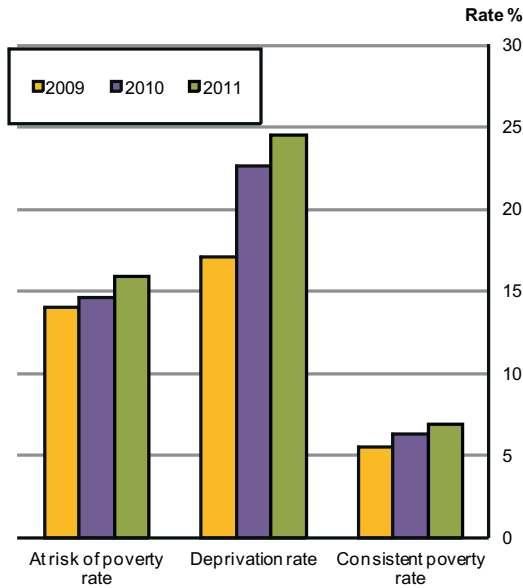




**Figure 1 Poverty and deprivation rates by year**



## Survey on Income and Living Conditions (SILC)

### 2011 & revised 2010 results

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 results for 2011, revised results for 2010 and comparable data for previous years.

**Table A Summary of main results**

	2005	2006	2007	2008	2009	2010	2011
<b>Income</b>	€	€	€	€	€	€	€
Equivalised disposable income (per individual)	19,768	21,229	23,610	24,380	23,326	22,138	21,440
At risk of poverty threshold (60% of median income)	10,057	10,566	11,890	12,455	12,064	11,155	10,889
<b>Poverty &amp; deprivation rates</b>	%	%	%	%	%	%	%
At risk of poverty rate	18.5	17.0	16.5	14.4	14.1	14.7	16.0
Deprivation rate <sup>1</sup>	14.8	14.0	11.8	13.8	17.1	22.6	24.5
Consistent poverty rate	7.0	6.6	5.1	4.2	5.5	6.3	6.9

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

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### Summary of main findings

- In 2011 average annual equivalised disposable income was €21,440. This represented a decline of just over 3% on the 2010 value of €22,138. *See table A.*
- The Gini coefficient in 2011 was 31.1%, not a statistically significant change on the 2010 value (31.6%). The Quintile Share Ratio remained at 4.9 in 2011. *See table B.*
- In 2011, the at risk of poverty rate increased to 16.0% from 14.7% in 2010. *See table A and figure 1.*
- Almost one quarter (24.5%) of the population experienced two or more types of enforced deprivation in 2011 up from 22.6% in 2010. *See table A and figure 1.*
- The consistent poverty rate was 6.9% in 2011, not a statistically significant change on the 2010 figure of 6.3%. *See table A and figure 1.*

The results previously published for 2010 have been amended following extensive investigation of anomalies in the data. The main effects of the amendment have been a change in the at risk of poverty threshold and in the at risk of poverty rate (15.8% to 14.7%). There was no significant change in the deprivation and consistent poverty rates. Indicators of income inequality decreased e.g. the Gini coefficient went from 33.9% to 31.6%. Earlier years have not been affected. The changes in the main indicators are shown in table B1 in the background notes.

For more information contact Pamela Lafferty on 021 453 5268, Marion McCann at 021 453 5611 or Anne McGrath on 021 453 5487.

## Income

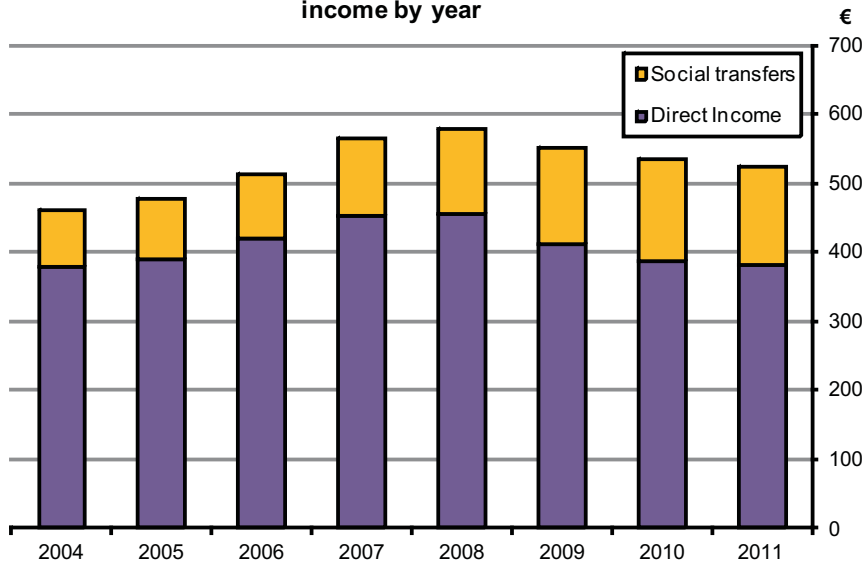
### Equivalised Income

In 2011 average annual equivalised disposable income was €21,440. This represented a decline of just over 3% on the 2010 value of €22,138 and continued a downward trend from a peak of €24,380 in 2008. See table A.

An analysis by socio-demographic characteristics showed that individuals with a highest level of educational attainment of third level degree or higher continued to have the highest average income of the categories analysed in 2011, at €33,244. Those living in accommodation that was rented at below the market rate or rent free had the lowest average income of the categories analysed in 2011, at €13,831. This group also had the lowest average income in 2010. See table 1.

