by the population share weights  $n_i$ , the FGT becomes:

$$\text{Weighted FGT} = \frac{\frac{1}{n_i z^\alpha} \sum_{i=1}^{n_i} g_i^\alpha \times \frac{n_i}{N} \times 100}{\frac{1}{Nz^\alpha} \sum_{i=1}^N g_i^\alpha}$$

The FGT is additively decomposable; poverty can be broken down by subgroup and the results obtained from the FGT will sum to one hundred which gives the measure intuitive appeal. Thus how much each population subgroup contributes to overall poverty and how susceptible it is to poverty can now be estimated. The FGT index also has the added appeal of incorporating the numbers in poverty, the depth of poverty each faces and the relative deprivation faced by each in comparison to other poor.

It should be born in mind that the results should be treated with some caution as the cell sizes were very small, especially at the 40 per cent of mean equivalent income level.

**Table 2.** Individuals Below the Three Poverty Lines Using Equivalence Scale 2

Poverty Line <sup>1</sup>	Group		
	Total <sup>2</sup>	Catholics <sup>3</sup>	Protestants <sup>3</sup>
>40%	150 ( <i>143</i> )	82 (55)	68 (45)
>50%	371 ( <i>337</i> )	205 (55)	166 (45)
>60%	541 ( <i>502</i> )	301 (55)	240 (45)
<60%	938 ( <i>977</i> )	367 (39)	571 (61)

<sup>1</sup> The Poverty Lines are 40%, 50% and 60% of Mean Equivalent Income.

<sup>2</sup> The totals using *Equivalence Scale 1* are shown in italics next to the Equivalence Scale 2 figures.

<sup>3</sup> The percentage of the total is shown next to the number of individuals.

**Table 3.** Proportion of Subgroup in Poverty (percentage)

Poverty Line <sup>1</sup>	Group	
	Catholics	Protestants
>40%	12.2	8.4
>50%	30.6	20.5
>60%	45.0	29.6
<60%	55.0	71.4

<sup>1</sup> The Poverty Lines are 40%, 50% and 60% of Mean Equivalent Income.

### 3.2 The Religious Dimension

Table 2 highlights the greater numbers of Catholics in poverty for each group of income; 55 per cent as compared with the Protestant 45 per cent. It can therefore be concluded that the incidence of poverty in the Catholic community is higher than that of the Protestant community.

Table 3 which shows the risk of being in poverty indicates that Catholics have a higher percentage in poverty at each poverty line ranging from 12.2 per cent to 45 per cent compared to 8.4 per cent to 29.6 per cent for Protestants. Clearly Catholics at each level and by both equivalence scales were poorer, having both a higher risk and incidence of poverty. Consequently on the head-count measure of poverty it is quite clear that there is a religious dimension to poverty. More Catholics than Protestants were poor and there is a larger proportion of Catholics poor.

Table 4 weights the results by the weight of the subgroup in the population to account for the different subgroup sizes. Catholics were found to be over represented in poverty 1.22 to Protestants 0.82. So all these Tables indicate that Catholics suffer more poverty than Protestants. However these breakdowns simply refer to the headcount measure of poverty and, as noted earlier, this may be a unacceptable measure of poverty.

**Table 4.** Risk of Poverty: Proportion of the Subgroup in Poverty Weighted by Subgroup<sup>1</sup>

Poverty Line <sup>2</sup>	Group	
	Catholics	Protestants
>40%	1.22	0.82
>50%	1.22	0.82
>60%	1.22	0.82

<sup>1</sup> If subgroup has the same weight in poverty as in the whole population, then risk = 1; greater weight <1; less weight >1.

<sup>2</sup> The Poverty Lines are 40%, 50% and 60% of Mean Equivalent Income.

**Table 5.** Weighted FGT Index<sup>1</sup>

Poverty Line <sup>2</sup>	Group	
	Catholics	Protestants
>40%		
$\alpha = 0$	54.5	45.5
$\alpha = 1$	58.5	41.3
$\alpha = 2$	54.7	45.3
>50%		
$\alpha = 0$	55.2	44.7
$\alpha = 1$	56.5	43.5
$\alpha = 2$	56.3	43.8
>60%		
$\alpha = 0$	55.4	44.5
$\alpha = 1$	55.8	44.2
$\alpha = 2$	56.0	44.0

<sup>1</sup> Figures may not sum to 100 due to rounding.

<sup>2</sup> The Poverty Lines are 40%, 50% and 60% of Mean Equivalent Income.

and FGT index, it is the Catholics who contribute most to poverty, never contributing less than 54.5 per cent to the head-count measure of poverty and never contributing less than 55.8 per cent when the depth of the individuals poverty is taken into account.

These findings indicate greater poverty among Catholics. The question then becomes why Catholics and Protestants have different rates of poverty? Do Catholics have inherently different socio-economic characteristics? Section 4 will look at this issue.

#### 4. A PROBIT MODEL OF POVERTY

In this part of the paper, the likelihood of being in poverty in terms of a set of characteristics such as religion, age, marital status, the number of earners in the family, age left school, sex and economic category of the head of family plus a series of interaction variables is examined. Estimations are made as to how much each separate category contributes to poverty and how much does religion.



