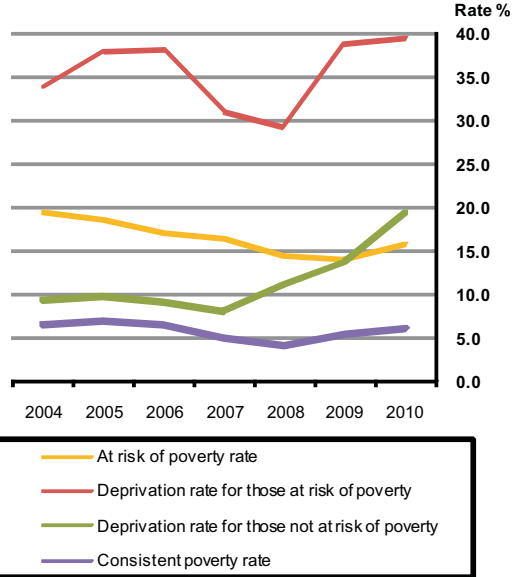




**Figure 1 Poverty and deprivation rates by year**



## Survey on Income and Living Conditions (SILC)

### Preliminary results 2010

The Survey on Income and Living Conditions (SILC) in Ireland is a household survey covering a broad range of issues in relation to income and living conditions. It is the official source of data on household and individual income and also provides a number of key national poverty indicators, such as the at risk of poverty rate, the consistent poverty rate and rates of enforced deprivation. This report presents the preliminary results for 2010 and comparable data for previous years. Further data and analysis will become available in the near future.

**Table A Summary of main results**

	2006	2007	2008	2009	2010
<b>Income</b>	€	€	€	€	€
Equivalised disposable income (per individual)	21,229	23,610	24,380	23,326	22,168
At risk of poverty threshold (60% of median income)	10,566	11,890	12,455	12,064	10,831
<b>Poverty &amp; deprivation rates</b>	%	%	%	%	%
At risk of poverty rate	17.0	16.5	14.4	14.1	15.8
Deprivation rate <sup>1</sup>	13.8	11.8	13.8	17.1	22.5
Consistent poverty rate	6.5	5.1	4.2	5.5	6.2

<sup>1</sup> Experienced two or more types of enforced deprivation

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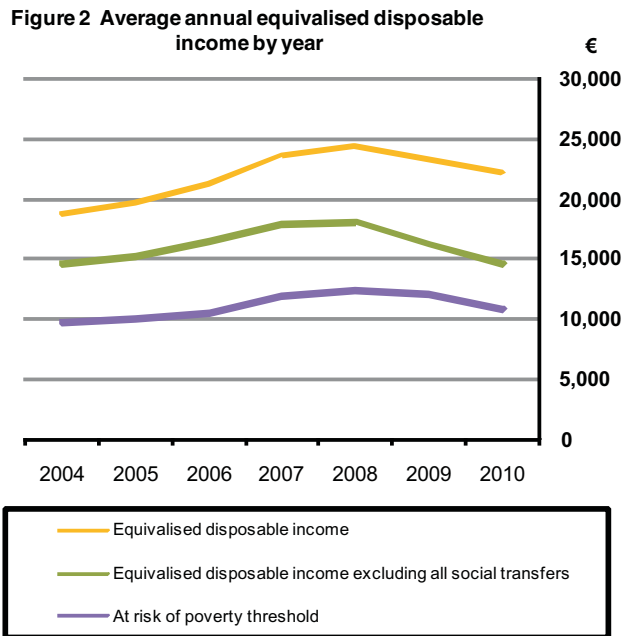
### Summary of main findings

- Average annual equivalised disposable income (i.e. household income adjusted for household composition) in 2010 was €22,168, a drop of 5.0% on the 2009 figure of €23,326. *See table A and figure 1 above.*
- There was an increase in income inequality between 2009 and 2010 as shown by the quintile share ratio. The ratio showed that the average income of those in the highest income quintile was 5.5 times that of those in the lowest income quintile. The ratio was 4.3 one year earlier. *See table B.*
- The at risk of poverty threshold decreased by more than 10% from €12,064 in 2009 to €10,831 in 2010, following a decrease of 3.1% in the threshold between 2008 and 2009.
- Although there was a decrease in the at risk of poverty threshold of more than 10%, the at risk of poverty rate at state level rose from 14.1% in 2009 to 15.8% in 2010.
- In 2010 the deprivation rate (those experiencing two of more types of enforced deprivation) was almost 23% compared with just over 17.0% in 2009. This increase was largely attributable to an increase in the deprivation rate, of those NOT at risk of poverty, from 13.7% in 2009 to 19.3% in 2010 while there was no significant change in the deprivation rate for those at risk of poverty. *See figure 1.*
- The consistent poverty rate was 6.2% in 2010, representing no statistically significant change on the 2009 figure.

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## Income

Average annual equivalised disposable income in 2010 was €22,168 (or €424.83 weekly), a drop of 5% on the 2009 figure of €23,326 (or €447.03 weekly). Equivalised total direct income fell by almost 9% while social transfers increased by 4% between 2009 and 2010. The increase in social transfers was largely attributable to increases in unemployment related payments and old-age related payments. The definition of unemployment related payments in SILC includes job seekers benefits and jobseekers allowances but also includes redundancy payments which largely accounted for the increase in the average weekly amounts between 2009 (€23.44) and 2010 (€31.41). A similar situation arose in relation to old age related payments and the inclusion of lump-sum retirement payments. *See tables 1, 2 and 3a and figure 2 below.*



The at risk of poverty threshold decreased by more than 10% in 2010 from €12,064 in 2009 to €10,831 in 2010. The threshold increased annually up to 2008 after which it began to fall. A second consecutive fall in 2010 reflected an overall decline in income.