### Composition of income

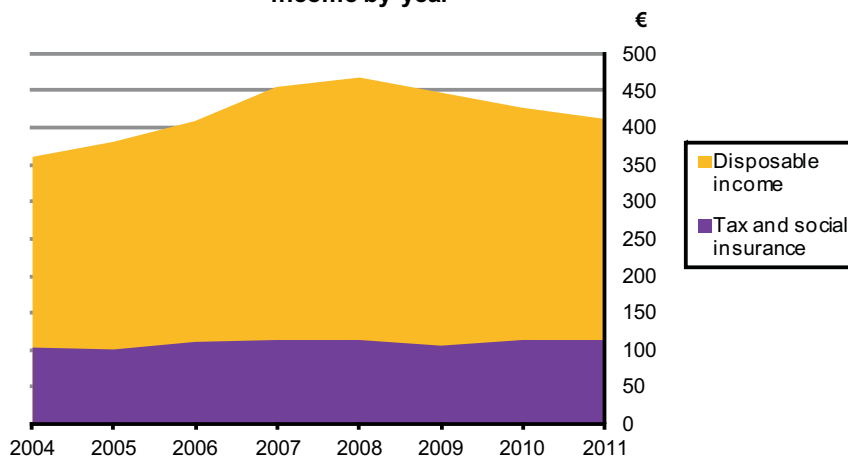
**Figure 2 Composition of average weekly equivalised gross income by year**



In 2011, average weekly equivalised gross income was €522.87 down from €534.66 in 2010 and €551.39 in 2009. See table 2 and figure 2

An analysis of the composition of gross income by year showed that average weekly equivalised direct income in 2011, at €381.21, was close to the 2004 value of €379.40. Average weekly equivalised social transfers increased from €81.51 in 2004 to €141.65 in 2011, an increase of almost 74%. See figure 2.

**Figure 3 Composition of average weekly equivalised gross income by year**



A breakdown of gross income by disposable income, tax and social insurance payments showed a decline in disposable income in 2011 (€410.88) from a peak of €467.24 in 2008. The average value in 2011 was close to that of €406.84 in 2006. See figure 3.

*At risk of poverty threshold*

In 2011 the at risk of poverty threshold was €10,889. This represented a decline of over 2% on the 2010 value of €11,155 and continued a downward trend in the threshold from a peak of €12,455 in 2008. *See table 3b.*

*Equality of Income*

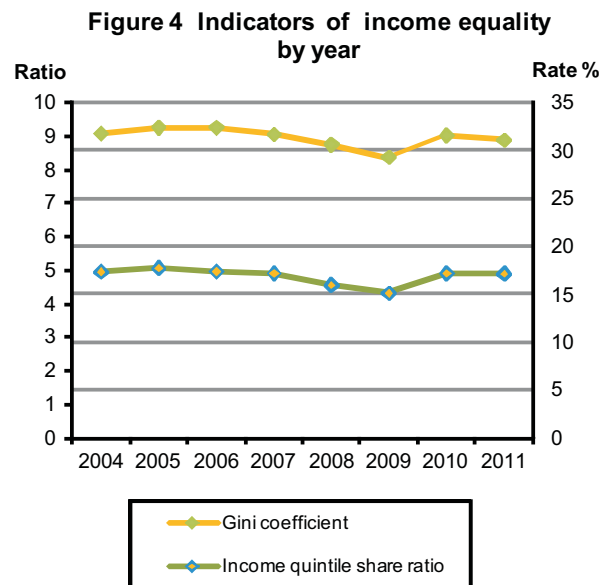
**Table B Indicators of income equality by year**

	All individuals								
	2004	2005	2006	2007	2008	2009	2010	2011	
<b>Indicators of income equality<sup>1</sup></b>									
Gini coefficient (%)	31.8	32.4	32.4	31.7	30.7	29.3	31.6	31.1	
Income distribution (Income quintile share ratio)	5.0	5.1	5.0	4.9	4.6	4.3	4.9	4.9	

<sup>1</sup> See Background Notes

In 2011 the Gini coefficient was 31.1% not a statistically significant change on the value in 2010 (31.6%). The 2010 value reversed a downward trend in the data evident between 2005 and 2009. A Gini coefficient of 0.0% would correspond to perfect income equality while higher Gini coefficients indicate a more unequal distribution. *See table B and figure 4.*

The quintile share ratio remained at 4.9 in 2011 indicating that those in the highest income quintile continued to have an average equivalised income of 4.9 times that of those in the lowest income quintile. *See table B and figure 4.*

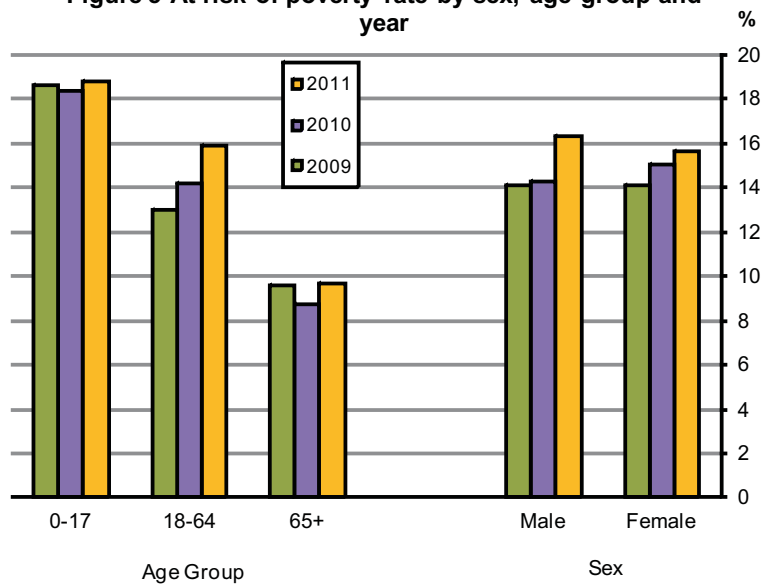


**Poverty**

*At risk of poverty*

In 2011, the at risk of poverty rate increased to 16.0% from 14.7% in 2010. An analysis by socio-demographic characteristics showed that those most at risk of poverty in 2011 were people living in accommodation that was rented at below the market rate or was rent free (36.4%) and those living in households where there was no one at work (33.2%). *See table 1.*

