

# Survey on Income and Living Conditions (SILC) in Ireland

2007

Published by the Stationery Office, Dublin, Ireland.

Copies can be obtained from the:

Central Statistics Office, Information Section, Skehard Road, Cork,

Government Publications Sales Office, Sun Alliance House, Molesworth Street, Dublin 2.

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ISSN 1649-6388

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#### Introduction

The Survey on Income and Living Conditions (SILC) in Ireland is a voluntary survey of persons living in private households. It is carried out under EU legislation (Council Regulation No 1177/2003) and was first carried out in Ireland in June 2003. The primary focus of the survey is the collection of information on the income and living conditions of the population, from which indicators on poverty, deprivation and social exclusion are derived. This report presents results from the survey based on data collected in the period December 2006 to November 2007.

## **Key findings**

### At risk of poverty rate

- In 2007 the at risk of poverty rate was 16.5%, indicating no significant change overall from 2006.
- Children continued to be the age-group most at risk, with a rate of 19.9%. This
  compares with an at risk of poverty rate of 15.0% among people of
  working-age.
- There was an increase in the at risk of poverty rate for older people. The rate rose from 13.6% in 2006 to 16.6% in 2007.
- There was a significant decline in the at risk of poverty rate for persons living in lone parent households, where the rate fell from 45.6% in 2006 to 37.6% in 2007. However members of lone parent households continued to be the most at risk when compared with people living in other household types. Other high risk groups were adults of working age living alone (29.6%) and older people living alone (24.3%).

### Consistent poverty rate

- The consistent poverty rate fell from 6.5% in 2006 to 5.1% in 2007, driven primarily by a fall in deprivation rates.
- The consistent poverty rate for children fell from 10.3% in 2006 to 7.4% in 2007. However children had higher consistent poverty rates than working age adults (4.7%) or older people (2.0%). Children account for nearly 40% of all those in consistent poverty.
- Members of lone parent households showed a sharp fall in their consistent poverty rate from 33.9% in 2006 to 20.1% in 2007, but this remained far higher than persons in other types of households, with the lowest rate being recorded for persons living in households with 2 adults at least one of whom was 65 or over (1.0%).
- Adults of working age living alone also featured as a high-risk group, with a consistent poverty rate of 12.5%.
- Unemployed people had the highest consistent poverty rates (17.5%), compared with a rate of just 1.3% among people who were at work.
- Persons living in households where no person was working had a high consistent poverty rate (16.3%). Consistent poverty rates were below 5% for persons living in households where at least one person was at work.
- Persons living in accommodation that was rent free or rented at below the market rate (e.g. local authority housing) experienced a high rate of consistent poverty in 2007 (20.7%), compared with a rate of 2.5% among persons living in owner-occupied accommodation.

#### Income

- Average household net disposable income was €47,988 in 2007, an increase of just under 10% from 2006.
- Annual average equivalised income increased by 11.2% between 2006 and 2007, from €21,229 to €23,610.

- The at risk of poverty threshold in 2007 was €11,890 compared with €10,566 in 2006, an increase of 12.5% year on year.
- At state level income from SSIA's that matured in 2007 increased average equivalised disposable income by 3.2%.

## New developments in this publication

- A breakdown of income and poverty rates at the household level by year and demographic characteristics. *See table 2*.
- Introduction of updated age group, tenure status and household composition classifications:
  - ⇒ Children are now defined as aged 0-17.
  - ⇒ One and two adult households without children have been split into working age and older person households.
  - ⇒ A more detailed tenure classification is used, identifying households renting below market rates or rent free (e.g. local authority housing) separately to those renting at market rates.
- Analysis of average income and poverty rates by demographic characteristics excluding income from SSIA's in 2007. *See table 3*.
- Publication of the at risk of poverty rate anchored in 2005. See table 4 and background notes.
- Analysis of the consistent poverty rate using the new list of deprivation indicators.
- A country level comparison of the 'in-work' at risk of poverty rate and the aggregate replacement ratio in addition to previously published indicators at EU level. *See table 17*.
- Publication of sample size across primary classifications used in the tables. See annex table A7.

## **Detailed Summary of Results**

Table A: Summary of main results

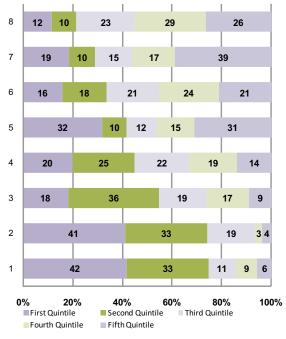
	SILC 2006	SILC 2007	% change year on year
Percentage of persons			
at risk of poverty (60% median income threshold)	17.0	16.5	- 2.9
in consistent poverty	6.5	5.1	-21.5
Annual average income			
gross household income (per household)	€55,075	€59,820	+ 8.6
disposable household income (per household)	€43,646	€47,988	+ 9.9
equivalised disposable income (per individual)	€21,229	€23,610	+11.2
Annual poverty threshold			
60% of median equivalised income (per individual)	€10,566	€11,890	+12.5

## Average equivalised disposable income increases by 11.2% between 2006 and 2007

In 2007, annual average disposable household income was almost €48,000. This was an increase of 9.9% from the 2006 figure of €43,646. Having adjusted household income to take into account household size and composition, the average equivalised disposable income was €23,610 per person in 2007, an increase of 11.2% over the year. However, the level of disposable income varied across household types as did the rate of increase in income. See tables 1, 2, table A above and fig. 1.

- The lowest annual equivalised income was recorded for persons living in lone parent households with an average of €14,678.
- Below average equivalised disposable income was also recorded for older people living alone (€16,205), persons living in households with 2 adults at least one of whom was 65 or over (€19,466) and persons living in Other households with children (€21,891).
- The highest equivalised disposable income by household type was recorded for persons living in households with 2 adults of working age with no children (€30,001) but they had the lowest percentage increase in their income over the year (+2.9%).
- The highest increase in equivalised disposable income over the year was recorded for persons living in other households with children with an increase of €3,334 (+18.0%), followed by persons living in households with 2 adults and 1-3 children (+€2,687 or +12.2%) and persons living in households with 2 adults at least one of whom was 65 or over with no children (+€2,491 or +14.7%).
- A very different distribution of income can be seen for different household types. Nearly three quarters of older people living alone and members of lone parent households were in the lowest two income quintiles.
- By comparison, over half of persons in households with 3 adults and no children or 2 working age adults with no children were in the top two income quintiles.
- Looking at income by age group older people had the lowest equivalised disposable income with an average of €18,401 per year, compared with €22,085 for children and €25,192 for persons of working age.
- There was a greater increase in average equivalised disposable income for children (+16.2%) than for working age adults (+9.4%) or older people (+12.1%).

Fig 1 Income distribution: Percentage of persons in each net equivalised income quintile by household composition, 2007



- 1 1 adult aged 65+, no children under 18
- 2 1 adult with children aged under 18
- 3 2 adults, at least 1 aged 65+, no children under 18
- 4 Other households with children aged under 18
- 5 1 adult aged <65, no children under 18
- 6 2 adults with 1-3 children aged under 18
- 7 2 adults, both aged <65, no children under 18
- 8 3 or more adults, no children aged under 18

Fig. 2. Percentage of persons at risk of poverty classified by age group, SILC, 2006 and 2007

%

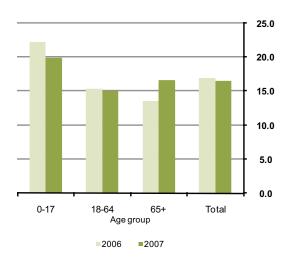
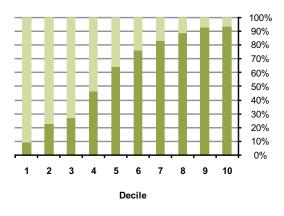


Fig. 3. Composition of gross household income classified by income decile, SILC 2007



■Social transfers ■Directincome

## At risk of poverty rate unchanged in 2007

The at risk of poverty rate refers to the proportion of people with equivalised income below the at risk of poverty threshold. The at risk of poverty threshold is 60% of median equivalised income. The at risk of poverty threshold in 2007 was  $\epsilon$ 11,890 per annum, an increase of 12.5% from  $\epsilon$ 10,566 in 2006. *See tables 1, A2 and fig. 2.* 

- In 2007, 16.5% of the population were at risk of poverty, representing no significant change in statistical terms from the rate of 17% recorded one year previously. Children had the highest risk of poverty of any age group, with one in five being at risk of poverty (19.9%) in 2007, a decrease from 22.3% in 2006.
- An increase in the at risk of poverty rate was recorded for older people (13.6% in 2006 compared with 16.6% in 2007). This increase was particularly evident among older people living alone, rising from 19.3% in 2006 to 24.3% in 2007. It can be noted that older people have a greater tendency than other groups to have an equivalised income close to the at risk of poverty threshold and therefore changes in the threshold can have a greater impact on their recorded rates.
- Household types where members were most at risk of poverty were lone parent households (37.6%), working-age adults living alone (29.6%) and older people living alone (24.3%).
- Although lone parent households are still the household type most at risk of poverty, they did record a substantial decrease in their at risk of poverty rate over the year (37.6% in 2007 compared with 45.6% in 2006).

The characteristics of households that are associated with the higher likelihood of a household being at risk of poverty were explored by constructing a logistic regression model. The results of this model show that there is a statistically significant relationship between the likelihood of a household being at risk of poverty and a number of factors including:

- the number of workers in the household
- the number of children in the household
- the sex of the head of household
- the principal economic status of the head of household
- the highest level of education of the head of household
- the tenure status of the house
- whether the house was in an urban or rural location.

More details of the results of the regression are presented in the background notes.

## Social transfers reduce at risk of poverty rate by nearly 60%

At state level, social transfers represented just over 20% of gross household income. But there was wide variation in the contribution made by social transfers across the income distribution. *See table 14 and fig. 3*.

• Social transfers represented over 91% of the gross household income of households in the lowest income decile and between 70% and 80% of gross household income of households in the second and third income deciles. By comparison, social transfers represented approximately 7% of gross household income of households in the top two income deciles.

When social transfers are included in income the at risk of poverty rate for 2007 was 16.5%, but when they are excluded the at risk of poverty rate increases to 41%. *See tables 6, 14 and table B below.* 

- The greatest reliance on social transfers can be seen among older people where the at risk of poverty rate before social transfers was 86.2% in 2007, dropping to 16.6% when all social transfers are included. This was clearest among older people living alone where the at risk of poverty rate excluding social transfers was 96.0%, falling to 24.3% once social transfers were included.
- Social transfers also had a high impact for members of lone parents households, where the at risk of poverty rate excluding social transfers was 75.1%, falling to 37.6% once social transfers were taken into account.

Table B: At risk of poverty rate before and after social transfers (60% median income threshold) by household composition

	Excluding all social transfers	Excluding all social transfers except old-age and survivors' benefits	Including social transfers
State	41.0	33.1	16.5
Household composition			
1 adult aged 65+,no children under 18	96.0	55.1	24.3
1 adult aged <65,no children under 18	45.2	41.4	29.6
2 adults, at least 1 aged 65+, no children under 18	82.7	28.0	11.5
2 adults, both aged <65, no children under 18	31.6	27.1	15.0
3 or more adults, no children aged under 18	27.0	19.4	10.2
1 adult with children aged under 18	75.1	70.4	37.6
2 adults with 1-3 children aged under 18	28.7	28.0	13.7
Other households with children aged under 18	37.4	36.8	16.5

## Lone parents report highest levels of deprivation

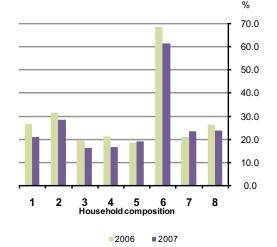
The consistent poverty rate refers to the proportion of people who are at risk of poverty and experience two or more of the list of eleven deprivation indicators. In 2007, 11.8% of the population reported deprivation, i.e. they experienced two or more of the eleven deprivation indicators, a decrease from the level of 13.8% one year earlier. See tables 8a and 9a.

- Overall the most commonly reported of the eleven deprivation indicators was the inability to afford to replace worn out furniture, at 13.1%.
- The overall rates for the individual deprivation indicators did not change substantially between 2006 and 2007.

Despite a fall in the deprivation levels of members of lone parent households in 2007, they remained the single most deprived group and reported the highest rates for all eleven of the deprivation indicators. See table 10a, 11a and fig. 4.

- Over one third of persons living in lone parent households (35.6%) reported experiencing at least two of the deprivation indicators.
- The most commonly experienced forms of deprivation for lone parents were an inability to afford to have family or friends for a drink or meal once a month (35.3%), an inability to afford to replace worn out furniture (35.2%) and an inability to afford heating at some stage in the previous twelve months (21.4%).
  - Lower proportions of the members of lone parent households reported other measures of deprivation but still at much higher rates than other types of households. These included the inability to afford a meal with meat, chicken or fish every second day (8.4%), the inability to afford a warm waterproof coat (9.1%), the inability to afford new (not second-hand) clothes (11.8%) and the inability to afford two pairs of strong shoes (12.2%).

Fig. 4. Percentage of persons at risk of poverty reporting deprivation by household composition SILC 2006 and 2007



1 - 1 adult aged 65+, no children

2 - 1 adult aged <65, no children

3 - 2 adults, at least one aged 65+, no children 4 - 2 adults, both aged <65, no children

5 - 3 or more adults, no children

6 - 1 adult with children

7 - 2 adults with 1-3 children

8 - Other households with children

As would be expected, the experience of deprivation is much lower in higher income deciles with 34.1% of households in the lowest income decile experiencing at least two of the deprivation indicators compared with less than 10% of households in the fifth decile or higher. Deprivation levels remained above 2% up to and including the eighth income decile. *See table 15b*.

## Consistent poverty rate falls to 5.1%

The change in the consistent poverty rate was primarily driven by the overall fall in the proportion of people reporting deprivation, rather than a change in the at risk of poverty rate. *See tables 1 and 11b*.

• For persons who were at risk of poverty, nearly one third (31.1%) reported experiencing two or more deprivation indicators, a decrease from the 2006 figure of 38.1%. As a result the consistent poverty rate fell by 1.4 percentage points year on year, from 6.5% in 2006 to 5.1% in 2007.

People in lone parent households continued to have a high consistent poverty rate (20.1%) despite a decrease in the experience of deprivation. *See tables 1, 9b, 11b and 12.* 

- More than half (53.6%) of persons living in lone parent households and at risk of poverty experienced at least two of the deprivation indicators. This fell from a level of 74.3% in 2006. This fall, combined with a fall in the at risk of poverty rate resulted in a decrease in the consistent poverty rate for persons living in lone parent households, from 33.9% in 2006 to 20.1% in 2007.
- The next highest consistent poverty rate was recorded for working-age persons living alone (12.5%), unchanged from 2006.
- Despite having a high at risk of poverty rate (24.3%), older people living alone had below average consistent poverty rates (4.1%), reflecting a lower experience of enforced deprivation among older people despite relatively low income levels.

## Children remain one of the most vulnerable groups in society

Despite an increase of 16.2% in their average equivalised disposable income, children remained the most vulnerable age group in 2007. *See tables 1 and 13*.

- There was a fall in the consistent poverty rate for those aged 0-17, from 10.3% in 2006 to 7.4% in 2007. However, this was still higher than the rates recorded for working-age people (4.7%) or older people (2.0%).
- Nearly 40% of all people in consistent poverty were children (39.1%).
- Just over 69% of all the persons in consistent poverty lived in households with children compared with 63.8% of the persons at risk of poverty. This indicates that having children in a household has a clear impact on the likelihood of experiencing deprivation.

Fig. 5. Percentage of persons at risk of poverty and in consistent poverty classified by gender of head of household,

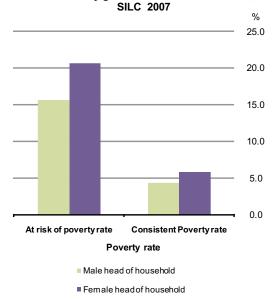


Fig. 6 . Percentage of persons in consistent poverty classified by Principal Economic Status, SILC 2006 and 2007

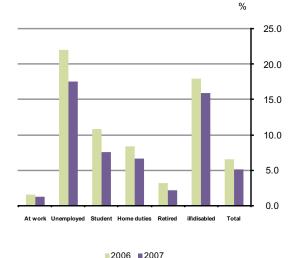
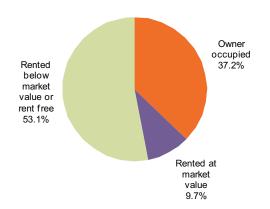


Fig 7. Consistent poverty rate classified by tenure status, SILC 2007



## Female-headed households most at risk

Households headed by a female have lower levels of disposable income and higher poverty rates than those headed by a male. *See table 2 and fig. 5.* 

- The annual disposable income of households headed by a female in 2007 was €40,386, whereas male-headed households had an annual disposable income of €53,406, more than 32% higher than female-headed households.
- At risk of poverty rates showed no significant change over the year for either male or female-headed households. Female-headed households had a higher at risk of poverty rate (20.7%) than male-headed households (15.7%).
- There was a decrease in the consistent poverty rate for female-headed households, from 9.0% in 2006 to 5.8% in 2007, while the consistent poverty rate for male-headed households was 4.3%.

## Unemployed persons have high at risk of poverty and consistent poverty rates

Persons who were unemployed or unable to work due to illness or disability had the highest at risk of poverty rates (38.7% and 37% respectively), compared with 6.7% for people at work. Unemployed persons also had high consistent poverty rates (17.5% compared with 1.3% for persons at work). *See tables 1, 13 and fig. 6.* 

- Despite low poverty rates, persons at work accounted for 10.2% of all persons who were in consistent poverty and 16.8% of all persons at risk of poverty.
- Furthermore 33% of persons who were in consistent poverty lived in a household where there was at least one person at work.

