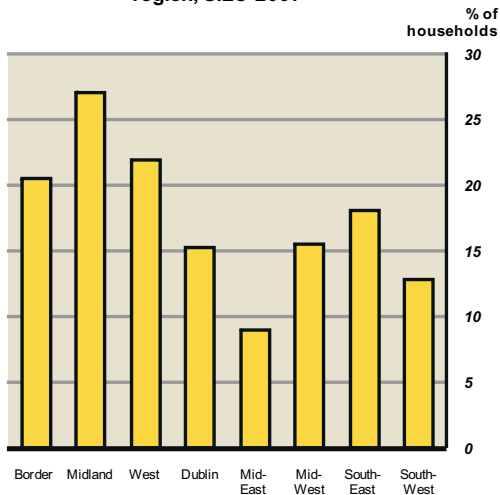




Figure A Dissatisfaction with dwelling by region, SILC 2007



Survey on Income and Living Conditions Housing Module 2007

Introduction and Background

The Survey on Income and Living Conditions (SILC) is a survey undertaken each year by the CSO. The questions cover a broad range of topics relating to income and living conditions and are asked of a sample of households across the State.

In 2007, the SILC included a module asking the head of household's opinion about the accommodation in which they lived. The questions asked are available in appendix 1. The findings in this report relate to the following three aspects:

- ◆ Overall satisfaction of households with their dwellings (Section 1)
- ◆ The adequacy of facilities in the respondent's dwelling (Section 2)
- ◆ Access to services in their locality (Section 3).

Some of the key findings in this report include:

- ◆ Overall 17% of households reported dissatisfaction with their dwelling.
- ◆ The highest levels of dissatisfaction with their dwelling were reported by:
 - Households renting at below the market rate (29%)
 - Households in the Border, Midland and West regions (all 20% or higher). *See figure A*
 - Households on lower incomes.
- ◆ Of the six household facilities covered, one third of households reported at least one inadequate facility.
- ◆ The most frequently reported inadequate facility was a shortage of space (18%), particularly high for those living in rented accommodation rented at the market rate (31%) or where the accommodation was an apartment (44%).
- ◆ Overall, public transport (26%) and banking services (22%) were the services most reported by households as being accessed with difficulty. Households in the Dublin region reported the lowest level of difficulty in accessing the listed basic services.
- ◆ In all cases, where dissatisfaction, inadequate facilities or difficulty in accessing services were reported, households had above average at risk of poverty rates and consistent poverty rates. They also had below average annual gross household income.

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Section 1

Satisfaction with dwelling

In each household, the head of household was asked for their opinion about their degree of satisfaction with their dwelling. The four available response categories were:

- ◆ Very dissatisfied
- ◆ Somewhat dissatisfied
- ◆ Satisfied
- ◆ Very satisfied.

For the purposes of this report the options have been grouped into satisfied (the last 2 response categories) and dissatisfied (the first 2 response categories).

Satisfaction with dwelling by household characteristics

At State level, 17% of households reported dissatisfaction with their dwelling. Logistic regression was used to identify which characteristics of the household were independently associated with the likelihood of being satisfied with the dwelling conditions. The results of the regression indicate that the significant factors associated with satisfaction levels were:

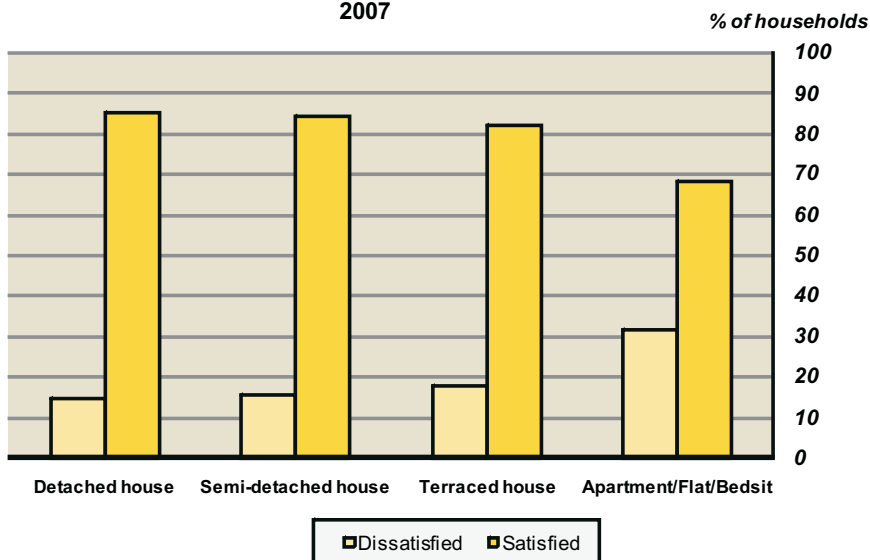
- ◆ Tenure status of the household
- ◆ Geographical location in the State (NUTS3 region)
- ◆ Principal Economic Status of the head of household
- ◆ Sex of the head of household
- ◆ Household income
- ◆ Type of dwelling.

However, a low overall level of fit was achieved by the model indicating there are significant other factors influencing the level of satisfaction of households with their dwelling that were not measured in this case.

More than a quarter of households renting their dwelling reported dissatisfaction with the dwelling (27% in the case of households renting at the market rate and 29% of households renting at below market rate or rent free). Households that were owner-occupied were less likely to be dissatisfied with their dwelling (13%). See *table 1.1*.

- ◆ Regionally, clearly higher levels of dissatisfaction were seen for households in the Border, Midland and West (BMW) regions with dissatisfaction levels of between 20% and 27%. This compares with rates of between 9% and 18% in the Southern and Eastern regions. Households in the Mid-East region reported the lowest level of dissatisfaction (9%).
- ◆ Households living in apartments, flats or bedsits reported the lowest levels of satisfaction at 68% compared with those living in houses of various types where the satisfaction rates were between 82% and 85%. See *figure 1a*.