**Figure 5 At risk of poverty rate by sex, age group and year**



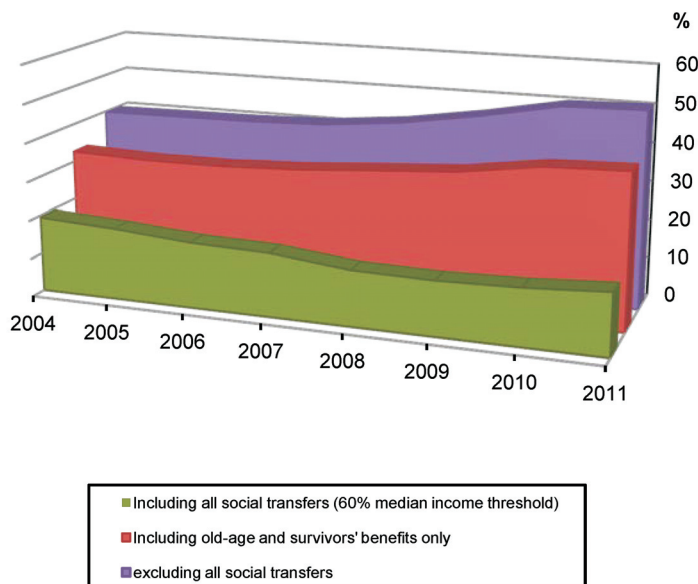
Between 2010 and 2011 the groups that showed a statistically significant change in their at risk of poverty rate were: (See table 1 and figure 5)

- Males (14.3% in 2010 to 16.3% in 2011).
- Those aged 18-64 (14.2% in 2010 to 15.9% in 2011).
- Students (22.7% in 2010 to 31.4% in 2011).
- Those with highest level of educational attainment of higher secondary (14.4% in 2010 to 18.9% in 2011).
- Persons living in households where no one was at work (29.8% in 2010 to 33.2% in 2011).
- Those living in accommodation that was rented at below the market rate or rent free (26.1% in 2010 to 36.4% in 2011).
- Individuals living in urban areas (12.5% in 2010 to 14.2% in 2011).
- Those living in the Border, Midland, West (BMW) region (13.8% in 2010 to 20.4% in 2011).
- Persons living in households where three or more people were at work (1.8% in 2010 to 0.0% in 2011).

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

In 2011, if all social transfers were excluded from income, the at risk of poverty rate would be 50.7%, 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 The at risk of poverty rate including and excluding social transfers by year**



## Deprivation

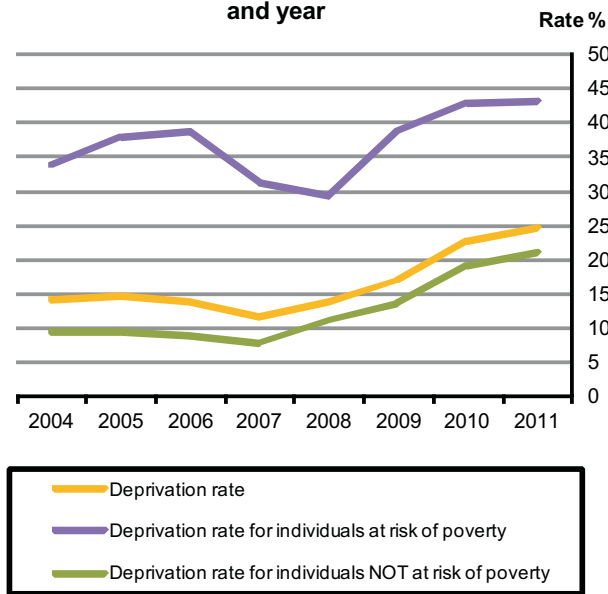
In 2011, almost one quarter (24.5%) of the population experienced two or more types of enforced deprivation. This compares with 22.6% in 2010 and an eight year low of 11.8% in 2007. *See table 4.*

An analysis by socio-demographic characteristics showed that those living in households with one adult and one or more children had the highest deprivation rate in 2011 at 56.0%. Those living in accommodation that was rented at below the market rate or rent free (52.0%) and those describing their Principal Economic Status as unemployed (42.4%) also had high levels of deprivation in 2011. *See Table 1.*

### *Deprivation by poverty status*

The deprivation rate for those at risk of poverty was 43.1% in 2011, not a significant change from 42.9% in 2010. The deprivation rate for those NOT at risk of poverty was 21.0% in 2011, a statistically significant increase from 19.1% in 2010. *See table 4 and figure 7.*

**Figure 7 Deprivation rates by poverty status and year**



### *Types of deprivation*

At an overall level in 2011, the types of deprivation most commonly experienced were an inability to: *See table 6.*

- replace worn out furniture (21.7%).
- afford a morning/afternoon/evening out (21.1%).
- have family/friends over for a meal/drink (14.8%).
- afford heating at some stage in the last year (12.2%, up from 10.5% in 2010).

Between 2010 and 2011 the groups that showed a statistically significant change in their deprivation rate were: *See table 1.*

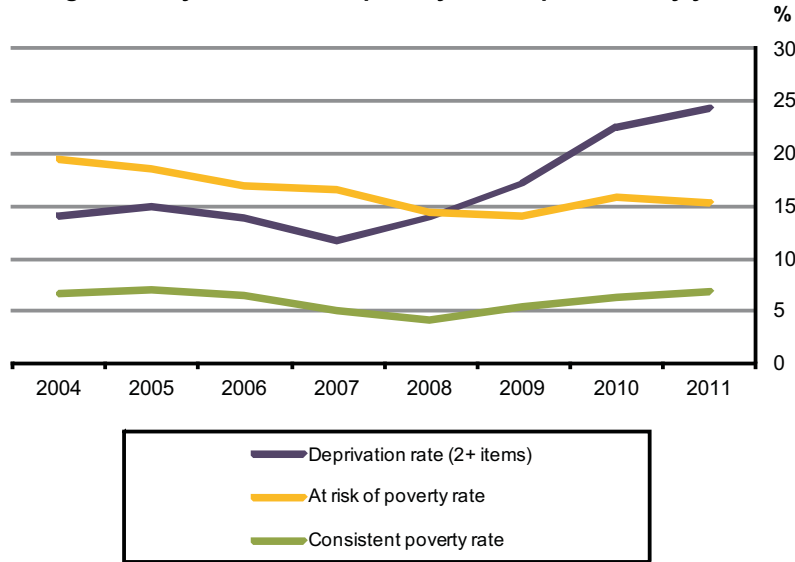
- Females (23.5% in 2010 to 26.0% in 2011).
- Those aged 18-64 (21.6% in 2010 to 23.7 in 2011).
- Individuals who were unemployed (38.3% in 2010 to 42.4% in 2011).
- Those with highest level of educational attainment of third level non-degree (12.0% in 2010 to 18.2% in 2011).
- Individuals with highest level of educational attainment of third level degree or above (6.9% in 2010 to 11.2% in 2011).
- Persons living in households where one person was at work (22.4% in 2010 to 27.5% in 2011).
- Those living in accommodation that was owner-occupied (14.8% in 2010 to 17.3% in 2011).
- Individuals living in urban areas (22.9% in 2010 to 26.2% in 2011).
- Persons living in the Southern and Eastern region (20.9% in 2010 to 23.7% in 2011).