## Income Inequality

**Table B Indicators of income equality by year**

	% of individuals							
	2004	2005	2006	2007	2008	2009	2010	
<b>Indicators of income equality<sup>1</sup></b>								
Gini coefficient	31.8	32.4	32.4	31.7	30.7	29.3	33.9	
Income distribution (Income quintile share ratio)	5.0	5.1	5.0	4.9	4.6	4.3	5.5	

<sup>1</sup> See Background Notes

There was an increase in income inequality in 2010 as shown by the income quintile share ratio and the Gini coefficient. The quintile share ratio indicated that the average income of those in the highest income quintile was 5.5 times that of those in the lowest income quintile. This ratio was 4.3 one year earlier thus signifying greater inequality in the income distribution in 2010. The Gini coefficient showed a similar pattern increasing from 29.3% in 2009 to 33.9% in 2010. A Gini coefficient of 0% corresponds to perfect equality while higher Gini coefficients indicate a more unequal distribution. The Gini coefficient and the quintile share ratio indicate that the income distribution has become more unequal between 2009 and 2010 and reverses the downward trend evident since 2005. *See table B and figures 3a and 3b*

Figure 3a Gini coefficient by year

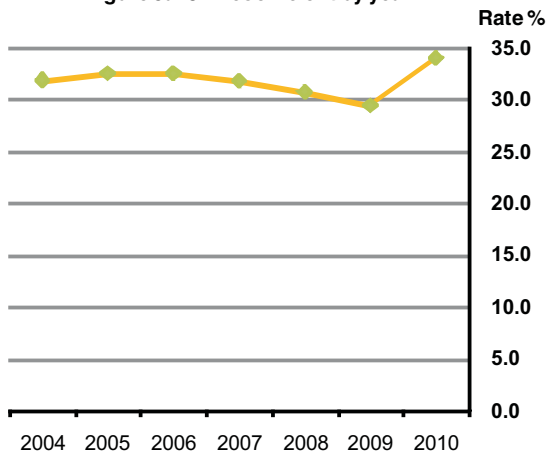
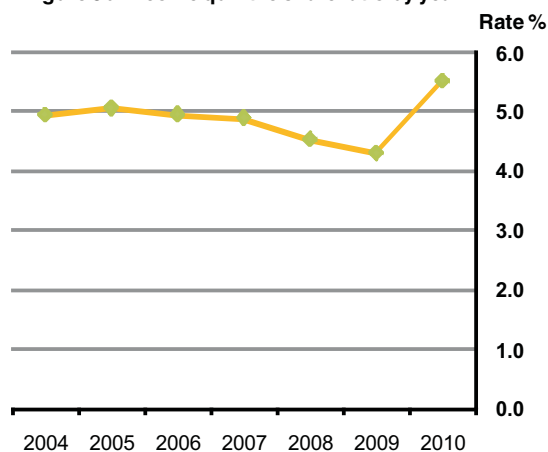


Figure 3b Income quintile share ratio by year

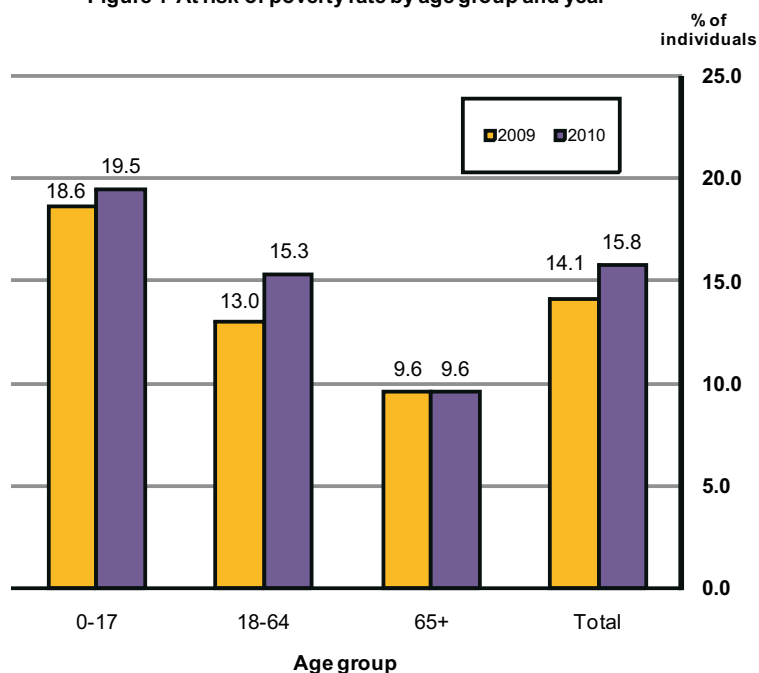


### At risk of poverty

Although there was a decrease in the at risk of poverty threshold of more than 10%, the at risk of poverty rate at state level rose from 14.1% in 2009 to 15.8% in 2010. This increase reflects the change in the income distribution between 2009 and 2010 and the widening of the gap between those in the highest and those in the lowest income quintiles. It also reverses the downward trend in the poverty rate evident since 2004. See tables 1 and 4 and figure 1.