Figure 1a Satisfaction with dwelling by dwelling type, SILC 2007



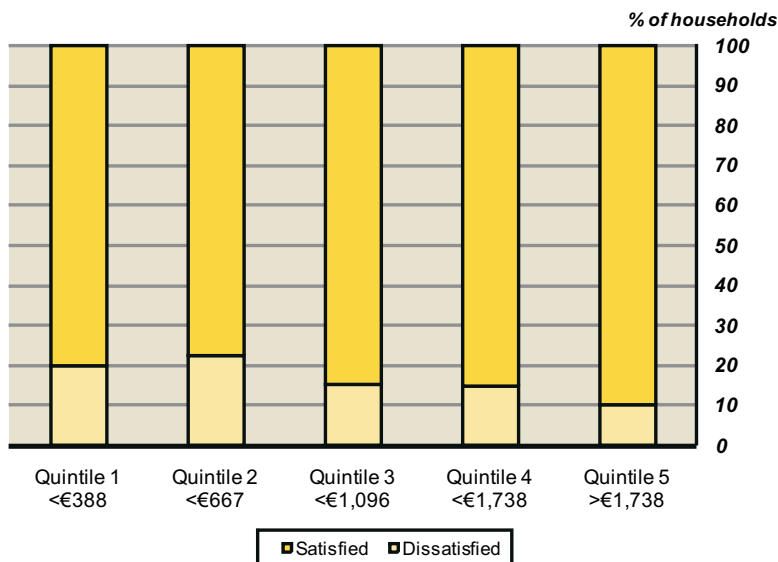
Satisfaction with accommodation rates by household income and poverty level

Households with lower weekly household income reported higher levels of dissatisfaction with their accommodation than households with higher incomes. One in five households in the lowest income quintile and 23% of households in the next lowest income bracket reported dissatisfaction with their accommodation. This fell to 15% for the third and fourth income quintiles and 10% for households in the highest quintile. See *table 1.1 and figure 1b*.

Comparing the poverty indicators and average household income for households that reported dissatisfaction with their accommodation, it can be seen that their poverty rates are consistently higher than average while those households also had a lower than average household income. See *table 1.2*.

- ◆ The at risk of poverty rate for households dissatisfied with their dwelling was 26% compared with a rate of 16% for satisfied households
- ◆ Twelve per cent of dissatisfied households were in consistent poverty compared with 4% of satisfied households.
- ◆ The average annual gross household income for households dissatisfied with their dwelling was just over €48,000 compared with €62,106 for satisfied households.

Figure 1b Satisfaction with dwelling by weekly household income (quintiles), SILC 2007



Satisfaction with dwelling by characteristics of the head of household

Satisfaction with the household accommodation increased with the age of the head of household (HoH). One in 5 of households where the head of household was aged 25-34 were dissatisfied with their dwelling decreasing to 16% where the head of household was aged 45-54 and 13% where the head of household was aged 55 or over. See table 1.3.

- ◆ Analysis by the Principal Economic Status of the head of household, indicated that households where the head of household was not at work due to illness or disability or where they were a student, reported having the highest levels of dissatisfaction with their dwelling with rates of 33% or more. See figure 1c.
- ◆ Households where the head of household was retired had the highest satisfaction rate at 88%.

Figure 1c Satisfaction with dwelling by principal economic status of the head of household, SILC 2007

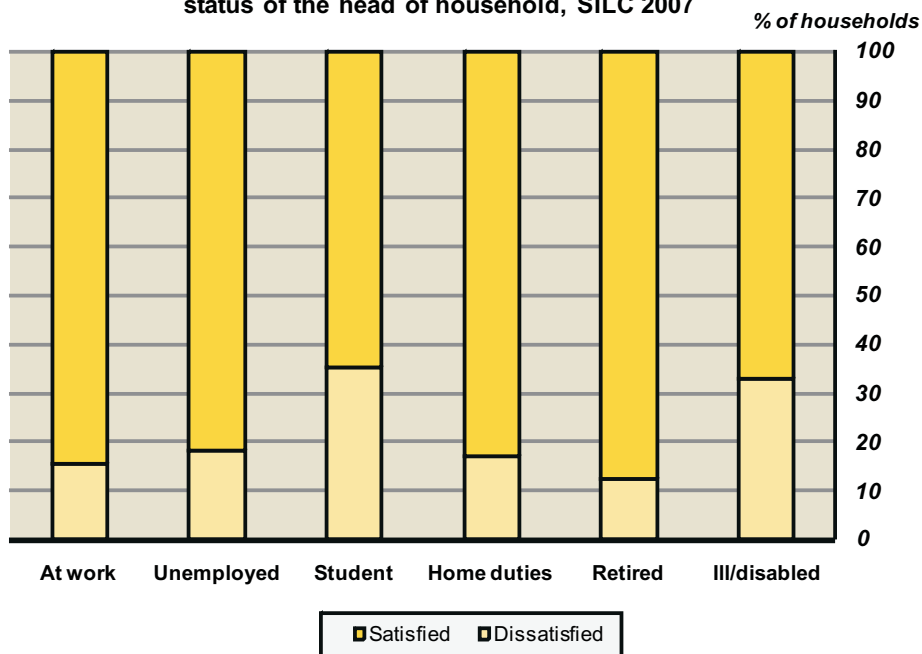


Table 1.1 Satisfaction with dwelling by household characteristics, 2007

	Dissatisfied	Satisfied	Unweighted sample
	% of households	% of households	Number of households
State	17	83	5,608
Urban Rural			
Urban	16	84	3,427
Rural	17	83	2,181
Region			
Border	20	80	598
Midland	27	73	334
West	22	78	520
Dublin	15	85	1,409
Mid-East	9	91	503
Mid-West	15	85	561
South-East	18	82	672
South-West	13	87	1,011
Dwelling type ¹			
Detached house	15	85	2,466
Semi-detached house	15	85	1,620
Terraced house	18	82	1,317
Apartment/Flat/Bedsit	32	68	184
Tenure Status			
Owner-occupied	13	87	4,586
Rented at market rate	27	73	344
Rented below market rate/local authority/rent free	29	71	678
Household Composition			
1 adult aged 65+, no children under 18	15	85	1,058
1 adult aged <65, no children under 18	17	83	724
2 adults, at least 1 aged 65+, no children under 18	12	88	901
2 adults, both aged <65, no children under 18	17	83	720
3+ adults, no children under 18	13	87	598
1 adult, 1+ children under 18	30	70	252
2 adults, 1-3 children under 18	16	84	918
Other households with children under 18	18	82	437
Number of persons at work			
No persons at work	19	81	2,414
One person at work	17	83	1,660
Two persons at work	14	86	1,242
Three or more persons at work	14	86	292
Household weekly income			
Quintile 1 (< €388)	20	80	1,128
Quintile 2 (< €667)	23	77	1,123
Quintile 3 (< €1,096)	15	85	1,118
Quintile 4 (< €1,738)	15	85	1,123
Quintile 5 (> €1,738)	10	90	1,115

¹ The number of households in the unweighted sample does not equal the State total in all classifications due to the omission of cells containing very small numbers.

Table 1.2 Poverty rates and average annual gross household income by satisfaction with accommodation, 2007

	Household at risk of poverty rate	Household consistent poverty rate	Average annual gross household income
	<i>% of households</i>	<i>% of households</i>	€
State	18	5	59,820
Dissatisfied with dwelling	26	12	48,257
Satisfied with dwelling	16	4	62,106

Table 1.3 Satisfaction with dwelling by characteristics of the head of household (HoH), 2007

	Dissatisfied	Satisfied	Unweighted sample
	<i>% of households</i>	<i>% of households</i>	<i>Number of households</i>
State	17	83	5,608
Sex (HoH)			
Male	15	85	3,166
Female	19	81	2,442
Age (HoH)			
18-24	30	70	72
25-34	21	79	362
35-44	19	81	862
45-54	16	84	1,096
55-64	13	87	1,086
65+	13	87	2,130
Principal Economic Status (HoH) ¹			
At work	15	85	2,545
Unemployed	18	82	162
Student	35	65	50
Home duties	17	83	1,178
Retired	12	88	1,321
Not at work due to illness or disability	33	67	322

¹ The number of households in the unweighted sample does not equal the State total in all classifications due to the omission of cells containing very small numbers.