## Consistent Poverty

The consistent poverty rate in 2011 was 6.9%, not a statistically significant change on the 2010 figure of 6.3%. See table 1.

An individual is considered to be in consistent poverty if they are both at risk of poverty and experiencing deprivation. The at risk of poverty rate increased from 14.7% in 2010 to 16.0% in 2011 and the deprivation rate in 2011 was 24.5% up from 22.6% in 2010. Despite a statistically significant increase in both indicators there was no statistically significant change in the consistent poverty rate between 2010 and 2011. This was due to the fact that the increase in the deprivation rate was largely among those NOT at risk of poverty. See table 4 and figure 8

**Figure 8 Key indicators of poverty and deprivation by year**

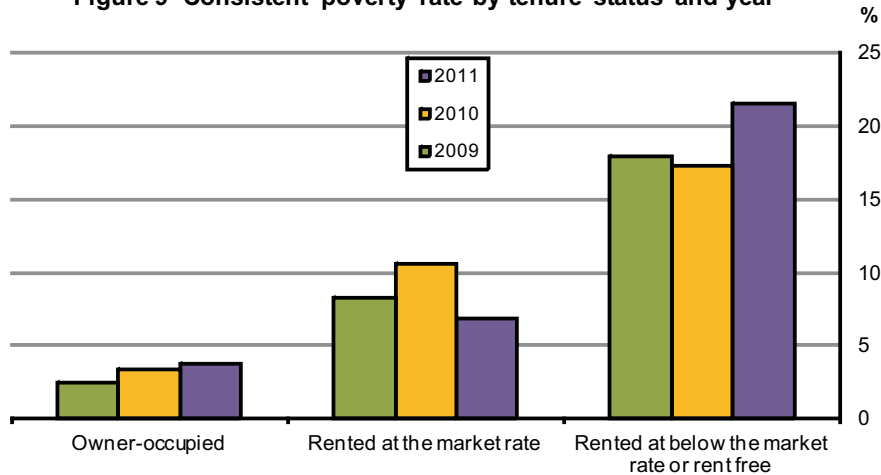


An analysis by key socio-demographic variables showed that those living in accommodation that was rented at below the market rate or rent free (21.5%), the unemployed (16.5%) and those living in lone parent households (16.4%) had the highest consistent poverty rates in 2011.

Between 2010 and 2011 the groups that showed a statistically significant change in their consistent poverty rate were: See table 1 and figure 9.

- Those living in accommodation rented at the market rate (10.6% in 2010 to 6.8% in 2011).
- Persons living in accommodation rented at below the market rate or rent free (17.3% in 2010 to 21.5% in 2011).
- Individuals living in the Border, Midlands, West (BMW) region (6.1% to 8.4%).

**Figure 9 Consistent poverty rate by tenure status and year**



# **TABLES**

**Table 1 Income<sup>1</sup> and poverty rates by demographic characteristics and year**

	Average annual household disposable income			Average annual equivalised disposable income		
	2009	2010	2011	2009	2010	2011
	€	€	€	€	€	€
<b>State</b>	<b>45,959</b>	<b>43,151</b>	<b>41,819</b>	<b>23,326</b>	<b>22,138</b>	<b>21,440</b>
<b>Sex<sup>2</sup></b>						
Male	50,570	46,780	46,096	23,627	22,324	21,718
Female	39,413	38,425	35,936	23,029	21,955	21,167
<b>Age group<sup>2</sup></b>						
0-17	n/a	n/a	n/a	21,244	20,074	19,888
18-64	56,764	47,408	45,589	24,678	23,420	22,447
65+	35,638	28,663	27,821	20,681	20,116	19,725
<b>Principal Economic Status (aged 16 years and over)<sup>2</sup></b>						
At work	58,405	55,157	54,053	28,732	27,565	26,907
Unemployed	37,450	31,254	29,910	18,239	16,265	15,383
Student	31,104	27,331	28,233	19,491	18,810	16,273
Home duties	29,237	31,329	30,821	18,331	18,536	17,061
Retired	36,183	37,271	35,102	23,691	23,080	22,481
Not at work due to illness or disability	31,731	24,234	22,089	17,196	15,014	15,351
<b>Highest education level attained (aged 16 years and over)<sup>2</sup></b>						
Primary or below	30,224	29,452	27,504	17,582	16,934	16,205
Lower secondary	40,648	38,026	33,619	19,806	19,003	17,548
Higher secondary	47,912	46,020	41,095	23,597	22,044	20,404
Post leaving cert	49,982	41,250	39,534	23,810	21,462	19,995
Third level non degree	65,036	53,697	49,454	27,837	26,743	25,679
Third level degree or above	69,401	63,912	64,715	35,552	34,521	33,244
<b>Household composition</b>						
1 adult aged 65+	17,985	18,368	18,194	17,985	18,368	18,194
1 adult aged <65	25,364	22,273	23,310	25,364	22,273	23,310
2 adults, at least 1 aged 65+	37,184	34,774	34,793	22,400	20,948	20,959
2 adults, both aged <65	47,882	45,926	45,818	28,845	27,666	27,616
3 or more adults	68,593	68,108	56,155	25,771	26,179	21,611
1 adult with children aged under 18	24,898	27,934	24,934	15,162	15,686	15,995
2 adults with 1-3 children aged under 18	54,138	52,047	51,448	23,956	22,170	22,516
Other households with children aged under 18	70,329	61,768	57,414	21,713	18,723	18,177
<b>Number of persons at work in the household</b>						
0	25,829	24,768	24,119	15,866	15,197	14,601
1	43,921	43,172	41,430	22,087	21,381	20,670
2	67,450	65,383	64,072	29,349	28,726	27,999
3+	96,721	89,370	80,720	31,284	29,075	27,078
<b>Tenure status</b>						
Owner-occupied	50,078	47,640	46,555	25,400	24,197	23,744
Rented at the market rate	41,887	36,938	36,544	20,482	18,687	18,167
Rented at below the market rate or rent free	28,979	26,754	25,206	15,257	14,697	13,831
<b>Urban/rural location</b>						
Urban areas	49,364	46,868	44,612	24,764	23,964	22,659
Rural areas	40,522	37,418	37,441	20,956	19,305	19,486
<b>Region</b>						
Border, Midland and Western	44,492	37,728	35,693	19,938	19,729	18,847
Southern and Eastern	57,244	45,185	44,145	24,563	23,010	22,379