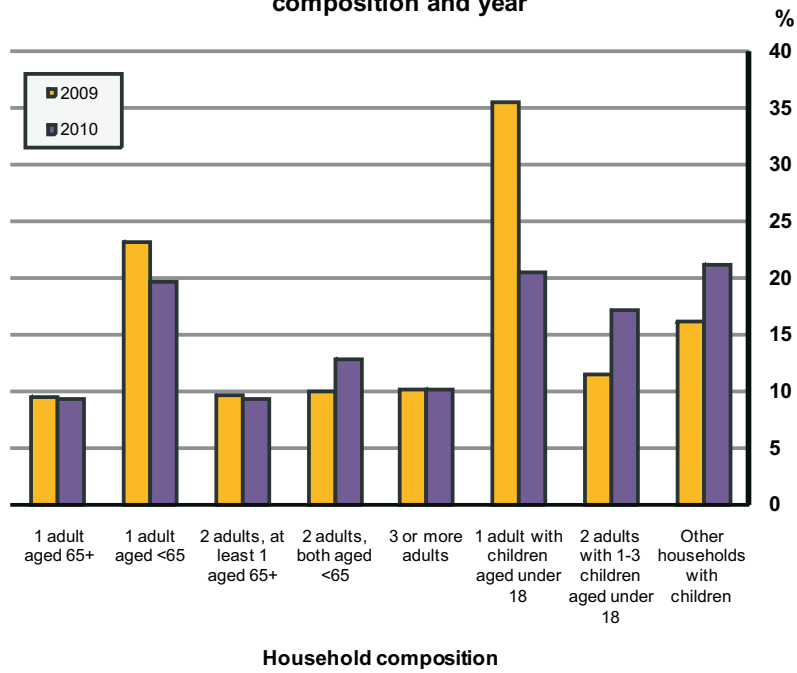
The groups most at risk poverty remained broadly consistent between 2009 and 2010. The at risk of poverty rate for those of working age (18-64) increased from 13.0% in 2009 to 15.3% in 2010. Almost one in five children were at risk of poverty in 2010 compared with almost one in ten of the elderly population. See figure 4.

Figure 4 At risk of poverty rate by age group and year



The at risk of poverty rate for households composed of one adult with children remained high at 20.5%. However, this represented a significant decrease when compared with 2009 (35.5%). As the equivalised income of this group tends to fluctuate around the at risk of poverty threshold from year to year, changes in the threshold can have a disproportionate impact on the at risk of poverty rate of this group. See figure 5.

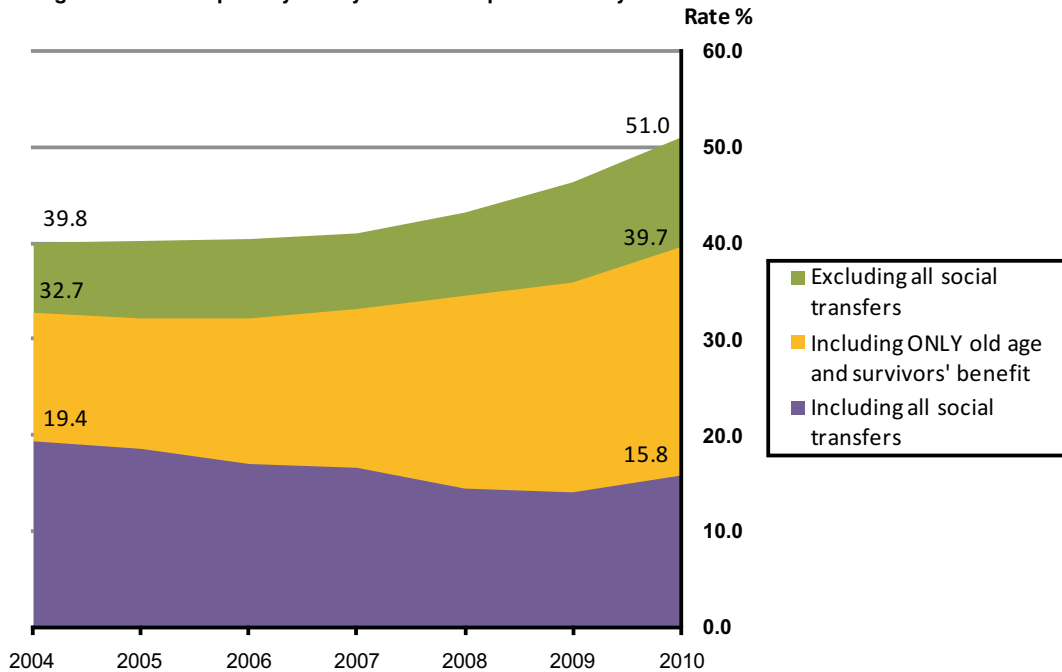
**Figure 5 At risk of poverty rate by household composition and year**



*Impact of social transfers on the at risk of poverty rate*

In 2010 if all social transfers were excluded from income the at risk of poverty rate would be 51.0%, indicating a steady increase from 39.8% in 2004. This increase over time demonstrates the increasing dependence of individuals on social transfers to remain above the at risk of poverty threshold. See table 4 and figure 6.

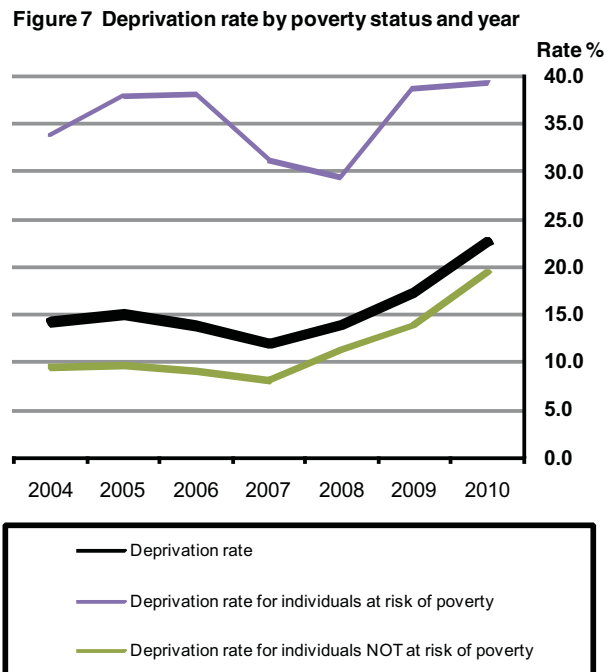
**Figure 6 At risk of poverty rate by income composition and year**