Section 2

Dwelling installations and facilities

Respondents were asked for their opinion on the adequacy of basic installations and facilities in their dwelling. These questions were answered by the head of household and the answers were based on the respondent's opinion about their adequacy. The facilities included:

- ◆ Adequate space in their dwelling
- ◆ Adequate electrical installations
- ◆ Adequate plumbing installations
- ◆ Adequate heating equipment
- ◆ Ability to keep the dwelling comfortably warm in winter (if no, the respondent was asked if this was due to affordability or other reasons)
- ◆ Dwelling being comfortably cool in summer.

The majority of people (67%) reported that all six of the facilities were adequate in their dwelling, while 30% reported having 1 or 2 inadequate facilities in their dwelling and only 3% reported 3 or more inadequate facilities. See table 2.1.

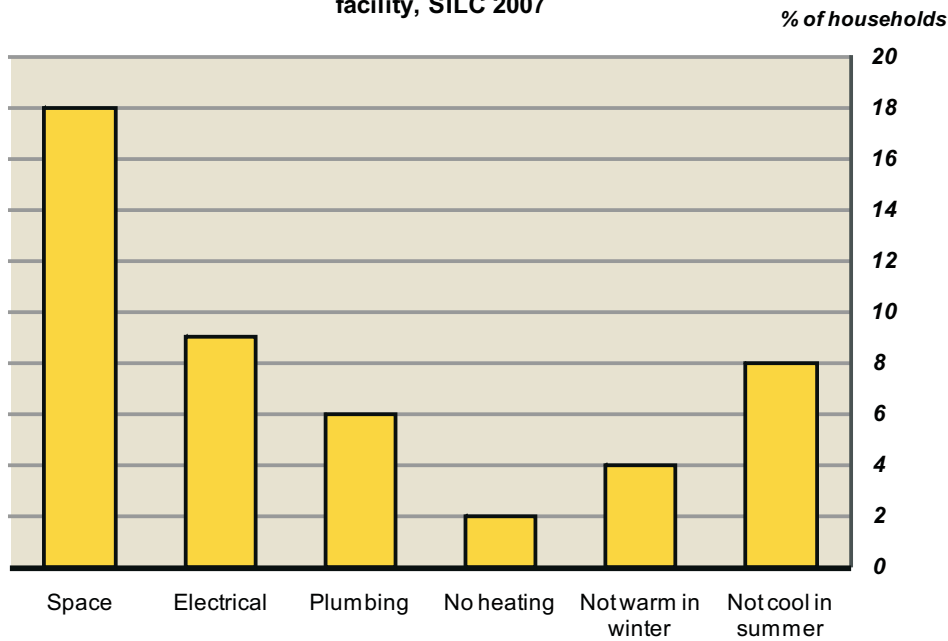
Table 2.1 Percentage of households reporting inadequate facilities, 2007

Number of inadequate facilities		
		%
None		67
1 or 2		30
3+		3
<i>Unweighted sample (number of households)</i>		5,608

Analysis by different facilities

The most frequently reported inadequate facility was a shortage of space which was reported by 18% of all households. All other inadequate facilities were reported at rates of below 10% with the least reported being a lack of heating equipment at 2%. See table 2.2 and figure 2a.

Figure 2a Inadequate facilities in the dwelling by type of facility, SILC 2007



Shortage of space

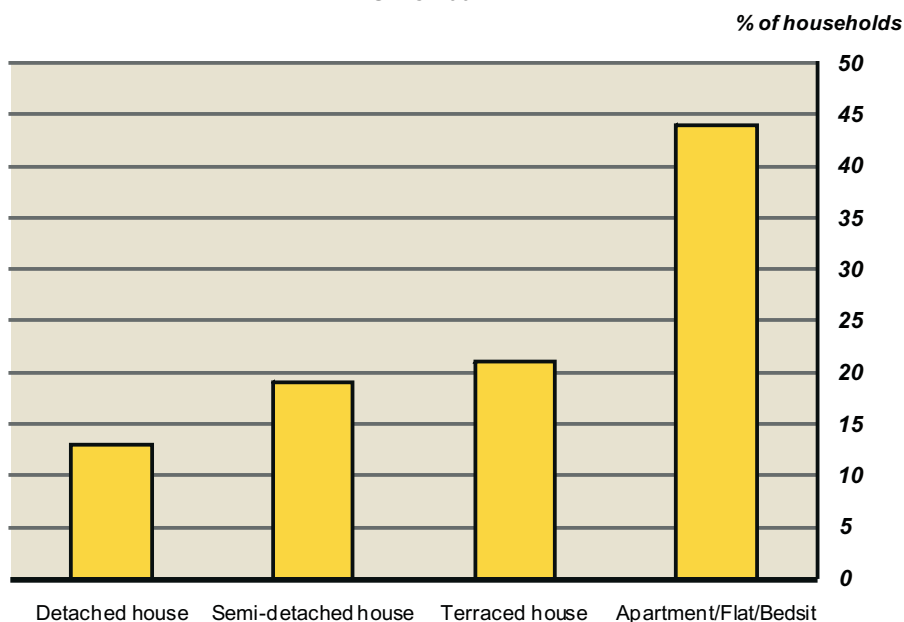
Regression showed that the following factors were associated with the likelihood of a household reporting a shortage of space:

- ◆ Household composition
- ◆ Dwelling type
- ◆ Tenure status of the house
- ◆ Geographical location in the State (NUTS3 region)
- ◆ Principal Economic Status of head of household
- ◆ Age of head of household.

Households living in apartments/flats/bedsits were the households most likely to report a shortage of space (44%). This compares with 21% of those living in terraced houses, 19% of those in semi-detached houses and 13% of those living in detached houses. See *table 2.2 and figure 2b*.

- ◆ Households living in rented accommodation, rented at the market rate, reported higher levels of shortage of space in their accommodation at 31%, compared with 22% of households renting at below the market rate and 16% of owner-occupied households.
- ◆ A breakdown by household composition showed that households with children were more likely to report a shortage of space than households without children, particularly lone parent households (25%) and other households with children (30%).
- ◆ Households living in the Dublin and Mid-West regions of the country reported a shortage of space more frequently than households in other regions (21% and 22% respectively compared with 12% of households in the South-West region).