<sup>1</sup> Disposable household income is averaged over households while equivalised income is averaged over individuals within the household

<sup>2</sup> Sex, age group, Principal Economic Status and highest education level attained refers to that of the head of household for average annual household disposable income figures



**Table 1 (contd.) Income<sup>1</sup> and poverty rates by demographic characteristics and year**

At risk of poverty rate			Deprivation rate <sup>3</sup>			Consistent poverty rate			
2009	2010	2011	2009	2010	2011	2009	2010	2011	
%	%	%	%	%	%	%	%	%	
14.1	14.7	16.0	17.1	22.6	24.5	5.5	6.3	6.9	<b>State</b>
									<b>Sex</b>
14.1	14.3	16.3	16.8	21.7	23.0	5.5	5.8	6.9	Male
14.1	15.1	15.6	17.7	23.5	26.0	5.4	6.8	6.9	Female
									<b>Age group</b>
18.6	18.4	18.8	23.5	30.5	32.1	8.7	8.8	9.3	0-17
13.0	14.2	15.9	16.0	21.6	23.7	4.9	6.2	6.8	18-64
9.6	8.7	9.7	9.5	9.8	11.3	1.1	0.9	1.9	65+
									<b>Principal Economic Status (aged 16 years and over)<sup>2</sup></b>
5.5	5.7	6.5	7.9	12.6	15.0	1.1	1.3	2.1	At work
24.8	27.3	30.6	34.3	38.3	42.4	11.5	16.0	16.5	Unemployed
25.9	22.7	31.4	19.4	24.4	24.7	11.4	8.2	10.6	Student
19.1	19.5	21.6	20.3	25.4	27.7	6.8	8.1	8.7	Home duties
9.6	8.8	8.9	8.0	7.2	9.8	1.4	1.2	1.6	Retired
21.7	19.8	22.8	35.7	42.9	35.9	8.8	12.4	11.1	Not at work due to illness or disability
									<b>Highest education level attained (aged 16 years and over)<sup>2</sup></b>
18.6	16.3	18.6	24.0	26.5	27.8	6.6	6.8	7.4	Primary or below
19.7	18.2	21.9	21.5	24.8	26.7	7.7	7.8	9.5	Lower secondary
12.8	14.4	18.9	13.0	19.8	20.9	4.8	5.6	6.8	Higher secondary
9.1	12.2	14.5	15.2	22.0	22.2	4.4	6.1	5.5	Post leaving cert
4.9	7.3	10.8	7.9	12.0	18.2	1.8	1.7	5.8	Third level non degree
4.8	6.7	5.4	4.2	6.9	11.2	0.6	1.5	1.8	Third level degree or above
									<b>Household composition</b>
9.5	8.0	9.1	13.9	15.1	14.2	0.6	0.8	1.3	1 adult aged 65+
23.2	19.2	24.3	25.1	33.0	27.8	8.3	11.0	11.0	1 adult aged <65
9.6	8.6	8.9	8.4	8.3	10.8	1.0	0.5	1.3	2 adults, at least 1 aged 65+
10.0	12.6	12.5	12.4	15.2	18.4	2.7	5.1	5.3	2 adults, both aged <65
10.1	8.8	11.7	12.7	11.3	14.2	3.3	2.4	3.1	3 or more adults
35.5	24.7	28.4	44.1	50.3	56.0	16.6	13.6	16.4	1 adult with children aged under 18
11.4	14.4	14.6	15.4	23.9	25.9	5.4	6.4	6.9	2 adults with 1-3 children aged under 18
16.1	20.7	21.2	18.3	28.6	27.2	6.3	9.9	9.3	Other households with children aged under 18
									<b>Number of persons at work in the household</b>
31.4	29.8	33.2	33.9	37.9	37.7	14.9	16.1	15.9	0
12.2	14.0	14.1	17.3	22.4	27.5	3.4	4.0	5.2	1
3.8	2.8	3.9	5.1	9.8	10.8	0.6	0.3	1.3	2
1.1	1.8	0.0	5.6	10.4	9.9	0.0	0.0	0.0	3+
									<b>Tenure status</b>
10.1	11.5	10.6	9.7	14.8	17.3	2.5	3.4	3.8	Owner-occupied
16.5	20.0	20.6	22.1	33.3	31.4	8.3	10.6	6.8	Rented at the market rate
31.7	26.1	36.4	50.9	52.8	52.0	17.9	17.3	21.5	Rented at below the market rate or rent free
									<b>Urban/rural location</b>
11.8	12.5	14.2	18.7	22.9	26.2	5.0	6.6	6.8	Urban areas
17.8	18.1	18.8	14.9	22.2	21.8	6.2	5.9	7.1	Rural areas
									<b>Region</b>
16.2	13.8	20.4	18.9	27.3	26.7	5.9	6.1	8.4	Border, Midland and Western
13.3	15.0	14.3	16.7	20.9	23.7	5.3	6.4	6.3	Southern and Eastern

<sup>3</sup> Experienced two or more types of enforced deprivation.