## Deprivation

### Overall

In 2010 the deprivation rate (those experiencing two or more types of enforced deprivation) was almost 23% compared with just over 17% in 2009. The deprivation rate for those at risk of poverty was 39.4% in 2010 representing no statistically significant change from the 2009 figure. The deprivation rate for those NOT at risk of poverty was 19.3%, a significant increase from the 13.7% recorded in 2009. Since 2007 the deprivation rate among this group has more than doubled (from 8.0%). See tables 1, 5, 6, C and figure 7.



### Type of deprivation

Some of the most notable changes across the eleven deprivation items between 2009 and 2010 were an inability to:

- replace worn out furniture (16.3% to 20.3%)
- afford a morning/afternoon/evening out (14.9% to 19.3%)
- have family/friends over for a meal/drink (9.4% to 14.4%)
- afford heating at some stage in the last year (7.3% to 10.6%)

Similar patterns (although at different levels) could be observed for those at risk of poverty and those NOT at risk of poverty across the eleven deprivation items.

### Age group

An analysis of deprivation by age group in 2009 and 2010 showed a significant increase in the deprivation rate for children (aged 0-17) which was 30.2% up from 23.5% in 2009. The change in the rate for children at risk of poverty was not statistically significant, therefore the increase in deprivation for children overall was due to changes in the rate for those NOT at risk of poverty (27.4% in 2010 up from 18.2% in 2009). The situation of those of working age was similar to that of children, in that the increase in their overall deprivation rate (between 2009 and 2010) could again be attributed to an increase in the level of deprivation experienced by those NOT at risk of poverty. See table C below.

**Table C Deprivation<sup>1</sup> rate by age group and year**

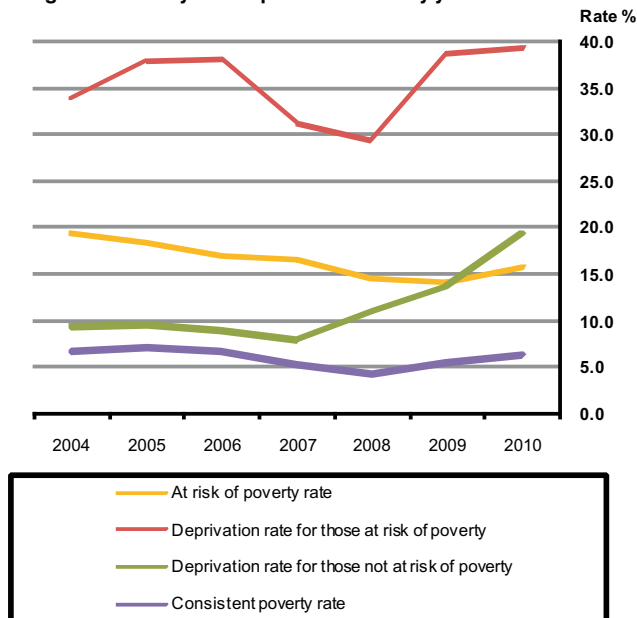
Age group	% of individuals							
	0-17		18-64		65+		Total	
	2009	2010	2009	2010	2009	2010	2009	2010
<b>Deprivation rate</b>								
Individuals at risk of poverty	46.7	42.0	37.6	41.5	11.7	9.3	38.8	39.4
Individuals not at risk of poverty	18.2	27.4	12.8	17.9	9.3	9.7	13.7	19.3
All Individuals	23.5	30.2	16.0	21.5	9.5	9.6	17.3	22.5

<sup>1</sup> Experienced two or more types of enforced deprivation.

### Consistent Poverty

The consistent poverty rate in 2010 was 6.2% representing no statistically significant change on the 2009 figure. Although there was a significant increase in the at risk of poverty rate and the deprivation rate (2 or more types of enforced deprivation ) between 2009 and 2010, there was no statistically significant change in the consistent poverty rate due to the fact that the increase in deprivation was experienced by those NOT at risk of poverty. *See table 1, 5 and figure 1(repeated below).*