Figure 2b Shortage of space in the dwelling by dwelling type, SILC 2007



Unlike the other facilities covered, there was little variation in the households' satisfaction with the space available by household income. Eighteen percent of households with the highest gross annual income reported dissatisfaction with the space available, similar to the level of 17% of households in the three lowest income quintiles. Indeed, overall average household income for households reporting a shortage of space was similar to those who did not report a shortage of space (€59,361 compared with €59,921). See table 2.2 and 2.3.

Households with a head of household aged 65 and over were least likely to report a shortage of space (9% compared with a rate of 18% nationally). See table 2.4.

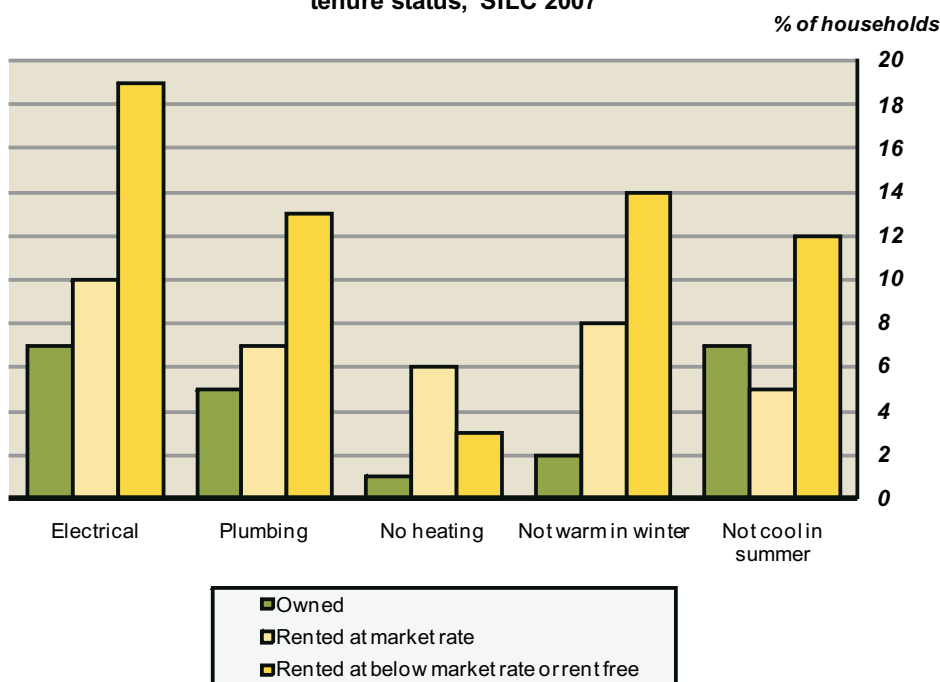
Other inadequate facilities by household characteristics

Other than shortage of space less than ten percent of households reported any of the other 5 facilities being inadequate in their dwelling.

As with shortage of space significant differences could be seen by the tenure status of the household. Specifically households renting at below the market rate/local authority/rent free reported the highest dissatisfaction rate for four of the five facilities while those in owner-occupied dwellings reported the lowest levels of inadequate facilities for four of the five. See table 2.2 and figure 2c.

- ◆ Inadequate electrical installation – 19% of households rented at below the market rate or rent free versus 7% for owner-occupied
- ◆ Inadequate plumbing – 13% versus 5%
- ◆ Inability to keep the dwelling comfortably warm in winter – 14% versus 2%
- ◆ Not comfortably cool in summer – 12% versus 7%.

Figure 2c Inadequate facilities in the dwelling by facility and tenure status, SILC 2007



Lone parent households reported the highest level of inadequacy across four of the six facilities surveyed. Almost 1 in 7 of lone parent households (13%) reported being unable to keep their dwelling comfortably warm in winter compared with 3% of households consisting of 2 adults with 1-3 children. Lone parent households also reported higher than average levels of inadequate plumbing and electrical installations. See table 2.2.

Households in the two lowest income quintiles reported higher levels of inadequate electrical installation, plumbing installation and inability to maintain the dwelling comfortably warm in winter. See table 2.2.

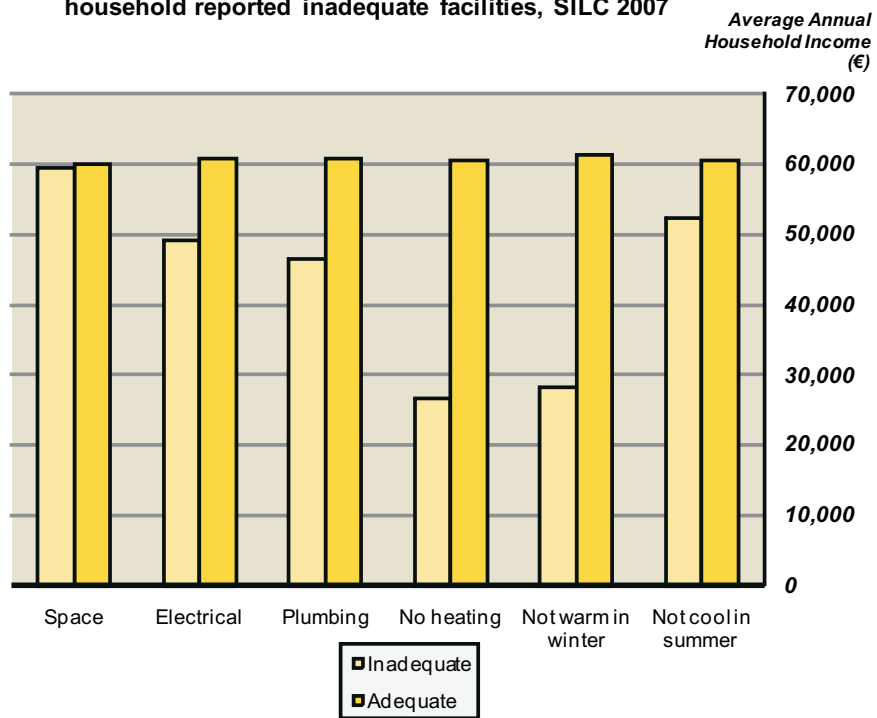
Income and poverty rates for households with inadequate facilities

Comparing the national poverty rates with the average household income for households that reported inadequate facilities in their dwelling, it can be seen that their average annual income was lower and their poverty rates were higher. See table 2.3.

This is most evident for households declaring that they are not comfortably warm in winter, with an at risk of poverty rate of 47% compared with 18% nationally and a consistent poverty rate of 38% compared with 5% nationally.

Households without heating installed or who were not able to keep the dwelling comfortably warm in winter had significantly lower average household income at €26,574 and €28,208 respectively compared with a State average of €59,820. The difference is not as large for households reporting any of the other inadequate facilities in their dwelling. This implies that these facilities are a particularly strong indicator of income level of the household, indeed no households in the highest income quintile reported these facilities as inadequate. See table 2.3 and figure 2d.