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

	Household income			Equivalised income		
	2009	2010	2011	2009	2010	2011
<b>Average Weekly Income<sup>1</sup></b>	€	€	€	€	€	€
<b>Direct Income</b>						
Employee income	599.70	560.89	571.72	308.68	292.83	299.13
Employer's social insurance contributions	64.80	64.17	62.46	33.63	33.81	33.18
Cash benefits or losses from self-employment	105.25	90.51	75.77	55.99	48.64	40.01
Other direct income	26.40	23.33	18.75	12.58	11.46	8.90
<b>Total direct income</b>	<b>796.16</b>	<b>738.90</b>	<b>728.69</b>	<b>410.88</b>	<b>386.74</b>	<b>381.21</b>
<b>Social Transfers</b>						
Unemployment related payments	45.78	59.73	62.16	23.44	31.41	32.67
Old-age related payments	63.41	68.88	65.99	26.78	29.98	28.47
Occupational pension	52.58	53.69	50.71	23.00	23.69	22.37
Family/children related allowances	67.91	61.48	57.00	39.74	36.23	33.49
Housing allowances	10.58	10.70	12.14	5.05	5.19	6.07
Other social transfers	46.78	44.04	38.06	22.50	21.43	18.58
<b>Total social transfers</b>	<b>287.05</b>	<b>298.52</b>	<b>286.06</b>	<b>140.51</b>	<b>147.92</b>	<b>141.65</b>
<b>Gross Income</b>	<b>1,083.21</b>	<b>1,037.42</b>	<b>1,014.75</b>	<b>551.39</b>	<b>534.66</b>	<b>522.87</b>
<b>Tax and Social Contributions</b>						
Tax on income and social contributions	133.58	139.81	146.50	68.69	73.37	76.68
Employer's social insurance contributions	64.80	64.17	62.46	33.63	33.81	33.18
Regular inter-household cash transfers paid	4.05	6.48	4.35	2.04	3.23	2.12
<b>Total Tax and Social Contributions</b>	<b>202.43</b>	<b>210.46</b>	<b>213.31</b>	<b>104.36</b>	<b>110.40</b>	<b>111.99</b>
<b>Net Disposable Income</b>	<b>880.78</b>	<b>826.96</b>	<b>801.43</b>	<b>447.03</b>	<b>424.26</b>	<b>410.88</b>

<sup>1</sup> Household income is averaged over households while equivalised income is averaged over individuals within the household

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

	€							
	2004	2005	2006	2007	2008	2009	2010	2011
<b>National income definition</b>								
Total gross household income	49,320	51,078	55,075	59,820	60,581	56,522	54,133	52,949
Total disposable household income	38,631	40,497	43,646	47,988	49,043	45,959	43,151	41,819
<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	22,138	21,440
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	17,375	16,788
Equivalised total disposable household income excluding all social transfers	14,513	15,132	16,338	17,897	17,982	16,067	14,423	14,161

<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	2011
<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>11,155</b>	<b>10,889</b>
40% of median income	6,453	6,705	7,044	7,927	8,303	8,043	7,436	7,259
50% of median income	8,067	8,381	8,805	9,908	10,379	10,053	9,295	9,074
70% of median income	11,293	11,733	12,327	13,871	14,531	14,075	13,014	12,704
Illustrative values (60% level)								
1 adult, no children	9,680	10,057	10,566	11,890	12,455	12,064	11,155	10,889
2 adults, 2 children	22,457	23,332	24,513	27,584	28,895	27,988	25,879	25,263

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

% of individuals

	2004	2005	2006	2007	2008	2009	2010	2011
<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>14.7</b>	<b>16.0</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	39.1	39.8
excluding all social transfers (60% median income threshold)	39.8	40.1	40.3	41.0	43.0	46.2	50.2	50.7
Including all social transfers (40% median income threshold)	4.4	4.7	3.4	3.6	3.3	3.3	4.2	4.9
Including all social transfers (50% median income threshold)	11.1	10.8	8.9	8.6	7.9	6.9	7.6	8.5
Including all social transfers (70% median income threshold)	28.7	28.2	26.7	26.8	25.7	24.5	24.7	24.1
Relative at risk of poverty gap	19.8	20.6	17.5	17.4	19.2	16.2	17.7	19.6
At risk of poverty anchored at 2004	19.4	18.0	15.7	11.5	10.4	11.0	13.2	16.1
At risk of poverty anchored at 2005	.	18.5	16.3	11.9	10.8	12.1	13.7	16.5
At risk of poverty anchored at 2006	.	.	17.0	12.8	11.6	12.8	14.5	17.6
At risk of poverty anchored at 2007	.	.	.	16.5	14.4	15.6	19.6	21.2
<b>Deprivation rate<sup>2</sup></b>	<b>14.1</b>	<b>14.8</b>	<b>14.0</b>	<b>11.8</b>	<b>13.8</b>	<b>17.1</b>	<b>22.6</b>	<b>24.5</b>
Those at risk of poverty	33.8	37.8	38.6	31.1	29.3	38.8	42.9	43.1
Those NOT at risk of poverty	9.4	9.6	9.0	7.9	11.2	13.5	19.1	21.0
<b>Consistent Poverty rate (60% median income threshold)</b>	<b>6.6</b>	<b>7.0</b>	<b>6.6</b>	<b>5.1</b>	<b>4.2</b>	<b>5.5</b>	<b>6.3</b>	<b>6.9</b>
Consistent poverty rate (40% median income threshold)	1.6	2.0	1.5	0.9	0.6	0.9	1.9	1.7
Consistent poverty rate (50% median income threshold)	4.0	4.6	3.7	2.9	1.9	2.5	3.2	3.3
Consistent poverty rate (70% median income threshold)	9.3	9.8	8.5	7.3	8.0	9.5	10.2	10.7