## Poverty rates vary across different types of tenure

Level of income and type of tenure are strongly related. Nearly 40% of people in the lowest income decile are living in accommodation that is rented at below the market rate or rent free (e.g. local authority housing). This falls to less than 10% by the sixth decile. By contrast over 90% of persons in the top income decile are living in owner-occupied housing. *See tables 1, 15b and fig. 7.* 

- The average equivalised income of persons living in accommodation that is rented at below the market rate or rent free was €14,943 in 2007, compared with €19,896 for persons living in accommodation which was rented at the market rate or €25,485 for persons living in owner-occupied accommodation.
- People living in accommodation that was rented at below the market rate or rent free had a significantly higher at risk of poverty rate (41.9%) than people living in accommodation which was rented at the market rate (24.2%) or owner-occupied (11.4%). Similarly, consistent poverty rates were 20.7%, 5.7% and 2.5% respectively.

## SSIA income accounts for 3.2% of equivalised income

Special Savings Investment Account (SSIA) income averaged  $\epsilon$ 743 net equivalised disposable income in 2007 (3.2%). Members of households with 2 working age adults and no children adults had the highest average income from SSIA's, at just over  $\epsilon$ 1,000 (3.7%) followed by people living in households with 2 adults at least one of whom was 65 or over ( $\epsilon$ 937 or 5.1%). The lowest average levels of SSIA income were shown for lone parent households ( $\epsilon$ 162 or 1.1%) and older people living alone ( $\epsilon$ 443 or 2.8%). *See table 3 and fig 8*.

By recalculating the at risk of poverty threshold when SSIA income is excluded the at risk of poverty threshold falls to €11,505. The impact of SSIA income on at risk of poverty rates varies across different household types. The impact was greatest for older people living alone as their income did not increase much as a result of

Fig.8 . Percentage of persons at risk of poverty including and excluding SSIA income by age group, SILC 2007

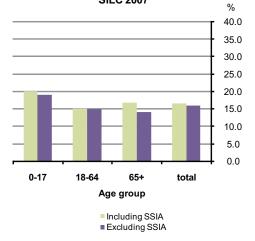
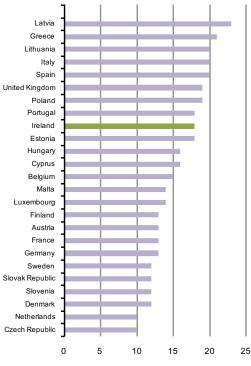


Fig. 9. EU25 at risk of poverty rate (60% threshold) including all social transfers, 2006



%

SSIA's but the threshold was lowered when SSIA income was excluded, meaning their at risk of poverty rate decreased relative to the new threshold (24.3% falling to 17.6% when SSIA income is excluded). *See table 3 and fig 8*.

## Further reduction in the at risk of poverty rate anchored in 2005

The at risk of poverty rate anchored at 2005 fell by more than a quarter from 16.3% in 2006 to 11.9% in 2007 (See Table 4). This represents the proportion of people who would be at risk of poverty if the at risk of poverty threshold from 2005 was maintained, with allowances for inflation. Changes in this rate will occur depending on whether increases in income (particularly of those below the at risk of poverty threshold in 2005) are above or below inflation. The fall in the rate continues the downward trend in this 'absolute poverty' measure. The decrease in 2007 was the largest experienced since the introduction of SILC in 2003. See table 4 and background notes.

## Latvia reports highest poverty levels in the EU

The latest available EU figures relate to 2006, and indicate that Latvia had the highest at risk of poverty rate in the EU (23%), significantly higher than the EU average of 16%. Ireland, with an at risk of poverty rate of 18%, ranked 8<sup>th</sup> highest among the EU-25, along with Portugal and Estonia. The rate from Ireland had decreased from 20% in 2005. It should be noted that in calculating comparable at risk of poverty rates for EU member states, Eurostat applies an alternative methodology involving different definitions of income and different equivalence scales. As a result rates reported for Ireland are different to those reported nationally. *See table 17 and fig. 9.* 

Table 1 Individual income and poverty rates by year and demographic characteristics

All persons Average % change in At risk of Consistent annual Average poverty poverty rate<sup>2</sup> equivalised annual rate disposable equivalised income<sup>1</sup> disposable income 2006 2007 2006-2007 2006 2007 2006 2007 % € € % % % % State 21,229 23,610 + 11.2 16.5 6.5 17.0 5.1 Sex Male 21,882 24,046 + 9.9 16.6 16.0 6.4 5.0 Female 20,577 23,173 + 12.6 6.6 5.2 17.4 17.0 Age group 19.008 22.085 + 16.2 22.3 19.9 10.3 7.4 0-17 18-64 23,033 25,192 + 9.4 15.4 15.0 5.6 4.7 65+ 16,413 18,401 + 12.1 13.6 16.6 2.2 2.0 Household composition 1 adult aged 65+, no children under 18 + 12.6 19.3 24.3 3.4 4.1 14,393 16,205 1 adult aged <65, no children under 18 29.6 23,642 25,769 + 9.0 31.0 12.5 12.5 1.7 2 adults, at least 1 aged 65+, no children under 18 + 14.7 10.8 11.5 16,975 19,466 1.0 2.9 2 adults, both aged <65, no children under 18 29,166 30,001 14.8 15.0 4.4 3.4 3 or more adults, no children under 18 24,578 26,862 9.3 10.0 10.2 4.3 3.5 1 adult with children under 18 12,756 14,678 + 15.1 45.6 37.6 33.9 20.1 2 adults with 1-3 children under 18 22,002 24,689 + 12.2 12.0 13.7 3.8 2.6 Other households with children under 18 18,557 21,891 + 18.0 20.8 16.5 5.9 6.0 Tenure status 25,485 Owner-occupied 22.926 +11.212.3 2.8 2.5 11.4 Rented at the market rate 18,723 19,896 + 6.3 16.7 24.2 6.3 5.7 Rented at below the market rate or rent free 12,964 14,943 + 15.3 44.3 41.9 28.0 20.7 Region + 12.4 9.2 6.7 Border, Midland and Western 16,855 18,950 26 2 226 Southern and Eastern 22,805 25,336 + 11.1 13.7 14.3 5.5 4.6 **Urban/rural location** 14.3 6.6 5.7 Urban areas 22,586 25,203 + 11.6 15.1 Rural areas 18,963 20,890 18.9 +10.221.5 6.2 4.3 **Principal Economic Status** (aged 16 years and over) 26,093 28,504 + 9.2 6.5 6.7 1.5 1.3 At work 17.5 Unemployed 14,007 15,882 + 13.4 44.0 38.7 22.0 Student 19,209 20,286 + 5.6 29.5 25.2 10.8 7.6 Home duties 15,993 18,369 + 14.9 23.8 25.3 8.3 6.6 Retired 17,625 19,944 + 13.2 14.8 17.6 3.2 2.1 Not at work due to illness or disability 13,657 15,065 + 10.0 40.8 37.0 17.9 15.8 Number of persons at work 13,978 + 14.4 44.7 44.1 21.2 16.3 0 12.215 1 19.777 22.202 + 12.3 17.3 15.0 5.9 4.0 26,429 2 + 10.3 5.4 0.9 1.3 29,154 6.0 3+ 24,733 27,452 +11.04.3 3.6 0.0 0.0 Highest education level attained (aged 16 years and over) Primary or below 15,016 16,507 9.9 25.8 10.2 8.5 + 27.1 Lower secondary 19,048 19,766 20.9 7.2 3.8 20.4 6.1 + Higher secondary 21,965 23,487 6.9 14.0 14.1 4.4 3.8 + Post leaving cert 21,489 23,943 + 11.4 11.7 10.4 4.0 2.4 Third level non degree 24,412 28,295 + 15.9 9.6 8.1 2.3 1.0 Third level degree or above 33,986 37,612 + 10.7 3.3 3.9 0.7 0.9

<sup>&</sup>lt;sup>1</sup> Equivalised income is averaged over individuals.

<sup>&</sup>lt;sup>2</sup> Including social transfers, 60% median income threshold.

Table 2 Household income and poverty rates by year and demographic characteristics

All households

						All hous	senolas
	Average annual household disposable income <sup>1</sup>		% change in Average annual household disposable income	Average at risk of annual poverty household rate <sup>2</sup> disposable		Household consistent poverty rate	
	2006	2007	2006-2007	2006	2007	2006	2007
	€	€	%	%	%	%	%
State	43,646	47,988	+ 9.9	17.6	17.8	6.4	4.9
Sex (head of household)							
Male	48,565	53,406	+ 10.0	15.3	15.7	4.5	4.3
Female	36,659	40,386	+ 10.2	20.8	20.7	9.0	5.8
Age group (head of household)	40.040	50.044	0.7	10.5	477	7.0	5.0
18-64 65+	49,043 25,999	53,811 28,070	+ 9.7 + 8.0	18.5 14.5	17.7 17.8	7.6 2.5	5.6 2.5
	20,000	20,070	+ 0.0	14.5	17.0	2.0	2.0
Household composition 1 adult aged 65+, no children under 18	14,382	16,205	+ 12.7	19.3	24.3	3.4	4.1
1 adult aged <65, no children under 18	23,965	25,769	+ 7.5	31.4	29.6	12.2	10.3
2 adults, at least 1 aged 65+, no children under 18	28,178	32,313	+ 14.7	10.8	11.5	1.7	1.0
2 adults, both aged <65, no children under 18	48,367	49,802	+ 3.0	14.8	15.0	4.4	3.3
3 or more adults, no children under 18	67,369	70,985	+ 5.4	9.8	9.1	4.2	2.8
1 adult with children under 18	22,005	26,730	+ 21.5	41.0	35.7	29.3	17.6
2 adults with 1-3 children under 18	51,934	58,502	+ 12.6	11.8	13.6	3.8	2.7
Other households with children under 18	64,827	75,309	+ 16.2	19.8	16.9	5.5	5.3
Tenure status							
Owner-occupied	47,623	52,272	+ 9.8	13.1	13.5	2.9	2.6
Rented at the market rate	36,465	38,881	+ 6.6	15.8	24.0	6.0	5.5
Rented at below the market rate or rent free	25,781	29,567	+ 14.7	44.2	39.0	26.3	18.2
Region	04.470	20.204	. 10.0	04.4	00.0	77	
Border, Midland and Western Southern and Eastern	34,176 47,106	38,391 51,534	+ 12.3 + 9.4	24.4 15.1	23.9 15.5	7.7 5.9	6.0 4.5
	47,100	01,004	1 0.4	70.7	10.0	0.0	4.0
Urban/rural location Urban areas	46,312	51,528	+ 11.3	15.2	16.0	6.7	5.3
Rural areas	39,071	41,950	+ 7.4	21.7	20.8	5.9	4.3
Principal Economic Status							
(head of household)							
At work	56,485	60,342	+ 6.8	7.2	7.3	1.9	1.5
Unemployed	24,933	28,132	+ 12.8	57.1	53.9	30.2	15.3
Student Home duties	24,781 27,523	34,672 32,284	+ 39.9 + 17.3	54.0 28.7	39.7 31.4	12.1 11.9	16.0 9.5
Retired	30,522	33,603	+ 10.1	16.1	18.5	3.3	2.3
Not at work due to illness or disability	23,576	26,597	+ 12.8	51.9	48.6	22.0	21.9
Number of persons at work							
0	18,637	21,853	+ 17.3	37.7	38.9	15.2	12.2
1	39,628	43,363	+ 9.4	13.3	12.4	4.4	2.7
2	63,507	69,825	+ 9.9	4.4 2.7	5.1	0.8	1.0
3+	81,511	87,696	+ 7.6	3.7	3.6	0.0	0.0
Highest education level attained (head of household)							
Primary or below	27,803	30,218	+ 8.7	26.7	28.9	10.2	8.2
Lower secondary	42,259	44,382	+ 5.0	20.7	21.8	7.9	7.1
Higher secondary	46,350	52,117	+ 12.4	14.7	13.9	4.3	3.6
Post leaving cert	46,982	50,259	+ 7.0	10.8	9.9	4.2	2.7
Third level dogree	51,140	57,796 74,400	+ 13.0	11.9	12.0	3.3	1.2
Third level degree or above	68,565	74,409	+ 8.5	3.9	4.1	1.3	1.1

<sup>&</sup>lt;sup>1</sup> Disposable income is averaged over households.
<sup>2</sup> Including all social transfers, 60% median income threshold.

Table 3 Individual income and poverty rates including and excluding SSIA income by demographic characteristics, 2007

	Average annual equivalised disposable income <sup>1</sup>		annual equivalised disposable		annual equivalised disposable	annual equivalised disposable		annual equivalised disposable		annual equivalised disposable		SSIA Income as a % of average annual disposable income	At ris pove rate	erty	Consi pove rat	erty
·	Incl SSIA income	Excl SSIA income		Incl SSIA income	Excl SSIA income	Incl SSIA income	Excl SSIA income									
	€	€	%	%	%	%	%									
State	23,610	22,867	3.2	16.5	15.8	5.1	5.0									
Sex																
Male	24,046	23,273	3.3	16.0	15.4	5.0	4.9									
Female	23,173	22,460	3.2	17.0	16.3	5.2	5.1									
Age group																
0-17	22,085	21,456	2.9 3.3	19.9	19.0	7.4 4.7	7.2									
18-64 65+	25,192 18,401	24,399 17,653	3.3 4.2	15.0 16.6	14.8 14.1	2.0	4.5 1.7									
Household composition	.0, .0 .	,000					•••									
1 adult aged 65+, no children under 18	16,205	15,762	2.8	24.3	17.6	4.1	2.6									
1 adult aged <65, no children under 18	25,769	24,931	3.4	29.6	29.3	12.5	11.9									
2 adults, at least 1 aged 65+, no children under 18	19,466	18,529	5.1	11.5	11.5	1.0	0.8									
2 adults, both aged <65, no children under 18	30,001	28,931	3.7	15.0	14.8	3.4	2.9									
3 or more adults, no children under 18	26,862	26,053	3.1	10.2	10.0	3.5	3.8									
1 adult with children under 18	14,678	14,516	1.1	37.6	36.9	20.1	19.8									
2 adults with 1-3 children under 18	24,689	23,924	3.2	13.7	12.5	2.6	2.5									
Other households with children under 18	21,891	21,224	3.1	16.5	16.7	6.0	5.9									
Tenure status																
Owner-occupied	25,485	24,568	3.7	11.4	11.0	2.5	2.4									
Rented at the market rate Rented at below the market rate or rent free	19,896 14,943	19,773 14,824	0.6 0.8	24.2 41.9	22.9 39.6	5.7 20.7	5.3 20.1									
Region	10.050	40 400	0.0	00.0	01.0	0.7										
Border, Midland and Western Southern and Eastern	18,950 25,336	18,402 24,521	3.0 3.3	22.6 14.3	21.0 13.9	6.7 4.6	6.3 4.5									
Urban/rural location		,														
Urban areas	25,203	24,438	3.1	15.1	14.3	5.7	5.5									
Rural areas	20,890	20,186	3.5	18.9	18.4	4.3	4.1									
Principal Economic Status (aged 16 years and over)																
At work	28,504	27,577	3.4	6.7	6.6	1.3	1.2									
Unemployed	15,882	15,668	1.4	38.7	36.4 25.1	17.5	16.6									
Student Home duties	20,286 18,369	19,652 17,783	3.2 3.3	25.2 25.3	25.1 23.6	7.6 6.6	7.9 6.2									
Retired	19,944	19,023	4.8	17.6	16.5	2.1	2.2									
Not at work due to illness or disability	15,065	14,811	1.7	37.0	34.5	15.8	14.1									
Number of persons at work																
0	13,978	13,613	2.7	44.1	41.9	16.3	15.8									
1	22,202	21,502	3.3	15.0	14.5	4.0	3.8									
2 3+	29,154 27,452	28,178 26,632	3.5 3.1	6.0 3.6	5.9 3.6	1.3 0.0	1.3 0.0									
Highest education level attained (aged 16 years and over)		_0,002	5.7	0.0	0.0	0.0	0.0									
Primary or below	16,507	16,169	2.1	27.1	24.0	8.5	8.0									
Lower secondary	19,766	19,207	2.9	20.9	20.7	6.1	5.8									
Higher secondary	23,487	22,740	3.3	14.1	13.8	3.8	3.7									
Post leaving cert	23,943	23,183	3.3	10.4	10.9	2.4	2.2									
Third level non degree	28,295	27,066 36,167	4.5 4.0	8.1 3.9	8.4 4.2	1.0 0.9	1.2 0.9									

Equivalised income is averaged over individuals.
 Including all social transfers, 60% median income threshold.