Figure 2d Average annual household income by whether household reported inadequate facilities, SILC 2007



Inadequate facilities by characteristics of head of household

Examining the Principal Economic Status of the head of household, those most likely to be unable to keep their dwelling comfortably warm in winter (either because they could not afford to or for other reasons), were those living in households where the Principal Economic Status of the head of household was:

- ◆ Unemployed (18%)
- ◆ Student (11%)
- ◆ Not working due to illness or disability (10%).

Lower proportions of households with older heads of household generally reported inadequate facilities. In the case of not keeping the dwelling comfortably warm in winter only 4% or less of households where the head of household was aged 35 or over reported this as inadequate compared with 14% of households where the head of household was aged 18 to 24. See table 2.4.

Table 2.2 Inadequate housing facilities reported by households, by type of facility and household characteristics, 2007

	Has shortage of space	Inadequate electrical installation	Inadequate plumbing installation	Not equipped with heating	Not comfortably warm in winter	Not comfortably cool in summer	Unweighted sample
	%	%	%	%	%	%	Number of households
State	18	9	6	2	4	8	5,608
Urban Rural							
Urban	20	9	6	2	5	8	3,427
Rural	14	8	6	1	3	7	2,181
Region							
Border	19	10	8	2	6	8	598
Midland	19	9	7	1	2	8	334
West	14	9	7	3	4	3	520
Dublin	21	9	5	2	3	8	1,409
Mid-East	15	5	4	0	1	6	503
Mid-West	22	8	5	2	3	8	561
South-East	19	8	5	3	5	13	672
South-West	12	6	5	4	4	4	1,011
Dwelling type ¹							
Detached house	13	7	7	1	2	6	2,466
Semi-detached house	19	9	4	1	3	7	1,620
Terraced house	21	11	5	2	7	11	1,317
Apartment/Flat/Bedsit	44	12	12	11	9	10	184
Tenure Status							
Owned-occupied	16	7	5	1	2	7	4,586
Rented at market rate	31	10	7	6	8	5	344
Rented below market rate/ local authority/rent free	22	19	13	3	14	12	678
Household Composition							
1 adult aged 65+,no children under 18	9	9	7	4	4	6	1,058
1 adult aged <65,no children under 18	17	9	8	5	8	8	724
2 adults, at least 1 aged 65+, no children under 18	7	7	5	2	2	8	901
2 adults, both aged <65, no children under 18	16	7	3	1	4	8	720
3+ adults, no children under 18	18	9	3	1	2	5	598
1 adult, 1+ children under 18	25	19	10	2	13	11	252
2 adults, 1-3 children under 18	21	8	6	0	3	8	918
Other households with children under 18	30	11	9	0	3	9	437
Number of persons at work							
No persons at work	16	11	9	3	7	8	2,414
One person at work	18	9	6	2	5	8	1,660
Two persons at work	20	7	3	0	1	7	1,242
Three or more persons at work	20	7	4	0	0	7	292
Household weekly income							
Quintile 1 (< €388)	17	10	10	5	9	9	1,128
Quintile 2 (< €667)	17	13	7	2	6	7	1,123
Quintile 3 (< €1,096)	17	7	3	1	4	8	1,118
Quintile 4 (< €1,738)	21	9	5	1	1	6	1,123
Quintile 5 (> €1,738)	18	6	4	0	0	7	1,115

¹ The number of households in the unweighted sample does not equal the State total in all classifications due to the omission of cells containing very small numbers.

Table 2.3 Poverty rates and average annual income for households by whether the household reported inadequate facilities or not, 2007

Housing facilities	Household at risk of poverty rate	Household consistent poverty rate	Average annual gross household income
	% of households	% of households	€
State	18	5	59,820
Has shortage of space	22	9	59,361
No shortage of space	17	4	59,921
Inadequate electrical	24	12	49,175
Adequate electrical	17	4	60,858
Inadequate plumbing	33	16	46,482
Adequate plumbing	17	4	60,745
No heating installed	28	11	26,574
Heating installed	18	5	60,404
Not comfortably warm in winter	47	38	28,208
Comfortably warm in winter	17	4	61,158
Not comfortably cool in summer	22	10	52,337
Comfortably cool in summer	17	4	60,434

Table 2.4 Inadequate housing facilities reported by households, by type of facility and characteristics of the head of household (HoH), 2007

	Has shortage of space	Inadequate electrical installation	Inadequate plumbing installation	Not equipped with heating	Not comfortably warm in winter	Not comfortably cool in summer	Unweighted sample
	%	%	%	%	%	%	Number of households
State	18	9	6	2	4	8	5,608
Sex (HoH)							
Male	18	8	6	2	4	7	3,166
Female	18	10	6	2	4	8	2,442
Age (HoH)							
18-24	21	17	11	2	14	5	72
25-34	26	10	5	3	6	8	362
35-44	24	10	8	1	4	9	862
45-54	18	10	6	1	4	6	1,096
55-64	17	5	3	1	4	8	1,086
65+	9	8	6	3	3	7	2,130
Principal Economic Status (HoH) ¹							
At work	19	7	4	1	2	7	2,545
Unemployed	36	19	15	4	18	10	162
Student	43	17	14	2	11	6	50
Home duties	17	10	8	2	5	8	1,178
Retired	8	8	6	3	2	6	1,321
Not at work due to illness or disability	22	12	9	3	10	9	322
Highest Education Attained (HoH) ¹							
No formal education/primary	17	11	8	3	6	9	2,108
Lower secondary	19	8	6	1	5	7	964
Higher secondary	17	7	4	1	3	8	894
Post leaving cert	14	9	6	1	3	8	389
Third level non degree	25	4	3	2	3	7	409
Third level degree or above	18	8	6	1	2	6	784

¹ The number of households in the unweighted sample does not equal the State total in all classifications due to the omission of cells containing very small numbers.

Section 3

Access to basic services

Questions were asked in the survey relating to the accessibility of basic public services. These questions were answered by the head of household and the answers were based on the respondent's own opinion about their accessibility. The basic services included were:

- ◆ Grocery services
- ◆ Banking services
- ◆ Postal services
- ◆ Public transport
- ◆ General practitioner (i.e. primary healthcare)
- ◆ Primary and secondary school.

Of these services the question on access to school services was only asked of households where there was at least one person in the household aged under 23 attending either primary or secondary school. This service has been excluded from the following analysis and is dealt with separately at the end of the section.

It can be seen that the majority of households (61%) reported having satisfactory access to all of these basic needs/services, while a further 25% reported that they have difficulty in accessing one or two of these basic services. See table 3.1.