**Figure 1 Poverty and deprivation rates by year**



**Table 1 Individual income and poverty rates demographic characteristics and, by year<sup>1</sup>**

All individuals

	Average annual equivalised disposable income		At risk of poverty rate		Deprivation rate <sup>2</sup>		Consistent poverty rate	
	2009	2010	2009	2010	2009	2010	2009	2010
	€	€	%	%	%	%	%	%
<b>State</b>	<b>23,326</b>	<b>22,168</b>	<b>14.1</b>	<b>15.8</b>	<b>17.1</b>	<b>22.5</b>	<b>5.5</b>	<b>6.2</b>
<b>Sex</b>								
Male	23,627	22,569	14.1	15.7	16.8	21.6	5.5	5.9
Female	23,029	21,773	14.1	15.9	17.7	23.4	5.4	6.6
<b>Age group</b>								
0-17	21,244	20,001	18.6	19.5	23.5	30.2	8.7	8.2
18-64	24,678	23,579	13.0	15.3	16.0	21.5	4.9	6.4
65+	20,681	19,723	9.6	9.6	9.5	9.6	1.1	0.9
<b>Principal Economic Status (aged 16 years and over)</b>								
At work	28,732	28,144	5.5	7.8	7.9	12.5	1.1	1.8
Unemployed	18,239	16,143	24.8	26.1	34.3	38.0	11.5	15.2
Student	19,491	18,048	25.9	24.0	19.4	24.4	11.4	9.1
Home duties	18,331	18,215	19.1	20.3	20.3	25.3	6.8	7.6
Retired	23,691	22,668	9.6	9.0	8.0	7.2	1.4	1.1
Not at work due to illness or disability	17,196	14,759	21.7	20.9	35.7	42.8	8.8	13.0
<b>Highest education level attained (aged 16 years and over)</b>								
Primary or below	17,582	16,599	18.6	17.8	24.0	26.0	6.6	7.3
Lower secondary	19,731	18,681	19.7	19.8	20.9	24.9	7.8	8.1
Higher secondary	23,537	21,289	12.8	15.7	13.1	19.7	4.6	5.7
Post leaving cert	23,820	21,085	9.1	13.2	12.4	21.9	3.3	6.6
Third level non degree	26,682	27,286	4.9	8.6	5.8	11.9	1.0	1.5
Third level degree or above	34,265	36,581	4.8	7.8	5.9	6.9	[0.8]	1.5
<b>Household composition</b>								
1 adult aged 65+	17,985	17,914	9.5	9.4	13.9	15.2	0.6	0.8
1 adult aged <65	25,364	22,247	23.2	19.7	25.1	33.9	8.3	11.2
2 adults, at least 1 aged 65+	22,400	20,562	9.6	9.4	8.4	8.3	1.0	0.5
2 adults, both aged <65	28,845	28,079	10.0	12.9	12.4	15.1	2.7	4.9
3 or more adults	25,771	26,787	10.1	10.3	12.7	11.4	3.3	3.1
1 adult with children aged under 18	15,162	15,567	35.5	20.5	44.1	49.8	16.6	9.3
2 adults with 1-3 children aged under 18	23,956	22,197	11.4	17.2	15.4	23.6	5.4	7.0
Other households with children	21,713	18,495	16.1	21.2	18.3	28.1	6.3	9.6
<b>Number of persons at work</b>								
0	15,866	14,964	31.4	27.5	33.9	37.4	14.9	14.5
1	22,087	21,012	12.2	17.7	17.3	22.6	3.4	5.0
2	29,349	28,743	3.8	4.2	5.1	9.6	0.6	0.6
3+	31,284	32,813	1.1	3.1	5.6	10.4	*	*
<b>Tenure status</b>								
Owner-occupied	25,400	24,301	10.1	13.3	9.7	14.7	2.5	3.7
Rented at the market rate	20,482	18,646	16.5	21.3	22.1	33.3	8.3	9.8
Rented at below the market rate or rent free	15,257	14,385	31.7	23.9	50.9	52.7	17.9	16.0
<b>Urban/rural location</b>								
Urban areas	24,764	24,241	11.8	13.1	18.7	22.8	5.0	6.3
Rural areas	20,956	18,957	17.8	20.0	14.9	22.1	6.2	6.1
<b>Region</b>								
Border, Midland and Western	19,938	19,534	16.2	14.9	18.9	27.4	5.9	5.8
Southern and Eastern	24,563	23,123	13.3	16.2	16.7	20.7	5.3	6.4

<sup>1</sup> Equivalised income is averaged over all individuals in each household.

<sup>2</sup> Experienced two or more types of enforced deprivation.

\* Sample size is too small for estimation

**Table 2 Composition of household income and equivalised income, by year**

	Household income		Equivalised income	
	2009	2010	2009	2010
<b>Average Weekly Income</b>	€	€	€	€
<b>Direct Income</b>				
Employee income	599.70	554.20	308.68	287.81
Employer's social insurance contributions	64.80	62.21	33.63	32.64
Cash benefits or losses from self-employment	105.25	80.12	55.99	43.40
Other direct income	26.40	23.37	12.58	11.39
<b>Total direct income</b>	<b>796.16</b>	<b>719.90</b>	<b>410.88</b>	<b>375.25</b>
<b>Social Transfers</b>				
Unemployment related payments	45.78	59.86	23.44	31.41
Old-age related payments	74.32	79.00	37.31	40.11
Occupational pension	41.67	41.29	12.47	12.29
Family/children related allowances	67.91	61.94	39.74	36.33
Housing allowances	10.58	10.72	5.05	5.18
Other social transfers	46.78	43.21	22.50	20.86
<b>Total social transfers</b>	<b>287.05</b>	<b>296.00</b>	<b>140.51</b>	<b>146.18</b>
<b>Gross Income</b>	<b>1,083.21</b>	<b>1,015.91</b>	<b>551.39</b>	<b>521.43</b>
<b>Tax and Social Contributions</b>				
Tax on income and social contributions	133.58	116.72	68.69	60.72
Employer's social insurance contributions	64.80	62.21	33.63	32.64
Regular inter-household cash transfers paid	4.05	6.53	2.04	3.23
<b>Total Tax and Social Contributions</b>	<b>202.43</b>	<b>185.46</b>	<b>104.36</b>	<b>96.60</b>
<b>Net Disposable Income</b>	<b>880.78</b>	<b>830.45</b>	<b>447.03</b>	<b>424.83</b>



**Table 3a Average income measures by year<sup>1</sup>**

	2004	2005	2006	2007	2008	2009	2010
<b>National income definition</b>							
Total gross household income	49,320	51,078	55,075	59,820	60,581	56,522	53,010
Total disposable household income	38,631	40,497	43,646	47,988	49,043	45,959	43,333
<b>National income definition, national equivalence scale</b>							
Equivalised total disposable household income	18,773	19,768	21,229	23,610	24,380	23,326	22,168
Equivalised total disposable household income including old-age and survivors' benefits but excluding all other social transfers	16,300	17,085	18,353	20,113	20,418	18,750	17,429
Equivalised total disposable household income excluding all social transfers	14,513	15,132	16,338	17,897	17,982	16,067	14,534

<sup>1</sup> Gross and disposable household income is averaged over households, while equivalised income is averaged over individuals within the household.