Table 4 Key national indicators of poverty and social exclusion by year<sup>1</sup>

			% of i	ndividuals
	2004	2005	2006	2007
National/NAPS Indicators using alternative national scale				
At risk of poverty rate				
Equivalised total disposable income:				
Including all social transfers (60% median income threshold)	19.4	18.5	17.0	16.5
Including old-age and survivors' benefits but excluding all other				
social transfers (60% threshold)	32.7	32.1	32.2	33.1
excluding all social transfers (60% median income threshold)	39.8	40.1	40.3	41.0
Including all social transfers (40% median income threshold)	4.4	4.7	3.4	3.6
Including all social transfers (50% median income threshold)	11.1	10.8	8.9	8.6
Including all social transfers (70% median income threshold)	28.7	28.2	26.7	26.8
Relative at risk of poverty gap	19.8	20.8	17.5	17.4
Gini coefficient	31.8	32.4	32.4	31.7
Income distribution (income quintile share ratio)	5.0	4.9	5.0	4.9
Anchored at 2005	20.4	18.5	16.3	11.9
Percentage of persons in consistent poverty				
using median equivalised income threshold				
Less than 50% of threshold	4.0	4.6	3.7	2.9
Less than 60% of threshold	6.6	7.0	6.5	5.1
Less than 70% of threshold	9.3	9.8	8.4	7.3
Percentage of persons in consistent poverty using median equivalised income threshold (8 indicators, 1+ items) <sup>2</sup>				
Less than 60% of threshold	6.8	7.0	6.9	5.9

<sup>&</sup>lt;sup>1</sup> See Background Notes.

Table 5 Key indicators of poverty and social exclusion by year (EU definition of income and modified OECD scale<sup>1</sup>)

			% of i	ndividuals
	2004	2005	2006	2007
EU (Laeken Indicators) using modified OECD scale				
At risk of poverty rate				
Equivalised total disposable income:				
Including all social transfers (60% median income threshold)	21	20	19	17
Including old-age and survivors' benefits but excluding all other				
social transfers (60% threshold)	33	32	33	33
excluding all social transfers (60% median income threshold)	39	40	40	40
Including all social transfers (40% median income threshold)	5	5	3	4
Including all social transfers (50% median income threshold)	11	11	9	9
Including all social transfers (70% median income threshold)	29	28	27	26
Relative at risk of poverty gap	20	20	16	18
Gini coefficient	32	32	32	32
Income distribution (income quintile share ratio)	5.0	5.0	4.9	4.9

<sup>&</sup>lt;sup>1</sup> See Background Notes.

<sup>&</sup>lt;sup>2</sup> Using the old list of indicators.

Table 6 Indicators of poverty and social exclusion by year, age and gender

	Age group							
	2006			•	200	7		
	0-17	18-64	65+	Total	0-17	18-64	65+	Total
Males								
At risk of poverty rate								
Equivalised total disposable income <sup>1</sup> :								
Including all social transfers (60% threshold) Including old-age and survivors' benefits but excluding all other social transfers	22.7	14.4	13.6	16.6	19.2	14.6	15.4	16.0
(60% threshold)	40.6	26.7	29.7	30.8	37.6	28.1	31.4	31.1
Excluding all social transfers (60% threshold)	41.8	29.6	84.4	38.4	39.2	31.0	85.7	38.6
Including all social transfers (40% threshold)	4.3	3.1	2.0	3.3	3.1	3.5	2.1	3.2
Including all social transfers (50% threshold)	13.3	7.6	4.3	8.9	9.6	7.8	4.2	7.9
Including all social transfers (70% threshold)	31.3	20.8	37.6	25.3	28.6	22.0	39.5	25.5
Gini coefficient	31.0	33.6	26.5	33.1	31.3	31.5	26.5	31.5
Females								
At risk of poverty rate								
Equivalised total disposable income <sup>1</sup> :								
Including all social transfers (60% threshold) Including old-age and survivors' benefits but excluding all other social transfers	21.8	16.3	13.7	17.4	20.6	15.4	17.6	17.0
(60% threshold)	39.5	30.3	37.7	33.6	41.7	31.2	40.6	35.1
Excluding all social transfers (60% threshold)	41.0	33.6	87.1	42.2	42.4	35.2	86.7	43.3
Including all social transfers (40% threshold)	4.4	3.4	1.5	3.4	5.4	3.6	2.1	3.9
Including all social transfers (50% threshold)	11.8	8.8	4.0	9.0	12.1	8.7	5.4	9.2
Including all social transfers (70% threshold)	30.9	23.3	45.9	28.0	30.8	23.2	47.2	28.1
Gini coefficient	31.5	31.8	23.9	31.6	32.6	31.9	24.2	31.9
Total persons At risk of poverty rate								
Equivalised total disposable income <sup>1</sup> :								
Including all social transfers (60% threshold) Including old-age and survivors' benefits but excluding all other social transfers	22.3	15.4	13.6	17.0	19.9	15.0	16.6	16.5
(60% threshold)	40.1	28.5	34.1	32.2	39.6	29.7	36.5	33.1
Excluding all social transfers (60% threshold)	41.4	31.6	85.9	40.2	40.7	33.1	86.2	41.0
Including all social transfers (40% threshold)	4.4	3.2	1.7	3.4	4.2	3.5	2.1	3.6
Including all social transfers (50% threshold)	12.6	8.2	4.1	8.9	10.8	8.2	4.9	8.6
Including all social transfers (70% threshold)	31.1	22.0	42.2	26.7	29.7	22.6	43.8	26.8
Gini coefficient	31.2	32.7	25.1	32.4	31.9	31.7	25.3	31.7

<sup>&</sup>lt;sup>1</sup> Median income threshold.

Table 7 At risk of poverty rate (including social transfers, 60% median income threshold) by year, gender and demographic characteristics

% of individuals 2007 2006 Male Female Total Male Female Total persons persons State 16.6 17.4 17.0 16.0 17.0 16.5 Age group 0-17 22.7 21.8 22.3 19.2 20.6 19.9 18-64 14.4 16.3 15.4 14.6 15.4 15.0 65+ 13.6 13.7 13.6 15.4 17.6 16.6 Household composition 22.2 17.8 21.6 25.8 19.3 24.3 1 adult aged 65+, no children under 18 1 adult aged <65, no children under 18 30.2 31.4 31.0 30.7 27.2 29.6 2 adults, at least 1 aged 65+, no children under 18 10.8 10.7 10.8 11.6 11.5 11.5 2 adults, both aged <65, no children under 18 15.8 13.8 14.8 14.6 15.4 15.0 3 or more adults, no children under 18 9.0 11.1 10.0 9.7 10.7 10.2 1 adult with children under 18 48.4 44.1 45.6 42.5 34.7 37.6 2 adults with 1-3 children under 18 12.5 11.5 12.0 13.0 14.4 13.7 Other households with children under 18 20.0 21.6 20.8 16.4 16.7 16.5 Tenure status 12.4 12.2 12.3 11.3 11.5 11.4 Owner-occupied Rented at the market rate 13.8 19.2 16.7 24.1 24.3 24.2 Rented at below the market rate or rent free 44.1 44.6 44.3 41.5 42.2 41.9 Region Border, Midland and Western 26.1 26.3 26.2 24.2 21.0 22.6 Southern and Eastern 13.2 14.2 13.7 12.9 15.6 14.3 **Urban/rural location** 14.4 Urban areas 14.4 15.7 14.2 14.3 15.1 Rural areas 20.5 22.5 21.5 18.6 19.3 18.9 **Principal Economic Status** (aged 16 years and over) 7.0 6.8 6.3 6.5 6.3 6.7 At work Unemployed 47.9 32.5 44.0 39.8 36.0 38.7 Student 29.9 29.2 29.5 26.1 24.2 25.2 Home duties 24.0 23.8 25.3 25.3 [11.6][26.4] 15.0 13.8 14.8 18.8 13.9 17.6 Retired Not at work due to illness or disability 46.7 31.3 40.8 42.1 28.3 37.0 Number of persons at work 44.1 44.7 43.5 44.1 0 45.4 44.8 17.9 15.0 1 16.8 17.3 15.1 15.0 2 6.3 4.6 5.5 6.6 6.0 5.4 3 + 3.6 5.0 4.3 4.5 2.6 3.6 Highest education level attained (aged 16 years and over) 26.3 25.2 25.8 26.7 27.5 27.1 Primary or below 21.7 Lower secondary 19.1 20.4 19.6 22.3 20.9 Higher secondary 13.4 14.6 14.0 14.5 13.7 14.1 Post leaving cert 8.9 14.2 11.7 6.9 13.1 10.4 Third level non degree 8.6 10.4 9.6 3.4 11.0 8.1 Third level degree or above 3.9 3.9 3.3 3.8

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

Table 8a Percentage of the population reporting each type of deprivation, by year

	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		% of individuals
Deprivation Indicators	2005	2006	2007
Without heating at some stage in the last year	6.5	5.7	5.9
Unable to afford a morning, afternoon or evening			
out in the last fortnight	10.3	8.8	8.4
Unable to afford two pairs of strong shoes	3.3	3.1	3.0
Unable to afford a roast once a week	4.2	4.4	3.9
Unable to afford a meal with meat, chicken or fish			
every second day	2.9	2.4	2.2
Unable to afford new (not second-hand) clothes	6.8	5.5	5.2
Unable to afford a warm waterproof coat	2.8	2.1	2.3
Unable to afford to keep the home adequately warm	4.0	3.9	3.5
Unable to afford to replace any worn out furniture	13.8	13.7	13.1
Unable to afford to have family or friends for a drink			
or meal once a month	11.6	10.7	9.6
Unable to afford to buy presents for family or friends			
at least once a year	4.6	3.3	2.9

Table 8b Percentage of the population at risk of poverty<sup>1</sup> reporting each type of deprivation by year

		% of individuals at risk of poverty		
Deprivation Indicators	2005	2006	2007	
Without heating at some stage in the last year	3.4	2.8	2.7	
Unable to afford a morning, afternoon or evening				
out in the last fortnight	5.2	4.3	3.3	
Unable to afford two pairs of strong shoes	1.8	1.6	1.9	
Unable to afford a roast once a week	2.0	2.3	1.8	
Unable to afford a meal with meat, chicken or fish				
every second day	1.7	1.1	1.2	
Unable to afford new (not second-hand) clothes	3.0	2.9	2.5	
Unable to afford a warm waterproof coat	1.4	0.7	1.4	
Unable to afford to keep the home adequately warm	2.1	1.8	1.7	
Unable to afford to replace any worn out furniture	5.6	5.6	4.9	
Unable to afford to have family or friends for a drink				
or meal once a month	5.6	4.8	3.8	
Unable to afford to buy presents for family or friends				
at least once a year	2.3	1.6	1.7	

<sup>&</sup>lt;sup>1</sup> Including all social transfers, 60% median income threshold.

Table 9a The number of deprivation indicators reported by year

% of individuals 2005 2006 2007 Number of deprivation indicators experienced 75.6 75.3 74.8 1 11.4 12.6 9.8 2 5.1 4.7 4.0 3+ 9.8 9.1 7.8 Total 100.0 100.0 100.0

Table 9b The number of deprivation indicators reported by persons at risk of poverty by year

2005	2006	2007
		2007
Number of deprivation indicators experienced		
0 47.9	44.0	49.8
1 14.2	17.8	19.1
2 10.6	11.1	8.3
3+ 27.3	27.0	22.8
Total 100.0	100.0	100.0

Table 10a Percentage of the population reporting deprivation by year and household composition

Depriv	Deprivation Indicators	1 adult aged 65+, no children	1 adult aged <65, no children	2 adults, at least 1 aged 65+, no children	2 adults, both aged <65, no children	3 or more adults, no children	1 adult, with children	2 adults, with 1-3 children	Other households with children	Total households
9006										
	Without heating at some stage in the last year	6.3	11.4	3.4	6.7	1.2	29.2	4.5	3.4	2.7
	Unable to afford a morning, afternoon or evening out in the last forthight	4.2	10.0	3.0	6.2	3.2	33.5	б <u>.</u>	9.6	89.
	Unable to afford two pairs of strong shoes	4.1	5.5	1.3	1.9	1.9	9.3		3.3	3.1
	Unable to afford a roast once a week	3.5	6.8	1.8	3.5	3.7	17.8	2.6	4.3	4.4
	Unable to afford a meal with meat, chicken or fish every second day	<u>1</u> .	4. 6.	1.3	3.0	1.3	10.7	1.9	1.6	2.4
	Unable to afford new (not second-hand) clothes	5.1	9.7	3.8	4.1	3.7	19.8	4.7	4.5	5.5
	Unable to afford a warm waterproof coat	1.6	3.5	0.4	1.6	1.2	7.4	2.0	1.9	2.1
	Unable to afford to keep the home adequately warm	4.2	8.2	2.1	4.9	2.2	16.8	3.0	1.9	3.9
	Unable to afford to replace any worn out furniture	16.0	19.3	11.9	11.0	8.6	43.7	11.5	12.6	13.7
	Unable to afford to have family or friends for a drink or meal once a month	7.5	11.9	4.3	7.5	6.9	35.2	9.0	12.7	10.7
	Unable to afford to buy presents for family or friends at least once a year	6.2	6.7	1.8	2.1	1.9	13.9	2.5	2.6	3.3
2007										
	Without heating at some stage in the last year	3.7	10.9	2.8	5.0	3.1	21.4	4.1	6.3	5.9
	Unable to afford a morning, afternoon or evening out in the last fortnight	3.4	7.8	3.9	5.0	9.9	16.8	8.7	10.6	8.4
	Unable to afford two pairs of strong shoes	1.7	4.7	1.5	2.2	1.8	12.2	1.3	3.8	3.0
	Unable to afford a roast once a week	2.2	9.9	2.2	2.9	1.6	10.9	3.5	4.6	3.9
	Unable to afford a meal with meat, chicken or fish every second day	6.1	9.6	9.0	2.1	4.1	8.4	1.7	1.8	2.2
	Unable to afford new (not second-hand) clothes	3.4	10.6	3.2	3.2	3.1	11.8	3.4	7.9	5.2
	Unable to afford a warm waterproof coat	0.8	2.6	1.	2.1	0.8	9.1	1.0	3.6	2.3
	Unable to afford to keep the home adequately warm	2.4	8.1	4.1	3.1	2.1	14.0	2.2	3.0	3.5
	Unable to afford to replace any worn out furniture	15.7	14.7	11.0	8.9	0.6	35.2	10.9	13.5	13.1
	Unable to afford to have family or friends for a drink or meal once a month	4.6	7.4	5.2	7.0	5.2	35.3	8.4	9.6	9.6
	Unable to afford to buy presents for family or friends at least once a year	2.1	6.6	3.0	1.6	0.8	8.7	2.6	2.8	2.9

Table 10b Percentage of the population at risk of poverty and reporting deprivation by year and household composition

	_	-		2	, C	-	01100	) thor	0
המסום המוכמנים	addi 65+,	aged <65,	at least 1 aged 65+.	both aged	more adults,	with children	with 1-3	households	households
	children	children	no children	no children	children		children	children	
2006									
Without heating at some stage in the last year	2.0	9.9	0.5	3.4	0.5	20.3	1.	1.6	2.8
Unable to afford a morning, afternoon or evening	<del>-</del>	r.	7 0	9	17	210	2.2	r.	4
I linable to afford two nairs of strong shoes	8.0	8 8	100	8:0	0.5	S :: 0	; <del>-</del>	8 8	5. 1.
Unable to afford a roast once a week	6.0	3.9	0.3	1.7	2.1	11.5	0.7	2.9	2.3
Unable to afford a meal with meat, chicken or fish	,	,	•	•	1		,		
every second day	0.3	2.5	0.0	6.1	0.3	7.5	0.2	<del>-</del> :	<del>-</del> -
Unable to afford new (not second-hand) clothes	4.1	8.9	9.0	2.2	4.1	13.5	2.1	2.8	2.9
Unable to afford a warm waterproof coat	0.2	2.0	0.0	0.7	0.2	4.9	0.0	1.0	0.7
Unable to afford to keep the home adequately warm	1.8	4.8	0.3	2.5	0.5	11.2	0.7	1.3	1.8
Unable to afford to replace any worn out furniture	2.8	11.8	1.9	4.4	2.4	29.3	4.0	4.7	5.6
Unable to afford to have family or friends for a drink or meal once a month	2.0	6.7	0.7	3.0	2.8	22.5	2.8	6.2	4.8
Unable to afford to buy presents for family or friends at least once a year	1.9	4.2	0.2	7	9.0	10.8	1.2	9.0	1.6
2007									
Without heating at some stage in the last year	0.8	7.5	0.2	2.3	0.8	13.3	1.3	2.8	2.7
Unable to afford a morning, afternoon or evening out in the last forhight	1.6	5.9	0.0	1.7	2.5	8.4	2.5	4.7	3.3
Unable to afford two pairs of strong shoes	9.0	2.8	0.2	1.2	0.7	10.4	0.7	2.4	1.9
Unable to afford a roast once a week	0.8	3.7	0.1	1.3	1.1	8.0	0.7	2.5	1.8
Unable to afford a meal with meat, chicken or fish every second day	0.5	3.0	0.1	0.8	6.0	5.4	0.3	1.6	1.2
Unable to afford new (not second-hand) clothes	2.2	7.8	0.3	1.7	2.3	5.6	9.0	4.6	2.5
Unable to afford a warm waterproof coat	0.5	1.9	0.1	1.0	9.0	7.9	0.3	2.3	1.4
Unable to afford to keep the home adequately warm	1.0	5.8	0.1	1.6	1.4	8.8	0.4	1.3	1.7
Unable to afford to replace any worn out furniture	5.3	8.8	1.2	2.9	3.2	17.6	2.9	0.9	4.9
Unable to afford to have family or friends for a drink or meal once a month	1.7	5.0	0.8	2.7	2.3	17.6	2.2	4.2	3.8
Unable to afford to buy presents for family or friends at least once a year	1.2	5.3	0.6	1.3	0.5	5.8	1.7	 6.	1.7

Table 11a The number of deprivation indicators reported by year and household composition

Number of deprivation indicators experienced	1 adult	1 adult	2 adults,	2 adults,	3 or	1 adult,	2 adults,	Other	Total
	aged 65+,	aged <65,	at least 1	both aged	more adults,	with	with	households	households
	OU	OU	aged 65+,	< <del>65</del> ,	ou	children	1-3	with	
	children	children	no children	no children	children		children	children	
2006									
0	73.7	68.7	80.5	78.9	81.8	31.4	79.1	73.8	74.8
-	12.5	11.2	10.3	11.3	9.5	17.1	9.1	14.3	11.4
2	5.4	6.2	5.6	2.7	4.0	13.5	3.8	4.4	4.7
3+	8.5	13.9	3.5	7.1	4.8	38.0	8.1	7.5	9.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2007									
0	79.0	71.8	83.9	83.4	81.1	38.6	76.7	76.4	75.6
-	11.3	6.8	9.2	8.1	12.3	25.8	13.7	11.0	12.6
2	4.5	6.1	2.4	3.0	2.2	7.0	3.6	5.3	4.0
3+	5.2	13.3	4.5	5.5	4.4	28.6	6.1	7.4	7.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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% of individuals at risk of poverty

Number of deprivation indicators experienced	1 adult aged 65+, no children	1 adult aged <65, no children	2 adults, at least 1 aged 65+, no children	2 adults, both aged <65, no children	3 or more adults, no children	1 adult, with children	2 adults, with 1-3 children	Other households with children	Total households
2006									
0	68.4	45.9	72.3	48.4	51.2	14.8	48.5	45.7	44.0
-	13.9	13.9	11.6	22.0	2.9	10.9	19.8	25.8	17.8
2	6.9	12.9	12.9	6.5	21.7	17.1	6.9	8.4	11.1
3+	10.9	27.3	3.2	23.1	21.1	57.2	24.7	20.2	27.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2007									
0	71.8	42.2	84.2	65.5	39.3	31.4	53.6	45.8	49.8
-	11.3	15.4	9.7	12.1	26.5	15.0	27.6	18.0	19.1
2	6.9	9.7	2.7	7.1	2.8	9.7	9.9	13.6	8.3
3+	10.0	32.7	5.5	15.4	28.5	46.0	12.2	22.6	22.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>&</sup>lt;sup>1</sup> Including all social transfers, 60% median income threshold.