Table 3.1 Percentage of households reporting difficulty accessing basic services, 2007

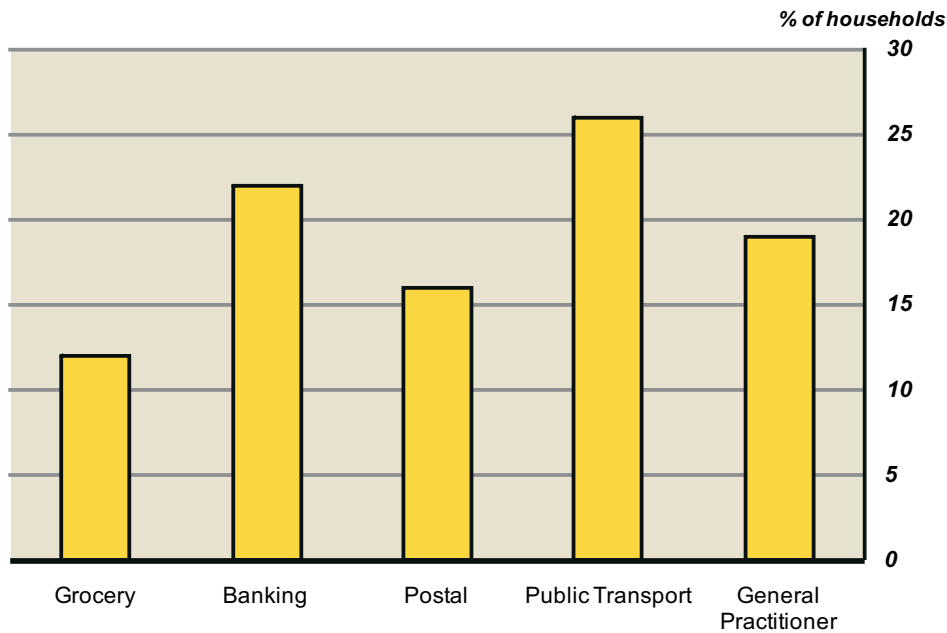
Number of services ¹		%
None		61
1 or 2		25
3+		15
<i>Unweighted sample (number of households)</i>		5,608

¹ Compulsory schooling is excluded.

Access to basic services by household characteristics

Difficulty accessing public transport was the most frequently reported difficulty, being reported by more than one quarter (26%) of responding households. This was followed by difficulty accessing banking services (22%) while the least reported service was grocery services with 12% of households stating they had difficulty accessing this service. See table 3.2 and figure 3a.

Figure 3a Difficulty accessing basic services, SILC 2007



Logistic regression was used to identify which characteristics were independently associated with the likelihood of households reporting difficulties in accessing these services. The results of the regression showed that the following characteristics were associated with difficulty of access:

- ◆ Living in an urban or rural environment
- ◆ Geographical location in the State (NUTS3 region)
- ◆ The number of people at work in the household
- ◆ Household income
- ◆ Dwelling type
- ◆ Education level of head of household
- ◆ Sex of head of household
- ◆ Tenure status of the household.

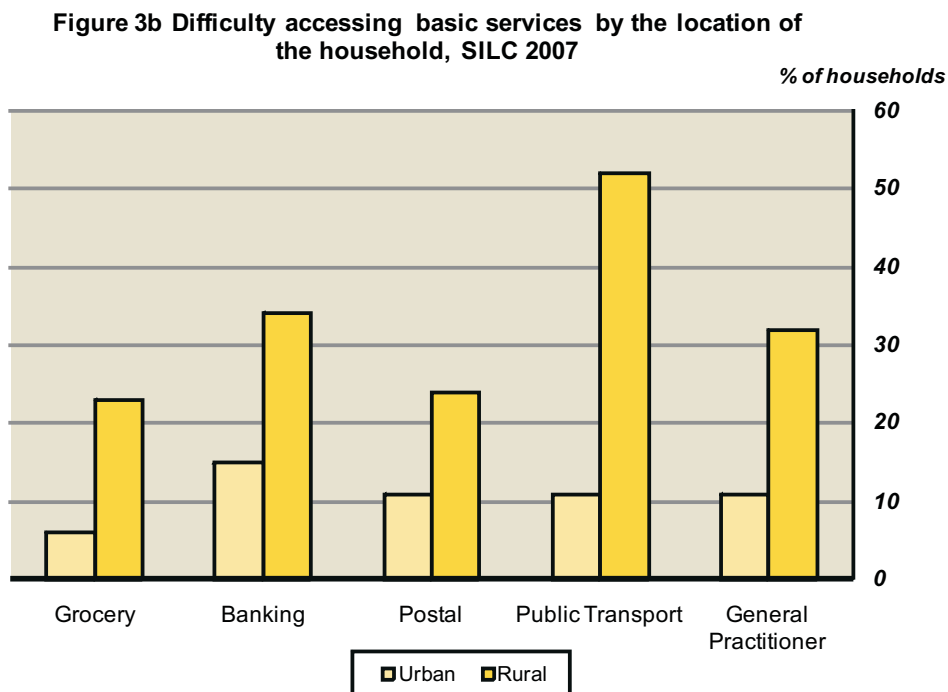
Access to basic services by geographic location

The most significant factor in determining access to services was the geographic location of the household. Households living in rural areas were consistently more likely to report difficulty in accessing basic services when compared with those living in urban areas. Accessibility of transport, banking and general practitioners were particularly diverse between urban and rural areas. See table 3.2 and figure 3b.

- ◆ Just over half of all households in rural areas reported difficulty in accessing public transport compared with just 11% of households in urban areas.

- ◆ A third of rural households expressed difficulty in accessing banking services and general practitioners, compared with 15% and 11% respectively of their urban counterparts.

From a regional point of view, the Dublin region reported much lower rates of difficulty in accessing various basic services than the other regions. In particular, only 6% of households in the Dublin region reporting difficulty of access to public transport compared with 44% of households in the Border region, 39% of households in the Midland and South-East regions, and 34% of households in the West region.



Access to basic services by other household characteristics

Examining the number of people at work in the household, the rates of inaccessibility for households where no person was working were consistently higher for all services. See *table 3.2*.

- ◆ In the case of banking and public transport one third of households with no-one at work reported access difficulties compared with 14-24% of other households
- ◆ In the case of access to grocery services, postal services or general practitioners between 22% and 28% of households where no person worked reported access difficulties compared to less than 20% of all other households

The proportion of households reporting access difficulties fell as household income rose for each of the basic services.

- ◆ Approximately one third of those in the two lowest income quintiles reported difficulties accessing public transport compared with approximately one fifth of households in the higher income quintiles.
- ◆ Just under one quarter of households in the lowest income quintile (24%) reported difficulties accessing grocery services compared with just 6% of those in the highest quintile.