<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 <sup>1</sup>	2004	2005	2006	2007	2008	2009	2010	2011
<b>% of individuals</b>								
0 (No deprivation)	75.8	75.4	75.0	75.6	75.1	71.4	63.9	59.8
1	10.1	8.8	11.0	12.6	11.1	11.5	13.5	15.7
2	4.6	5.1	4.9	3.8	4.9	7.4	8.5	9.2
3+	9.5	9.7	9.1	7.9	8.9	9.7	14.1	15.4
<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>	<b>100.0</b>
2+	14.1	14.8	14.0	11.8	13.8	17.1	22.6	24.5
<b>% of individuals at risk of poverty</b>								
0 (No deprivation)	52.5	47.9	44.1	49.7	53.5	43.4	38.1	37.3
1	13.7	14.3	17.3	19.2	17.2	17.8	19.0	19.5
2	10.4	10.8	11.5	8.3	12.2	12.9	13.2	12.9
3+	23.4	27.0	27.1	22.8	17.2	25.9	29.7	30.3
<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>	<b>100.0</b>
2+	33.8	37.8	38.6	31.1	29.3	38.8	42.9	43.2
<b>% of individuals NOT at risk of poverty</b>								
0 (No deprivation)	81.4	81.6	81.3	80.8	78.8	76.1	68.3	64.0
1	9.2	8.8	9.8	11.3	10.1	10.5	12.6	15.0
2	3.2	3.8	3.6	2.9	3.7	6.5	7.7	8.4
3+	6.2	5.8	5.4	5.0	7.5	7.0	11.4	12.5
<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>	<b>100.0</b>
2+	9.4	9.6	9.0	7.9	11.2	13.5	19.1	21.0

<sup>1</sup> An individual is defined as being deprived if they experience two or more forms of enforced deprivation (deprivation rate)

**Table 6 Percentage of the population experiencing each type of deprivation by poverty status and year**

Deprivation Indicators	% of individuals							
	2004	2005	2006	2007	2008	2009	2010	2011
<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	10.5	12.2
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	21.1
Unable to afford two pairs of strong shoes	3.8	3.3	3.1	3.0	2.7	2.1	2.9	3.1
Unable to afford a roast once a week	4.5	4.2	4.4	3.9	3.8	3.4	5.5	6.7
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	2.8
Unable to afford new (not second-hand) clothes	5.8	6.8	5.5	5.2	5.6	4.5	7.6	7.3
Unable to afford a warm waterproof coat	2.7	2.8	2.1	2.3	2.6	1.1	2.0	2.2
Unable to afford to keep the home adequately warm	3.3	4.0	3.9	3.5	3.7	4.1	6.8	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	21.7
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	14.8
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	5.8
<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	22.3	21.7
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	36.7	35.8
Unable to afford two pairs of strong shoes	9.5	9.5	9.5	11.4	3.4	4.3	6.7	5.2
Unable to afford a roast once a week	11.2	11.0	13.6	10.9	7.4	7.7	11.7	9.3
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	7.9	5.8
Unable to afford new (not second-hand) clothes	14.2	16.1	17.2	15.2	12.2	11.0	16.1	16.3
Unable to afford a warm waterproof coat	6.7	7.5	4.3	8.7	4.0	2.6	5.9	4.6
Unable to afford to keep the home adequately warm	7.9	11.5	10.7	10.4	7.8	8.3	15.8	11.9
Unable to afford to replace any worn out furniture	27.8	30.5	33.0	29.5	26.0	36.6	32.7	34.3
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	30.8	26.5
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	8.3	13.3
<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	8.5	10.4
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	16.3	18.3
Unable to afford two pairs of strong shoes	2.4	1.9	1.8	1.2	2.6	1.8	2.2	2.7
Unable to afford a roast once a week	2.9	2.6	2.5	2.6	3.2	2.7	4.4	6.2
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	2.1	2.2
Unable to afford new (not second-hand) clothes	3.8	4.6	3.1	3.3	4.5	3.5	6.1	5.6
Unable to afford a warm waterproof coat	1.8	1.8	1.6	1.1	2.3	0.9	1.3	1.7
Unable to afford to keep the home adequately warm	2.2	2.3	2.4	2.2	3.0	3.4	5.2	5.8
Unable to afford to replace any worn out furniture	10.0	10.0	9.8	10.0	11.1	12.9	18.1	19.4
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	11.5	12.5
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	4.5	4.4

<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

	2010				2011			
	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	49.6	48.2	47.6	45.3	49.5	50.6	46.4	49.3
Female	50.4	51.8	52.4	54.7	50.5	49.4	53.6	50.7
<b>Age group</b>								
0-17	27.0	33.9	36.4	37.6	26.9	31.7	35.2	36.2
18-64	61.5	59.3	58.7	60.7	61.4	61.2	59.4	60.6
65+	11.4	6.8	4.9	1.7	11.7	7.1	5.4	3.3
<b>Principal Economic Status</b>								
At work	35.0	13.5	19.4	7.0	34.9	14.2	21.4	10.6
Unemployed	8.1	15.1	13.7	20.5	8.6	16.6	14.9	20.7
Student	8.0	12.3	8.6	10.4	7.5	14.7	7.5	11.4
Home duties	13.0	17.3	14.7	16.7	12.9	17.5	14.6	16.3
Retired	7.4	4.4	2.3	1.4	7.7	4.3	3.1	1.7
Not at work due to illness or disability	4.0	5.4	7.6	7.9	3.3	4.8	4.9	5.4
Children under 16 years of age	23.5	29.2	32.3	33.4	23.8	25.8	31.8	31.0
<b>Highest education level attained</b>								
Primary or below	14.5	16.1	17.0	15.7	13.9	16.3	15.8	14.9
Lower secondary	15.3	19.0	16.8	19.0	13.9	19.0	15.1	19.1
Higher secondary	17.2	16.9	15.1	15.3	17.0	20.1	14.5	16.8
Post leaving cert	7.9	6.5	7.6	7.6	8.4	7.6	7.6	6.6
Third level non degree	7.8	3.8	4.1	2.1	8.1	5.5	6.0	6.7
Third level degree or above	11.9	5.4	3.6	2.9	13.2	4.5	6.0	3.4
Children under 16 years of age	23.9	29.8	32.4	33.6	23.8	25.8	31.8	31.0
<b>Household composition</b>								
1 adult aged 65+	3.8	2.1	2.6	0.5	3.6	2.1	2.1	0.7
1 adult aged <65	4.5	5.9	6.5	7.8	3.8	5.9	4.4	6.2
2 adults, at least 1 aged 65+	7.6	4.5	2.8	0.6	7.4	4.1	3.2	1.4
2 adults, both aged <65	12.3	10.6	8.3	9.9	10.6	8.3	7.9	8.1
3 or more adults	13.9	8.4	6.9	5.4	12.6	9.2	7.3	5.6
1 adult with children aged under 18	7.3	12.3	16.3	15.7	7.0	12.5	16.0	16.6
2 adults with 1-3 children aged under 18	34.4	33.6	36.2	34.8	36.5	33.4	38.5	36.4
Other households with children aged under 18	16.2	22.8	20.5	25.3	18.6	24.6	20.6	25.1
<b>Number of persons at work</b>								
0	29.7	60.3	49.7	75.9	30.0	62.5	46.2	69.1
1	35.4	33.6	35.0	22.6	33.9	30.0	38.1	25.4
2	29.0	5.4	12.6	1.5	30.5	7.5	13.5	5.5
3+	6.0	0.7	2.8	0.0	5.5	0.0	2.2	0.0
<b>Tenure status</b>								
Owner-occupied	73.3	57.5	48.0	39.5	70.2	46.8	49.4	38.9
Rented at the market rate	11.9	16.2	17.5	20.0	14.9	19.3	19.1	14.8
Rented at below the market rate or rent free	14.8	26.3	34.5	40.5	14.9	33.9	31.5	46.4
<b>Urban/rural location</b>								
Urban areas	60.8	51.7	61.5	63.3	61.6	54.7	65.8	60.3
Rural areas	39.2	48.3	38.5	36.7	38.4	45.3	34.2	39.7
<b>Region</b>								
Border, Midland and Western	26.6	25.0	32.1	25.8	26.6	34.0	28.9	32.5
Southern and Eastern	73.4	75.0	67.9	74.2	73.4	66.0	71.1	67.6