Table 12 Consistent poverty rates at 60% level by year, gender and demographic characteristics

Male  6.4  10.8 5.1 2.3  4.8 14.2 1.7	2006 Female  6.6  9.8 6.2 2.0	Total persons  6.5  10.3 5.6 2.2	5.0 6.5 4.8 2.1	2007 Female 5.2 8.4 4.6	Total persons 5.1
6.4 10.8 5.1 2.3 4.8 14.2	9.8 6.2 2.0	persons 6.5 10.3 5.6	<b>5.0</b> 6.5 4.8	<b>5.2</b> 8.4	persons 5.1
10.8 5.1 2.3 4.8 14.2	9.8 6.2 2.0	10.3 5.6	6.5 4.8	8.4	
5.1 2.3 4.8 14.2	6.2 2.0 2.7	5.6	4.8		7.4
5.1 2.3 4.8 14.2	6.2 2.0 2.7	5.6	4.8		7.4
2.3 4.8 14.2	2.0			4.6	
4.8 14.2	2.7	2.2	2.1	4.0	4.7
14.2				2.0	2.0
14.2					
	0.2	3.4	5.3	3.4	4.1
1.7	9.3	12.5	13.6	10.4	12.5
	1.8	1.7	1.0	0.9	1.0
4.8	4.0	4.4	3.7	3.0	3.4
4.2	4.3	4.3	3.7	3.1	3.5
37.2	32.0	33.9	23.4	18.3	20.1
4.0	3.6	3.8	1.9	3.3	2.6
5.9	6.0	5.9	5.8	6.2	6.0
3.1	2.6	2.8	2.4	2.5	2.5
5.4	7.0	6.3	7.4	4.3	5.7
27.6	28.3	28.0	20.6	20.8	20.7
9.1	9.3	9.2	7.3	6.1	6.7
5.4	5.6	5.5	4.2	4.9	4.6
6.7	6.6	6.6	5.9	5.4	5.7
5.9	6.6	6.2	3.6	4.9	4.3
1.3	1.8	1.5	1.4	1.1	1.3
22.3	21.3	22.0	19.9	11.6	17.5
11.2	10.4	10.8	8.0	7.1	7.6
[1.3]	8.4	8.3	[2.1]	6.7	6.6
3.3	2.6	3.2	2.3	1.6	2.1
20.5	13.8	17.9	16.7	14.2	15.8
22.2	20.3	21.2	17.1	15.7	16.3
5.6	6.1	5.9	4.3	3.8	4.0
1.1	0.7	0.9	1.1	1.5	1.3
0.0	0.0	0.0	0.0	0.0	0.0
	9.6				8.5
	7.8	7.2	6.0	6.2	6.1
					3.8
					2.4
					1.0 0.9
	4.8 4.2 37.2 4.0 5.9 3.1 5.4 27.6 9.1 5.4 6.7 5.9 1.3 22.3 11.2 [1.3] 3.3 20.5	4.8       4.0         4.2       4.3         37.2       32.0         4.0       3.6         5.9       6.0         3.1       2.6         5.4       7.0         27.6       28.3         9.1       9.3         5.4       5.6         6.7       6.6         5.9       6.6         1.3       1.8         22.3       21.3         11.2       10.4         [1.3]       8.4         3.3       2.6         20.5       13.8         22.2       20.3         5.6       6.1         1.1       0.7         0.0       0.0         10.8       9.6         6.7       7.8         3.2       5.6         4.5       3.6         1.4       2.8	4.8       4.0       4.4         4.2       4.3       4.3         37.2       32.0       33.9         4.0       3.6       3.8         5.9       6.0       5.9         3.1       2.6       2.8         5.4       7.0       6.3         27.6       28.3       28.0         9.1       9.3       9.2         5.4       5.6       5.5         6.7       6.6       6.6         5.9       6.6       6.2         1.3       1.8       1.5         22.3       21.3       22.0         11.2       10.4       10.8         [1.3]       8.4       8.3         3.3       2.6       3.2         20.5       13.8       17.9         22.2       20.3       21.2         5.6       6.1       5.9         1.1       0.7       0.9         0.0       0.0       0.0         10.8       9.6       10.2         6.7       7.8       7.2         3.2       5.6       4.4         4.5       3.6       4.0         1.4 <t< td=""><td>4.8       4.0       4.4       3.7         4.2       4.3       4.3       3.7         37.2       32.0       33.9       23.4         4.0       3.6       3.8       1.9         5.9       6.0       5.9       5.8         3.1       2.6       2.8       2.4         5.4       7.0       6.3       7.4         27.6       28.3       28.0       20.6         9.1       9.3       9.2       7.3         5.4       5.6       5.5       4.2         6.7       6.6       6.6       5.9         5.9       6.6       6.2       3.6         1.3       1.8       1.5       1.4         22.3       21.3       22.0       19.9         11.2       10.4       10.8       8.0         [1.3]       8.4       8.3       [2.1]         3.3       2.6       3.2       2.3         20.5       13.8       17.9       16.7         22.2       20.3       21.2       17.1         5.6       6.1       5.9       4.3         1.1       0.7       0.9       1.1</td><td>4.8       4.0       4.4       3.7       3.0         4.2       4.3       4.3       3.7       3.1         37.2       32.0       33.9       23.4       18.3         4.0       3.6       3.8       1.9       3.3         5.9       6.0       5.9       5.8       6.2         3.1       2.6       2.8       2.4       2.5         5.4       7.0       6.3       7.4       4.3         27.6       28.3       28.0       20.6       20.8         9.1       9.3       9.2       7.3       6.1         5.4       5.6       5.5       4.2       4.9         6.7       6.6       6.6       5.9       5.4         5.9       6.6       6.2       3.6       4.9         1.3       1.8       1.5       1.4       1.1         22.3       21.3       22.0       19.9       11.6         11.2       10.4       10.8       8.0       7.1         [1.3]       8.4       8.3       [2.1]       6.7         3.3       2.6       3.2       2.3       1.6         20.5       13.8       17.9</td></t<>	4.8       4.0       4.4       3.7         4.2       4.3       4.3       3.7         37.2       32.0       33.9       23.4         4.0       3.6       3.8       1.9         5.9       6.0       5.9       5.8         3.1       2.6       2.8       2.4         5.4       7.0       6.3       7.4         27.6       28.3       28.0       20.6         9.1       9.3       9.2       7.3         5.4       5.6       5.5       4.2         6.7       6.6       6.6       5.9         5.9       6.6       6.2       3.6         1.3       1.8       1.5       1.4         22.3       21.3       22.0       19.9         11.2       10.4       10.8       8.0         [1.3]       8.4       8.3       [2.1]         3.3       2.6       3.2       2.3         20.5       13.8       17.9       16.7         22.2       20.3       21.2       17.1         5.6       6.1       5.9       4.3         1.1       0.7       0.9       1.1	4.8       4.0       4.4       3.7       3.0         4.2       4.3       4.3       3.7       3.1         37.2       32.0       33.9       23.4       18.3         4.0       3.6       3.8       1.9       3.3         5.9       6.0       5.9       5.8       6.2         3.1       2.6       2.8       2.4       2.5         5.4       7.0       6.3       7.4       4.3         27.6       28.3       28.0       20.6       20.8         9.1       9.3       9.2       7.3       6.1         5.4       5.6       5.5       4.2       4.9         6.7       6.6       6.6       5.9       5.4         5.9       6.6       6.2       3.6       4.9         1.3       1.8       1.5       1.4       1.1         22.3       21.3       22.0       19.9       11.6         11.2       10.4       10.8       8.0       7.1         [1.3]       8.4       8.3       [2.1]       6.7         3.3       2.6       3.2       2.3       1.6         20.5       13.8       17.9

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

Table 13 Profile of population at risk of poverty<sup>1</sup> and in consistent poverty by year and demographic characteristics

		2006			2007	6 of individuals
	-			-		
	Population	At risk of poverty	In consistent poverty	Population	At risk of poverty	In consistent poverty
State	100.0	100.0	100.0	100.0	100.0	100.0
Sex						
Male	50.0	48.8	49.2	50.0	48.5	49.0
Female	50.0	51.2	50.8	50.0	51.5	51.0
Age group						
0-17	26.6	34.8	42.1	27.2	32.7	39.1
18-64	62.3	56.3	54.2	62.0	56.4	56.6
65+	11.1	8.9	3.7	10.9	10.9	4.3
Household composition						
1 adult aged 65+, no children under 18	3.8	4.3	2.0	3.6	5.3	2.8
1 adult aged <65,no children under 18	3.8	6.9	7.3	4.0	7.1	9.7
2 adults, both aged 65+, no children under 18	7.0	4.4	1.9	7.2	5.0	1.3
2 adults, at least 1 aged <65, no children under 18	10.5	9.1	7.1	10.6	9.7	7.0
3 or more adults, no children aged under 18	16.3	9.6	10.7	14.9	9.2	10.1
1 adult with children under 18	6.3	16.8	32.8	7.3	16.5	28.4
2 adults with 1-3 children under 18	29.4	20.8	17.2	30.9	25.6	15.5
Other households with children under 18	23.0	28.1	21.1	21.6	21.7	25.2
Tenure status						
Owner-occupied	78.0	56.6	33.8	78.1	53.9	37.2
Rented at the market rate	8.5	8.4	8.3	8.7	12.7	9.7
Rented at below the market rate or rent free	13.4	35.0	57.9	13.2	33.4	53.1
Region						
Border, Midland and Western	26.5	40.9	37.4	27.0	37.0	35.1
Southern and Eastern	73.5	59.2	62.6	73.0	63.0	64.9
Urban/rural location						
Urban areas	62.5	52.6	63.9	63.1	57.6	69.4
Rural areas	37.5	47.4	36.1	37.0	42.4	30.6
Principal Economic Status (aged 16 and over)						
At work	48.1	16.1	9.8	41.5	16.8	10.2
Unemployed Student	3.2 8.7	8.3 15.0	10.9 14.4	3.9 9.2	9.2 14.1	13.4 13.6
Home duties	13.1	18.4	16.8	12.2	18.7	15.7
Retired	6.7	5.8	3.2	6.7	7.1	2.7
Not at work due to illness or disability	3.4	8.0	9.3	3.3	7.4	10.1
Other	1.0	1.8	2.1	0.8	0.8	1.0
Aged <16	22.3	26.6	33.6	22.4	25.9	33.4
Number of persons at work	00.0	0	20.0	04.4	50.0	07.0
0	20.9	55.0	68.2	21.1	56.3	67.0
1 2	29.6 34.4	30.2 11.0	26.8 5.0	30.6 35.9	27.9 13.1	24.0 9.0
2 3+	15.1	3.8	0.0	12.4	2.7	0.0
	13.1	0.0	0.0	12.4	2.1	0.0
Highest education level attained (aged 16 and over) Primary or below	17.2	26.1	27.0	16.1	26.4	26.7
Lower secondary	17.2	18.8	17.4	15.6	19.8	18.5
Higher secondary	19.9	16.4	13.4	20.4	17.5	15.0
Post leaving cert	6.0	4.1	3.7	5.7	3.6	2.7
Third level non degree	6.1	3.5	2.1	6.7	3.3	1.3
Third level degree or above	11.8	2.3	1.3	12.0	2.8	2.2
Other	1.0	2.3	1.5	1.0	0.8	0.5
Aged <16	22.3	26.6	33.6	22.4	25.9	33.4

<sup>&</sup>lt;sup>1</sup> Including all social transfers, 60% median income threshold.

Table 14 Gross household income by decile, activity composition of the household and composition of net disposable income, 2007

<b>5</b> <863.10	<b>4</b> <666.90	<b>3</b> <499.99	<b>2</b> <388.26	<b>1</b> <245.93	<b>Decile</b> Weekly threshold (€)
2.86	2.70	2.30	1.81	1.19	Household size (persons per household)
%	%	%	%	%	% of persons per household by activity composition :
6.0	6.1	3.9	6.0	1.0	Not yet at school
18.9	19.7	13.0	15.9	3.4	At school
37.1	28.9	19.1	17.5	9.3	At work
4.0	6.2	6.9	4.1	11.9	Unemployed
34.0	39.1	57.0	56.5	74.4	Not economically active
100	100	100	100	100	Total
€	€	€	€	€	verage Weekly Household Income
					rirect Income
341.57	169.77	65.51	37.44	6.03	Employee income
35.14	14.34	4.35	1.73	0.35	Employer's social insurance contributions
66.34	55.36	28.32	16.30	6.18	Cash benefits or losses from self-employment
40.16	29.10	20.26	15.40	4.54	Other direct income
483.21	268.57	118.44	70.87	17.10	Total direct income
					ocial Transfers
35.96	48.64	33.63	25.57	20.52	Unemployment benefits
110.67	112.69	152.95	109.60	99.75	Old-age benefits
72.80	84.46	66.35	55.96	8.09	Family/children related allowances
11.80	16.17	17.02	16.76	15.29	Housing allowances
41.09	53.15	51.69	38.84	35.09	Other social transfers
272.32	315.11	321.64	246.72	178.74	Total social transfers
755.53	583.68	440.08	317.59	195.84	iross Income
					ax and Social Contributions
38.54	15.54	5.99	2.60	0.66	Tax on income and social contributions
35.14	14.34	4.35	1.73	0.35	Employer's social insurance contributions
3.96	4.17	0.76	0.77	1.68	Regular inter-household cash transfers paid
77.63	34.04	11.10	5.10	2.68	Total Tax and Social Contributions
677.90	549.64	428.98	312.49	193.15	et Disposable Income

Table 14 (contd.) Gross household income by decile, activity composition of the household and composition of net disposable income, 2007

<b>6</b> <1096.59	<b>7</b> <1351.09	<b>8</b> <1738.04	<b>9</b> <2288.90	<b>10</b> >2288.90	State	<b>Decile</b> Weekly threshold (€)
3.12	3.37	3.47	3.57	3.91	2.83	Household size (persons per household)
%	%	%	%	%	%	% of persons per household by activity composition :
7.2	7.5	7.3	7.1	6.8	6.4	Not yet at school
17.6	18.6	15.5	14.6	15.7	16.1	At school
41.1	46.0	54.1	58.4	57.5	41.5	At work
3.4	4.3	2.9	1.2	1.6	3.9	Unemployed
30.8	23.6	20.2	18.7	18.5	32.2	Not economically active
100	100	100	100	100	100	Total
€	€	€	€	€	€	Average Weekly Household Income
						Direct Income
538.86	721.05	1,032.16	1,373.19	2,139.55	641.22	Employee income
58.50	81.36	120.19	153.11	260.97	72.86	Employer's social insurance contributions
100.74	160.83	126.66	229.50	605.77	139.58	Cash benefits or losses from self-employment
38.54	51.54	77.30	82.89	228.96	58.86	Other direct income
736.64	1,014.77	1,356.30	1,838.69	3,235.25	912.52	Total direct income
						Social Transfers
27.44	34.74	25.17	14.98	47.17	31.43	Unemployment benefits
90.15	60.57	57.06	50.91	119.90	96.52	Old-age benefits
69.77	68.49	62.91	51.04	54.39	59.47	Family/children related allowances
4.91	4.47	2.38	0.46	1.01	9.05	Housing allowances
40.14	44.86	29.10	26.85	13.24	37.43	Other social transfers
232.41	213.13	176.61	144.24	235.70	233.90	Total social transfers
969.05	1,227.90	1,532.91	1,982.93	3,470.96	1,146.42	Gross Income
						Tax and Social Contributions
75.50	118.86	189.84	319.56	702.12	146.73	Tax on income and social contributions
58.50	81.36	120.19	153.11	260.97	72.86	Employer's social insurance contributions
6.73	10.20	10.05	16.93	16.65	7.17	Regular inter-household cash transfers paid
140.73	210.42	320.08	489.60	979.74	226.76	Total Tax and Social Contributions
	1,017.48	1,212.83	1,493.34	2,491.21	919.66	Net Disposable Income