**Table 6.** Probit Model: Definition of Continuous and Dummy Variables

Variable	Definition
AGE <sup>2</sup>	The age of the head of family squared and cubed to take into account any life-cycle effects of poverty.
AGE <sup>3</sup>	
SEXDUM	A dummy variable taking 1 if the family is headed by a man, 0 otherwise.
AGELTSCH	Age left school, to attempt to model whether years of schooling had an effect on poverty. The FES does not record qualifications obtained so this is an attempt to proxy for qualifications.
KIDS	The number of dependent children in the family to gauge whether they had an effect on the likelihood of being in poverty.
SEX	A dummy variable using the sex of the head of the family, 0 for a woman and 1 for a man.
MSTATDUM	A dummy variable for marital status taking 0 for a married head of family and 1 for a head of family who was single, widowed, divorced or separated.
CATHOLIC	A dummy variable for religion where the variable took the value 1 if the head of the family was a Catholic and 0 if the head of family was a Protestant.
SE3	If the family was headed by an semi-skilled person this dummy variable took the value 1 else it took the value 0.
SE4	If the family was headed by an unskilled person this dummy variable took the value 1 else it took the value 0.
ECODUM	A dummy variable for the economic type of the family. If the family had an unemployed head the this variable took the value 1 else it took the value 0.
ECODUM1	A dummy variable for the economic type of the family. If the family had a head who fell into the 'other' category this variable took the value 1 else it took the value 0.
EARNDUM1	A dummy variable for the number of earners in the family 0 for no earners, 1 for 1 or 2 earners.
EARNDUM2	A dummy variable for the number of earners in the family 0 for no or 1 earner, 1 for 2 earners.

The model is a probit using a qualitative dependent variable; either a person is in a poor family or not. People either falling below the 60 per cent of mean equivalent income or not are used as the dependent variable in order to take advantage of a large a sample size as possible. The results however were only slightly different than if the 40 per cent or 50 per cent lines of mean equivalent income had been chosen.

Table 6 shows the independent variables which fall into two categories, continuous and dummy variables. Additionally interactive variables that combined religion with the above socio-economic variables were used. The base model, following work done by Borooah *et al.* (1991) on the UK, therefore refers to a Protestant, no earner, married, working or retired family in the socioeconomic groups professional, managerial or skilled worker. The model was estimated initially without any interactive variables and two striking facts were uncovered. First, gender did not appear to have any effect on the likelihood of being in poverty and second, religion did appear to have a strong affect on the likelihood of being in poverty. The model was then estimated using the interactive variables, any insignificant variables were eliminated and the model re-estimated. Table 7 shows the final model.

Religion could have effected the probability of being in poverty in three different ways; a variable effect where Catholics and Protestants had different characteristics. First, for example, the Protestant community could have more professional workers. Second, given the same characteristics, the likelihood of being in poverty associated with each trait could be different for Catholics and Protestants (a coefficient effect). Third, there could be a direct effect (an intercept effect) so that the two communities *per se* had different likelihoods of suffering poverty.

The age at which the head of family left school had no effect on the prospect of being in poverty. This is surprising and may be due to it being a poor proxy for qualifications obtained. Age squared and cubed does have a small but significant effect on the probability of being in poverty which would suggest that there is a life-cycle effect to poverty in Northern Ireland that is identical for Catholics and Protestants. People in greatest risk of being in poverty were the very young and

**Table 7.** Results of the Probit Analysis of Poverty

Variable	Estimated Coefficient	Standard Error	T-Statistic
AGE <sup>2</sup>	0.00037	0.00015	2.39
AGE <sup>3</sup>	-0.000004	0.000002	-2.43
SEXDUM	-0.24007	0.13441	-1.79
CSEX	0.70957	0.11318	6.26
MSTATDUM	0.3640	0.13142	2.77
ECODUM	1.1540	0.17608	6.55
ECODUM1	1.1203	0.18170	6.66
EARNDUM1	-0.956	0.13868	-6.89
EARNDUM2	-1.284	0.17258	-7.44
CSE3	-0.10614	0.32397	-0.33
SE3	-0.5506	0.23626	-2.33
C/SE4	1.3475	0.70024	1.92
SE4	0.1299	0.40500	0.321
KIDS	0.1355	0.03379	4.001
CONSTANT	-0.5608	0.25535	-2.197

Chow R- Squared=0.47882

very old, no matter what their religion. When earning power is greatest their probability of being in poverty is least.

Being single or having children increases the probability of poverty and not surprisingly one or two earners in the family decreases the chances of being in poverty. These were not unexpected results and agree with earlier research and findings. Being employed, retired or self-employed also decreases the chances of being in poverty.

An examination of the gender variable indicates a coefficient effect. First, a family headed by a Protestant man will have a lower prospect of poverty than one headed by a Protestant woman. However this result is reversed when Catholic families are considered. Here the likelihood of poverty is increased if the family is headed by a man.