**Table 3b At risk of poverty thresholds by year**

	2004	2005	2006	2007	2008	2009	2010
<b>National income definition, national equivalence scale</b>							
At risk of poverty threshold							
<b>60% of median income</b>	<b>9,680</b>	<b>10,057</b>	<b>10,566</b>	<b>11,890</b>	<b>12,455</b>	<b>12,064</b>	<b>10,831</b>
40% of median income	6,453	6,705	7,044	7,927	8,303	8,043	7,220
50% of median income	8,067	8,381	8,805	9,908	10,379	10,053	9,026
70% of median income	11,293	11,733	12,327	13,871	14,531	14,075	12,636
Illustrative values (60% level)							
1 adult, no children	9,680	10,057	10,566	11,890	12,455	12,064	10,831
2 adults, 2 children	22,457	23,332	24,513	27,584	28,895	27,988	25,127

**Table 4 Key national indicators of poverty and social exclusion by year**

	% of individuals						
	2004	2005	2006	2007	2008	2009	2010
<b>National/NAPS Indicators</b>							
At risk of poverty rate							
Equivalised total disposable income:							
<b>Including all social transfers (60% median income threshold)</b>	<b>19.4</b>	<b>18.5</b>	<b>17.0</b>	<b>16.5</b>	<b>14.4</b>	<b>14.1</b>	<b>15.8</b>
Including old-age and survivors' benefits but excluding all other social transfers (60% threshold)	32.7	32.1	32.2	33.1	34.6	36.0	39.7
excluding all social transfers (60% median income threshold)	39.8	40.1	40.3	41.0	43.0	46.2	51.0
Including all social transfers (40% median income threshold)	4.4	4.7	3.4	3.6	3.3	3.3	5.0
Including all social transfers (50% median income threshold)	11.1	10.8	8.9	8.6	7.9	6.9	8.5
Including all social transfers (70% median income threshold)	28.7	28.2	26.7	26.8	25.7	24.5	25.1
Relative at risk of poverty gap	19.8	20.6	17.5	17.4	19.2	16.2	18.9
At risk of poverty anchored at 2004 <sup>1</sup>	19.4	18.0	15.7	11.5	10.4	11.0	15.6
<b>Deprivation rate<sup>2</sup></b>	<b>14.2</b>	<b>14.9</b>	<b>13.8</b>	<b>11.8</b>	<b>13.8</b>	<b>17.1</b>	<b>22.5</b>
<b>Consistent Poverty rate</b>	<b>6.6</b>	<b>7.0</b>	<b>6.5</b>	<b>5.1</b>	<b>4.2</b>	<b>5.5</b>	<b>6.2</b>

<sup>1</sup> See background notes for more information.

<sup>2</sup> Experienced two or more types of enforced deprivation.

**Table 5 The number of deprivation items experienced, by year**

Number of deprivation items experienced	2004	2005	2006	2007	2008	2009	2010
<b>% of individuals</b>							
0 (No deprivation)	75.8	75.3	74.8	75.6	75.1	71.4	63.8
1	10.1	9.8	11.4	12.6	11.1	11.5	13.7
2	4.6	5.1	4.7	4.0	4.9	7.4	8.3
3+	9.5	9.8	9.1	7.8	8.9	9.7	14.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
2+	14.1	14.9	13.8	11.8	13.8	17.1	22.5
<b>% of individuals at risk of poverty</b>							
0 (No deprivation)	52.5	47.9	44.0	49.7	53.5	43.4	42.0
1	13.8	14.2	17.8	19.2	17.2	17.8	18.6
2	10.4	10.6	11.1	8.3	12.2	12.9	14.9
3+	23.4	27.3	27.0	22.8	17.2	25.9	24.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
2+	33.8	37.9	38.1	31.1	29.3	38.8	39.4
<b>% of individuals not at risk of poverty</b>							
0 (No deprivation)	81.4	81.6	81.3	80.8	78.6	75.7	67.9
1	9.2	8.8	9.8	11.2	10.3	10.6	12.8
2	3.2	3.8	3.6	2.9	3.6	6.8	7.0
3+	6.2	5.8	5.4	5.1	7.5	6.9	12.3
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
2+	9.4	9.6	9.0	8.0	11.1	13.7	19.3