Table 15a Average weekly equivalised income by net equivalised income deciles and composition of net disposable income, 2007

Decile Weekly threshold (€)	<b>1</b> <198.09	<b>2</b> <240.69	<b>3</b> <278.48	<b>4</b> <321.19	<b>5</b> <379.33
Average Weekly Equivalised Income	€	€	€	€	€
Direct Income					
Employee income	25.58	53.23	93.99	152.51	206.04
Employer's social insurance contributions	1.53	4.58	8.75	14.79	21.33
Cash benefits or losses from self-employment	9.80	17.46	16.70	48.08	39.90
Other direct income	6.16	5.50	6.90	11.17	13.81
Total direct income	43.07	80.78	126.34	226.55	281.08
Social Transfers					
Unemployment benefits	29.61	24.32	21.04	11.72	11.33
Old-age benefits	10.50	48.04	60.68	30.82	32.27
Family/children related allowances	46.61	40.72	39.78	43.58	45.22
Housing allowances	3.74	8.31	10.38	5.50	5.22
Other social transfers	24.74	29.34	22.18	18.93	21.99
Total social transfers	115.21	150.73	154.06	110.55	116.03
Gross Income	158.27	231.51	280.40	337.10	397.11
Tax and Social Contributions					
Tax on income and social contributions	1.53	4.45	8.82	18.44	23.63
Employer's social insurance contributions	1.53	4.58	8.75	14.79	21.33
Regular inter-household cash transfers paid	2.09	1.50	2.93	5.60	2.04
Total Tax and Social Contributions	5.15	10.53	20.50	38.84	47.00
Net Disposable Income	153.13	220.98	259.90	298.26	350.11

Table 15a (contd.) Average weekly equivalised income by net equivalised income deciles and composition of net disposable income, 2007

<b>6</b> <440.32	<b>7</b> <516.69	<b>8</b> <606.31	<b>9</b> <772.94	<b>10</b> >772.94	State	<b>Decile</b> Weekly threshold (€)
€	€	€	€	€	€	Average Weekly Equivalised Income
						Direct Income
292.38	349.87	485.33	639.48	879.82	317.70	Employee income
33.98	38.51	58.84	74.52	106.70	36.34	Employer's social insurance contributions
47.68	67.96	72.69	63.46	335.28	71.89	Cash benefits or losses from self-employment
23.14	27.53	26.99	53.88	106.12	28.11	Other direct income
397.17	483.87	643.86	831.34	1,427.92	454.03	Total direct income
						Social Transfers
9.48	5.62	9.28	3.48	28.01	15.40	Unemployment benefits
32.35	46.00	33.71	48.05	61.46	40.38	Old-age benefits
32.38	25.13	23.56	20.18	17.09	33.43	Family/children related allowances
3.71	2.47	0.82	1.88	0.36	4.24	Housing allowances
14.42	15.90	10.07	9.21	6.47	17.33	Other social transfers
92.35	95.12	77.45	82.80	113.40	110.77	Total social transfers
489.52	579.00	721.31	914.14	1,541.32	564.80	Gross Income
						Tax and Social Contributions
45.71	60.64	99.85	154.85	309.05	72.66	Tax on income and social contributions
33.98	38.51	58.84	74.52	106.70	36.34	Employer's social insurance contributions
3.21	1.82	4.22	3.70	6.20	3.33	Regular inter-household cash transfers paid
82.90	100.97	162.91	233.06	421.95	112.33	Total Tax and Social Contributions
 406.63	478.03	558.40	681.08	1,119.37	452.47	Net Disposable Income

Table 15b Profile of the population by net equivalised income deciles and demographic characteristics, 2007

Decile Weekly threshold (€)	<b>1</b> <198.09	<b>2</b> <240.69	<b>3</b> <278.48	<b>4</b> <321.19	<b>5</b> <379.33
Compostion of deciles	%	%	%	%	%
Sex					
Male	46.8	49.5	47.8	47.6	51.5
Female	53.2	50.5	52.2	52.4	48.5
Age group					
0-17	34.2	27.4	27.5	34.2	28.4
18-64 65+	58.8 7.0	51.0 21.6	47.2 25.3	54.5 11.3	62.4 9.2
	7.0	21.0	25.5	11.5	3.2
Household composition 1 adult aged 65+, no children under 18	2.5	12.4	8.3	3.4	2.2
1 adult aged <65, no children under 18	7.8	4.9	1.8	2.0	3.1
2 adults, at least 1 aged 65+, no children under 18	3.8	9.3	18.0	8.2	6.9
2 adults, both aged <65, no children under 18	10.4	9.4	5.7	5.3	8.1
3 or more adults, no children under 18	11.3	6.2	6.6	8.1	18.5
1 adult with children under 18	19.6	10.1	8.0	16.2	9.3
2 adults with 1-3 children under 18	23.0	26.3	23.3	30.9	31.1
Other households with children under 18	21.6	21.4	28.2	25.9	20.8
Tenure status					
Owner-occupied	49.4	63.8	70.7	77.7	76.5
Rented at the market rate	12.0	11.5	10.8	9.1	10.7
Rented at below the market rate or rent free	38.7	24.8	18.6	13.2	12.8
Region					
Border, Midland and Western	37.4	36.5	33.0	37.4	31.9
Southern and Eastern	62.7	63.5	67.0	62.6	68.1
Urban/rural location					
Urban areas Rural areas	59.0	51.8 48.2	57.7	55.8	54.6 45.4
	41.0	40.2	42.3	44.3	43.4
Principal Economic Status (aged 16 and over)	45.7	10.0	04.0	00.0	40.0
At work Unemployed	15.7 10.6	18.8 6.3	24.0 6.8	33.3 3.6	43.0 2.9
Student	15.9	9.8	8.0	14.9	7.1
On home duties	17.2	22.1	19.5	12.5	12.6
Retired	5.6	11.1	12.8	6.5	6.0
Not at work due to illness or disability	7.0	8.4	4.8	3.3	3.6
Other	1.0	1.0	1.9	1.2	0.2
Aged <16	27.1	22.5	22.2	24.6	24.5
Number of persons at work					
0	58.1	52.8	38.4	20.2	13.6
1 2	25.4 15.2	30.2 12.6	34.5 24.6	45.5 22.7	37.7 36.2
3+	1.3	4.4	2.6	11.6	12.4
	1.0		2.0	11.0	
Highest education level attained (aged 16 and over) Primary or below	23.9	33.1	30.9	18.3	15.5
Lower secondary	20.1	17.4	19.6	16.5	18.9
Higher secondary	17.9	15.8	14.6	25.3	19.1
Post leaving cert	3.0	4.5	5.1	5.6	6.6
Third level non degree	3.6	3.9	3.2	2.8	6.9
Third level degree or above	3.5	2.3	3.3	5.3	5.9
Other	1.0 27.1	0.6 22.5	1.0 22.2	1.8 24.6	2.6 24.5
Aged <16	۷.۱	22.5	<i>22.2</i>	∠4.0	24.5
Number of deprivation indicators experienced 0	44.4	59.7	64.2	64.4	75.1
1	21.5	14.5	15.3	22.2	15.8
2	7.6	8.7	7.6	3.9	4.8
3+	26.5	17.1	12.9	9.6	4.3
Number experiencing 2+ indicators	34.1	25.8	20.5	13.5	9.1

Table 15b (contd.) Profile of the population by net equivalised income deciles and demographic characteristics, 2007

6	7	8	9	10	State	Decile
<440.32	<516.69	<606.31	<772.94	>772.94		Weekly threshold (€)
%	%	%	%	%	%	Compostion of deciles
						Sex
49.3	50.1	51.5	52.9	53.3	50.0	Male
50.7	49.9	48.5	47.1	46.7	50.0	Female
20.7	04.0	0.4.0	00.4	22.2	07.0	Age group
28.7 62.6	24.6 65.2	24.3 69.3	22.1 72.8	20.6 75.8	27.2 62.0	0-17 18-64
8.7	10.1	6.5	72.0 5.1	3.6	10.9	65+
			• • • • • • • • • • • • • • • • • • • •			Household composition
1.59	1.63	1.46	1.3	0.79	3.6	1 adult aged 65+, no children under 18
1.8	3.1	3.0	5.1	7.3	4.0	1 adult aged <65, no children under 18
6.9	8.0	4.2	3.6	3.0	7.2	2 adults, at least 1 aged 65+, no children under 18
8.0	9.8	8.4	17.3	23.8	10.6	2 adults, both aged <65, no children under 18
16.4	18.2	24.4	20.9	18.5	14.9	3 or more adults, no children under 18
4.5	1.2	0.9	2.0	0.8	7.3	1 adult with children under 18
34.1	35.5	39.0	37.4	28.1	30.9	2 adults with 1-3 children under 18
26.8	22.5	18.6	12.5	17.7	21.6	Other households with children under 18
						Tenure status
83.9	86.5	92.2	87.2	93.5	78.1	Owner-occupied
6.5	8.5	4.7	8.3	5.0	8.7	Rented at the market rate
9.6	5.1	3.1	4.5	1.5	13.2	Rented at below the market rate or rent free
						Region
27.1	24.6	17.8	13.7	10.9	27.0	Border, Midland and Western
72.9	75.4	82.2	86.3	89.1	73.0	Southern and Eastern
00.0	CO 0	00.4	74.0	77 7	CO 1	Urban/rural location
63.6 36.4	69.8 30.2	66.4 33.6	74.2 25.8	77.7 22.3	63.1 37.0	Urban areas Rural areas
00.4	00.2	00.0	20.0	22.0	07.0	
44.9	51.6	56.6	61.0	65.8	41.5	Principal Economic Status (aged 16 and over)  At work
2.5	1.9	2.6	0.6	1.4	3.9	Unemployed
7.8	7.3	7.3	8.2	6.3	9.2	Student
12.4	9.3	7.1	5.1	4.1	12.2	On home duties
5.2	6.8	3.9	5.3	3.6	6.7	Retired
2.5 1.3	1.6 0.5	0.7 0.4	0.6 0.2	0.6 0.0	3.3 0.8	Not at work due to illness or disability Other
23.6	21.0	21.5	19.2	18.1	22.4	Aged <16
						Number of persons at work
7.9	8.4	5.0	4.0	2.6	21.1	0
41.2	25.7	19.9	24.2	22.2	30.6	1
30.8	47.4	52.7	55.4	61.2	35.9	2
20.0	18.5	22.4	16.4	14.0	12.4	3+
						Highest education level attained (aged 16 and over)
12.7	10.2	9.1	4.5	2.7	16.1	Primary or below
20.0	16.0	11.6	9.0	7.2	15.6	Lower secondary
22.4 6.3	25.4 8.4	25.1 7.0	21.2 6.4	17.5 4.5	20.4 5.7	Higher secondary Post leaving cert
7.1	7.7	9.7	10.2	11.8	6.7	Third level non degree
6.6	10.7	15.5	28.9	38.2	12.0	Third level degree or above
1.3	0.6	0.5	0.6	0.0	1.0	Other
23.6	21.0	21.5	19.2	18.1	22.4	Aged <16
						Number of deprivation indicators experienced
80.0	86.5	90.5	95.2	96.6	75.6	0
13.1 2.0	8.7 3.3	6.7 1.9	4.6 0.0	3.3 0.1	12.6 4.0	1 2
5.0	3.3 1.5	1.9	0.0	0.1	4.0 7.8	2 3+
7.0	4.8	2.9	0.2	0.2	11.8	Number experiencing 2+ indicators
100.0	100.0	100.0	100.0	100.0	100.0	Total

Table 15c Net equivalised income by decile and demographic characteristics, 2007

Decile Weekly threshold (€)	<b>1</b> <198.09	<b>2</b> <240.69	<b>3</b> <278.48	<b>4</b> <321.19	<b>5</b> <379.33
Distribution across deciles	%	%	%	%	%
Sex					
Male Female	9.4 10.7	9.9 10.1	9.5 10.4	9.5 10.5	10.3 9.7
Age group					
0-17	12.6	10.1	10.1	12.5	10.4
18-64	9.5	8.2	7.6	8.8	10.1
65+	6.5	20.0	23.3	10.4	8.5
Household composition	7.0	24.0	23.4	9.5	6.0
1 adult aged 65+, no children under 18	7.0 19.7	34.9 12.3	23.4 4.6	9.5 5.1	6.3 7.7
1 adult aged <65, no children under 18 2 adults, at least 1 aged 65+, no children under 18	5.3	13.0	4.6 25.0	11.4	9.5
2 adults, both aged <65, no children under 18	9.8	8.9	5.3	5.0	9.5 7.6
3 or more adults, no children under 18	7.6	4.2	4.4	5.4	12.4
1 adult with children under 18	27.1	14.0	11.0	22.3	12.8
2 adults with 1-3 children under 18	7.5	8.5	7.6	10.0	10.1
Other households with children under 18	10.0	9.9	13.0	12.0	9.6
Tenure status					
Owner-occupied	6.3	8.2	9.0	9.9	9.8
Rented at the market rate	13.8	13.3	12.4	10.5	12.3
Rented at below the market rate or rent free	29.4	18.8	14.1	10.0	9.7
Region					
Border, Midland and Western	13.8	13.5	12.2	13.8	11.8
Southern and Eastern	8.6	8.7	9.2	8.6	9.3
Urban/rural location					
Urban areas	9.4	8.2	9.1	8.8	8.7
Rural areas	11.1	13.1	11.4	12.0	12.3
Principal Economic Status (aged 16 and over) At work	3.8	4.6	5.8	8.0	10.4
Unemployed	27.1	16.1	17.3	9.2	7.5
Student	17.2	10.6	8.6	16.1	7.6
On home duties	14.1	18.2	16.0	10.3	10.3
Retired	8.4	16.7	19.1	9.8	9.0
Not at work due to illness or disability	21.2	25.5	14.4	9.9	11.0
Other	13.4	13.0	25.1	16.0	3.1
Aged <16	12.1	10.1	9.9	10.9	10.9
Number of persons at work					
0	27.6	25.1	18.2	9.5	6.5
1 2	8.3 4.3	9.9 3.5	11.2 6.8	14.8 6.3	12.3 10.1
3+	1.1	3.5	2.1	9.4	10.1
Highest education level attained (aged 16 and over)					
Primary or below	14.9	20.6	19.2	11.3	9.6
Lower secondary	12.9	11.2	12.6	10.5	12.1
Higher secondary	8.8	7.8	7.1	12.3	9.4
Post leaving cert	5.2	7.8	8.9	9.7	11.5
Third level non degree	5.4	5.8	4.8	4.2	10.3
Third level degree or above	2.9	1.9	2.8	4.4	4.9
Other	10.0	5.8	9.9	18.0	25.9
Aged <16	12.1	10.1	9.9	10.9	10.9
Number of deprivation indicators experienced					
0	5.9	7.9	8.5	8.5	9.9
1 2	17.1 19.1	11.6 22.0	12.1 19.1	17.6 9.8	12.6 11.9
3+	34.0	21.9	16.5	12.3	5.6

Table 15c (contd.) Net equivalised income by decile and demographic characteristics, 2007

<b>6</b> <440.32	<b>7</b> <516.69	<b>8</b> <606.31	<b>9</b> <772.94	<b>10</b> >772.94	State	Decile Weekly threshold (€)
%	%	%	%	%	%	Distribution across deciles (%)
						Sex
9.9	10.0	10.3	10.5	10.7	100.0	Male
10.2	10.0	9.7	9.4	9.3	100.0	Female
						Ago group
10.6	9.1	9.0	8.1	7.6	100.0	Age group 0-17
10.0	10.5	11.2	11.7	12.2	100.0	18-64
8.0	9.3	6.0	4.7	3.3	100.0	65+
0.0	9.0	0.0	4.7	0.0	100.0	
						Household composition
4.5	4.6	4.1	3.6	2.2	100.0	1 adult aged 65+, no children under 18
4.4	7.9	7.5	12.7	18.2	100.0	1 adult aged <65, no children under 18
9.6	11.2	5.9	4.9	4.2	100.0	2 adults, at least 1 aged 65+, no children under 18
7.5	9.2	7.9	16.3	22.4	100.0	2 adults, both aged <65, no children under 18
11.0	12.2	16.5	14.0	12.4	100.0	3 or more adults, no children under 18
6.2	1.6	1.3	2.7	1.1	100.0	1 adult with children aged under 18
11.1	11.5	12.7	12.1	9.1	100.0	2 adults with 1-3 children under 18
12.4	10.4	8.7	5.8	8.2	100.0	Other households with children under 18
						Tenure status
10.8	11.1	11.9	11.1	12.0	100.0	Owner-occupied
7.4	9.7	5.4	9.5	5.7	100.0	Rented at the market rate
7.3	3.9	2.4	3.4	1.2	100.0	Rented at below the market rate or rent free
7.0	0.0		<b>0.</b> .		.00.0	
40.0	0.4			4.0	400.0	Region
10.0	9.1	6.6	5.1	4.0	100.0	Border, Midland and Western
10.0	10.3	11.3	11.8	12.2	100.0	Southern and Eastern
						Urban/rural location
10.1	11.1	10.6	11.7	12.3	100.0	Urban areas
9.9	8.2	9.1	7.0	6.0	100.0	Rural areas
						Principal Economic Status (aged 16 and over)
10.8	12.4	13.7	14.7	15.9	100.0	At work
6.3	4.9	6.6	1.5	3.7	100.0	Unemployed
8.4	7.9	7.9	8.9	6.8	100.0	Student
10.2	7.6	5.9	4.1	3.4	100.0	On home duties
7.8	10.1	5.8	7.9	5.5	100.0	Retired
7.5	4.8	2.2	1.7	1.8	100.0	Not at work due to illness or disability
16.5	6.2	4.5	2.1	0.3	100.0	Other
10.5	9.4	9.6	8.5	8.1	100.0	Aged <16
						Number of persons at work
3.8	4.0	2.4	1.9	1.2	100.0	0
13.5	8.4	6.5	7.9	7.2	100.0	1
8.6	13.2	14.8	15.4	17.0	100.0	2
16.2	14.9	18.2	13.2	11.4	100.0	3+
10.2		10.2	10.2		100.0	
7.0				4 =	400.0	Highest education level attained (aged 16 and over)
7.9	6.3	5.7	2.8	1.7	100.0	Primary or below
12.8	10.2	7.4	5.7	4.6	100.0	Lower secondary
11.0	12.4	12.3	10.3	8.6	100.0	Higher secondary
11.0	14.6	12.3	11.2	7.8 17.6	100.0	Post leaving cert
10.6	11.5	14.6	15.2	17.6	100.0	Third level degree
5.5	8.9 6.0	13.0	24.0	31.8	100.0	Third level degree or above Other
13.3	6.0	4.5	6.2	0.4	100.0	
10.5	9.4	9.6	8.5	8.1	100.0	Aged <16
						Number of deprivation indicators experienced
10.6	11.4	12.0	12.5	12.8	100.0	0
10.4 5.0	6.9 8.2	5.3 4.7	3.7 0.1	2.6 0.1	100.0 100.0	1 2
6.3	2.0	1.2	0.1	0.1	100.0	3+
0.0			3. <u>-</u>			