The socio-economic group also indicates a coefficient effect. A family which includes a skilled worker typically reduces the likelihood of poverty, whilst the effect for a unskilled family varies with religion. Being in a family with a unskilled Catholic head does increase the prospect of poverty which is not the same for Protestant families.

The intercept term 'CATHOLIC' was only significant when no interactive terms were included in the equation. It is therefore not the direct effect of being a Catholic or a Protestant that is important, but how the religion reacts with the other variables.

Finally, the variable effects of Table 8 give breakdowns of the various characteristics with religion. Thus Catholics were more likely to be in single person families, more often in unemployed or 'other' families, less likely to be in semi-skilled families and more likely to have children and have larger families. As these were all characteristics associated with poverty, it is to be expected that Catholics do suffer more poverty. However Catholics were also slightly more likely to be in earner families

Catholic men have a higher probability of falling into poverty than either Protestant men or Catholic women. Why the experience of Catholic men is different and what makes this unique is beyond the scope of this paper. It is not being a Catholic *per se* that contributes to poverty but being a Catholic, unskilled and/or a man that increases the likelihood of poverty. This does not necessarily indicate discrimination as there were missing variables in this study and labour market segmentation can not be accounted for.

As the sample data only represented one year, care must be taken with the interpretation of results but the overall conclusion reached is that poverty is affected by a life-cycle effect. Being single increases the probability of poverty but a family with an unemployed or 'other' head also increases it. The chances of poverty decreases with the number of earners and increases with the number of children. It also increases if the head of family is unskilled or semi-skilled. The most important conclusion that is for an unskilled male, being a Catholic does have a small but significant effect on the probability of being in poverty.

**Table 8. Religion by Variables (percentage)**

Variable	Protestants	Catholics	Total/Average
<b>1. Gender of Head of Family</b>			
Female	24.8	21.4	23.3
Male	75.2	78.6	76.7
Total	54.8	45.2	100.0
<b>2. Martial Status of Head of Family</b>			
Female	43.2	36.1	40.0
Male	56.8	63.9	60.0
Total	54.8	45.2	100.0
<b>3. Unemployed Head of Family</b>			
Female	90.4	88.5	89.5
Male	9.6	11.5	10.5
Total	54.8	45.2	100.0
<b>4. Economic Type of Family: Head in 'Other Category'</b>			
Female	89.9	84.1	87.3
Male	10.1	15.9	12.7
Total	54.8	45.2	100.0
<b>5. No Earners in Family by Head of Family</b>			
Female	42.0	40.7	41.4
Male	58.0	59.3	58.6
Total	54.8	45.2	100.0
<b>6. None or One Earner in Family by Head of Family</b>			
Female	76.0	73.8	75.0
Male	24.0	26.2	25.0
Total	54.8	45.2	100.0
<b>7. Semi-Skilled Head of Family</b>			
Female	82.7	88.6	85.4
Male	17.3	11.4	14.6
Total	54.8	45.2	100.0
<b>8. Unskilled Head of Family</b>			
Female	98.2	98.8	98.4
Male	1.8	1.2	1.6
Total	54.8	45.2	100.0
<b>9. Number of Children</b>			
1	41.5	25.2	33.5
2	35.4	24.9	30.3
3	12.6	15.3	13.9
4	0.0	23.6	16.1
5	0.0	1.5	0.7
6	0.0	2.0	1.0
7	0.0	2.2	1.1
8	0.0	1.2	1.6
Total	51.1	48.9	100.0
(545 Families without children (37%))			

## 5. CONCLUSIONS

The main objective of this paper has been to explore poverty in Northern Ireland, with particular reference to differences between the Catholic and Protestant communities. Side-stepping the issue of why there were differences in the two communities, the paper attempts to examine and explain poverty in Northern Ireland with particular reference to religion.

Given that the poverty lines are, in some sense, socially determined, the point at which the poverty line is drawn is arbitrary. Therefore any resulting cut-off line will artificially divide the poor and non-poor. A fixed poverty line would deem those with an income fractionally above the poverty line as non-poor and those with an income fractionally below the line as poor. To overcome the problem this paper uses several poverty lines which hopefully reflect a range of options as to where the poverty line should be situated.

This study has highlighted one important aspect of poverty in Northern Ireland in that it may have a religious aspect. Section 3 attempted to conceptualise and measure the poverty breakdown between the two groups and the FGT index was used to decompose poverty by religious subgroup. Section 4 modelled poverty in Northern Ireland. Sections 3 and 4 both indicate a religious dimension of poverty. Taking into account differing numbers of children, different marital status, differing age structures, different socio-economic groups and differing numbers of earners (some of which may be a result of historical discrimination), there still remains a difference in the probability of suffering poverty for Catholic women and Catholic unskilled. The reasons for this are beyond the scope of this study. It is not certain why Catholics suffer from discrimination. It is possible that they have certain characteristics such as the wrong level and type of qualifications and that they live in geographical areas away from employment that make poverty more likely. To ascribe however the differences in poverty wholly to discrimination is far too premature. Further investigation is warranted into the differences between the two communities to quantify the true extent of discrimination in Northern Ireland.

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