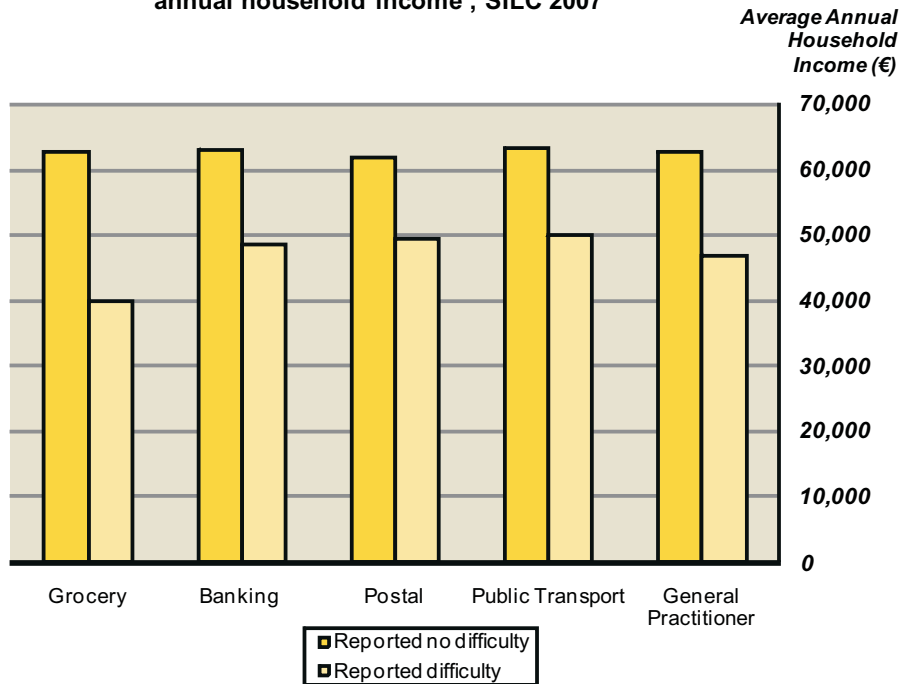
Accessibility to basic services by poverty indicators and income levels

Households reporting access difficulties in relation to each service have at risk of poverty and consistent poverty rates greater than other households. See *table 3.3*.

This is most evident for households reporting difficulty in accessing grocery services, with an at risk of poverty rate of 26% compared with 17% of other households and a consistent poverty rate of 8% compared with 5% of other households.

A similar trend was evident with gross annual household income. Households reporting difficulty accessing grocery services had an average annual gross income of just under €40,000 compared with nearly €63,000 for those households who reported not having this difficulty. A similar pattern could also be seen for the other four basic services covered. See table 3.3 and figure 3c.

Figure 3c Difficulty accessing basic services by average annual household income , SILC 2007



Access to basic services by characteristics of head of household

Households where the head of household was in the '55-64' and '65+' age groups had more difficulty accessing services than households where the head of household was in a younger age group.

- ◆ Over a third of households headed by a person aged 65 and over reported difficulty accessing public transport (35%) and banking services (34%) and 29% had difficulty accessing a general practitioner.
- ◆ By comparison less than 20% of households where the head of household was less than 35 reported difficulty accessing public transport, while 16% or less of households where the head of household was aged less than 55 reported difficulty accessing a general practitioner.

Analysis of households by the highest level of education attained indicated that households where the head of household had 'No formal education' experienced the most difficulty in accessing general practitioners, public transport and banking services. See table 3.4.

When the Principal Economic Status of the household reference person is taken into account, households where the head of household was unable to work due to illness or disability reported the highest levels of difficulty in accessing the majority of services.

Access to school services

Estimates relating to access to school services are only presented in relation to those households where at least one household member aged under 23 attended primary or secondary education at the time of interview. As a result the number of respondent households was low and only a limited amount of analysis of the results was possible. See *table 3.5*.

Overall 15% of households asked reported having difficulty in accessing schools. A higher proportion of households in rural areas reported this difficulty (21% compared with 11% of households in urban areas).

Table 3.2 Difficulty accessing basic services by type of service and household characteristics, 2007

	Grocery	Banking	Postal	Public Transport	General Practitioner	Unweighted sample
	%	%	%	%	%	Number of households
State	12	22	16	26	19	5,608
Urban/Rural						
Urban	6	15	11	11	11	3,427
Rural	23	34	24	52	32	2,181
Region						
Border	20	30	24	44	29	598
Midland	20	26	20	39	26	334
West	14	21	17	34	22	520
Dublin	5	19	12	6	11	1,409
Mid-East	14	18	16	28	19	503
Mid-West	11	18	11	30	15	561
South-East	15	25	17	39	24	672
South-West	15	24	17	29	19	1,011
Dwelling Type¹						
Detached house	21	29	23	45	28	2,466
Semi-detached house	7	19	12	15	13	1,620
Terraced house	6	16	10	12	11	1,317
Apartment/Flat/Bedsit	7	14	5	8	9	184
Tenure status						
Owned	13	22	16	28	19	4,586
Rented at market rate	6	14	11	15	14	344
Rented below market rate/ local authority/rent free	15	27	17	25	22	678
Household Composition						
1 adult aged 65+,no children under 18	30	40	33	41	33	1,058
1 adult aged <65,no children under 18	13	20	16	23	17	724
2 adults, at least 1 aged 65+, no children under 18	18	29	22	33	25	901
2 adults, both aged <65, no children under 18	10	22	14	27	19	720
3+ adults, no children under 18	9	20	16	20	17	598
1 adult, 1+ children under 18	7	19	9	18	14	252
2 adults, 1-3 children under 18	9	16	11	27	15	918
Other households with children under 18	8	17	13	21	16	437
Number of persons at work						
No persons at work	22	33	25	33	28	2,414
One person at work	9	18	13	24	16	1,660
Two persons at work	7	17	10	24	14	1,242
Three or more persons at work	8	14	13	18	12	292
Household weekly income						
Quintile 1 (< €388)	24	34	25	35	29	1,128
Quintile 2 (< €667)	15	25	18	31	22	1,123
Quintile 3 (< €1,096)	9	19	12	22	16	1,118
Quintile 4 (< €1,738)	8	18	12	22	14	1,123
Quintile 5 (> €1,738)	6	16	12	20	13	1,115

¹ The number of households in the unweighted sample does not equal the State total in all classifications due to the omission of cells containing very small numbers.