Table 16 Average weekly equivalised income for the population and composition of net disposable income by poverty status and year

		2005			2006			2007	
	Population	At risk of poverty <sup>1</sup>	In consistent poverty	Population	At risk of poverty <sup>1</sup>	In consistent poverty	Population	At risk of poverty <sup>1</sup>	In consistent poverty
Average Weekly Equivalised Income	¥	¥	Ψ	¥	Ф	Ψ	Ψ	Ψ	€
Direct Income			9		!	!		!	
Employee income Employed social incurance contributions	275.63	35.22	21.48	295.74	39.48	25.87	317.70	35.7	30.3
Cash benefits or losses from self-employment	69.08	11.56	2.1	74.26	10.99	3.50	71.89	12.3	2.7
Other direct income	11.30	4.73	3.07	13.22	4.49	3.28	28.11	5.6	2.8
Total direct income	389.14	54.43	28.28	419.85	58.01	34.80	454.03	56.1	37.7
Social Transfers									
Unemployment benefits	10.25	17.61	23.23	11.18	19.97	26.70	15.40	27.9	37.9
Old-age benefits	35.58	19.62	10.16	36.97	16.29	6.05	40.38	21.2	9.0
Family/children related allowances	25.15	38.48	54.44	28.13	46.77	67.20	33.43	45.6	62.9
Housing allowances	3.83	4.82	6.89	3.65	3.81	2.06	4.24	5.4	5.9
Other social transfers	14.30	22.64	25.38	14.55	24.67	28.26	17.33	27.5	30.3
Total social transfers	89.11	103.17	120.09	94.48	111.51	133.27	110.77	127.7	149.1
Gross Income	478.25	157.59	148.37	514.32	169.52	168.07	564.80	183.7	186.8
Tax and Social Contributions									
Tax on income and social contributions	62.50	3.91	1.22	66.54	2.57	1.98	72.66	2.4	<del>-</del> -
Employer's social insurance contributions	33.13	2.91	1.61	36.63	3.05	2.15	36.34	2.5	2.0
Regular inter-household cash transfers paid	3.77	4.33	1.38	4.31	3.89	3.64	3.33	1.9	2.4
Total Tax and Social Contributions	99.40	11.15	4.21	107.49	9.51	7.77	112.33	8.9	5.5
Net Disposable Income	378.85	146.44	144.16	406.84	160.01	160.30	452.47	177.0	181.3

<sup>1</sup> Including all social transfers, 60% median income threshold.

Table 17 Key indicators of poverty and social exclusion (EU definition of income and modified OECD scale) in EU member states<sup>1</sup>, 2006

		At risk of poverty rat	te (Equivalised tota	At risk of poverty rate (Equivalised total disposable income)				
	,09)	(60% median income threshold)	(plo					
Region	Including all social transfers	Including old-age and survivors' but excluding all other social transfers	Excluding all social transfers	In work at risk of Poverty Rate after Social transfers	Aggregate replacement ratio	Relative at risk of poverty gap	Gini coefficient	Income distribution (income quintile share ratio)
EU-25	16	26	43	8	0.51	22	30	4.8
EU-15	16	26	43	7	0.50	22	29	4.7
Eurozone <sup>2</sup>	16	25	43	7	0.51	22	29	4.7
Belgium	15	27	41	4	0.42	19	28	4.2
Czech Republic	10	22	39	က	0.52	17	25	3.5
Denmark	12	28	37	4	0.37	17	24	3.4
Germany	13	26	46	9	0.46	20	27	4.1
Estonia	18	25	38	80	0.49	22	33	5.5
Greece	21	23	40	14	0.49	26	34	6.1
Spain	20	24	39	10	0.48	26	31	5.3
France	13	25	44	9	0.58	19	27	4.0
Ireland	18	33	40	9	0.35	16	32	4.9
Italy	20	24	43	10	0.58	24	32	5.5
Cyprus	16	22	29	7	0.28	19	29	4.3
Latvia	23	28	40	1	0.49	25	39	7.9
Lithuania	20	27	41	10	0.44	29	35	6.3
Luxembourg	14	24	40	10	0.65	19	28	4.2
Hungary	16	30	49	7	0.54	24	33	5.5
Malta	14	21	33	4	0.48	19	27	4.0
Netherlands	10	21	36	4	0.43	17	26	3.8
Austria	13	25	43	9	0.65	15	25	3.7
Poland	19	29	49	13	0.59	25	33	5.6
Portugal	18	25	40	1	0.59	23	38	6.8
Slovenia	12	24	41	Ŋ	0.41	19	24	3.4
Slovak Republic	12	20	39	9	0.57	20	28	4.0
Finland	13	29	41	4	0.47	4	26	3.6
Sweden	12	29	42	7	09:0	22	24	3.5
United Kingdom	19	30	42	80	0.44	23	32	5.4
Source: Eurostat and Survey on Income and Living Conditions (SILC) in Ireland.	ome and Living Conditio	ins (SILC) in Ireland.						

Note:

<sup>&</sup>lt;sup>1</sup> Trends in some member states may be affected by changes in methodology.
<sup>2</sup> Eurozone consists of EU15 states with the exceptions of Denmark, Sweden and United Kingdom.

Table 18 Profile of the population at risk of poverty<sup>1</sup> and in consistent poverty by year and demographic characteristics of the head of household

% of households

								/6 UI	households
		2005			2006			2007	
F	Population	At risk of poverty	In consistent poverty	Population	At risk of poverty	In consistent poverty	Population	At risk of poverty	In consistent poverty
State	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sex (head of household)									
Male	63.1	59.0	47.4	62.7	52.5	39.2	61.9	53.2	50.3
Female	37.0	41.1	52.6	37.3	47.5	60.9	38.1	46.8	49.7
Age group (head of household)									
18-64	85.6	85.8	94.0	85.5	89.3	95.4	85.9	86.4	94.8
65+	14.4	14.2	6.0	14.5	10.7	4.6	14.1	13.6	5.2
Principal Economic Status									
(head of household)									
At work	61.4	31.1	23.1	62.5	29.5	21.2	63.7	31.3	25.2
Unemployed	4.3	13.1	18.5	4.1	14.7	19.2	4.3	12.3	12.5
Student	1.7	4.8	4.8	1.5	4.6	3.4	1.8	5.1	7.5
Home duties	16.1	25.4	33.8	16.6	30.7	38.4	15.1	28.7	32.6
Retired	10.7	11.4	3.6	10.4	8.5	4.1	10.4	10.9	3.4
Not at work due to illness or disability	5.1	12.6	14.1	4.4	11.5	12.4	4.3	11.2	18.3
Other	0.7	1.7	2.2	0.6	0.7	1.4	0.4	0.4	0.6
Highest education level attained									
(head of household)									
Primary or below	28.1	44.9	46.0	25.5	40.5	43.4	24.6	38.9	42.4
Lower secondary	20.5	25.2	28.3	20.7	24.6	25.2	20.9	27.4	29.6
Higher secondary	18.6	15.9	9.3	19.1	16.1	14.8	19.5	17.3	17.0
Post leaving cert	8.8	5.0	5.4	9.0	4.5	4.9	8.3	4.9	4.3
Third level non degree	8.1	3.6	4.6	8.4	7.1	3.8	9.2	5.9	1.8
Third level degree or above	15.2	4.1	4.1	15.9	4.2	4.7		4.1	3.1
Other	0.7	1.4	2.2	1.4	3.1	3.0	1.5	1.6	1.8

<sup>&</sup>lt;sup>1</sup> Including all social transfers, 60% median income threshold.

Table 19 Income and poverty rates for key health-related characteristics by year

		2006			2007	
	Average annual equivalised income after social transfers	At risk of poverty rate	Consistent poverty rate	Average annual equivalised income after social transfers	At risk of poverty rate <sup>1</sup>	Consistent poverty rate
Total population	Ψ	%	%	¥	%	%
Medical card Yes No	12,972 25,146	36.8 7.6	16.9 2.2	14,956 27,907	34.4 7.9	15.5
Private medical insurance Yes No	27,577 15,562	4.3 28.3	0.8 12.4	31,056 16,985	4.9 27.1	1.0 10.6
Covered by either medical card or private medical insurance Yes No	21,805 19,453	17.8 14.6	7.7	24,602 20,404	17.5	7.2
Population aged 16 years and over Chronic illness or health problem Yes No	18,032 22,985	20.9	8.8 V.4	20,367 24,898	22.0	8.5
Limited activity Strongly limited Limited Not limited	15,472 17,287 22,937	27.5 21.7 14.3	12.8 10.2 4.5	17,152 18,813 25,030	27.7 24.9 13.8	13.1 8.9 4.0
Health Status Very good Good Fair Bad/very bad	24,580 20,528 16,965 14,085	13.8 15.1 22.4 33.9	3.8 5.6 10.5	26,798 22,755 17,337 16,527	12.4 15.6 27.1 31.3	3.0 5.3 10.3
Smoker Yes No	19,900 22,349	21.0	11.2 3.9	21,348 24,566	19.4 15.0	8. 4 4. 4

<sup>1</sup> Including all social transfers, 60% median income threshold.

## **Annex**

Table A1 Average income measures by year, by national and EU definition<sup>1</sup>

				€
	SILC	2006	SILC	2007
	Annual	Weekly	Annual	Weekly
National income definition				
Total gross household income	55,075	1,055.48	59,820	1,146.42
Total disposable household income	43,646	836.44	47,988	919.66
National income definition, national equivalence scale Equivalised total disposable household income	21,229	406.84	23,610	452.47
Equivalised total disposable household income including old-age and survivors' benefits but excluding all other social transfers	18,353	351.73	20,113	385.46
Equivalised total disposable household income excluding all social transfers	16,338	313.12	17,897	342.99
Eurostat income definition				
Total gross household income	51,027	977.90	55,748	1,068.38
Total disposable household income  Eurostat income definition, modified OECD scale	42,446	813.45	46,734	895.62
Equivalised total disposable household income	23,360	447.68	25,989	498.07
Equivalised total disposable household income including old-age and survivors' benefits but excluding all other social transfers	20,132	385.81	22,056	422.69
Equivalised total disposable household income excluding all social transfers	17,999	344.94	19,708	377.68

<sup>&</sup>lt;sup>1</sup> Gross and disposable household income is averaged over households, while equivalised income is averaged over individuals.

## Table A2 At risk of poverty thresholds by year

				€
	SILC	2006	SILC	2007
	Annual	Weekly	Annual	Weekly
National income definition, alternative national scale At risk of poverty				
40% of median income	7,044	134.99	7,927	151.91
50% of median income	8,805	168.74	9,908	189.88
60% of median income	10,566	202.49	11,890	227.86
70% of median income	12,327	236.24	13,871	265.84
Illustrative values (60% level) 1 adult, no children	10,566	202.49	11,890	227.86
2 adults, 2 children	24,513	469.77	27,584	528.64
Eurostat income definition, modified OECD scale At risk of poverty				
40% of median income	7,872	150.86	8,787	168.39
50% of median income	9,840	188.58	10,983	210.49
60% of median income	11,808	226.29	13,180	252.59
70% of median income	13,776	264.01	15,377	294.69
Illustrative values (60% level) 1 adult, no children	11,808	226.29	13,180	252.59
2 adults, 2 children	24,796	475.20	27,678	530.43

Table A3a Percentage of population reporting deprivation by year and household composition (old list of deprivation indicators)

								%	% of individuals
Deprivation Indicators	1 adult	1 adult	2 adults,	2 adults,	3 or	1 adult,	2 adults,	Other	Total
	aged 65+,	aged <65,	at least 1	both aged	more adults,	with	with	households	households
	ou	ou :	aged 65+,	<65,	OU	children	1-3	with	
	children	children	no children	no children	children		children	children	
2006									
No substantial meal on at least one day in the									
past two weeks	2.9	0.9	1.9	5.7	2.5	18.2	3.4	2.2	4.1
Without heating at some stage in the past year	6.3	11.3	3.3	7.1	1.3	29.1	4.7	3.1	5.8
experienced debt problems arising from ordinary									
living expenses	2.0	6.3	1.5	6.2	2.0	33.7	8.8	6.6	8.8
Unable to afford two pairs of strong shoes	4.1	5.5	1.3	1.9	1.9	9.3	2.8	3.3	3.1
Unable to afford a roast once a week	3.5	8.9	1.8	3.5	3.7	17.8	2.6	4.3	4.4
Unable to afford a meal with meat, chicken or fish									
every second day	4.1	4.3	1.3	3.0	1.3	10.7	1.9	1.6	2.4
Unable to afford new (not second-hand) clothes	5.1	9.7	3.8	4.1	3.7	19.8	4.7	4.5	5.5
Unable to afford a warm waterproof coat	1.6	3.5	0.4	1.6	1.2	7.4	2.0	1.9	2.1
2007									
No substantial meal on at least one day in the									
past two weeks	3.0	5.7	2.5	3.8	1.7	11.2	2.6	2.0	3.8
Without heating at some stage in the past year	3.7	10.9	2.9	5.3	2.7	21.4	4.4	6.1	0.9
experienced debt problems arising from ordinary									
living expenses	1.6	4.0	1.5	5.2	2.4	28.5	6.7	11.4	7.8
Unable to afford two pairs of strong shoes	1.7	4.7	1.5	2.2	1.8	12.2	1.3	3.8	3.0
Unable to afford a roast once a week	2.2	9.9	2.2	2.9	1.6	10.9	3.5	4.6	3.9
Unable to afford a meal with meat, chicken or fish									
every second day	1.3	3.9	9.0	2.1	4.	8.4	1.7	1.8	2.2
Unable to afford new (not second-hand) clothes	3.4	10.6	3.2	3.2	3.1	11.8	3.4	7.9	5.2
Unable to afford a warm waterproof coat	8.0	2.6	1.1	2.1	0.8	9.1	1.0	3.6	2.3
									Ì

% of individuals at risk of poverty Table A3b Percentage of population at risk of poverty¹ and reporting deprivation by year and household composition (old list of deprivation indicators)

aged	1 adult jed 65+, no	1 adult aged <65, no	2 adults, at least 1 aged 65+,	2 adults, both aged <65,	3 or more adults, no	1 adult, with children	2 adults, with 1-3	Other households with	Total households
	children	children	no children	no children	children		children	children	
2006									
No substantial meal on at least one day in the									
past two weeks	9.0	3.7	0.0	2.6	0.1	11.6	1.2	9.0	1.7
Without heating at some stage in the past year	2.0	9.9	0.1	3.5	0.5	20.3	4.1	1.7	2.8
Experienced debt problems arising from ordinary									
living expenses	0.3	2.4	0.2	2.0	2.4	19.9	2.3	3.3	3.4
Unable to afford two pairs of strong shoes	9.0	2.8	0.1	0.8	0.5	6.3	1.3	2.3	1.6
Unable to afford a roast once a week	6.0	3.9	0.3	1.7	2.1	11.5	0.7	2.9	2.3
Unable to afford a meal with meat, chicken or fish									
every second day	0.3	2.5	0.0	1.9	0.3	7.5	0.2	1.	<del></del>
Unable to afford new (not second-hand) clothes	1.4	6.8	9.0	2.2	1.4	13.5	2.1	2.8	2.9
Unable to afford a warm waterproof coat	0.2	2.0	0.0	0.7	0.2	4.9	0.0	1.0	0.7
2007									
No substantial meal on at least one day in the									
past two weeks	0.3	2.6	9.0	1.1	9.0	6.5	0.7	4.1	4.1
Without heating at some stage in the past year	0.8	7.5	0.3	2.3	8.0	13.3	1.5	2.7	2.7
Experienced debt problems arising from ordinary									
living expenses	0.2	1.9	0.2	1.6	0.3	16.5	2.2	3.6	3.0
Unable to afford two pairs of strong shoes	9.0	2.8	0.2	1.2	0.7	10.4	0.7	2.4	1.9
Unable to afford a roast once a week	9.0	3.7	0.1	1.3	1:1	8.0	0.7	2.5	1.8
Unable to afford a meal with meat, chicken or fish									
every second day	0.5	3.0	0.1	0.8	6.0	5.4	0.3	1.6	1.2
Unable to afford new (not second-hand) clothes	2.2	7.8	0.3	1.7	2.3	5.6	9.0	4.6	2.5
Unable to afford a warm waterproof coat	0.5	1.9	0.1	1.0	9.0	7.9	0.3	2.3	1.4

<sup>1</sup> Including all social transfers, 60% median income threshold.