**Table 6 Percentage of the population experiencing each type of deprivation, by year**

Deprivation Indicators	2004	2005	2006	2007	2008	2009	2010
<b>% of individuals</b>							
Without heating at some stage in the last year	5.4	6.5	5.7	6.0	6.3	7.3	10.6
Unable to afford a morning, afternoon or evening out in the last fortnight	10.2	10.3	8.8	8.4	11.1	14.9	19.3
Unable to afford two pairs of strong shoes	3.8	3.3	3.1	3.0	2.7	2.1	2.9
Unable to afford a roast once a week	4.5	4.2	4.4	3.9	3.8	3.4	5.5
Unable to afford a meal with meat, chicken or fish every second day	3.7	2.9	2.4	2.2	3.0	2.1	3.0
Unable to afford new (not second-hand) clothes	5.8	6.8	5.5	5.2	5.6	4.5	7.6
Unable to afford a warm waterproof coat	2.7	2.8	2.1	2.3	2.6	1.1	2.0
Unable to afford to keep the home adequately warm	3.3	4.0	3.9	3.5	3.7	4.1	6.8
Unable to afford to replace any worn out furniture	13.4	13.8	13.7	13.1	13.3	16.3	20.3
Unable to afford to have family or friends for a drink or meal once a month	11.3	11.6	10.7	9.6	9.1	9.4	14.4
Unable to afford to buy presents for family or friends at least once a year	4.5	4.6	3.3	2.9	2.3	3.4	5.1
<b>% of individuals at risk of poverty<sup>1</sup></b>							
Without heating at some stage in the last year	12.6	18.1	16.7	16.4	13.0	17.0	17.9
Unable to afford a morning, afternoon or evening out in the last fortnight	25.2	28.3	25.5	20.1	21.6	29.6	32.0
Unable to afford two pairs of strong shoes	9.5	9.5	9.5	11.4	3.4	4.3	5.5
Unable to afford a roast once a week	11.2	11.0	13.6	10.9	7.4	7.7	10.0
Unable to afford a meal with meat, chicken or fish every second day	9.7	9.2	6.7	7.2	6.5	6.6	5.8
Unable to afford new (not second-hand) clothes	14.2	16.1	17.2	15.2	12.2	11.0	13.9
Unable to afford a warm waterproof coat	6.7	7.5	4.3	8.7	4.0	2.6	4.6
Unable to afford to keep the home adequately warm	7.9	11.5	10.7	10.4	7.8	8.3	12.2
Unable to afford to replace any worn out furniture	27.8	30.5	33.0	29.5	26.0	36.6	30.0
Unable to afford to have family or friends for a drink or meal once a month	25.7	30.2	28.3	23.1	20.4	24.6	28.0
Unable to afford to buy presents for family or friends at least once a year	11.6	12.6	9.6	10.5	4.8	8.2	7.1
<b>% of individuals not at risk of poverty</b>							
Without heating at some stage in the last year	3.7	3.8	3.5	4.1	5.2	5.7	9.2
Unable to afford a morning, afternoon or evening out in the last fortnight	6.5	6.2	5.4	6.1	9.4	12.5	17.0
Unable to afford two pairs of strong shoes	2.4	1.9	1.8	1.2	2.6	1.8	2.4
Unable to afford a roast once a week	2.9	2.6	2.5	2.6	3.2	2.7	4.7
Unable to afford a meal with meat, chicken or fish every second day	2.2	1.5	1.6	1.2	2.4	1.3	2.4
Unable to afford new (not second-hand) clothes	3.8	4.6	3.1	3.3	4.5	3.5	6.4
Unable to afford a warm waterproof coat	1.8	1.8	1.6	1.1	2.3	0.9	1.5
Unable to afford to keep the home adequately warm	2.2	2.3	2.4	2.2	3.0	3.4	5.8
Unable to afford to replace any worn out furniture	10.0	10.0	9.8	10.0	11.1	12.9	18.5
Unable to afford to have family or friends for a drink or meal once a month	7.8	7.3	7.1	6.9	7.2	6.9	11.8
Unable to afford to buy presents for family or friends at least once a year	2.8	2.7	2.1	1.4	1.9	2.6	4.7

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

**Table 7 Profile of population at risk of poverty<sup>1</sup>, experiencing deprivation<sup>2</sup> and in consistent poverty by demographic characteristics and year**

% of individuals

	2009				2010			
	Population	At risk of poverty	Deprivation rate <sup>2</sup>	In consistent poverty	Population	At risk of poverty	Deprivation rate <sup>2</sup>	In consistent poverty
<b>State</b>	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Sex</b>								
Male	49.7	49.8	48.4	50.2	49.6	49.3	47.5	46.8
Female	50.3	50.2	51.6	49.8	50.4	50.7	52.5	53.2
<b>Age group</b>								
0-17	26.4	34.9	36.0	41.9	27.1	33.4	36.4	35.6
18-64	62.5	57.6	57.9	55.8	61.4	59.6	58.7	62.8
65+	11.1	7.6	6.1	2.3	11.4	7.0	4.9	1.6
<b>Principal Economic Status</b>								
At work	36.7	14.3	16.8	7.6	34.9	17.3	19.5	9.9
Unemployed	7.3	12.9	14.5	15.5	8.1	13.4	13.7	19.8
Student	7.9	14.6	8.9	16.5	8.0	12.1	8.7	11.7
Home duties	13.3	18.0	15.6	16.5	13.0	16.7	14.6	15.8
Retired	6.9	4.7	3.2	1.8	7.4	4.2	2.4	1.3
Not at work due to illness or disability	4.1	6.4	8.6	6.7	4.0	5.3	7.6	8.4
<b>Highest education level attained</b>								
Primary or below	15.6	20.5	21.6	18.6	14.6	16.4	16.8	17.0
Lower secondary	15.5	21.7	18.8	22.1	15.4	19.2	17.0	20.0
Higher secondary	19.0	17.3	14.4	16.0	17.3	17.1	15.1	15.7
Post leaving cert	11.0	7.1	7.9	6.6	7.9	6.6	7.7	8.3
Third level non degree	8.1	2.8	2.7	1.5	7.8	4.2	4.1	1.9
Third level degree or above	7.7	2.6	2.6	1.2	11.9	5.9	3.6	2.9
Children under 16 years of age	22.8	27.6	31.5	33.9	23.6	28.4	32.3	30.4
<b>Household composition</b>								
1 adult aged 65+	3.8	2.6	3.1	0.4	3.8	2.3	2.6	0.5
1 adult aged <65	3.7	6.1	5.4	5.6	4.3	5.4	6.5	7.8
2 adults, at least 1 aged 65+	7.0	4.8	3.4	1.3	7.6	4.5	2.8	0.6
2 adults, both aged <65	11.4	8.0	8.2	5.7	12.2	9.9	8.3	9.6
3 or more adults	12.3	8.8	9.0	7.4	13.8	9.0	7.0	6.8
1 adult with children aged under 18	7.3	18.5	18.7	22.3	7.4	9.6	16.4	11.1
2 adults with 1-3 children aged under 18	33.2	26.9	29.6	32.7	34.5	37.5	36.1	38.5
Other households with children aged under 18	21.3	24.3	22.6	24.6	16.3	21.8	20.3	25.1
<b>Number of persons at work</b>								
0	28.1	62.5	55.2	76.3	29.7	51.6	49.4	69.1
1	32.9	28.4	33.0	20.3	35.2	39.4	35.4	28.0
2	31.1	8.5	9.3	3.4	29.1	7.8	12.4	2.9
3+	7.9	0.6	2.6	0.0	6.0	1.2	2.8	0.0
<b>Tenure status</b>								
Owner-occupied	73.7	53.0	41.4	33.8	73.4	61.8	47.9	43.5
Rented at the market rate	11.3	13.3	14.5	17.2	11.9	16.0	17.5	18.6
Rented at below the market rate or rent free	15.0	33.7	44.1	49.1	14.7	22.3	34.5	37.9
<b>Urban/rural location</b>								
Urban areas	62.2	52.3	67.4	57.0	60.8	50.3	61.5	61.5
Rural areas	37.8	47.7	32.6	43.0	39.2	49.7	38.5	38.5
<b>Region</b>								
Border, Midland and Western	26.7	30.7	29.3	28.8	26.6	25.1	32.5	24.8
Southern and Eastern	73.3	69.3	70.7	71.2	73.4	74.9	67.5	75.2