Table 3.3 Poverty rates and average annual income for households by whether the household reported difficulty accessing basic services or not, 2007

Accessibility of services	Household at risk of poverty rate	Household consistent poverty rate	Average annual household gross income
	% of households	% of households	€
State	18	5	59,820
Grocery - difficult	26	8	39,783
Grocery - easy	17	5	62,682
Banking - difficult	23	8	48,573
Banking - easy	16	4	63,004
Postal - difficult	22	7	49,487
Postal - easy	17	4	61,765
Transport - difficult	21	6	49,927
Transport - easy	17	5	63,341
General practitioner - difficult	24	8	46,876
General practitioner - easy	16	4	62,823

Table 3.4 Difficulty accessing basic services by type of service and characteristics of the head of household, 2007

	Grocery	Banking	Postal	Public Transport	General Practitioner	Unweighted sample
	%	%	%	%	%	Number of households
State	12	22	16	26	19	5,608
Sex (HoH)						
Male	12	22	16	27	18	3,166
Female	13	23	16	25	20	2,442
Age (HoH)						
18-24	9	22	11	12	16	72
25-34	5	14	9	17	13	362
35-44	8	19	10	25	14	862
45-54	9	17	13	22	15	1,096
55-64	13	23	17	30	20	1,086
65+	23	34	26	35	29	2,130
Principal Economic Status (HoH) ¹						
At work	8	16	11	23	14	2,545
Unemployed	11	19	19	20	18	162
Student	3	19	9	6	17	50
Home duties	20	31	21	32	27	1,178
Retired	19	31	24	33	26	1,321
Not at work due to illness or disability	25	36	26	33	26	322
Highest Education Attained (HoH) ¹						
No formal education/primary	21	32	24	36	27	2,108
Lower secondary	12	20	13	25	16	964
Higher secondary	6	16	11	20	14	894
Post leaving cert	9	18	12	24	15	389
Third level non degree	8	16	14	26	16	409
Third level degree or above	8	18	13	19	15	784

¹ The number of households in the unweighted sample does not equal the State total in all classifications due to the omission of cells containing very small numbers.

Table 3.5 Percentage of households reporting difficulty accessing compulsory education by whether the household was in an urban or rural location, 2007

	School	Unweighted sample
	%	Number of households
State	15	385
Urban/Rural		
Urban	11	248
Rural	21	137

Background Notes

Reference period	The questions relating to housing were asked as part of the 2007 Survey on Income and Living Conditions (SILC). Respondent households were asked questions about their housing facilities, overall satisfaction with their dwelling and accessibility of various services.
Purpose of survey	The primary focus of the SILC survey is to collect information on the income and living conditions of different types of households. It also includes modules on social topics of interest, such as housing.
Questionnaire	The housing module questions were asked of all head of household persons who participated in the SILC survey. The results in this release are based on that housing questionnaire, a copy of which is available in appendix 2 and is also available on the CSO website www.cso.ie .
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. Unless otherwise stated, changes and differences mentioned in the text have been found to be statistically significant at the 95% confidence level.
Household at risk of poverty rate	Households who are considered at risk of poverty have a household income below a given percentage (usually 60%) of the national median income. The rate is calculated by ranking households by income from smallest to largest and the median or middle value is extracted. A household with an income of less than 60% of the median is considered at risk of poverty at a 60% level.
Household consistent poverty rate	<p>The consistent poverty measure looks at households 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:</p> <ol style="list-style-type: none"> 1 Two pairs of strong shoes 2 A warm waterproof overcoat 3 Buy new not second-hand clothes 4 Eat a meal 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. <p>A household is defined as being in ‘consistent poverty’ if they are:</p> <ul style="list-style-type: none"> • Identified as being at risk of poverty and • are 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).
Gross household income	<p>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 <i>gross household income</i>. The components of gross household income are:</p> <p>Direct income</p> <ul style="list-style-type: none"> • Employee income: <ul style="list-style-type: none"> 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 and 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.

Head of household The head of household 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.

Highest level of education attained This classification is derived from a single question and refers to educational standards that have been attained and can be compared in some measurable way.

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 aged 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 two categories:

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

Principal economic status classification

The PES of the head of household is based on a single question in which the head of household is asked what is their usual situation with regard to employment and their responses are categorised as follows:

- At work
- Unemployed
- Student
- Engaged on home duties
- Retired
- Not at work due to illness or disability.

Urban/rural location

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.

NUTS2 and NUTS3 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 European Commission in 1999, are groupings of the NUTS3 regions. The composition of the regions is set out below.

Border, Midlands and Western NUTS2 Region		Southern and Eastern NUTS2 Region	
Border	Cavan Donegal Leitrim Louth Monaghan Sligo	Dublin	Dublin City Dun Laoghaire-Rathdown Fingal South Dublin
Midland	Laoighis Longford Offaly Westmeath	Mid-East	Kildare Meath Wicklow
West	Galway City Galway County Mayo Roscommon	Mid-West	Clare Limerick City Limerick County North Tipperary
		South-East	Carlow Kilkenny South Tipperary Waterford City Waterford County Wexford
		South-West	Cork City Cork County Kerry

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. The module on community involvement was published in July 2009 and was based on 2006 data.

Future modules are as follows:

Year	Module
2008	Over-indebtedness and financial exclusion
2009	Deprivation
2010	Intra-household sharing of resources
2011	The intergenerational transmission of poverty (repeat of 2005 module).

The following information on SILC statistics is available on the CSO website www.cso.ie:

- 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 Labour@cso.ie

Appendix 2

SILC Module on Housing 2007

Q1. Is there a shortage of space in your dwelling?

1. Yes
2. No

Q2. Are the electrical installations (e.g. wiring, sockets) in your dwelling adequate (i.e. sufficient to satisfy the general requirement of the household)?

1. Yes
2. No
3. No electricity

Q3. Are the plumbing installations (e.g. pipes, taps, drainage) in your dwelling adequate (i.e. sufficient to satisfy the general requirements of the household)?

1. Yes
2. No

Q4. Is your dwelling heated by?

1. Central Heating
2. Other fixed heating (e.g. Stoves, fireplace)
3. Portable heating (e.g. Superser heaters or similar)

**Q5. Does the household keep the home adequately warm?
(If no is it because the household can not afford to or is there another reason)**

1. Yes
2. No because cannot afford
3. No other reason

Q6. Is your home comfortably cool during the summer?

1. Yes
2. No

Q7. Which of the following best describes your level of satisfaction with your dwelling?

1. Very dissatisfied
2. Somewhat dissatisfied
3. Satisfied
4. Very satisfied

Q8. Which of the following best describes your household's ability to access (get to) a shop that sells groceries?

1. With great difficulty
2. With some difficulty
2. Easily
3. Very easily

Q9. Which of the following best describes your household's ability to access (get to) a bank where you can withdraw cash and pay bills?

1. With great difficulty
2. With some difficulty
3. Easily
4. Very easily

Q10. Which of the following best describes your household's ability to access (get to) a Post Office where you can post ordinary and parcel post?

1. With great difficulty
2. With some difficulty
3. Easily
4. Very easily

Q11. Which of the following best describes your household's ability to access (get to) public transport?

1. With great difficulty
2. With some difficulty
3. Easily
4. Very easily

Q12. Which of the following best describes your household's ability to access (get to) a general practitioner (GP)?

1. With great difficulty
2. With some difficulty
3. Easily
4. Very easily

Q13. Which of the following best describes your household's ability to access (get to) primary and secondary schools?

1. With great difficulty
2. With some difficulty
3. Easily
4. Very easily
5. Not relevant as no household member attends school