Table A4a The number of deprivation indicators reported by year and household composition (old list of deprivation indicators)

								%	% of individuals
	1 adult	1 adult	2 adults,	2 adults,	3 or	1 adult,	2 adults,	Other	Total
	aged 65+,	aged <65,	at least 1	both aged	more adults,	with	with	households	households
	ou .	OU .	aged 65+,	<65,	Ou .	children	1-3	with	
	children	children	no children	no children	children		children	children	
Number of deprivation									
indicators experienced									
2006									
0	83.7	78.3	9.68	83.8	86.4	42.4	83.9	83.2	81.7
-	10.8	9.6	7.2	8.0	9.3	22.2	9.4	11.1	10.4
0	3.0	4.0	2.3	3.6	2.8	13.8	2.5	2.6	3.5
3+	2.6	7.9	6.0	4.6	1.5	21.6	4.2	3.1	4.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2007									
0	87.3	76.7	91.2	87.3	90.0	59.1	84.8	82.2	83.7
-	9.3	10.9	5.5	7.5	7.8	12.6	10.1	8.1	8.9
0	2.5	7.1	1.4	1.8	<del>-</del>	9.4	2.9	3.8	3.2
3+	6.0	5.3	1.8	3.4	1.1	19.0	2.1	5.9	4.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table A4b The number of deprivation indicators reported by persons at risk of poverty<sup>1</sup>, by year and household composition (old list of deprivation indicators)

				,			% of in	% of individuals at risk of poverty	sk of poverty
	1 adult	1 adult	2 adults,	2 adults,	3 or	1 adult,	2 adults,	Other	Total
	aged 65+,	aged <65,	at least 1	both aged	both aged more adults,	with	with	households	households
	ou	OU	aged 65+,	<65,	ou	children	1-3	with	
	children	children	no children	no children	children		children	children	
Number of deprivation indicators experienced									
2006									
0	79.0	64.9	89.8	61.9	55.7	22.9	63.4	69.2	59.3
-	14.0	11.8	7.8	14.5	20.2	28.0	15.0	14.4	16.9
7	2.3	8.2	2.4	4.0	20.2	18.4	8.0	6.9	9.6
3+	4.7	15.0	0.0	19.5	3.9	30.8	13.6	9.2	14.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2007									
0	85.2	56.2	88.2	72.2	64.7	41.2	73.3	59.5	64.3
-	9.0	15.6	7.9	16.3	22.9	13.3	14.9	15.6	15.0
0	4.2	15.6	3.2	2.9	3.2	7.1	7.7	6.4	9.9
3+	1.6	12.6	0.7	8.7	9.2	38.5	4.1	18.5	14.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

<sup>&</sup>lt;sup>1</sup> Including social transfers, 60% median income threshold.

Table A5 Percentage of population in consistent poverty at 60% level by gender, year and demographic characteristics (old consistent poverty measure)

% of individuals

		2006			2007	
	Male	Female	Total persons	Male	Female	Total persons
Total	6.9	7.0	6.9	5.8	6.0	5.9
Age group						
0-17	11.4	10.6	11.0	7.7	9.4	8.5
18-64	5.6	6.5	6.1	5.4	5.3	5.4
65+	2.4	1.9	2.1	2.5	2.3	2.4
Household composition						
1 adult aged 65+, no children under 18	6.6	2.6	4.1	5.1	2.8	3.6
1 adult aged <65, no children under 18	12.5	8.0	10.9	14.3	10.1	12.9
2 adults, at least 1 aged 65+, no children under 18	1.0	1.2	1.1	1.2	1.5	1.4
2 adults, both aged <65, no children under 18	6.5	4.8	5.6	4.6	3.8	4.2
3 or more adults, no children under 18	4.6	4.2	4.4	3.4	3.8	3.6
1 adult with children under 18	38.8	33.2	35.2	26.0	19.8	22.1
2 adults with 1-3 children under 18	4.4	4.4	4.4	2.9	4.4	3.7
Other households with children under 18	6.4	6.4	6.4	6.7	6.7	6.7
Tenure status						
Owner-occupied	3.5	2.8	3.2	2.8	2.6	2.7
Rented at the market rate	6.3	7.1	6.7	9.8	8.1	8.9
Rented at below the market rate or rent free	27.7	29.9	28.8	22.6	23.0	22.8
Region						
Border, Midland and Western	8.7	8.2	8.4	7.7	6.3	7.0
Southern and Eastern	6.2	6.6	6.4	5.1	5.9	5.5
Urban/rural location						
Urban areas	7.6	7.7	7.6	6.9	6.6	6.8
Rural areas	5.6	5.9	5.7	3.9	5.0	4.4
Principal Economic Status (aged 16 and over)						
At work	1.4	1.7	1.6	1.8	1.3	1.6
Unemployed	23.7	20.2	22.8	23.8	12.7	20.6
Student	11.4	8.9	10.2	8.2	8.4	8.3
Home duties Retired	[2.3] 3.0	9.3 1.1	9.2 2.5	[5.0] 3.2	7.6 2.3	7.6 3.0
Not at work due to illness or disability	21.2	18.2	20.0	14.8	17.0	15.6
Number of persons at work						
0	22.2	20.3	21.2	18.9	17.3	18.0
1	5.6	6.1	5.9	5.2	5.2	5.2
2	1.1	0.7	0.9	1.3	1.5	1.4
3+	0.0	0.0	0.0	0.0	0.0	0.0
Highest education level attained (aged 16 and over)						
Primary or below	11.1	9.4	10.3	9.1	8.9	9.0
Lower secondary	5.8	8.6	7.1	6.9	7.9	7.4
Higher secondary	3.6	5.5	4.5	4.6	3.6	4.1
Post leaving cert	4.7	3.7	4.2	3.7	3.9	3.8
Third level non degree	3.7	3.1	3.4	0.4	2.6	1.8
Third level degree or above	1.4	0.8	1.1	0.9	1.3	1.1

Figures in parentheses [] indicate percentages based on small numbers, and are, therefore, subject to a wide margin of error.

Table A6 Profile of population in consistent poverty by year and demographic characteristics (old consistent poverty measure).

` '		% of Individuals
	2006	2007
Total	100.0	100.0
Sex		
Male	49.4	49.0
Female	50.6	51.0
Age group		
0-17	42.2	39.3
18-64	54.4	56.3
65+	3.4	4.4
Household composition		
1 adult aged 65+, no children under 18	2.2	2.2
1 adult aged <65, no children under 18	6.0	8.8
2 adults, at least 1 aged 65+, no children under 18	1.1	1.7
2 adults, both aged <65, no children under 18	8.5	7.5
3 or more adults, no children under 18	10.4	9.0
1 adult with children under 18	31.9	27.1
2 adults with 1-3 children under 18	18.7	19.2
Other households with children under 18	21.3	24.6
Tenure status		
Owner-occupied	35.8	35.9
Rented at the market rate	8.3	13.1
Rented at below the market rate or rent free	55.9	51.0
Region		
Border, Midland and Western	32.2	31.9
Southern and Eastern	67.8	68.1
Urban/rural location		
Urban areas	69.0	72.3
Rural areas	31.0	27.7
Principal Economic Status (aged 16 and over)		
At work	9.5	11.0
Unemployed	10.5	13.7
Student	12.8	13.0
Home duties	17.5	15.7
Retired	2.4	3.4
Not at work due to illness or disability	9.7	8.7
Other	2.2	0.9
Aged <16	35.5	33.8
Number of persons at work		
0	67.6	64.5
1	28.2	26.9
2	4.2	8.6
3+	0.0	0.0
Highest education level attained (aged 16 and over)		
Primary or below	25.5	24.5
Lower secondary	16.1	19.6
Higher secondary	13.1	14.0
Post leaving cert	3.6	3.7
Third level non degree	3.0	2.0
Third level degree or above	1.8	2.2
Other Aged <16	1.4 35.5	0.3 33.8
/ igou < 10	00.0	55.6

Table A7 Sample size by year and demographic characteristics

Number of individuals 2006 2007 State 14,634 13,691 Sex Male 7,156 6,613 7,078 Female 7,478 Age group 0-17 3,612 3,202 18-64 8,143 7,597 65+ 2,879 2,892 Household composition 1 adult aged 65+, no children under 18 1,094 1,058 1 adult aged <65, no children under 18 703 724 2 adults, at least 1 aged 65+, no children under 18 1,710 1,802 2 adults, both aged <65, no children under 18 1,448 1,440 3 or more adults, no children under 18 2,206 2,019 1 adult with children under 18 797 728 2 adults with 1-3 children under 18 4,118 3,604 Other households with children under 18 2,558 2,316 Tenure status Owner-occupied 11,914 11,210 Rented at market rate 905 865 Rented at below the market rate or rent free 1,815 1,616 Region Border, Midland and Western 3,712 3,352 Southern and Eastern 10,922 10,339 **Urban/rural location** Urban areas 8,597 9,246 Rural areas 5,388 5,094 Principal Economic Status (aged 16 and over) At work 5,415 5,096 Unemployed 418 401 Student 869 803 Home duties 2,435 2,295 Retired 1,652 1,643 Not at work due to illnes or disability 567 557 Other 123 97 Aged <16 3,155 2,799 Number of persons at work 0 4,262 3,992 1 4,449 4,222 2 4,447 4,244 1,476 1,233 Highest education level attained (aged 16 and over) 3,359 3,143 Primary or below Lower secondary 2,198 2,084 Higher secondary 2,495 2,402 Post leaving cert 831 758 861 852 Third level non degree Third level degree or above 1,610 1,535 Other 125 118 Aged <16 2,799 3,155

## **Background Notes**

### **Purpose of survey**

The primary focus of SILC is the collection of information on the income and living conditions of different types of households in Ireland, in order to derive indicators on poverty, deprivation and social exclusion. It is a voluntary survey of private households. It is carried out under EU legislation (Council Regulation No 1177/2003) and commenced in Ireland in June 2003. This report presents results from the survey based on data collected in the period December 2006 to November 2007.

#### Reference period

Information is collected continuously throughout the year, with up to 130 households surveyed each week to give a total sample of 5,000 to 6,000 households in each year. In 2007, the achieved sample size was 5,608 households and 13,691 individuals. The income reference period for SILC is the 12 months prior to date of interview.

#### **Data collection**

Information is collected from all household members on laptop computers, using Computer-Assisted Personal Interview (CAPI) software.

#### Sample design

A two-stage sample design was used. This comprised of a first stage sample of 2600 blocks (or small areas) selected at county level to proportionately represent eight strata reflecting population density. Each block was selected to contain, on average, 75 dwellings.

The eight population density stratum groups used were as follows:

- 1 Cities
- 2 Suburbs of Cities
- 3 Mixed urban/rural areas bordering on the suburbs of Cities
- 4 Towns and their environs with populations of 5,000 or over (large urban)
- 5 Mixed urban/rural areas bordering on the environs of larger towns
- 6 Towns and their environs with a population of 1,000 to 5,000 (other urban)
- 7 Mixed urban/rural areas
- 8 Rural areas

The second stage of sampling involved the random selection of sample and substitute households for each block. In cases where interviewers could not secure an interview from the sample household, they systematically approached up to three substitute households (in the same block as the sample household), in order to secure a SILC interview. In this manner variations in response by region were controlled.

## Weighting

The first step in the weighting procedure is the calculation of the household design weights. This is the inverse proportion to the probability with which the household was sampled. In terms of SILC, the probability of the selection of a household is based on two elements, the probability of the selection of a block and the probability of selection of a household within that block. The design weights were calculated separately for each wave.

For cross-sectional or 'wave 1' households (who entered the sample in 2007), the design weights were calculated as above and adjusted so as to be proportional to the 2007 sample as a whole. No adjustment was made for non-response as substitutions were made for non-responding households.

For longitudinal households (waves 2, 3, 4), base weights were calculated by firstly adjusting the personal weights from the previous year for non-response. The Weight Share Method was then applied to calculate a base weight for the household. These design weights were then adjusted so as to be proportional to the 2007 sample as a whole.

In accordance with Eurostat recommendation, CALMAR is used to calculate the household cross-sectional weights. Benchmark information is used to gross up the data to population estimates. The benchmark estimates are based on:

- Age by sex: Individual population estimates are generated from population projections from census data. Age is broken down into three categories: 0-14, 15-64 and 65+.
- Region: Household population estimates in each of the eight NUTS3 regions are generated using Labour Force Survey (LFS) data.

• Household composition: Household composition estimates are also generated from the LFS. The following categories are used:

One adult, no children

Two adults, no children

Three or more adults, no children

One adult, one or more children

Two adults, one to three children

Other households with children

Due to the "integrative" calibration method, the personal weight generated in CALMAR is equal to the household weight. Because there is no individual non-response within a household, the weights for personal cross-sectional respondents aged 16 and over are the same as the overall personal weight.

#### **Definitions of Income**

There are two definitions of income (EU and national definition) referred to in this release, the components of which are outlined below. Some key differences between EU and national definitions are:

- The EU definition of gross income does not include income from 'private pensions'. These are defined as private schemes fully organised by the individual, where contributions are at the discretion of the contributor independently of their employers or the state. Thus, 'private pensions' does not include occupational or state pensions.
- All contributions to pension plans, except for those to private pension plans as defined above, are
  deducted from gross income when calculating disposable income under the EU definition. No
  pension contributions of any kind are deducted from gross income in the calculation of
  disposable income for national purposes.
- Employer's social insurance contributions are included in the national definition of income. They are deducted from gross income in the calculation of net income. They are not included in any EU calculations of income. Employer's social insurance contributions include contributions to private health insurance and life assurance schemes.
- The EU definition of income does not include the value of goods produced for own consumption.

**Gross income:** Income details are collected at both a household and individual level in SILC. In analysis, each individual's income is summed up to household level and in turn added to household level income components to calculate *gross household income*. The components of gross household income are:

#### **Direct Income:**

- Employee income:
  - Gross employee cash or near cash income
  - Gross non-cash employee income
- Employer's social insurance contributions (not included in EU definition)
- · Gross cash benefits or losses from self-employment
- · Other direct income

Value of goods produced for own consumption (not included in EU definition)

Pension from individual private plans (not included in EU definition)

Income from rental of property or land

Regular inter-household cash transfers received

Interests, dividends, profit from capital investments in unincorporated business

Income received by people aged under 16

#### **Social Transfers:**

- · Unemployment benefits
- Old-age benefits (note that this includes all occupational pensions other such social welfare payments to those aged 65 and over)
- Family/children related allowances
- Housing allowances
- · Other social transfers

Survivors' benefits

Sickness benefits

Disability benefits

Education-related allowances

Social exclusion not elsewhere classified

**Disposable income:** Tax and social insurance contributions are also summed to household level and subtracted from the gross household income to calculate the *total disposable household income*. The components of disposable household income are gross household income less:

- Employer's social insurance contributions (not included in EU definition)
- · Regular inter-household cash transfer paid
- Tax on income and social insurance contributions (National definition of income does deduct
  any pension contributions. EU definition deducts contributions to state and occupational
  pensions)

**Interest from Special Saving Incentive Accounts (SSIA):** The Irish government's Special Savings Incentive Scheme commenced on 1 May 2001. To participate in the scheme, savings accounts (called "special savings incentive accounts" or "SSIAs") had to be opened before 30 April 2002. Under the terms of this scheme, for every amount saved in a special account, an additional 25% would be contributed by the exchequer to your savings after a savings period of five years.

In 2007, the majority of SSIA's matured and interest earned on the accounts was included as income. Table 3 shows the effect the interest from SSIA investments had on equivalised income, the at risk of poverty rate and consistent poverty rate.

**Equivalence scales:** Equivalence scales are used to calculate the *equivalised household size* in a household. Although there are numerous scales, we focus on two: the modified OECD scale and the national scale. The national scale attributes a weight of 1 to the first adult, 0.66 to each subsequent adult (aged 14+ living in the household) and 0.33 to each child aged less than 14. The modified OECD scale attributes a weight of 1 to the first adult, 0.5 to each subsequent adult and 0.3 to each child aged less than 14. The weights for each household are then summed to calculate the *equivalised household size*.

#### Example:

A household consists of 5 people: 2 adults and 3 children. The modified OECD scale gives a weight of 1 to the first adult and 0.5 to each subsequent adult (aged 14+) living in the household, and 0.3 to each child. Thus, this household's *equivalised household size* is 1 + 0.5 + 0.3 + 0.3 + 0.3 = 2.4.

**Equivalised income:** The disposable household income is divided by the *equivalised household size* to calculate the equivalised income for each individual, which essentially is an approximate measure of how much of the income can be attributed to each member of the household. This *equivalised income* is then applied to each member of the household.

#### Example:

If a household has a total disposable income of 50,000 and the equivalised household size is 2.4, the equivalised income for this household is 20,833.33 This income is applied to each member of the household.