<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 households			Number of individuals		
	2009	2010	2011	2009	2010	2011
<b>State</b>	<b>5,183</b>	<b>4,642</b>	<b>4,333</b>	<b>12,641</b>	<b>11,587</b>	<b>11,005</b>
<b>Sex<sup>1</sup></b>						
Male	2,297	2,051	1,948	6,129	5,682	5,348
Female	2,886	2,591	2,385	6,512	5,905	5,657
<b>Age group<sup>1</sup></b>						
0-17	2	1	2	3,066	3,100	3,050
18-64	3,455	3,201	3,057	7,141	6,441	6,105
65+	1,684	1,440	1,274	2,434	2,046	1,850
<b>Principal Economic Status (aged 16 years and over)<sup>1</sup></b>						
At work	2,133	1,879	1,794	4,262	3,667	3,501
Unemployed	337	386	388	819	867	844
Student	69	71	84	733	699	628
Home duties	1,236	1,108	977	1,977	1,732	1,577
Retired	1,041	894	842	1,463	1,235	1,169
Not at work due to illness or disability	292	273	210	550	498	383
<b>Highest education level attained (aged 16 years and over)<sup>1</sup></b>						
Primary or below	1,550	1,300	1,107	2,484	2,052	1,761
Lower secondary	843	739	657	1,784	1,662	1,458
Higher secondary	881	793	754	2,199	1,846	1,689
Post leaving cert	481	488	506	854	869	890
Third level non degree	511	524	489	919	881	861
Third level degree or above	808	696	741	1,506	1,293	1,394
<b>Household composition</b>						
1 adult aged 65+	861	775	657	861	775	657
1 adult aged <65	670	621	560	670	621	560
2 adults, at least 1 aged 65+	728	644	544	1,456	1,288	1,088
2 adults, both aged <65	690	639	525	1,380	1,278	1,049
3 or more adults	458	411	338	1,563	1,400	1,150
1 adult with children aged under 18	356	299	336	879	869	854
2 adults with 1-3 children aged under 18	966	920	991	3,598	3,597	3,715
Other households with children aged under 18	454	333	382	2,234	1,759	1,932
<b>Number of persons at work in the household</b>						
0	2,359	2,140	1,969	4,220	4,052	3,822
1	1,614	1,489	1,362	4,175	3,997	3,703
2	1,019	888	887	3,460	3,007	2,998
3+	191	125	115	786	531	482
<b>Tenure status</b>						
Owner-occupied	4,046	3,499	3,151	9,805	8,657	7,906
Rented at the market rate	428	463	535	1,128	1,268	1,536
Rented at below the market rate or rent free	709	680	647	1,708	1,662	1,563
<b>Urban/rural location</b>						
Urban areas	3,189	2,756	2,572	7,920	6,916	6,606
Rural areas	1,994	1,886	1,761	4,721	4,671	4,399
<b>Region</b>						
Border, Midland and Western	1,310	1,249	1,175	3,019	3,043	2,877
Southern and Eastern	3,873	3,393	3,158	9,622	8,544	8,128

<sup>1</sup> Sex, age group, Principal Economic Status and highest education level attained refers to that of the head of household for average annual household disposable income figures



## 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 release presents results based on data collected in the period January 2011 to January 2012.

### SILC 2010 amendments

The results previously published for 2010 have been amended following extensive investigation of anomalies in the data. In 2010 changes had been made to the processing of the data which resulted in an incorrect treatment in some cases of tax, income and pension contributions. This became clear when unusual trends in certain categories between 2010 and 2011 were further analysed. This has now been corrected and changes in the main indicators are shown in *table B1* below.

**Table B1 SILC 2010 Results: original versus amended**

	Original 2010	Amended 2010
<b>Income</b>	€	€
Annual average household disposable income (per household)	43,333	43,151
Annual average equivalised disposable income (per individual)	22,168	22,138
At risk of poverty threshold (60% of median income)	10,831	11,155
<b>Income inequality</b>		
Gini coefficient	33.9%	31.6%
Quintile share ratio	5.5	4.9
<b>Poverty &amp; deprivation rates</b>	%	%
At risk of poverty rate	15.8	14.7
Deprivation rate <sup>1</sup>	22.5	22.6
Consistent poverty rate	6.2	6.3

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

### 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).

#### **At risk of poverty rate anchored at a moment in time**

For a given year, 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 an at risk of poverty threshold calculated in the standard way for a previous base year and then adjusted for inflation. The purpose of this indicator is to get some indication of the changes in 'absolute poverty' over time. In this release four separate base years were used. If the base year is 2004 for example then the at risk of poverty threshold for 2004 is adjusted in line with inflation for each year 2005-2010. The same method is followed for 2005, 2006 and 2007.

#### **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.

#### **Quintile share ratio**

This is the ratio of the average 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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