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

<sup>2</sup> Experienced two or more types of enforced deprivation.

**Table A1 Sample size by demographic characteristics and year**

	Number of individuals		Number of individuals <i>at risk of poverty</i>	
	2009	2010	2009	2010
<b>State</b>	<b>12,641</b>	<b>11,587</b>	<b>1,657</b>	<b>1,731</b>
<b>Sex</b>				
Male	6,129	5,683	808	853
Female	6,512	5,904	849	878
<b>Age group</b>				
0-17	3,066	3,100	521	577
18-64	7,141	6,441	912	979
65+	2,434	2,046	224	175
<b>Principal Economic Status (aged 16 years and over)</b>				
At work	4,262	3,667	235	287
Unemployed	819	867	190	224
Student	733	699	160	175
Home duties	1,977	1,732	352	314
Retired	1,463	1,235	141	112
Not at work due to illness or disability	550	498	108	94
<b>Highest education level attained (aged 16 years and over)<sup>1</sup></b>				
Primary or below	2,484	2,052	437	325
Lower secondary	1,854	1,662	297	329
Higher secondary	2,129	1,846	240	266
Post leaving cert	1,290	869	122	117
Third level non degree	988	881	59	75
Third level degree or above	1,077	1,293	44	77
<b>Household composition</b>				
1 adult aged 65+	861	769	74	65
1 adult aged <65	670	612	142	121
2 adults, at least 1 aged 65+	1,456	1,286	140	114
2 adults, both aged <65	1,380	1,268	164	166
3 or more adults	1,563	1,389	125	152
1 adult with children aged under 18	879	880	264	216
2 adults with 1-3 children aged under 18	3,598	3,600	409	528
Other households with children aged under 18	2,234	1,783	339	369
<b>Number of persons at work in the household</b>				
0	4,220	4,057	1,077	996
1	4,175	3,997	431	558
2	3,460	3,007	131	155
3+	786	526	18	22
<b>Tenure status</b>				
Owner-occupied	9,805	8,657	973	1,029
Rented at the market rate	1,128	1,268	166	232
Rented at below the market rate or rent free	1,708	1,662	518	470
<b>Urban/rural location</b>				
Urban areas	7,920	6,916	879	868
Rural areas	4,721	4,671	778	863
<b>Region</b>				
Border, Midland and Western	3,019	3,043	521	469
Southern and Eastern	9,622	8,544	1,136	1,262

## Background Notes

### Purpose of survey

The primary focus of the Survey on Income and Living Conditions (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 (for selected respondents) 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 based on data collected in the period January 2010 to December 2010.

### Definitions of Income

#### 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

Gross cash benefits or losses from self-employment

#### Other direct income:

- Value of goods produced for own consumption
- Pension from individual private plans
- 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 related payments

Old-age related payments

Family/children related allowances:

- Maternity/adoptive benefit
- Child benefit
- Single parent allowances
- Carers' benefit
- Housing allowances:
  - Rent supplement
  - Free phone/electricity etc
  - Fuel allowances
  - Exceptional needs payments

**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  
 Regular inter-household cash transfer paid  
 Tax on income and social insurance contributions

**Equivalence scales** Equivalence scales are used to calculate the *equivalised household size* in a household. Although there are numerous scales, we focus on the national scale in this release. 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 weights for each household are then summed to calculate the *equivalised household size*.

**Equivalised disposable household income** Disposable household income is divided by the *equivalised household size* to calculate equivalised disposable income for each person, 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.

**Indicators**

**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 then extracting the median or middle value. Anyone with an equivalised income of less than 60% of the median is considered *at risk of poverty at a 60% level*.

**Deprivation rate** Those who may be excluded and marginalised from participating in activities which are considered the norm for other people in society are considered to be deprived. 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

Individuals who experience two or more of the eleven listed items are considered to be experiencing enforced deprivation. This is the basis for calculating the deprivation rate.



**Consistent poverty** The consistent poverty measure looks at those persons who are defined as being at risk of poverty and experiencing enforced deprivation (experiencing two or more types of deprivation).

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).

**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.

**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.

**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).

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