# Impact of equivalence scales

Although equivalisation of income is very important in the calculation of poverty indicators, there is no consensus internationally on what the correct equivalence scale is or how it should be derived. The use of different scales can have a substantial impact on poverty rates for particular sub-groups. Comparing the two equivalence scales above, the lower scale given to subsequent adults and children in the modified OECD scale means that smaller households fare better in national

calculations than in EU-level analysis. This in turn has a big impact on the elderly, particularly elderly women, as they tend to live either alone or in two-person households. As a consequence, there is a large difference between the poverty rates for the elderly depending on the calculation methodology used in any given year. However, according to research, sensitivity analyses suggest that while the level and, in particular, the composition of income poverty are affected by the use of different equivalence scales, trends over time and rankings across countries are much less affected.

#### Laeken indicators

In 2001 the Laeken European Council endorsed the first set of 18 common statistical indicators for social inclusion, which will allow monitoring in a comparable way of member states' progress towards agreed EU objectives regarding poverty and social exclusion. They cover four dimensions of social exclusion: financial poverty, employment, health and education. The Laeken indicators are:

- At risk of poverty rate by various classifications
- Inequality of income distribution: S80/S20 quintile share ratio
- At persistent risk of poverty rate by gender (60% median)
- Relative at risk of poverty gap
- Regional cohesion (dispersion of regional employment rates)
- Long term unemployment rate
- · Persons living in jobless households
- · Early school leavers not in education or training
- · Life expectancy at birth
- · Self-defined health status by income level
- Dispersion around the at risk of poverty threshold
- · At risk of poverty rate anchored at a moment in time
- · At risk of poverty rate before social transfers by gender
- · Inequality of income distribution: Gini coefficient
- At persistent risk of poverty rate by gender (50% median)
- Long term unemployment share
- Very long term unemployment rate
- Persons with low educational attainment

#### Some Laeken definitions

At risk of poverty rate: This is the share of persons with an equivalised income below a given percentage (usually 60%) of the national median income. It is also calculated at 40%, 50% and 70% for comparison. The rate is calculated by ranking persons by equivalised income from smallest to largest and the median or middle value is extracted. Anyone with an equivalised income of less than 60% of the median is considered at risk of poverty at a 60% level.

**Inequality of income distribution (S80/S20 quintile share ratio):** This is the ratio of total equivalised income received by the 20% of persons with the highest income (top quintile) to that received by the 20% of persons with the lowest income (lowest quintile).

**Relative at risk of poverty gap:** This is the difference between the median equivalised income of persons below the at risk of poverty threshold and the at risk of poverty threshold, expressed as a percentage of the at risk of poverty threshold. The purpose of the indicator is to measure how far below the poverty threshold the median income of people at risk of poverty is. The closer the median income is to the threshold the smaller the percentage will be.

Note in previous LIIS publications (source ESRI) the at risk of poverty gap was calculated on the basis of the **mean** income of those at risk of poverty rather than the median, which is the basis for the calculation in SILC.

At risk of poverty rate before social transfers: This indicator is calculated based on two alternative measures of equivalised income. The first calculates equivalised income as the total disposable household income including old-age and survivors' benefits but excluding all other social transfers. The second excludes all social transfers. Any person with an equivalised income

before social transfers of less than 60% of the median **after** social transfers is considered at risk of poverty before social transfers (i.e. the same threshold is used for calculating the rate before and after social transfers).

**Gini coefficient:** This is the relationship between cumulative shares of the population arranged according to the level of income and the cumulative share of total income received by them. If there was perfect equality (i.e. each person receives the same income) the Gini coefficient would be 0%. A Gini coefficient of 100% would indicate there was total inequality and the entire national income was in the hands of one person.

At persistent risk of poverty rate: The share of persons with an equivalised total net income below the risk of poverty threshold in the current year and in at least two of the preceding three years. Therefore the calculation of this indicator requires 4 years data, and 2007 is the first year that we have sufficient data available. However, the longitudinal nature of the sub-sample required to calculate the rate demands detailed analysis of the sample structure in order to generate an appropriate weighting procedure. A longitudinal weight has been calculated for the purposes of this calculation, but this may be subject to revision. In addition, the size of this sub-sample limits the level of precision of the indicator (there were 505 households and 1174 individuals in all years from 2004 to 2007). Notwithstanding these concerns, the persistent poverty rate in 2007 was estimated at 15.4%.

At risk of poverty rate anchored at a moment in time: For a given year n, the "at risk of poverty rate anchored at a moment in time" is the share of the population whose income in a given year is below a risk of poverty threshold calculated in the standard way for a previous base year and then up-rated for inflation. The purpose of this indicator is to get some indication of the changes in 'absolute poverty' over time. In this publication the threshold for 2005 is adjusted in line with inflation for each year 2004-2007.

In Ireland, SILC is a continuous survey with an income reference period of 12 months prior to date of interview. Consequently the reference period varies from one respondent to another depending on the date of interview. This generates a 'floating' income reference period for the income data. An individual interviewed in January of a year n would have a reference period of January to December n-1, with a central point of July n-1. A person interviewed in December of year n would have a reference period of December of year n-1 to November of year n and a central point of June of year n. In order to calculate the index for the base year, the average over the central points of the relevant period was taken. That is:

From 2004 to 2007, interviews were conducted over full years, resulting in the following monthly indices:

Month	CPI	Month	CPI	Month	CPI	Month	CPI
Jul-03	105.8	Jul-04	108.7	Jul-05	111.3	Jul-06	116
Aug-03	106.5	Aug-04	109.3	Aug-05	111.8	Aug-06	116.8
Sep-03	106.7	Sep-04	109.4	Sep-05	112.7	Sep-06	117.2
Oct-03	106.6	Oct-04	109.5	Oct-05	112.8	Oct-06	117.2
Nov-03	106.6	Nov-04	109.7	Nov-05	112.6	Nov-06	117.6
Dec-03	107.0	Dec-04	109.8	Dec-05	112.5	Dec-06	118
Jan-04	106.5	Jan-05	108.9	Jan-06	112.2	Jan-07	117.9
Feb-04	107.4	Feb-05	109.8	Feb-06	113.4	Feb-07	118.9
Mar-04	107.8	Mar-05	110.1	Mar-06	113.9	Mar-07	119.7
Apr-04	108.2	Apr-05	110.6	Apr-06	114.8	Apr-07	120.6
May-04	108.4	May-05	111.0	May-06	115.3	May-07	121.1
Jun-04	109.0	Jun-05	111.3	Jun-06	115.6	Jun-07	121.4
Average:	107.2	Average:	109.8	Average:	113.2	Average:	118.5

The threshold for 2005 (the base year) was €10,057. The threshold for each other year was calculated as follows:

- Threshold(2004)=€10,057/109.8417\*107.2083=9,815.89
- Threshold(2006)= $\in$ 10,057/109.8417\*113.2417= $\in$ 10,368.3
- Threshold(2007)= $\in$ 10,057/109.8417\*118.5333= $\in$ 10,852.79

The at risk of poverty rate anchored in 2005 in a given year is the proportion of the population in that given year with an equivalised income below the corresponding threshold above.

#### National Anti-Poverty Strategy (NAPS) indicators

At a national level, data from the SILC is be used to monitor and evaluate progress towards achieving the targets set out in the National Anti-Poverty Strategy (NAPS). The NAPS was initiated by the Government after the 1995 United Nations Social Summit in Copenhagen, Denmark. The strategy, launched in 1997, sets out the extent of poverty, identifies the main themes, and formulates strategic responses to combat poverty in Ireland. The strategic aims of the NAPS fall into five key areas:

- · Educational Disadvantage
- Unemployment
- · Income adequacy
- Disadvantaged Urban Areas
- · Rural Poverty

The key NAPS indicator derived from SILC is the consistent poverty measure, which combines relative income measures with a lack of what are considered to be basic resources. Originally the NAPS referred to the calculation of the threshold as 60% of the **mean** equivalised income, but it is now generally accepted that 60% of the **median** is a more appropriate method.

### **Consistent poverty**

The consistent poverty measure looks at those persons who are defined as being at risk of poverty and assesses the extent to which this group may be excluded and marginalised from participating in activities which are considered the norm for other people in society. The identification of the marginalised or deprived is currently achieved on the basis of a set of eleven basic deprivation indicators:

- 1. Two pairs of strong shoes
- 2. A warm waterproof overcoat
- 3. Buy new not second-hand clothes
- 4. Eat meat with meat, chicken, fish (or vegetarian equivalent) every second day
- 5. Have a roast joint or its equivalent once a week
- 6. Had to go without heating during the last year through lack of money
- 7. Keep the home adequately warm
- 8. Buy presents for family or friends at least once a year
- 9. Replace any worn out furniture
- 10. Have family or friends for a drink or meal once a month
- 11. Have a morning, afternoon or evening out in the last fortnight for entertainment.

An individual is defined as being in 'consistent poverty' if they are:

- · Identified as being at risk of poverty and
- Living in a household deprived of two or more of the eleven basic deprivation items listed above (Note that it is enforced deprivation that is relevant in this context. For example, a household may not have a roast once a week. The household is classified as deprived of this basic indicator only if the reason they didn't have it was because they could not afford it).

#### **Further information**

### Note on Logistic Regression on likelihood of a household being at risk of poverty:

The characteristics of households that are associated with the likelihood of the household being at risk of poverty (i.e. having a household disposable income less than 60% of median household disposable income) were explored by constructing a logistic regression model.

The model produced odds ratios indicating the relative likelihood of households with different characteristics being at risk of poverty. Odds are expressed relative to a reference category which has a given value of 1. Odds ratios greater than 1 indicate higher odds (increased likelihood), and odds ratios less than 1 indicate lower odds (reduced likelihood) of the household being at risk of poverty based on the characteristic in question.

## The variables included in the model:

The model included a range of variables, all of which were categorical variables. The variables included are listed below:

- Sex of the head of household
- Age of the head of household combined with the number of workers in the household split into 8 possibilities (each possibility being a separate categorical variable in the model):
- Head of household is a working age adult and there were no workers in the household
- Head of household is a working age adult and there was 1 worker in the household
- Head of household is a working age adult and there were 2 workers in the household
- Head of household is a working age adult and there were 3 or more workers in the household
- Head of household is aged 65 and over and there were no workers in the household
- Head of household is aged 65 and over and there was 1 worker in the household
- Head of household is aged 65 and over and there were 2 workers in the household
- Head of household is aged 65 and over and there were 3 or more workers in the household
- Tenure of the household with 3 possibilities
- · The household accommodation was rented a market rents
- The household accommodation was rented at below market rents (e.g. rent free or local authority rental)
- · The household accommodation was owner occupied
- Principle economic status of head of household with 3 possibilities
- · Employed
- Unemployed
- · Not economically active
- · Household is in an urban or rural location
- Household is in the Border, Midlands and Western region (vs the Southern and Eastern region)
- The highest level of educational attainment of the head of household with 6 possibilities:
- · Primary or below
- · Lower secondary
- · Higher secondary
- · Post leaving certificate qualification
- · Third level non-degree
- Third level degree or above
- Number of children in the household with 4 possibilities
- · No children
- 1 child
- 2 children

#### • 3 or more children

For the purposes of the regression a base set of characteristics must be chosen. These were chosen based on assumptions on what characteristics were assumed to indicate a lower risk of poverty. In this case the base characteristics were:

- · Sex of head of household: Male
- Age of head of household combined with number of workers in the household: Working age adult head of household and 3 or more workers in the household
- · Tenure: Owner occupied
- Principal Economic Status of the head of household: Employed
- Urban/Rural location of household: Urban
- · Region: Southern and Eastern
- · Highest level of educational attainment of head of household: Third level degree or above
- Number of children in the household: no children

The model upheld the assumptions of lower risk made above, i.e. males headed households were less likely to be at risk of poverty than female headed households etc.

The table below shows the odds ratios output by the model for those variables which were found to have a statistically significant relationship to the likelihood of the household being at risk of poverty. As mentioned odds ratios greater than 1 indicate higher odds or increased likelihood of household being at risk of poverty. For example the model indicates that a female headed household is 1.23 times more likely (or 23% more likely) to be at risk of poverty than a male headed household.

- The model clearly indicates that households with no workers (whether they're headed by an adult of working age or an elderly person) are more likely to be at risk of poverty and this is particularly evident for households with no workers where the head of household is of working age with an odds ratio of 21.28.
- Households which are either rent free or rented at lower than market rates (e.g. local authority housing) are more than twice likely to be at risk of poverty (odds ratio 2.10) where the accommodation is rented at below market rents and just below twice as likely (odds ratio 1.90) where the accommodation is rent free).
- Where the head of household is unemployed the household is more likely to be at risk of poverty.
- Where the household is in a rural location it is more likely to be at risk of poverty than a
  household in an urban location.
- The educational level of the head of household is clearly linked to the likelihood of the household being at risk of poverty with the likelihood of being at risk of poverty falling as the educational level of the head of household increases.
- When other factors are taken into account having one or two children in the household did not increase the likelihood of the household being at risk of poverty, but having 3 or more children in the household did increase the likelihood.

Household characteristic	Odds Ratio
Female headed household	1.23
Working age adult head of household and no workers in the househol	d 21.28
Working age adult head of household with 1 worker in the household	2.54
Elderly head of household with no workers in the household	3.91
Accommodation is rented at below market rates	2.10
Accommodation occupied is rent free	1.90
Head of household is unemployed	1.45
Household is in a rural area	1.55
Head of household highest level of education is primary or below	4.95
Head of household highest level of education is lower secondary	3.53
Head of household highest level of education is higher secondary	2.46
Head of household highest level of education is a post leaving certific	eate
qualification	1.98
There are more than two children living in the household	1.91

The proportion of the variance in the dependent variable accounted for by the independent variables in the model was approximately 32%. As listed above a number of other household characteristics were assessed but did not indicate a statistically significant relationship regarding the likelihood of the household being at risk of poverty.

While the model identifies clear statistically significant relationships between the likelihood of a household being at risk of poverty and various household characteristics further analysis would be required to identify all relationships.

## Statistical significance

All estimates based on sample surveys are subject to error, some of which is measurable. Where an estimate is statistically significantly different from another estimate it means that we can be 95% confident that differences between those two estimates are not due to sampling error.

## Principal Economic Status Classification

Results are available using the Principal Economic Status (PES) classification, which is also used in the Quarter National Household Survey (QNHS) and the Census of Population. The PES classification is based on a combination of questions in which respondents aged 16 or over are asked what their usual situation is with regard to employment and their responses are categorised as follows:

- At work
- · Unemployed
- Student
- Engaged on home duties
- · Retired
- · Unable to work due to illness or disability

## Number of people at work in the household

A person is defined as 'at work' based on their PES response as above.

## Household reference person

The household reference person is the person in the household considered responsible for the accommodation. If two people are considered responsible, the elder of the two is defined as the household reference person.

# Household composition

For the purposes of deriving household composition, a child was defined as any member of the household aged 17 or under. Households were analysed as a whole, regardless of the number of family units within the household. The categories of household composition are:

- 1 adult aged 65+, no children under 18
- 1 adult aged <65, no children under 18
- 2 adults at least 1 aged 65+, no children under 18
- 2 adults, both aged <65, no children under 18
- 3 or more adults, no children under 18
- · 1 adult, with children
- 2 adults with 1-3 children
- · Other households with children

#### **Tenure Status**

Tenure status refers to the nature of the accommodation in which the household resides. Responses are classified into the following three categories;

- · Owner-occupied
- · Rented at the market rate
- · Rented at below the market rate or rent free

#### **Urban/rural location**

As previously stated, during sample design, the country is divided up into 8 strata based on population density. These areas are further classified into urban and rural areas as follows:

### Urban

- Cities
- · Suburbs of cities

- Mixed urban/rural areas bordering on the suburbs of cities
- Towns and their environs with populations of 5,000 or over (large urban)
- Mixed urban/rural areas bordering on the environs of larger towns
- Towns and their environs with a population of 1,000 to 5,000 (other urban)

#### Rural

- · Mixed urban/rural areas
- · Rural areas

#### Regions

The regional classifications in this release are based on the NUTS (Nomenclature of Territorial Units) classification used by Eurostat. The NUTS3 regions correspond to the eight Regional Authorities established under the Local Government Act, 1991 (Regional Authorities) (Establishment) Order, 1993, which came into operation on 1 January 1994. The NUTS2 regions, which were proposed by Government and agreed by Eurostat in 1999, are groupings of the NUTS3 regions. The composition of the regions is set out below.

	idland and IUTS2 Region	Southern and I NUTS2 Region	
Border	Cavan Donegal Leitrim Louth	<b>Dublin</b> Dun	Dublin Laoghaire-Rathdown Fingal South Dublin
Midland	Monaghan Sligo Laoighis	Mid-East	Kildare Meath Wicklow
	Longford Offaly Westmeath	Mid-West	Clare Limerick City Limerick County
West	Galway City Galway County	South Foot	North Tipperary
	Mayo Roscommon	South-East	Carlow Kilkenny South Tipperary Waterford City Waterford County Wexford
		South-West	Cork City Cork County Kerry

### **Time Series**

Times series data for all tables in this publication are available on our website: www.cso.ie

## **EU-SILC Modules**

Since 2005, special focus has been put on a different topic relating to poverty and/or social exclusion within SILC each year. The first such module was on the intergenerational transmission of poverty. Irish results from this analysis were published in August 2007 and were based on 2005 data.

Future modules are as follows:

Year	Module
2006	Social participation
2007	Housing conditions
2008	Over-indebtedness and financial exclusion
2009	Deprivation
2010	Intra-household sharing of resources

The following information on SILC statistics is available on the CSO website <a href="www.cso.ie">www.cso.ie</a>: a full set of time series tables, additional data in relation to SILC modules, methodology details and questionnaires. Special analyses can also be requested by emailing <a href="Labour@cso.ie">Labour@cso.ie</a>